

South Africa - Survey of Employers and Self-Employed 2023

Statistics South Africa

Report generated on: September 1, 2026

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Identification

SURVEY ID NUMBER

zaf-statssa-sese-2023-v1

TITLE

Survey of Employers and Self-Employed 2023

ABBREVIATION OR ACRONYM

SESE 2023

COUNTRY

Name	Country code
South Africa	zaf

STUDY TYPE

Survey of Employers and Self-Employed

ABSTRACT

The SESE survey aims to provide information about the characteristics of businesses in the informal sector in South Africa, and provides an understanding of their operation and access to information and services. The information is gathered in surveys with household respondents that identify as being self-employed in the QLFS for the third quarter of the corresponding year.

The main objectives of the SESE are:

- To determine the contribution made by businesses not registered for VAT towards economic growth.
- To collect reliable data about people running businesses not registered for VAT.
- To identify the non-income tax paying and income tax paying businesses within the non-VAT paying businesses.
- To produce comprehensive statistical information about informal sector businesses, at national and provincial levels.

KIND OF DATA

Sample survey data

UNIT OF ANALYSIS

Individuals, households and establishments.

Version

VERSION DESCRIPTION

v1: Edited, anonymised data for public distribution

VERSION DATE

2026-08-20

VERSION NOTES

Version 1 of the data was downloaded from StatsSA's website on 2026-08-13. The current data has variable and value labels added by DataFirst.

Scope

NOTES

2023 data collection for the QLFS occurred in September during the middle two weeks of the month throughout the quarter, while SESE data collection was undertaken in the last week of the month, also throughout the quarter.

Coverage

GEOGRAPHIC COVERAGE

The survey has national coverage.

GEOGRAPHIC UNIT

The lowest level of geographic aggregation covered by the data is province and metropolitan municipality.

UNIVERSE

The survey covered non-VAT registered businesses in South Africa.

Producers and sponsors

PRIMARY INVESTIGATORS

Name	Affiliation
Statistics South Africa	Government of South Africa

Sampling

SAMPLING PROCEDURE

Currently, there is no sampling frame on which to base weights and raising factors for unregistered businesses in South Africa. Therefore, SESE is based on a household survey, consisting of two stages. The first stage involved identifying individuals who are running businesses based on the Quarterly Labour Force Survey (QLFS). The second stage involved a follow-up, when the owners of these businesses were interviewed, to determine the nature of their businesses. For each SESE survey, the criterion for inclusion depends on whether or not the business is registered for Value Added Tax (VAT). Only persons who had businesses which were not registered for VAT were included. This methodology was used from 2009 to 2023.

WEIGHTING

For information on weights refer to the release provided with the data.

Data Collection

DATES OF DATA COLLECTION

Start	End
2023-09	2023-12

DATA COLLECTION MODE

Face-to-face computer-assisted interviews [CAPI]

DATA COLLECTION NOTES

A sample for the SESE 2023 was obtained from individuals interviewed in the Quarterly Labour Force survey (3rd quarter QLFS, July–September 2017). The screening process involved identifying those persons operating businesses not registered for VAT. The QLFS was conducted in the middle two weeks of the month throughout the quarter. SESE households were re-visited in the last week of a month, throughout the quarter.

DATA COLLECTORS

Name	Affiliation
Statistics South Africa	Government of South Africa

Questionnaires

QUESTIONNAIRES

The SESE questionnaire covered background data on the small business (from questions 4 to 16 of the questionnaire) , its site of operation (questions 17 to 25), its business management, operations and finances (questions 26 to 43). Data is also collected on business expenditure and turnover (questions 44 to 52), people employed and labour costs (questions 53 to 60), expenditure on fuels, materials and services (question 61), business capital (questions 62 to 67) and transport (questions 68 to 70).

Data Appraisal

DATA APPRAISAL

The 2001 and 2005 datasets only covered those aged 15-64 years, while in 2009, 2013, 2017, and 2023, all persons aged 15 years and above were included. Additionally, there are inconsistencies between 2023 and 2017 in the section of Q61, on monthly expenditure items. The medians in 2023 are significantly lower than reported in 2017. Some records carry a positive wage bill against zero workers. Unpaid worker totals do not add up.

Access policy

CONTACTS

Name	Affiliation	Email	URL
DataFirst Helpdesk	University of Cape Town	support@data1st.org	Link

ACCESS CONDITIONS

Creative Commons Attribution only CC-BY licence.

CITATION REQUIREMENTS

Statistics South Africa. Survey of Employers and Self-Employed 2023 [dataset]. Version 1. Pretoria: Statistics South Africa [producer], 2026. Cape Town: DataFirst [distributor], 2026. DOI: <https://doi.org/10.25828/0nrs-fs10>

ACCESS AUTHORITY

Name	Affiliation	Email	URL
DataFirst	University of Cape Town	support@data1st.org	Link

Metadata production

PRODUCERS

Name	Affiliation	Role
DataFirst	University of Cape Town	Metadata producer

DATE OF METADATA PRODUCTION

2026-08-20

DDI DOCUMENT VERSION

Version 1

Data Description

Data file	Cases	Variables
sese-2023-v1	1583	201

Data file: sese-2023-v1

Cases: 1583

Variables: 201

Variables

ID	Name	Label	Question
V1	UQNO	Unique Number	
V2	PERSONNO	Person Number	
V3	BUSNSNO	Business number	
V4	Province	Province	
V5	Q13GENDER	Gender	
V6	Q14AGE	Age	
V7	Q15POPULATION	Population group	
V8	Q16MARITALSTATUS	Marital status	
V9	Q17EDUCATION	Highest education level	
V10	Q4VAT	Registered for VAT	
V11	Q5INCOMETAX	Income Tax	
V12	Q6LICENCE	License	
V13	Q71MUNICIPALITY	License: Municipality/Provincial authority	
V14	Q72PROFASSOCIATION	License: Professional association	
V15	Q73BUSASSOCIATION	License: Business association	
V16	Q74TRADLEADER	License: Traditional leader	
V17	Q75PROTCAGENCY	License: Protection agency/ies	
V18	Q76FRIEND	License: Friend/relative	
V19	Q77CIPS	License:CIPC/CIPRO	
V20	Q78OTHER	Other(License)	
V21	Q79LANDLORD	License: LANDLORD	
V22	Q8OWNERTYPE	Ownership type	
V23	Q10BINDUSCODE	Industry	
V24	Q11OWNERSHIP	Ownership	
V25	Q12HSEPARTNERS	Multiple partners	
V26	Q13NOPARTNERS	Partners in the household	
V27	Q14OTHRPARTNERS	Other partners	
V28	Q15NOPARTNERS	Partners in neighbourhood	
V29	Q16MAINOWNER	Main owner	
V30	Q17LOCATION	Location of the business	
V31	Q18TEMPSTRUCTURE	Location arrangement	
V32	Q19PAYLOCATION	Pay for location	
V33	Q19A1Municipality	Pay: Municipality/Provincial authority	
V34	Q19A2Profassociation	Pay: Professional association	
V35	Q19A3Busnsassociation	Pay: Business association	
V36	Q19A4Traditionalleader	Pay: Traditional leader	
V37	Q19A5Protectionagency	Pay: Protection agency/ies	
V38	Q19A6Friend	Pay: Friend/relative	

