

# **Survey of Employers and the Self-Employed 2013**

## **Metadata**

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This document sets out the information that is needed to access the Survey of Employers and the Self-Employed 2013 (SESE2013) 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](http://www.statssa.gov.za)

## The data files

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

<b>Business</b>	Data from Questions 4 to 16
<b>Operations</b>	Data from Questions 17 to 39
<b>General</b>	Data from Questions 40 to 43
<b>Costs</b>	Data from Questions 48 to 54
<b>Expenditure</b>	Data from Questions 44 to 61
<b>Capital</b>	Data from Questions 62 to 67
<b>Transport</b>	Data from Questions 68 to 70
<b>Business registration</b>	Data from Questions 71 to 72
<b>Financial inclusion</b>	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 on the basis of a record identifier. The record identifier is the first field/s in each file. Each record contains a number (*Unqr*) which constitutes a unique identifier. The unique number (*Unqr*) together with the person number (*Personnr*) can be used to link records from different files.

### Methodology

See the document on SESE report

### DATA FILE: Business

Unique number (*Uqno*) (@1 18.)

Unique Business Identifier

Valid range: 101000220000002801 – 986010560000004101

### Note to users

This is the unique identifier 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 – 10

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 – 2

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.)

<b>1.3</b>	<b>Is..... a male or a female?</b>  1 = MALE 2 = FEMALE	<div style="border: 1px solid black; width: 30px; height: 30px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">1</div> <div style="border: 1px solid black; width: 30px; height: 30px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">2</div>
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#### 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 households in selected dwelling units 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 2.)

<b>1.4</b>	<b>What is.....'s date of birth and age in completed years?</b>          <i>Age (less than 1 year = 000)</i>	<b>Day of birth:</b> Example of day 0 1  <b>Month of birth:</b> Example of month 0 3  <b>Year of birth:</b> Example of year 1 9 8 3	<div style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div> <div style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div> <div style="border: 1px solid black; width: 80px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>
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#### 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 numbers and not in words. Thus, if a person was two years and six months, the instruction was to write the two completed years. For children aged less than a year, the instruction was to write 000.

#### Universe

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

#### Final code list

Valid range: 15 – 87

**Question 1.5***Population group (Q15POPULATION)**(@26 1.)*

1.5	<b>What population group does..... belong to?</b>  1 = AFRICAN/BLACK 2 = COLOURED 3 = INDIAN/ASIAN 4 = WHITE 5 = OTHER, specify, in the box at the bottom	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div>
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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 had stayed in the households in 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)**(@27 1.)*

1.6	<b>What is ..... 's present marital status?</b>  1 = MARRIED 2 = LIVING TOGETHER LIKE HUSBAND AND WIFE 3 = WIDOW/WIDOWER 4 = DIVORCED or SEPARATED 5 = NEVER MARRIED	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 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 had stayed in the households in 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)

(@28 2.)

1.7	<p><b>What is the highest level of education that... has successfully completed?</b></p> <p>98 = NO SCHOOLING</p> <p>00 = GRADE R/0</p> <p>01 = GRADE 1/SUB A</p> <p>02 = GRADE 2/SUB B</p> <p>03 = GRADE 3/STANDARD 1/ABET 1 (KHARI RI GUDE, SANLI)</p> <p>04 = GRADE 4/STANDARD 2</p> <p>05 = GRADE 5/STANDARD 3/ABET 2</p> <p>06 = GRADE 6/STANDARD 4</p> <p>07 = GRADE 7/STANDARD 5/ABET 3</p> <p>08 = GRADE 8/STANDARD 6/FORM 1</p> <p>09 = GRADE 9/STANDARD 7/FORM 2/ABET 4</p> <p>10 = GRADE 10/STANDARD 8/FORM 3</p> <p>11 = GRADE 11/STANDARD 9/FORM 4</p> <p>12 = GRADE 12/STANDARD 10/FORM 5/MATRIC</p> <p><b>If code 98 or 00-12, Go to Q1.9</b></p> <p>13 = NTC I/N1/NIC/(v)LEVEL 2</p> <p>14 = NTC II/N2/NIC/(v)LEVEL 3</p> <p>15 = NTC III/N3/NIC/(v)LEVEL 4</p> <p>16 = N4/NTC 4</p> <p>17 = N5/NTC 5</p> <p>18 = N6/NTC 6</p> <p>19 = CERTIFICATE WITH LESS THAN GRADE 12/STD 10</p> <p>20 = DIPLOMA WITH LESS THAN GRADE 12/STD 10</p> <p>21 = CERTIFICATE WITH GRADE 12/STD 10</p> <p>22 = DIPLOMA WITH GRADE 12/STD 10</p> <p>23 = HIGHER DIPLOMA</p> <p>24 = POST HIGHER DIPLOMA (MASTERS, DOCTORAL DIPLOMA)</p> <p>25 = BACHELORS DEGREE</p> <p>26 = BACHELORS DEGREE AND POST GRADUATE DIPLOMA</p> <p>27 = HONOURS DEGREE</p> <p>28 = HIGHER DEGREE (MASTERS/PHD)</p> <p>29 = OTHER, <i>specify in the box at the bottom</i></p> <p>30 = DON T KNOW</p> <p><b>If code 13-28, Go to Q1.8</b></p> <p><b>If code 29-30, Go to Q1.9</b></p> <p><b>Diploma or certificate should have been at least six months study duration full time (or equivalent)</b></p> <p><b>Write the appropriate code in the boxes</b></p>	<div style="border: 1px solid black; height: 20px; width: 40px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 20px; width: 40px;"></div>
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**Note to users**

Enumerators were instructed that it was only those qualifications already obtained which 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 had stayed in the households in selected dwelling units at least four nights a week in the four weeks prior to the interview.