ID	Name	Label	Question
V39	Q19A7Owner	Pay: Owner of the location/ landlord	
V40	Q19A8Other	Other(Payment)	
V41	Q19BPAYLOCPROOF	Proof of payment	
V42	Q20COSTLOCATION	Cost of location	
V43	Q21ELECTRICITY	Electricity availability	
V44	Q22WATER	Main sources of water	
V45	Q23TOILETFACILITY	Access to toilet facility	
V46	Q24COMMUNICATION	Means of communication	
V47	Q25TYPRECORD	Type of record	
V48	Q26RECSEPERATE	Record	
V49	Q27RSNRECNOTKEPT	Reason for not keeping records	
V50	Q28DURATION	Duration	
V51	Q29TURNOVER12MNTH	Turnover	
V52	Q29a12JUN	June	
V53	Q29a1JUL	July	
V54	Q29a2AUG	August	
V55	Q29a3SEP	September	
V56	Q29a4OCT	October	
V57	Q29a5NOV	November	
V58	Q29a6DEC	December	
V59	Q29a7JAN	January	
V60	Q29a8FEB	February	
V61	Q29a9MAR	March	
V62	Q29a10APR	April	
V63	Q29a11MAY	May	
V64	Q30RSNLESS12MNTH	Less than 12 months	
V65	Q31BUSSTARTED	Business started	
V66	Q32MAINREASON	Main reason	
V67	Q33FINSUPPORT	Find any support	
V68	Q34OWNMONEY	Usage of own money	
V69	Q35MAINSOURCE	Main source of money	
V70	Q36TOTOWNMONEY	Your total amount used	
V71	Q37BORMONEY	Borrowing of money	
V72	Q381COMBANKS	Loans from commercial banks	
V73	Q382FRIENDS	Loans from friends/relatives	
V74	Q383CRSOCIETY	Loans from credit societies	
V75	Q384MNYLENDER	Loans from moneylenders/mashonisas	
V76	Q385PARTNER	Loans from business partners	
V77	Q386BUSNSASS	Loans from business association	
V78	Q387NGO	Loans from NGO/CBO	
V79	Q388OTHER	Loans from others	
V80	Q389GOV	Loans Governemnt agencies	
V81	Q39TOTBORMONEY	Total amount borrowed	
V82	Q40PAYOFFLOAN	Paying off money borrowed	
V83	Q41TOTPAYOFF	Total amount paid	

ID	Name	Label	Question
V84	Q42GRANT	Obtain grant	
V85	Q431GOVERNMENT	From government	
V86	Q432NGO	From a non-governmental organisation/ CBO	
V87	Q433OTHR	Other(grants)	
V88	Q434PRIVATE	From private enterprise	
V89	Q44RAWMATERIAL	Usage of raw material	
V90	Q45COSTRAWMAT	Costs	
V91	Q46SUPPLIER	Usage of any supplies	
V92	Q47COSTSUPP	Costs	
V93	Q48TURNOVERLSTMNTH	Gross income from sales	
V94	Q49OTHRINCOME	Income from other sources	
V95	Q501ALTLOCATION	Provision of an alternative site	
V96	Q502LOANS	Better access to loans	
V97	Q503MARKETING	Assistance with marketing	
V98	Q504MATERIAL	Better access to raw materials/supplies	
V99	Q505GOVREGULATION	Less strict government regulations	
V100	Q506TECHNOLOGY	Access to modern technology	
V101	Q507CONTRACTS	Forming contacts with others in similar businesses for cooperation	
V102	Q508OTHER	Other	
V103	Q51ASSISTANCE	Most business assistant	
V104	Q52ADVICE	Where advice to run a business was obtained	
V105	Q53EMPLOYER	Business employ any people	
V106	Q541PDLSTYEAR	Paid at this time last year	
V107	Q541UNPDLSTYEAR	Unpaid at this time last year	
V108	Q542PDLSTMNTH	Paid during the last month of the year	
V109	Q542UNPDLSTMNTH	Unpaid during the last month of the year	
V110	Q543PDLSTWEEK	Paid during the last week	
V111	Q543UNPDLSTWEEK	Unpaid during the last week	
V112	Q544PDFSTMNTH	Paid during the first month	
V113	Q544UNPDFSTMNTH	Unpaid during the first month	
V114	Q551PDFULLTIME	Paid full time workers (35 hours or more per week)	
V115	Q551UNPDFULLTIME	Unpaid full time workers (35 hours or more per week)	
V116	Q552PDPARTTIME	Paid part-time workers (less than 35 hours per week)	
V117	Q552UNPDPARTTIME	Unpaid part-time workers (less than 35 hours per week)	
V118	Q561PDMALE	Paid male	
V119	Q561UNPDMALE	Unpaid male	
V120	Q562PDFEMALE	Paid female	
V121	Q562UNPDFEMALE	Unpaid female	
V122	Q571PDBLACK	Paid Black	
V123	Q571UNPDBLACK	Unpaid Black	
V124	Q572PDCOULORD	Paid Coloured	
V125	Q572UNPDCOULORD	Unpaid Coloured	
V126	Q573PDINDIAN	Paid Indian	
V127	Q573UNPDINDIAN	Unpaid Indian	
V128	Q574PDWHITE	Paid White	