## Final code list

98 = No schooling  
 00 = Grade R/0  
 01 = Grade 1/Sub A  
 02 = Grade 2/Sub B  
 03 = Grade 3/Standard 1/ ABET 1 (KHARI 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  
 13 = NTC I/N1/NIC/(v) LEVEL 2  
 14 = NTC II/N2/NIC/(v) LEVEL 3  
 15 = NTC III/N3/NIC/(v) LEVEL 4  
 16 = N4/NTC 4  
 17 = N5/NTC 5  
 18 = N6/NTC 6  
 19 = Certificate with less than Grade 12/Std 10  
 20 = Diploma with less than Grade 12/Std 10  
 21 = Certificate with Grade 12/Std 10  
 22 = Diploma with Grade 12/Std 10  
 23 = Higher diploma  
 24 = Post-higher diploma (Master's, Doctoral Diploma)  
 25 = Bachelor's Degree  
 26 = Bachelor's Degree and Post Graduate Diploma  
 27 = Honours Degree  
 28 = Higher Degree (Master's, Doctorate)  
 29 = Other  
 30 = Do not know

Registered for VAT (Q4VAT)

(@30 1.)

4	<b>Is your business registered for VAT? (repeat for each business)</b>  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

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

## Final code list

1 = Yes  
 2 = No

*Income tax (Q5incometax)*

(@31 1.)

<b>5</b>	<b>Is your business registered for income tax? (repeat for each business)</b> 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**

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

**Final code list**

1 = Yes  
2 = No

*Licence (Q6licence)*

(@32 1.)

<b>6</b>	<b>Do you have any licenses or permits to operate this business?</b> 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 surgeries 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**

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

**Final code list**

1 = Yes  
2 = No

*Who issued the license/s or permit/s?*

<b>7</b>	<b>Who issued the license/s or permit/s?</b> 1 = Municipality/ Provincial authority 2 = Professional association ..... 3 = Business association ..... 4 = Traditional Leader ..... 5 = Protection agency/ies..... 6 = Friend/relative ..... 7 = CIPS / CIPRO ..... 8 = Other, <i>specify</i>
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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 surgery 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 surgery is located. The enumerator was asked to read all the options to the respondent and record either "Yes" or "No" for each option.

### Universe

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

### Final code list

- |   |          |
|---|----------|
| 1) <i>Municipality/Provincial authority (Q71municipality)</i> | (@33 1.) |
| 1 = Yes   |          |
| 2 = No  |          |
| <input type="checkbox"/> = Not applicable                     |          |
| 2) <i>Professional association (Q72ProfAssociation)</i>       | (@34 1.) |
| 1 = Yes   |          |
| 2 = No  |          |
| <input type="checkbox"/> = Not applicable                     |          |
| 3) <i>Business association (Q73Busassociation)</i>            | (@35 1.) |
| 1 = Yes   |          |
| 2 = No  |          |
| <input type="checkbox"/> = Not applicable                     |          |
| 4) <i>Traditional leader (Q74Tradleader)</i>                  | (@36 1.) |
| 1 = Yes   |          |
| 2 = No  |          |
| <input type="checkbox"/> = Not applicable                     |          |
| 5) <i>Protection agency/ies (Q75Protagency)</i>               | (@37 1.) |
| 1 = Yes   |          |
| 2 = No  |          |
| <input type="checkbox"/> = Not applicable                     |          |
| 6) <i>Friend/relative (Q76Friend)</i>                         | (@38 1.) |
| 1 = Yes   |          |
| 2 = No  |          |
| <input type="checkbox"/> = Not applicable                     |          |
| 7) <i>CIPC/CIPRO (Q77Cips)</i>                                | (@39 1.) |
| 1 = Yes   |          |
| 2 = No  |          |
| <input type="checkbox"/> = Not applicable                     |          |
| 8) <i>Other, specify (Q78Other)</i>                           | (@40 1.) |
| 1 = Yes   |          |
| 2 = No  |          |
| <input type="checkbox"/> = Not applicable                     |          |

*Ownership type (Q8OwnerType)*

(@41 1.)

<b>8</b>	<b>In your business are you.....</b> 1 = Own-accountworker (without employees)? 2 = Employer (with employees)?
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**Note to users**

It is important to establish whether the person is working alone in his/her business or whether he/she has employees working for him/her. 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 him/her even if the employer him/herself works in the business as well.