ID	Name	Label	Question
V129	Q574UNPDWHITE	Unpaid White	
V130	Q575PDOTHER	Paid Other population group	
V131	Q575UNPDOTHER	Unpaid Other population group	
V132	Q581PD15_24	Paid aged 15-24 years	
V133	Q581UNPD15_24	Unpaid aged 15-24 years	
V134	Q582PD25_34	Paid aged 25-34 years	
V135	Q582UNPD25_34	Unpaid aged 25-34 years	
V136	Q583PD35_44	Paid aged 35-44 years	
V137	Q583UNPD35_44	Unpaid aged 35-44 years	
V138	Q584PD45_54	Paid aged 45-54 years	
V139	Q584UNPD45_54	Unpaid aged 45-54 years	
V140	Q585PD55_64	Paid aged 55-64 years	
V141	Q585UNPD55_64	Unpaid aged 55-64 years	
V142	Q586PDMORE64	Paid Aged more than 64 years	
V143	Q586UNPDMORE64	Unpaid Aged more than 64 years	
V144	Q587PDUNDER15	Paid Under 15 years of age	
V145	Q587UNPDUNDER15	Unpaid Under 15 years of age	
V146	Q591EMPL_SALARY	Wages and salaries, including overtime, bonuses, etc	
V147	Q592EMPL_INKIND	Payment in kind (food, clothing, drinks, etc.	
V148	Q593EMPL_TRANSPRT	Refund of transport costs	
V149	Q594EMPL_OTHER	Paid Other(remuneration)	
V150	Q601OWN_SALARY	Wages and salaries, including overtime, bonuses, etc for yourself	
V151	Q602OWN_INKIND	Payment in kind (food, clothing, drinks, etc.) for yourself	
V152	Q603OWN_TRANSPRT	Refund of transport costs for yourself	
V153	Q604OWN_OTHER	Paid Other	
V154	Q611CSTELEC	Electricity costs	
V155	Q612CSTWATER	Water costs	
V156	Q613CSTFUEL	Fuel and lubricants costs	
V157	Q614CSTSPARES	Money spent on spare parts	
V158	Q615CSTRENT	Amount spent on rental of premises	
V159	Q616CSTMACH	Amount spent on rental of machinery and equipment	
V160	Q617CSTTELE	Amount spent on postage, telephone, printing and stationery	
V161	Q618CSTTRANS	Amount spent on transport of raw materials/supplies	
V162	Q619CSTREPAIR	Amount spent on repairs and maintenance	
V163	Q6110CSTBUSSESV	Amount spent on business services	
V164	Q6111CSTLICENSE	Amount spent on licences, permits	
V165	Q6112CSTINTEREST	Amount spend on interest on loans /repayments of loans	
V166	Q6113CSTINS	Amount spent on insurance premiums, mortgages /bonds	
V167	Q6114CSTTAX	Amount spent on income tax//levies	
V168	Q6115CSTPROTECT	Amount spent on protection agencies	
V169	Q6116CSTOTHER	Amount spent other	
V170	Q621CSTMACHINERY	Amount spent on machinery	
V171	Q622CSTTOOLS	Amount spent on equipment and tools	
V172	Q623CSTVEHICLES	Amount spent on vehicles, trailers, etc. for transportation	
V173	Q624CSTBUILDINGS	Amount of money spent on buildings and other structures	

ID	Name	Label	Question
V174	Q625CSTFURNITURE	Amount spent on furniture	
V175	Q626CSTOTHER	Amount spent on other capital items	
V176	Q63NETPROFIT	Net profit	
V177	Q64AVENETPROFIT	Average net profits	
V178	Q65ACTPROFIT	Use of profit	
V179	Q66DEBTS	Debts	
V180	Q68TRANSPORT	Does the business offer transport services?	
V181	Q67TOTALDEBT	Total debts	
V182	Q69TRANSSERVICE	Transport services	
V183	Q70TYPGOODS	Type of goods	
V184	Q71NOTVAT	Not registered for VAT	
V185	Q72NOTREGISTAX	Not registered for income tax	
V186	Q73SAVACCOUNT	Account for business	
V187	Q74INVESTACCOUNT	Investment account	
V188	Q75LOANACCOUNT	Loan account	
V189	Q76ASSETFIN	Asset finance	
V190	Q77MOTRTLOAN	Mortgage loan	
V191	Q78CREDITFAC	Credit facility	
V192	Q79SHRTTRMINS	Insurance	
V193	Q80PYMTSAVACC	Business payments	
V194	Q81BUSPYMT	Payment method	
V195	Q82FINOMBUS	Awareness about ombudsman	
V196	Q83FINEDU	Financial literacy	
V197	Education_status	Education status	
V198	Indus	Main Industry	
V199	metro_code	Metropolitan code	
V200	Geo_Type_Code	Geography type code	
V201	Weight	Weight	

Total: 201

UQNO: Unique Number**Data file:** sese-2023-v1**Overview**

Valid: 1583

Type: Continuous Width: -9 Format: Numeric

Q4VAT: Registered for VAT**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 1583

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

PERSONNO: Person Number**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 1 Maximum: 14 Mean: 1.5217940619078 Standard deviation: 1.0147453034568

Type: Continuous Width: 10 Format: Numeric

BUSNSNO: Business number**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 1 Maximum: 3 Mean: 1.0170562223626 Standard deviation: 0.13431354244482

Type: Continuous Width: 10 Format: Numeric

PROVINCE: Province**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 336

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

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

Q13GENDER: Gender

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 827

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Male
2	Female

Q14AGE: Age

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 16 Maximum: 86 Mean: 43.699305116867 Standard deviation: 12.509133685424

Type: Continuous Width: 10 Format: Numeric

Q15POPULATION: Population group

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1439

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	African/Black
2	Coloured
3	Indian/Asian
4	White

Q16MARITALSTATUS: Marital status

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 742

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Married
2	Living together like husband and wife
3	Widow/Widower
4	Divorced or separated
5	Never married

Q17EDUCATION: Highest education level

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 392

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
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1	Grade 1/Sub A
2	Grade 2/Sub B
3	Grade 3/Standard 1/ABET 1 (Kha ri gude, SANLI)
4	Grade 4/Standard 2
5	Grade 5/Standard 3/ABET 2
6	Grade 6/Standard 4
7	Grade 7/Standard 5/ABET 3
8	Grade 8/Standard 6/Form 1
9	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
98	No schooling

Q5INCOMETAX: Income Tax

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1481

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q6LICENCE: License

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1424
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q71MUNICIPALITY: License: Municipality/Provincial authority

Data file: sese-2023-v1

Overview

Valid: 159 var_freq: 80
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q72PROFASSOCIATION: License: Professional association

Data file: sese-2023-v1

Overview

Valid: 159 var_freq: 128

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q73BUSASSOCIATION: License: Business association

Data file: sese-2023-v1

Overview

Valid: 159 var_freq: 112

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q74TRADLEADER: License: Traditional leader

Data file: sese-2023-v1

Overview

Valid: 159 var_freq: 145

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q75PROTCAGENCY: License: Protection agency/ies

Data file: sese-2023-v1

Overview

Valid: 159 var_freq: 158
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q76FRIEND: License: Friend/relative

Data file: sese-2023-v1

Overview

Valid: 159 var_freq: 157
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q77CIPS: License:CIPC/CIPRO

Data file: sese-2023-v1

Overview

Valid: 159 var_freq: 134
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q78OTHER: Other(License)**Data file:** sese-2023-v1**Overview**

Valid: 159 var_freq: 146

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q79LANDLORD: License: LANDLORD**Data file:** sese-2023-v1**Overview**

Valid: 159 var_freq: 155

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q8OWNERTYPE: Ownership type**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 1363

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Own-account worker (without employees)
2	Employer (with employees)