**Universe**

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

**Final code list**

- 1 = Own-accountworker (without employees)  
2 = Employer (with employees)

*Industry (Q10Binduscode)*

(@42 3.)

<b>9</b>	<b>What kinds of goods or services does the business provide?</b> <i>Describe in at least three words. If more than one activity, answer for the one which usually generates the most net income.</i>
<b>10</b>	<b>What is the name of your business?</b> <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 service 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 to three digits on the basis of the International Standard Industrial Classification of all Economic Activities (ISIC) 1993.**

**Universe**

All members of the households in selected dwelling units aged 15 years and above who were economically active in the seven days prior to the interview.

**Final code list**

Valid range: 111 – 990

*Ownership (Q11Ownership)*

(@45 1.)

<b>11</b>	<b>Is the business owned by you as a single owner?</b>  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 "Yes" to this question, the respondent is the sole owner of the business. If "Yes", the instruction was to go to Question 17.

**Universe**

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

**Final code list**

1 = Yes  
2 = No

*Multiple partners (Q12HsePartners)*

(@46 1.)

<b>12</b>	<b>Is the business owned in partnership with other members of your household?</b>  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**

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

**Final code list**

1 = Yes  
2 = No  
☐ = Not applicable

*Partners in the household (Q13NoPartners)*

(@47 2.)

<b>13</b>	<b>How many household members, including you, are partners in the business?</b>
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**Note to users**

The interviewer was asked to proceed if the answer was "Yes" to Question 12.

**Universe**

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

**Final code list**

Valid range: 01 – 81  
☐ = Not applicable

*Other partners (Q14OthrPartners)*

(@49 1.)

<b>14</b>	<b>Are there any business partners living in other households?</b> 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**

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

**Final code list**

- 1 = Yes
- 2 = No
- ☐ = Not applicable

*Partners in neighbourhood (Q15NoPartners)*

(@50 2.)

<b>15</b>	<b>How many of those partners live in other households?</b>
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**Note to users**

The interviewer was asked to proceed if the answer was "Yes" to Question 14.

**Universe**

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

**Final code list**

- Valid range: 01 – 11
- ☐ = Not applicable

*Main owner (Q16MainOwner)*

(@52 1.)

<b>16</b>	<b>Who is the main owner of this business?</b> 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>
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**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**

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

**Final code list**

- 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
- ☐ = Not applicable

*Location of the business (Q17Location)*

(@53 2.)

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

This question helps in establishing the location where the business operates. For example, if a person is selling cold drinks in his/her 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 his/her 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**

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

**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 owner's dwelling/s or on the same plot (e.g. a workshop in the back yard)
- 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 a market
- 09 = No fixed location/mobile
- 10 = At customer's homes or offices
- 11 = Other

*Location arrangement (Q18Tempstructure)*

(@55 1.)

<b>18</b>	<b>Is the location of the business a permanent</b> (e.g. over a period of time) <b>or a temporary arrangement</b> (e.g. can change from day to day)?
	1 = PERMANENT
	2 = TEMPORARY

**Note to users**

This question is 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, 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 his/her 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 his/her table there.

**Universe**

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

**Final code list**

- 1 = Permanent
- 2 = Temporary
- ☐ = Not applicable

*Pay for location (Q19PayLocation)*

(@56 1.)

<b>19</b>	<b>Do you pay for use of this location for business purposes?</b>
	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 else 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**

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

**Final code list**

- 1 = Yes
- 2 = No
- ☐ = Not applicable

*Cost of location (Q20Costlocation)*

(@57 5.)

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

**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**

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

**Final code list**

Valid range: 1 – 35 000

□ = Not applicable

*Electricity availability (Q21Electricity)*

(@62 1.)

<b>21</b>	<b>Is electricity available at the main site where the business is operated from?</b> 1 = YES 2 = No 3 = NOT APPLICABLE
-----------	--

**Note to users**

This question is asked to establish if the business has access to electricity. Read the question and mark a relevant response.

**Universe**

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

**Final code list**

1= Yes

2 = No

3 = Not applicable

*Main source of water (Q22Water)*

(@63 2.)

<b>22</b>	<b>What is the main source of water for the business (the main site)?</b> 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, <i>specify</i> 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. Read the question and mark a relevant response.

**Universe**

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

**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 toilet facility (Q23ToiletFacility)

(@65 1.)

23	<b>What kind of toilet facility does the business have?</b> <ul style="list-style-type: none"> <li>1 = FLUSH TOILET ON SITE</li> <li>2 = FLUSH TOILET OFF SITE</li> <li>3 = CHEMICAL TOILET</li> <li>4 = PIT LATRINE WITH VENTILATION PIPE</li> <li>5 = PIT LATRINE WITHOUT VENTILATION PIPE</li> <li>6 = BUCKET TOILET</li> <li>7 = NONE</li> <li>8 = OTHER, <i>specify</i></li> <li>9 = NOT APPLICABLE</li> </ul>
----	---

**Note to users**

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

**Universe**

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

**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)*

(@66 1.)