Q10BINDUSCODE: Industry**Data file: sese-2023-v1****Overview**

Valid: 1583 var_freq: 631

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
111	Growing of crops; market gardening; horticulture
112	Farming of animals
113	Growing of crops combined with farming of animals (mixed farming)
121	Forestry and related services
130	Fishing, operation of fish hatcheries and fish farms
131	Ocean and coastal fishing
132	Fish hatcheries and fish farms
303	Manufacture of grain mill products, starches and starch products and prepared animal feeds
304	Manufacture of other food products
305	Manufacture of beverages
312	Manufacture of other textiles
313	Manufacture of knitted and crocheted fabrics and articles
314	Manufacture of wearing apparel, except fur apparel
322	Manufacture of products of wood, cork, straw and plaiting materials
324	Publishing
325	Printing and service activities related to printing
335	Manufacture of other chemical products
342	Manufacture of non-metallic mineral products n.e.c.
351	Manufacture of basic iron and steel
354	Manufacture of structural metal products, tanks, reservoirs and steam generators
355	Manufacture of other fabricated metal products; metalwork service activities
392	Manufacture n.e.c.
395	Recycling n.e.c.
501	Site preparation
502	Building of complete constructions or parts thereof; civil engineering
503	Building installation
504	Building completion
614	Wholesale trade in non-agricultural intermediate products, waste and scrap

621	Non- specialised retail trade in stores
622	Retail trade in food, beverages and tobacco in specialised stores
623	Other retail trade in new goods in specialised stores
625	Retail trade not in stores
626	Repair of personal and household goods
632	Maintenance and repair of motor vehicles
633	Sale of motor vehicle parts and accessories
641	Hotels, camping sites and other provision of short-stay accommodation
642	Restaurants, bars and canteens
643	Shebeen
712	Other land transport
752	Telecommunications
818	Cash loans
819	Other financial intermediation n.e.c.
841	Real estate activities with own or leased property
842	Real estate activities on a fee or contract basis
851	Renting of transport equipment
852	Renting of other machinery and equipment
862	Software consultancy and supply
881	Legal, accounting, bookkeeping and auditing activities; tax consultancy; market research and public opinion research; business and management consultancy
882	Architectural, engineering and other technical activities
889	Business activities n.e.c.
920	Educational services
931	Human health activities
933	Social work activities
959	Activities of other membership organisations
962	News agency activities
964	Sporting and other recreational activities
990	Other service activities

Q11OWNERSHIP: Ownership

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1519

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q12HSEPARTNERS: Multiple partners

Data file: sese-2023-v1

Overview

Valid: 64 var_freq: 32
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q13NOPARTNERS: Partners in the household

Data file: sese-2023-v1

Overview

Valid: 32 Minimum: 1 Maximum: 2 Mean: 1.625 Standard deviation: 0.49186937683796
 Type: Continuous Width: 10 Format: Numeric

Q14OTHRPARTNERS: Other partners

Data file: sese-2023-v1

Overview

Valid: 64 var_freq: 49
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes

2

No

Q15NOPARTNERS: Partners in neighbourhood**Data file:** sese-2023-v1**Overview**

Valid: 15 Minimum: 1 Maximum: 5 Mean: 1.9333333333333 Standard deviation: 1.387014608362

Type: Continuous Width: 10 Format: Numeric

Q16MAINOWNER: Main owner**Data file:** sese-2023-v1**Overview**

Valid: 64 var_freq: 30

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
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

Q17LOCATION: Location of the business**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 439

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Within the owner's dwelling/s - with its own space (e.g. a separate room)
2	Within the owner's dwelling/s - without its own space (e.g. a family room)
3	In a structure attached to the owner's dwelling/s or on the same plot (e.g. a workshop in the backyard)

4	Within another person's dwelling (e.g. a neighbour's dwelling)
5	In a non-residential building (e.g. an office block or factory)
6	From a taxi rank/bus station/train station
7	On a footpath, street or open space
8	At an open market with a permanent kiosk
9	No fixed location/mobile
10	At customers' homes or offices
11	Other
12	At an open market without a permanent kiosk

Q18TEMPSTRUCTURE: Location arrangement

Data file: sese-2023-v1

Overview

Valid: 1217 var_freq: 976

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Owned by yourself/part owner
2	Rented
3	Rent free, with permission (borrowed)
4	Rent free, without permission (squatting)
5	Other

Q19PAYLOCATION: Pay for location

Data file: sese-2023-v1

Overview

Valid: 1057 var_freq: 905

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q19A1MUNICIPALITY: Pay: Municipality/Provincial authority**Data file:** sese-2023-v1**Overview**

Valid: 152 var_freq: 109

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q19A2PROFASSOCIATION: Pay: Professional association**Data file:** sese-2023-v1**Overview**

Valid: 152 var_freq: 142

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q19A3BUSNSASSOCIATION: Pay: Business association**Data file:** sese-2023-v1**Overview**

Valid: 152 var_freq: 138

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes

2

No

Q19A4TRADITIONALLEADER: Pay: Traditional leader**Data file:** sese-2023-v1**Overview**

Valid: 152 var_freq: 149

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q19A5PROTECTIONAGENCY: Pay: Protection agency/ies**Data file:** sese-2023-v1**Overview**

Valid: 152 var_freq: 150

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q19A6FRIEND: Pay: Friend/relative**Data file:** sese-2023-v1**Overview**

Valid: 152 var_freq: 145

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
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1	Yes
2	No

Q19A7OWNER: Pay: Owner of the location/ landlord

Data file: sese-2023-v1

Overview

Valid: 152 var_freq: 97
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q19A8OTHER: Other(Payment)

Data file: sese-2023-v1

Overview

Valid: 152 var_freq: 148
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q19BPAYLOCPROOF: Proof of payment

Data file: sese-2023-v1

Overview

Valid: 152 var_freq: 77
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q20COSTLOCATION: Cost of location

Data file: sese-2023-v1

Overview

Valid: 152 Minimum: 0 Maximum: 35000 Mean: 2274.1447368421 Standard deviation: 3912.4996996092
 Type: Continuous Width: 10 Format: Numeric

Q21ELECTRICITY: Electricity availability

Data file: sese-2023-v1

Overview

Valid: 1217 var_freq: 858
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Not applicable

Q22WATER: Main sources of water

Data file: sese-2023-v1

Overview

Valid: 1217 var_freq: 401
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Piped (Tap) water in structure
2	Piped (Tap) water on site
3	Public tap/shared tap with others

4	Borehole on site
5	Borehole off site
6	Rainwater tank on site
7	Flowing water/stream
8	Dam/Pool/Stagnant water
9	Well
10	Spring
11	Other
12	No water access
13	Not applicable

Q23TOILETFACILITY: Access to toilet facility

Data file: sese-2023-v1

Overview

Valid: 1124 var_freq: 527

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
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

Q24COMMUNICATION: Means of communication

Data file: sese-2023-v1

Overview

Valid: 1462 var_freq: 1393

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
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

Q25TYPRECORD: Type of record

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1137

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
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

Q26RECSEPERATE: Record

Data file: sese-2023-v1

Overview

Valid: 446 var_freq: 249

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes, they are all recorded separately