<b>24</b>	<b>What is the main means of communication that the business has access to?</b>
	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, <i>specify</i>

**Note to users**

Ask the question and record the main means of communication. If more than one mode is used, record the one used most frequently. Read the question and mark a relevant response.

**Universe**

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

**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)*

(@67 1.)

<b>25</b>	<b>What records do you keep for this business?</b>
	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 → <b>Go to Q27</b>

**Note to users**

Some businessmen/women record each and every transaction in a business, while others do not. Ask probing questions to establish the appropriate code. Note that professionals do full annual accounts. You will find that in most informal businesses, either no accounts are kept or just simple informal records are kept. Note the skip instruction for Option 4 "No accounts kept", then go to Question 27.

**Universe**

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

**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)*

(@68 1.)

<b>26</b>	<p><b>Are the expenditures for the business recorded separately from expenditures for the household?</b></p> <p>1 = YES, THEY ARE ALL RECORDED SEPARATELY</p> <p>2 = SOME ARE RECORDED SEPARATELY, SOME TOGETHER</p> <p>3 = NO, THEY ARE ALL RECORDED TOGETHER</p> <p>4 = NO, BUSINESS EXPENDITURES ARE NOT RECORDED</p> <p>→Go to Q28</p>
-----------	--

**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 business and household. Note the skip instruction: After this question proceed to Question 28.

**Universe**

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

**Final code list**

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

*Reason for not keeping records (Q27RSNRECNOTKEPT)*

(@69 1.)

<b>27</b>	<p><b>Why are records not kept for this business?</b></p> <p>1 = NO SKILLS</p> <p>2 = THE BUSINESS IS TOO SMALL</p> <p>3 = NO TIME TO KEEP RECORDS</p> <p>4 = DON'T SEE A NEED TO KEEP RECORDS</p> <p>5 = OTHER, SPECIFY</p>
-----------	--

**Note to users**

Sometimes small business owners don't keep records of the business because they don't have the knowledge/skills how to do it or they don't see a need to. Ask the question if the answer in Question 25 was Option 4 "No accounts kept". Pose the question and wait for the respondent to give you the answer, and then mark the appropriate box.

**Universe**

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

**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)*

(@70 2.)

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

**Note to users**

Ask the question and write down the figure in the appropriate box. The figure should not be bigger than 12 because the question is asking about the last twelve months. Follow the skip instructions.

**Universe**

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

**Final code list**

Valid range: 01 – 12

*Turnover (Q29Turnover12Mnth)*

(@72 6.)

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

**Note to users**

Ask the question and write down the figure in the appropriate box. The figure should not be bigger than a million rands. Follow the skip instructions.

**Universe**

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

**Final code list**

Valid range: 000000 – 950000

Unspecified: 999999

□ = Not applicable

*Less than 12 months (Q30Rsnless12Mnth)*

(@78 2.)

<b>30</b>	<b>Ask if less than 12 months in Q28, otherwise go to Q31</b>  <b>What was the main reason that the business had no activity in some months?</b>  01 = SEASONAL FACTORS 02 = FAMILY REASONS ( <i>e.g. Death of a family member, taking care of a sick family member</i> ) 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 OWNER'S ABSENCE 10 = BUSINESS CREATED DURING THE PAST 12 MONTHS 11 = DUE TO VIOLENCE OR CRIMINAL INCIDENT/S 12 = OTHER, <i>specify</i>
-----------	---

**Note to users**

Ask the question only if less than 12 months to Question 28, otherwise go to Question 31.

**Universe**

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

**Final code list**

- 01 = Seasonal factors
- 02 = Family reasons (e.g. Death of a family member, taking care if 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 owner's absence
- 10 = Business created during the past 12 months
- 11 = Due to violence or criminal incident/s
- 12 = Other
- ☐ = Not applicable

*Business started (Q31BusStarted)*

(@80 1.)

<b>31</b>	<b>When did this business start operating?</b>  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 interviewer should ask the respondent the question and mark the appropriate answer.

**Universe**

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

**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)*

(@81 2.)

<b>32</b>	<b>What was the main reason you started in this business?</b>
	01 = INHERITED/FAMILY TRADITION
	02 = UNEMPLOYED
	03 = HAD NO ALTERNATIVE INCOME SOURCE
	04 = RETRENCHED
	05 = INADEQUATE INCOME FROM THE OTHER SOURCE
	06 = I LIKE THE ACTIVITY
	07 = I HAVE THE SKILLS FOR THIS BUSINESS
	08 = I HAVE THE EQUIPMENT FOR THIS BUSINESS
	09 = ACTIVITY BRINGS HIGH INCOME
	10 = SMALL INVESTMENT NEEDED
	11 = UNHAPPINESS WITH PREVIOUS WORK
	12 = NEW OPPORTUNITY / IDEA
	13 = OTHER, <i>specify</i>

**Note to users**

The interviewer should ask the respondent the question and mark the appropriate answer.