2	Some are recorded separately, some together
3	No, they are all recorded together

Q27RSNRECNOTKEPT: Reason for not keeping records

Data file: sese-2023-v1

Overview

Valid: 1137 var_freq: 530
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
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

Q28DURATION: Duration

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 1 Maximum: 12 Mean: 10.040429564119 Standard deviation: 3.4014398405023
 Type: Continuous Width: 10 Format: Numeric

Q29TURNOVER12MNTH: Turnover

Data file: sese-2023-v1

Overview

Valid: 1111 Minimum: 0 Maximum: 800000 Mean: 40990.893789379 Standard deviation: 80990.008644596
 Type: Continuous Width: 10 Format: Numeric

Q29A12JUN: June

Data file: sese-2023-v1

Overview

Valid: 1111 var_freq: 639
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A1JUL: July

Data file: sese-2023-v1

Overview

Valid: 1111 var_freq: 638

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A2AUG: August

Data file: sese-2023-v1

Overview

Valid: 1111 var_freq: 711

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A3SEP: September**Data file: sese-2023-v1****Overview**

Valid: 1111 var_freq: 731

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A4OCT: October**Data file: sese-2023-v1****Overview**

Valid: 1111 var_freq: 743

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A5NOV: November**Data file: sese-2023-v1****Overview**

Valid: 1111 var_freq: 635

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High

2	Normal
3	Low

Q29A6DEC: December**Data file:** sese-2023-v1**Overview**

Valid: 1111 var_freq: 485

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A7JAN: January**Data file:** sese-2023-v1**Overview**

Valid: 1111 var_freq: 494

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A8FEB: February**Data file:** sese-2023-v1**Overview**

Valid: 1111 var_freq: 627

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A9MAR: March

Data file: sese-2023-v1

Overview

Valid: 1111 var_freq: 726

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A10APR: April

Data file: sese-2023-v1

Overview

Valid: 1111 var_freq: 716

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q29A11MAY: May**Data file: sese-2023-v1****Overview**

Valid: 1111 var_freq: 714

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	High
2	Normal
3	Low

Q30RSNLESS12MNTH: Less than 12 months**Data file: sese-2023-v1****Overview**

Valid: 472 var_freq: 188

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Seasonal factors
2	Family reasons (e.g. Death of a family member, taking care if a sick family member)
4	No customers
5	Sickness of yourself or staff
6	Other personal reasons than sickness (pregnancy, etc)
7	Lack of raw materials
8	Lack of funds to buy supplies
9	No one to help during owner's absence
10	Business created during the past 12 months
11	Due to violence or criminal incident/s
12	Other

Q31BUSSTARTED: Business started**Data file: sese-2023-v1**

Overview

Valid: 1583 var_freq: 383
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
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

Q32MAINREASON: Main reason

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 729
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Inherited/family tradition
2	Unemployed
3	Had no alternative income source
4	Retrenched
5	Inadequate income from the other source
6	I like the activity
7	I have the skills for this business
8	I have equipment for this business
9	Activity 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

Q33FINSUPPORT: Find any support

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 989

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q34OWNMONEY: Usage of own money

Data file: sese-2023-v1

Overview

Valid: 989 var_freq: 809

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q35MAINSOURCE: Main source of money

Data file: sese-2023-v1

Overview

Valid: 809 var_freq: 341

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Previous and/or present wage employment
2	Other business
3	Sale of livestock/crops
4	Sales of other assets
5	Inheritance
6	Pension from work
7	Retirement/severance pay
8	An investment policy that matured
9	Money paid out from a stokvel
10	Other savings
11	Old age grants
12	Other social grants (excl. old age grants)

Q36TOTOWNMONEY: Your total amount used

Data file: sese-2023-v1

Overview

Valid: 809 Minimum: 0 Maximum: 600000 Mean: 12025.144622991 Standard deviation: 41480.41842664
Type: Continuous Width: 10 Format: Numeric

Q37BORMONEY: Borrowing of money

Data file: sese-2023-v1

Overview

Valid: 989 var_freq: 828
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q381COMBANKS: Loans from commercial banks

Data file: sese-2023-v1

Overview

Valid: 161 var_freq: 147
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q382FRIENDS: Loans from friends/relatives

Data file: sese-2023-v1

Overview

Valid: 161 var_freq: 131
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q383CRSOCIETY: Loans from credit societies

Data file: sese-2023-v1

Overview

Valid: 161 var_freq: 159
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q384MNYLENDER: Loans from moneylenders/mashonisas**Data file: sese-2023-v1****Overview**

Valid: 161 var_freq: 148

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q385PARTNER: Loans from business partners**Data file: sese-2023-v1****Overview**

Valid: 161 var_freq: 155

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q386BUSNSASS: Loans from business association**Data file: sese-2023-v1****Overview**

Valid: 161 var_freq: 157

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q387NGO: Loans from NGO/CBO**Data file:** sese-2023-v1**Overview**

Valid: 161 var_freq: 160
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q388OTHER: Loans from others**Data file:** sese-2023-v1**Overview**

Valid: 161 var_freq: 153
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q389GOV: Loans Governemnt agencies**Data file:** sese-2023-v1**Overview**

Valid: 161 var_freq: 156
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes

2	No
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Q39TOTBORMONEY: Total amount borrowed

Data file: sese-2023-v1

Overview

Valid: 161 Minimum: 0 Maximum: 760000 Mean: 32302.98136646 Standard deviation: 101815.64396524
Type: Continuous Width: 10 Format: Numeric

Q40PAYOFFLOAN: Paying off money borrowed

Data file: sese-2023-v1

Overview

Valid: 161 var_freq: 137
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q41TOTPAYOFF: Total amount paid

Data file: sese-2023-v1

Overview

Valid: 24 Minimum: 100 Maximum: 25000 Mean: 4810.8333333333 Standard deviation: 7281.0145713634
Type: Continuous Width: 10 Format: Numeric

Q42GRANT: Obtain grant

Data file: sese-2023-v1

Overview

Valid: 989 var_freq: 959
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
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1	Yes
2	No

Q431GOVERNMENT: From government

Data file: sese-2023-v1

Overview

Valid: 30 var_freq: 23

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q432NGO: From a non-governmental organisation/ CBO

Data file: sese-2023-v1

Overview

Valid: 30 var_freq: 30

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q433OTHR: Other(grants)

Data file: sese-2023-v1

Overview

Valid: 30 var_freq: 19

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q434PRIVATE: From private enterprise

Data file: sese-2023-v1

Overview

Valid: 30 var_freq: 25
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q44RAWMATERIAL: Usage of raw material

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1206
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q45COSTRAWMAT: Costs

Data file: sese-2023-v1

Overview

Valid: 377 Minimum: 0 Maximum: 60000 Mean: 2230.1538461538 Standard deviation: 5324.4062112938
 Type: Continuous Width: 10 Format: Numeric

Q506TECHNOLOGY: Access to modern technology**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 1334

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q46SUPPLIER: Usage of any supplies**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 976

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q47COSTSUPP: Costs**Data file:** sese-2023-v1**Overview**

Valid: 607 Minimum: 0 Maximum: 120000 Mean: 2669.9456342669 Standard deviation: 7674.1663519049

Type: Continuous Width: 10 Format: Numeric

Q48TURNOVERLSTMNTH: Gross income from sales**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 400000 Mean: 5124.905874921 Standard deviation: 15226.659924022

Type: Continuous Width: 10 Format: Numeric

Q490THRINCOME: Income from other sources**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 100000 Mean: 455.35060012634 Standard deviation: 3672.3372561825
 Type: Continuous Width: 10 Format: Numeric

Q501ALTLOCATION: Provision of an alternative site**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 1169
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q502LOANS: Better access to loans**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 1215
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q503MARKETING: Assistance with marketing**Data file:** sese-2023-v1

Overview

Valid: 1583 var_freq: 1025
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q504MATERIAL: Better access to raw materials/supplies

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1196
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q505GOVREGULATION: Less strict government regulations

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1383
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q507CONTRACTS: Forming contacts with others in similar businesses for cooperation**Data file: sese-2023-v1****Overview**

Valid: 1583 var_freq: 1291

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q508OTHER: Other**Data file: sese-2023-v1****Overview**

Valid: 1583 var_freq: 1449

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q51ASSISTANCE: Most business assistant**Data file: sese-2023-v1****Overview**

Valid: 684 var_freq: 138

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
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

Q52ADVICE: Where advice to run a business was obtained

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1025

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
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

Q53EMPLOYER: Business employ any people

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1363

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q541PDLSTYEAR: Paid at this time last year**Data file: sese-2023-v1****Overview**

Valid: 220 Minimum: 0 Maximum: 13 Mean: 1.7681818181818 Standard deviation: 1.8983016595198
 Type: Continuous Width: 10 Format: Numeric

Q541UNPDLSTYEAR: Unpaid at this time last year**Data file: sese-2023-v1****Overview**

Valid: 220 Minimum: 0 Maximum: 4 Mean: 0.32272727272727 Standard deviation: 0.74049953408722
 Type: Continuous Width: 10 Format: Numeric

Q542PDLSTMNTH: Paid during the last month of the year**Data file: sese-2023-v1****Overview**

Valid: 220 Minimum: 0 Maximum: 60 Mean: 1.9454545454545 Standard deviation: 4.2765931126181
 Type: Continuous Width: 10 Format: Numeric

Q542UNPDLSTMNTH: Unpaid during the last month of the year**Data file: sese-2023-v1****Overview**

Valid: 220 Minimum: 0 Maximum: 5 Mean: 0.33636363636364 Standard deviation: 0.71866533738925
 Type: Continuous Width: 10 Format: Numeric

Q543PDLSTWEEK: Paid during the last week**Data file: sese-2023-v1****Overview**

Valid: 220 Minimum: 0 Maximum: 14 Mean: 1.6636363636364 Standard deviation: 1.6205150132784
 Type: Continuous Width: 10 Format: Numeric

Q543UNPDLSTWEEK: Unpaid during the last week**Data file: sese-2023-v1****Overview**

Valid: 220 Minimum: 0 Maximum: 13 Mean: 0.36818181818182 Standard deviation: 1.0709473310902
 Type: Continuous Width: 10 Format: Numeric

Q544PDFSTMNTH: Paid during the first month**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 15 Mean: 1.0818181818182 Standard deviation: 1.6586940903954
 Type: Continuous Width: 10 Format: Numeric

Q544UNPDFSTMNTH: Unpaid during the first month**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 0 Mean: 0 Standard deviation: 0
 Type: Continuous Width: 10 Format: Numeric

Q551PDFFULLTIME: Paid full time workers (35 hours or more per week)**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 13 Mean: 1.3545454545455 Standard deviation: 1.5707739629473
 Type: Continuous Width: 10 Format: Numeric

Q551UNPDFFULLTIME: Unpaid full time workers (35 hours or more per week)**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 1 Mean: 0.0045454545454545 Standard deviation: 0.067419986246324
 Type: Continuous Width: 10 Format: Numeric

Q552PDPARTTIME: Paid part-time workers (less than 35 hours per week)**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 5 Mean: 0.30909090909091 Standard deviation: 0.77924509242743
 Type: Continuous Width: 10 Format: Numeric

Q552UNPDPARTTIME: Unpaid part-time workers (less than 35 hours per week)**Data file:** sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 3 Mean: 0.15454545454545 Standard deviation: 0.45201453963691
 Type: Continuous Width: 10 Format: Numeric

Q561PDMALE: Paid male

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 6 Mean: 1.1590909090909 Standard deviation: 1.2077221439909
 Type: Continuous Width: 10 Format: Numeric

Q561UNPDMALE: Unpaid male

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 3 Mean: 0.15454545454545 Standard deviation: 0.4717859517046
 Type: Continuous Width: 10 Format: Numeric

Q562PDFEMALE: Paid female

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 11 Mean: 0.50454545454545 Standard deviation: 1.2106744686981
 Type: Continuous Width: 10 Format: Numeric

Q562UNPDFEMALE: Unpaid female

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 11 Mean: 0.21818181818182 Standard deviation: 0.858817475006
 Type: Continuous Width: 10 Format: Numeric

Q571PDBLACK: Paid Black

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 10 Mean: 1.5318181818182 Standard deviation: 1.5121687119388
 Type: Continuous Width: 10 Format: Numeric

Q571UNPDBLACK: Unpaid Black**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 9 Mean: 0.30909090909091 Standard deviation: 0.86267561426187
 Type: Continuous Width: 10 Format: Numeric

Q572PDCOULORD: Paid Coloured**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 2 Mean: 0.045454545454545 Standard deviation: 0.24869939810646
 Type: Continuous Width: 10 Format: Numeric

Q572UNPDCOULORD: Unpaid Coloured**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 1 Mean: 0.013636363636364 Standard deviation: 0.11624040018478
 Type: Continuous Width: 10 Format: Numeric

Q573PDINDIAN: Paid Indian**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 2 Mean: 0.013636363636364 Standard deviation: 0.15048006753867
 Type: Continuous Width: 10 Format: Numeric

Q573UNPDINDIAN: Unpaid Indian**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 1 Mean: 0.0045454545454545 Standard deviation: 0.067419986246324
 Type: Continuous Width: 10 Format: Numeric

Q574PDWHITE: Paid White**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 1 Mean: 0.040909090909091 Standard deviation: 0.19853134486561
 Type: Continuous Width: 10 Format: Numeric

Q574UNPDWHITE: Unpaid White**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 1 Mean: 0.022727272727273 Standard deviation: 0.14937256348849
 Type: Continuous Width: 10 Format: Numeric

Q575PDOTHER: Paid Other population group**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 3 Mean: 0.031818181818182 Standard deviation: 0.29281559274979
 Type: Continuous Width: 10 Format: Numeric