**Universe**

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

**Final code list**

01 = Inherited/family tradition  
 02 = Unemployed  
 03 = Had no alternative income source  
 04 = Retrenched  
 05 = Inadequate income from the other source  
 06 = I like the activity  
 07 = I have the skills for this business  
 08 = I have equipment for this business  
 09 = Activity brings high income  
 10 = Small investment needed  
 11 = Unhappiness with previous work  
 12 = New opportunity/idea  
 13 = Other

*Find any support (Q33FinSupport)*

(@83 1.)

<b>33</b>	<b>Did you need any money to start the business?</b>
	1 = YES
	2 = No →Go to Q44

**Note to users**

The interviewer should ask the respondent the question and mark only one box. Note the skip instruction: If the answer is "No", go to Question 44.

**Universe**

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

**Final code list**

1 = Yes  
 2 = No

*Usage of own money (Q34OwnMoney)*

(@84 1.)

<b>34</b>	<b>Did you use your own money to start the business?</b>  1 = YES 2 = NO → <b>Go to Q37</b>
-----------	--

**Note to users**

The interviewer should ask the respondent the question and mark only one box. Note that this refers to own savings, not loans. Note the skip instruction: If the answer is "No", go to Question 37.

**Universe**

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

**Final code list**

- 1 = Yes
- 2 = No
- ☐ = Not applicable

*Main source of money (Q35MainSource)*

(@85 2.)

<b>35</b>	<b>What was the main source of your own money?</b>  01 = PREVIOUS AND/OR PRESENT WAGE EMPLOYMENT 02 = OTHER BUSINESS 03 = SALE OF LIVESTOCK/CROPS 04 = SALES OF OTHER ASSETS 05 = INHERITANCE 06 = PENSION FROM WORK 07 = RETIREMENT/SEVERANCE PAY 08 = AN INVESTMENT POLICY THAT MATURED 09 = MONEY PAID OUT FROM A STOKVEL 10 = OTHER SAVINGS, <i>specify</i> .....
-----------	--

**Note to users**

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

**Universe**

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

**Final code list**

- 01 = Previous and/or present wage employment
- 02 = Other business
- 03 = Sale of livestock/crops
- 04 = Sales of other assets
- 05 = Inheritance
- 06 = Pension from work
- 07 = Retirement/severance pay
- 08 = An investment policy that matured
- 09 = Money paid out from a stokvel
- 10 = Other savings
- ☐ = Not applicable

Your total amount used (Q36Totownmoney)

(@87 6.)

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

#### Note to users

This question emphasises the respondent's use of his/her own money to start the business. If the respondent used his/her inheritance plus a loan from the bank, the interviewer only records the amount from the inheritance.

#### Universe

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

#### Final code list

Valid range: 000000 – 800000

☐ = Not applicable

Borrowing of money (Q37BorMoney)

(@93 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 to one member a lump sum on a rotational basis. This is called *stokvel*. The interviewer should ask whether the respondent raised money to start a business through this kind of arrangement or any other similar arrangement. Note the skip instruction: If the answer is "No", go to Question 42.

#### Universe

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

#### Final code list

1 = Yes

2 = No

☐ = Not applicable

From where did you get the loan?

38	From where did you get the loan? 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, specify
----	---

#### 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**

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

**Final code list**

- 1) *Loans from commercial banks (Q381Combanks)* (@94 1.)  
 1 = Yes  
 2 = No  
☐ = Not applicable
- 2) *Loans from friends/relatives (Q382Friends)* (@95 1.)  
 1 = Yes  
 2 = No  
☐ = Not applicable
- 3) *Loans from credit societies (Q383CrSociety)* (@96 1.)  
 1 = Yes  
 2 = No  
☐ = Not applicable
- 4) *Loans from moneylenders/mashonisas (Q384MnyLender)* (@97 1.)  
 1 = Yes  
 2 = No  
☐ = Not applicable
- 5) *Loans from (business) partners (Q385Partner)* (@98 1.)  
 2 = No  
☐ = Not applicable
- 6) *Loans from business association (Q386Busnsass)* (@99 1.)  
 2 = No  
☐ = Not applicable
- 7) *Loans from NGO/CBO (Q387NGO)* (@100 1.)  
 2 = No  
☐ = Not applicable
- 8) *Loans from others, specify (Q388Other)* (@101 1.)  
 1 = Yes  
 2 = No  
☐ = Not applicable
- Total amount borrowed (Q39Totbormoney)* (@102 6.)

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

**Note to users**

This question includes the money borrowed from all the loans mentioned in Question 38. Record the amount in the space provided.

**Universe**

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

**Final code list**

Valid range: 000000 – 750000  
☐ = Not applicable

*Paying off money borrowed (Q40Payoffloan)*

(@108 1.)

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

**Note to users**

This question refers to the loans/s discussed in Question 38. Note the skip instruction: If the answer is "No", go to Question 42.

**Universe**

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

**Final code list**

- 1 = Yes  
2 = No  
☐ = Not applicable

*Total amount paid (Q41TotPayoff)*

(@109 6.)

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

**Note to users**

The interviewer should record only the numeric values.

**Universe**

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

**Final code list**

- Valid range: 000100 – 025000  
☐ = Not applicable

*Obtain grant (Q42Grant)*

(@115 1.)

<b>42</b>	<b>Did you obtain a business grant to start this business?</b> 1 = YES 2 = No →Go to Q44
-----------	--

**Note to users**

This question refers 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. Note the skip instruction: If the answer is "No", go to Question 44.

**Universe**

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

**Final code list**

- 1 = Yes  
2 = No  
☐ = Not applicable

*From where did you obtain the business grant?*

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

#### 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

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

#### Final code list

1) *From government (Q431Government)* (@116 1.)

1 = Yes

2 = No

☐ = Not applicable

2) *From a non-governmental organisation/ CBO(Q432NGO)* (@117 1.)

1 = Yes

2 = No

☐ = Not applicable

3) *Other, specified (Q433Othr)* (@118 1.)

1 = Yes

2 = No

☐ = Not applicable

*Usage of raw material (Q44RawMaterial)* (@119 1.)

<b>44</b>	<b>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.</b>
	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 is "No", go to Question 46.

#### Universe

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

#### Final code list

1 = Yes

2 = No

*Costs (Q45Costrawmat)*

(@120 6.)

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**

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

**Final code list**

Valid range: 0 – 036000

☐ = Not applicable

*Usage of any supplies (Q46Supplier)*

(@126 1.)

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

**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 is "No", go to Question 48.

**Universe**

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

**Final code list**

1 = Yes

2 = No

*Costs (Q47Costsupp)*

(@127 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**

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

**Final code list**

Valid range: 0 – 70000

☐ = Not applicable

Gross income from sales (Q48Turnover1stmnth)

(@132 6.)

48	In the last calendar month, how much money came in to 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 has sold 10 jerseys in the last calendar month, this would mean that R200 was recorded as money received from sales before deductions.

#### Universe

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

#### Final code list

Valid range: 0 – 350000

Income from other sources (Q49OthrIncome)

(@138 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

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

#### Final code list

Valid range: 0 – 40000

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

50	<p><b>What does the business need assistance with in order to progress / grow?</b>  <b>Does it need assistance with .....</b></p> <p>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></p>
----	--

#### 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

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

**Final code list**

- 1) *Provision of an alternative site (Q501AltLocation)* (@143 1.)  
 1 = Yes  
 2 = No
- 2) *Better access to loans (Q502Loans)* (@144 1.)  
 1 = Yes  
 2 = No
- 3) *Assistance with marketing (Q503Marketing)* (@145 1.)  
 1 = Yes  
 2 = No
- 4) *Better access to raw materials/supplies (Q504Material)* (@146 1.)  
 1 = Yes  
 2 = No
- 5) *Less strict government regulations (Q505GovRegulation)* (@147 1.)  
 1 = Yes  
 2 = No
- 6) *Access to modern technology (Q506Technology)* (@148 1.)  
 1 = Yes  
 2 = No
- 7) *Forming contacts with others in similar businesses for cooperation (Q507Contracts)* (@149 1.)  
 1 = Yes  
 2 = No
- 8) *Other, specify (Q508Other)* (@150 1.)  
 1 = Yes  
 2 = No

*Most business assistant (Q51Assistance)* (@151 1.)

51	<b>Ask if more than one YES in Q50, otherwise go to Q52</b> <b>Which of the above mentioned forms of assistance is the most important?</b> <i>Give 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**

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

**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)

(@152 1.)

<b>52</b>	<b>Where do you get advice on how to run this business?</b>	
	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, <i>specify</i>	6

#### Note to users

Read the question and wait for a response from the respondent.

#### Universe

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

#### 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)

(@153 1.)

<b>53</b>	<b>Do other people besides yourself work in this business, paid or unpaid, including household members?</b>
	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 him boarding and lodging in return for his/her services, that person is considered as paid, even though he/she does not receive any money. Usually, unpaid workers are relatives. Note the skip instruction: If the answer is "No", go to Question 60.

#### Universe

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

#### Final code list

- 1 = Yes
- 2 = No

How many paid and unpaid workers

<b>54</b>	<b>How many paid and unpaid workers (anyone working more than 1 hour per week) were there at this business, including other household members.....</b>
	1 = At this time last year?
	2 = During the last calendar month?
	3 = During the last week?

### 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

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

### Final code list

#### 1) At this time last year

*Paid (Q541PdLstyear)* (@154 2.)

Valid range: 00 – 24

☐ = Not applicable

*Unpaid (Q541UnpdLstyear)* (@156 2.)

Valid range: 00 – 12

☐ = Not applicable

#### 2) During the last calendar month

*Paid (Q542PdLstmnth)* (@158 2.)

Valid range: 00 – 20

☐ = Not applicable

*Unpaid (Q542UnpdLstmnth)* (@160 2.)

Valid range: 00 – 90

☐ = Not applicable

#### 3) During the last week

*Paid (Q543PdLstweek)* (@162 2.)

Valid range: 00 – 82

☐ = Not applicable

*Unpaid (Q543UnPdLstweek)* (@164 2.)