Q575UNPDOTHER: Unpaid Other population group**Data file:** sese-2023-v1**Overview**

Valid: 220 Minimum: 0 Maximum: 0 Mean: 0 Standard deviation: 0
 Type: Continuous Width: 10 Format: Numeric

Q581PD15_24: Paid aged 15-24 years**Data file:** sese-2023-v1**Overview**

Valid: 215 var_freq: 149
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q581UNPD15_24: Unpaid aged 15-24 years**Data file:** sese-2023-v1**Overview**

Valid: 215 Minimum: 0 Maximum: 2 Mean: 0.074418604651163 Standard deviation: 0.28026441391715
 Type: Discrete Width: 10 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q582PD25_34: Paid aged 25-34 years

Data file: sese-2023-v1

Overview

Valid: 220 var_freq: 77
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q582UNPD25_34: Unpaid aged 25-34 years

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 8 Mean: 0.14545454545455 Standard deviation: 0.67352224353493
Type: Discrete Width: 10 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q583PD35_44: Paid aged 35-44 years

Data file: sese-2023-v1

Overview

Valid: 220 var_freq: 116
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q583UNPD35_44: Unpaid aged 35-44 years

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 2 Mean: 0.072727272727273 Standard deviation: 0.30845293474278
 Type: Discrete Width: 10 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q584PD45_54: Paid aged 45-54 years

Data file: sese-2023-v1

Overview

Valid: 220 var_freq: 169
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q584UNPD45_54: Unpaid aged 45-54 years

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 1 Mean: 0.031818181818182 Standard deviation: 0.17591603340646
 Type: Discrete Width: 10 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q585PD55_64: Paid aged 55-64 years

Data file: sese-2023-v1

Overview

Valid: 220 var_freq: 179
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q585UNPD55_64: Unpaid aged 55-64 years

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 1 Mean: 0.018181818181818 Standard deviation: 0.13391322630468
Type: Discrete Width: 10 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q586PDMORE64: Paid Aged more than 64 years

Data file: sese-2023-v1

Overview

Valid: 220 var_freq: 184
Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q586UNPDMORE64: Unpaid Aged more than 64 years

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 1 Mean: 0.013636363636364 Standard deviation: 0.11624040018478
 Type: Discrete Width: 10 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q587PDUNDER15: Paid Under 15 years of age

Data file: sese-2023-v1

Overview

Valid: 220 var_freq: 186
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q587UNPDUNDER15: Unpaid Under 15 years of age

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 0 Mean: 0 Standard deviation: 0
 Type: Discrete Width: 10 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
99	Unspecified

Q591EMPL_SALARY: Wages and salaries, including overtime, bonuses, etc

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 56000 Mean: 3394.5727272727 Standard deviation: 5930.1816660925
Type: Continuous Width: 10 Format: Numeric

Q592EMPL_INKIND: Payment in kind (food, clothing, drinks, etc.

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 5000 Mean: 171.77272727273 Standard deviation: 513.10323062733
Type: Continuous Width: 10 Format: Numeric

Q593EMPL_TRANSPRT: Refund of transport costs

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 2400 Mean: 46.936363636364 Standard deviation: 282.95901496701
Type: Continuous Width: 10 Format: Numeric

Q594EMPL_OTHER: Paid Other(remuneration)

Data file: sese-2023-v1

Overview

Valid: 220 Minimum: 0 Maximum: 15000 Mean: 88 Standard deviation: 1022.2678700681
Type: Continuous Width: 10 Format: Numeric

Q601OWN_SALARY: Wages and salaries, including overtime, bonuses, etc for yourself

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 64000 Mean: 1737.479469362 Standard deviation: 4284.2350022395
Type: Continuous Width: 10 Format: Numeric

Q602OWN_INKIND: Payment in kind (food, clothing, drinks, etc.) for yourself**Data file: sese-2023-v1****Overview**

Valid: 1583 Minimum: 0 Maximum: 20000 Mean: 603.76184459886 Standard deviation: 1487.7510673638
Type: Continuous Width: 10 Format: Numeric

Q603OWN_TRANSPRT: Refund of transport costs for yourself**Data file: sese-2023-v1****Overview**

Valid: 1583 Minimum: 0 Maximum: 18000 Mean: 271.22741629817 Standard deviation: 978.17012399968
Type: Continuous Width: 10 Format: Numeric

Q604OWN_OTHER: Paid Other**Data file: sese-2023-v1****Overview**

Valid: 1583 Minimum: 0 Maximum: 18000 Mean: 236.21036007581 Standard deviation: 1001.6866594326
Type: Continuous Width: 10 Format: Numeric

Q611CSTELEC: Electricity costs**Data file: sese-2023-v1****Overview**

Valid: 1583 Minimum: 0 Maximum: 13000 Mean: 26.204042956412 Standard deviation: 329.90171609819
Type: Continuous Width: 10 Format: Numeric

Q612CSTWATER: Water costs**Data file: sese-2023-v1****Overview**

Valid: 1583 Minimum: 0 Maximum: 700 Mean: 6.0688566013898 Standard deviation: 28.422066072723
Type: Continuous Width: 10 Format: Numeric

Q613CSTFUEL: Fuel and lubricants costs**Data file: sese-2023-v1**

Overview

Valid: 1583 Minimum: 0 Maximum: 30800 Mean: 85.046114971573 Standard deviation: 1182.9982195164
 Type: Continuous Width: 10 Format: Numeric

Q614CSTSPARES: Money spent on spare parts

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 28000 Mean: 32.588755527479 Standard deviation: 757.74541124834
 Type: Continuous Width: 10 Format: Numeric

Q615CSTRENT: Amount spent on rental of premises

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 26000 Mean: 45.332280480101 Standard deviation: 746.84526362597
 Type: Continuous Width: 10 Format: Numeric

Q616CSTMACH: Amount spent on rental of machinery and equipment

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 40000 Mean: 36.743524952622 Standard deviation: 1055.1440030513
 Type: Continuous Width: 10 Format: Numeric

Q617CSTTELE: Amount spent on postage, telephone, printing and stationery

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 600 Mean: 7.8079595704359 Standard deviation: 26.577982243673
 Type: Continuous Width: 10 Format: Numeric

Q618CSTTRANS: Amount spent on transport of raw materials/supplies

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 20000 Mean: 46.971572962729 Standard deviation: 660.86842538954
 Type: Continuous Width: 10 Format: Numeric

Q619CSTREPAIR: Amount spent on repairs and maintenance**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 26000 Mean: 45.776373973468 Standard deviation: 866.33388557024
 Type: Continuous Width: 10 Format: Numeric

Q6110CSTBUSSERV: Amount spent on business services**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 800 Mean: 2.8092229943146 Standard deviation: 33.417695046035
 Type: Continuous Width: 10 Format: Numeric

Q6111CSTLICENSE: Amount spent on licences, permits**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 15000 Mean: 12.156032849021 Standard deviation: 377.9529352668
 Type: Continuous Width: 10 Format: Numeric

Q6112CSTINTEREST: Amount spend on interest on loans /repayments of loans**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 14000 Mean: 28.830701200253 Standard deviation: 592.06570315894
 Type: Continuous Width: 10 Format: Numeric

Q6113CSTINS: Amount spent on insurance premiums, mortgages /bonds**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 20000 Mean: 26.524320909665 Standard deviation: 622.17750485162
 Type: Continuous Width: 10 Format: Numeric

Q6114CSTTAX: Amount spent on income tax//levies**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 11500 Mean: 9.8825015792798 Standard deviation: 291.07540495326
 Type: Continuous Width: 10 Format: Numeric

Q6115CSTPROTECT: Amount spent on protection agencies**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 10000 Mean: 6.8572331017056 Standard deviation: 251.4401147618
Type: Continuous Width: 10 Format: Numeric

Q6116CSTOTHER: Amount spent other**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 10000 Mean: 12.338597599495 Standard deviation: 254.13997719744
Type: Continuous Width: 10 Format: Numeric

Q621CSTMACHINERY: Amount spent on machinery**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 70000 Mean: 354.60391661402 Standard deviation: 3215.8414295932
Type: Continuous Width: 10 Format: Numeric

Q622CSTTOOLS: Amount spent on equipment and tools**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 60000 Mean: 310.86418193304 Standard deviation: 2002.9127780775
Type: Continuous Width: 10 Format: Numeric

Q623CSTVEHICLES: Amount spent on vehicles, trailers, etc. for transportation**Data file:** sese-2023-v1**Overview**

Valid: 1583 Minimum: 0 Maximum: 300000 Mean: 779.24131396083 Standard deviation: 8853.2864664929
Type: Continuous Width: 10 Format: Numeric

Q624CSTBUILDINGS: Amount of money spent on buildings and other structures**Data file:** sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 96000 Mean: 220.0947567909 Standard deviation: 3706.9001745103
 Type: Continuous Width: 10 Format: Numeric

Q625CSTFURNITURE: Amount spent on furniture

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 30000 Mean: 71.734680985471 Standard deviation: 1230.3694327068
 Type: Continuous Width: 10 Format: Numeric

Q626CSTOTHER: Amount spent on other capital items

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 30000 Mean: 100.73468098547 Standard deviation: 1089.9379279714
 Type: Continuous Width: 10 Format: Numeric

Q63NETPROFIT: Net profit

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 140000 Mean: 2825.7694251421 Standard deviation: 7093.3284881631
 Type: Continuous Width: 10 Format: Numeric

Q64AVENETPROFIT: Average net profits

Data file: sese-2023-v1

Overview

Valid: 1583 Minimum: 0 Maximum: 140000 Mean: 3332.5735944409 Standard deviation: 7367.6007189221
 Type: Continuous Width: 10 Format: Numeric

Q65ACTPROFIT: Use of profit

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1103
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

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

Q66DEBTS: Debts**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 1555

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q68TRANSPORT: Does the business offer transport services?**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 1493

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q67TOTALDEBT: Total debts**Data file:** sese-2023-v1**Overview**

Valid: 28 Minimum: 260 Maximum: 570000 Mean: 95666.428571429 Standard deviation: 169564.31665615

Type: Continuous Width: 10 Format: Numeric

Q69TRANSSERVICE: Transport services**Data file:** sese-2023-v1**Overview**

Valid: 90 var_freq: 33

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
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

Q70TYPGOODS: Type of goods**Data file:** sese-2023-v1**Overview**

Valid: 37 var_freq: 19

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Sand and gravel
2	Other construction materials
3	Groceries
4	Other

Q71NOTVAT: Not registered for VAT**Data file:** sese-2023-v1**Overview**

Valid: 1583 var_freq: 981

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
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	Did not know where to register the business

Q72NOTREGISTAX: Not registered for income tax

Data file: sese-2023-v1

Overview

Valid: 1481 var_freq: 843
 Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
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

Q73SAVACCOUNT: Account for business

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1222
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes, from bank
2	Yes, from another formal financial institution

3	Yes, from an informal organisation (e.g. stokvel)
4	No

Q74INVESTACCOUNT: Investment account

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1423

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes, from bank
2	Yes, from another formal financial institution
3	No

Q75LOANACCOUNT: Loan account

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1560

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
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

Q76ASSETFIN: Asset finance

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1577

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes, from bank
2	Yes, from another formal financial institution
3	No

Q77MOTRTLOAN: Mortgage loan

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1577

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes, from bank
2	Yes, from another formal financial institution
3	No

Q78CREDITFAC: Credit facility

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1564

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes, from bank
2	Yes, from another formal financial institution
3	No

Q79SHRTTRMINS: Insurance**Data file: sese-2023-v1****Overview**

Valid: 1583 var_freq: 1553

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

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

Q80PYMTSAVACC: Business payments**Data file: sese-2023-v1****Overview**

Valid: 1583 var_freq: 1249

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Not applicable (no account)

Q81BUSPYMT: Payment method**Data file: sese-2023-v1****Overview**

Valid: 1581 var_freq: 1088

Type: Discrete Width: 10 Format: unknown

Questions and instructions

CATEGORIES

Value	Category
1	Internet/ cellphone banking

2	A bank branch / personal banking
3	Debit card/ pay cash
4	Credit card

Q82FINOMBUS: Awareness about ombudsman

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1206

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

Q83FINEDU: Financial literacy

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 1296

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No

EDUCATION_STATUS: Education status

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 652

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	No schooling
2	Less than primary completed
3	Primary completed
4	Secondary not completed
5	Secondary completed
6	Tertiary
7	Other

INDUS: Main Industry

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 816
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Agriculture, hunting, forestry and fishing
3	Manufacturing
5	Construction
6	Wholesale and retail trade
7	Transport, storage and communication
8	Financial intermediation, insurance, real estate and business services
9	Community, social and personal services
11	Other

METRO_CODE: Metropolitan code

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 319
 Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	WC - Non-metro
2	WC - City of Cape Town
3	EC - Non-metro
4	EC - Buffalo City
5	EC - Nelson Mandela Bay
6	NC - Non-metro
7	FS - Non-metro
8	FS - Mangaung
9	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

GEO_TYPE_CODE: Geography type code

Data file: sese-2023-v1

Overview

Valid: 1583 var_freq: 902

Type: Discrete Width: 10 Format: character

Questions and instructions

CATEGORIES

Value	Category
1	Urban
2	Traditional
3	Farms

 WEIGHT: Weight**Data file: sese-2023-v1****Overview**

Valid: 1583 Minimum: 56.4023601 Maximum: 5755.4691308 Mean: 1249.6597519864 Standard deviation:
689.51805445785
Type: Continuous Width: 10 Format: Numeric Weighted variable: 1