Valid range: 00 – 61

☐ = Not applicable

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

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

### Note to users

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

### Universe

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

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

*Paid (Q551PdFulltime)* (@166 2.)

Valid range: 00 – 10

☐ = Not applicable

*Unpaid (Q551UnPdfulltime)* (@168 2.)

Valid range: 00 – 06

☐ = Not applicable

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

*Paid (Q552PdParttime)* (@170 2.)

Valid range: 00 – 80

☐ = Not applicable

*Unpaid (Q552UnPdparttime)* (@172 2.)

Valid range: 00 – 61

☐ = 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**

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

**Final code list****1) Male**

*Paid (Q561PdMale)* (@174 2.)

Valid range: 00 – 13

☐ = Not applicable

*Unpaid (Q561UnPdmale)* (@176 2.)

Valid range: 00 – 06

☐ = Not applicable

**2) Female**

*Paid (Q562PdFemale)* (@178 2.)

Valid range: 00 – 60

☐ = Not applicable

*Unpaid (Q562Unpdfemale)* (@180 2.)

Valid range: 00 – 80

☐ = Not applicable

*How many of these workers were*

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

### Note to users

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

### Universe

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

### Final code list

#### 1) Black

*Paid (Q571PdBlack)* (@182 2.)

Valid range: 00 – 82

Unspecified: 99

☐ = Not applicable

*Unpaid (Q571UnPdBlack)* (@184 2.)

Valid range: 00 – 12

Unspecified: 99

☐ = Not applicable

#### 2) Coloured

*Paid (Q572PdCoulord )* (@186 2.)

Valid range: 00 – 60

Unspecified: 99

☐ = Not applicable

*Unpaid (Q572UnPdCoulord)* (@188 2.)

Valid range: 00 – 02

Unspecified: 99

☐ = Not applicable

#### 3) Indian/Asian

*Unpaid (Q573PdIndian)* (@190 2.)

Valid range: 00 – 60

Unspecified: 99

☐ = Not applicable

*Paid (Q573UnPdIndian)* (@192 2.)

Valid range: 00 – 80

Unspecified: 99

☐ = Not applicable

**4) White**

*Paid (Q574PdWhite)* (@194 2.)

Valid range: 00 – 06

Unspecified: 99

☐ = Not applicable

*Unpaid (Q574UnpdWhite)* (@196 2.)

Valid range: 00 – 50

Unspecified: 99

☐ = Not applicable

**5) Other population group**

*Paid (Q575PdOther)* (@198 2.)

Valid range: 00 – 06

Unspecified: 99

☐ = Not applicable

*Unpaid (Q575UnpdOther)* (@200 2.)

Valid range: 00

Unspecified: 99

☐ = Not applicable

*How many of these workers were*

<b>58</b>	<b>In the last week, how many of these workers were ....</b>
	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**

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

**Final code list****1) Aged 15–24 years**

*Paid (Q581Pd15\_24)* (@202 2.)

Valid range: 00 – 11

Unspecified: 99

☐ = Not applicable

*Unpaid (Q581Unpd15\_24)* (@204 2.)

Valid range: 00 – 05

Unspecified: 99

☐ = Not applicable

## 2) Aged 25–34 years

*Paid (Q582Pd25\_34)* (@206 2.)

Valid range: 00 – 28

Unspecified: 99

☐ = Not applicable

*Unpaid (Q582Unpd25\_34)* (@208 2.)

Valid range: 00 – 05

Unspecified: 99

☐ = Not applicable

## 3) Aged 35–44 years

*Paid (Q583Pd35\_44)* (@210 2.)

Valid range: 00 – 62

Unspecified: 99

☐ = Not applicable

*Unpaid (Q583Unpd35\_44)* (@212 2.)

Valid range: 00 – 30

Unspecified: 99

☐ = Not applicable

## 4) Aged 45–54 years

*Paid (Q584Pd45\_54)* (@214 2.)

Valid range: 00 – 03

Unspecified: 99

☐ = Not applicable

*Unpaid (Q584Unpd45\_54)* (@216 2.)

Valid range: 00 – 06

Unspecified: 99

☐ = Not applicable

## 5) Aged 55–64 years

*Paid (Q585Pd55\_64)* (@218 2.)

Valid range: 00 – 60

Unspecified: 99

☐ = Not applicable

*Unpaid (Q585Unpd55\_64)* (@220 2.)

Valid range: 00 – 09

Unspecified: 99

☐ = Not applicable

**6) Aged more than 64 years**

*Paid (Q586PdMore64)* (@222 2.)

Valid range: 00 – 90

Unspecified: 99

☐ = Not applicable

*Unpaid (Q586UnpdMore64)* (@224 2.)

Valid range: 00 – 10

Unspecified: 99

☐ = Not applicable

**7) Under 15 years of age**

*Paid (Q587PdUnder15)* (@226 2.)

Valid range: 00 – 60

Unspecified: 99

☐ = Not applicable

*Unpaid (Q587UnpdUnder15)* (@228 2.)

Valid range: 00 – 08

Unspecified: 99

☐ = Not applicable

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

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

**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**

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

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

*Paid (Q591Empl\_Salary)* (@230 5.)

Valid range: 0 – 70009

☐ = Not applicable

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

*Paid (Q592Empl\_Inkind)* (@235 4.)

Valid range: 0 – 002800

☐ = Not applicable

**3) Refund of transport costs**

*Paid (Q593Empl\_Transprt)* (@239 4.)

Valid range: 000000 – 004000

☐ = Not applicable

**4) Other**

*Paid (Q594Empl\_Other)* (@243 6.)

Valid range: 000000 – 000500

999999: Unspecified

☐ = Not applicable

*Remuneration for employers and own-account workers*

<b>60</b>	<b>How much was withdrawn from the business by you during the last calendar month as ...</b> 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>
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**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**

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

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

*Paid (Q601Own\_Salary)* (@249 5.)

Valid range: 0 – 70000

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

*Paid (Q602Own\_Inkind)* (@254 5.)

Valid range: 0 – 10000

**3) Refund of transport costs for yourself**

*Paid (Q603Own\_Transprt)* (@259 4.)

Valid range: 0 – 7000

**4) Other**

*Paid (Q604Own\_Other)* (@263 4.)

Valid range: 0 – 2500

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

<b>61</b>	<p><b>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.</b></p> <p>01 = Electricity .....</p> <p>02 = Water .....</p> <p>03 = Fuel and lubricants .....</p> <p>04 = Spare parts .....</p> <p>05 = Rental of premises .....</p> <p>06 = Rental of machinery and equipment .....</p> <p>07 = Postage, telephone, printing and stationery ...</p> <p>08 = Transport of raw materials/supplies .....</p> <p>09 = Repairs and maintenance.....</p> <p>10 = Business services (accounting, legal, advertisement, etc.)</p> <p>11 = Licences, permits .....</p> <p>12 = Interest on loans/repayments of loans .....</p> <p>13 = Insurance premiums, mortgages/bonds.....</p> <p>14 = Income tax/levies ....</p> <p>15 = Protection agencies .....</p> <p>16 = Other, <i>specify</i></p>
-----------	--

#### 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

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

#### Final code list

01) Electricity costs (Q611CstElec) (@267 4.)

Valid range: 0– 5000

02) Water costs (Q612cstwater) (@271 4.)

Valid range: 0– 4000

03) Fuel and lubricants costs (Q613cstfuel) (@275 1.)

Valid range: 0

04) Money spent on spare parts (Q614cstspares) (@276 1.)

Valid range: 0

05) Amount spent on rental of premises (Q615cstrent) (@277 1.)

Valid range: 0

06) Amount spent on rental of machinery and equipment (Q616cstmach) (@278 5.)

Valid range: 0 – 15000

07) Amount spent on postage, telephone, printing and stationery (Q617csttele) (@283 4.)

Valid range: 0 – 5000

08) Amount spent on transport of raw materials/supplies (Q618csttrans) (@287 4.)

Valid range: 0 – 9000

09) Amount spent on repairs and maintenance (Q619cstrepair) (@291 5.)

Valid range: 0 – 40000

10) Amount spent on business services (Q6110cstbusserv) (@296 5.)

Valid range: 0 – 10000

11) Amount spent on licences, permits (Q6111cstlicense) (@301 4.)

Valid range: 0 – 3300

12) Amount spend on interest on loans/repayments of loans(Q6112cstinterest) (@305 5.)

Valid range: 0 – 10000

13) Amount spent on insurance premiums, mortgages /bonds (Q6113cstins) (@310 5.)

Valid range: 0 – 19000

14) Amount spent on income tax//levies (Q6114csttax) (@315 4.)

Valid range: 0 – 6006

15) Amount spent on protection agencies (Q6115cstprotect) (@319 4.)

Valid range: 0 – 7000

16) Amount spent other (Q6116cstother) (@323 5.)

Valid range: 0 – 15000

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

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

### Note to users

Record the amount spent on the assets for the business in the past year. If the assets are used for the business as well as for the household, the interviewer still needed 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

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

**Final code list**

1) *Amount spent on machinery (Q621cstmachinery)* (@328 5.)

Valid range: 0 – 30000

2) *Amount spent on equipment and tools (Q622CstTools)* (@333 5.)

Valid range: 0 – 75000

3) *Amount spent on vehicles, trailers, etc. for transportation (Q623cstvehicles)* (@338 5.)

Valid range: 0 – 9000000

4) *Amount of money spent on buildings and other structures (Q624cstbuildings)* (@343 6.)

Valid range: 0 – 100000

5) *Amount spent on furniture (Q625cstFurniture)* (@349 5.)

Valid range: 0 – 17000

6) *Amount spent on other capital items (Q626cstother)* (@354 5.)

Valid range: 0 – 56000

*Net profit (Q63netprofit)* (@359 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**

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

**Final code list**

Valid range: 0 – 150000

*Average net profits (Q64Avenetprofit)* (@365 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 is to give an estimate here.

**Universe**

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

**Final code list**

Valid range: 0 – 150000

*Use of profit (Q65Actprofit)*

(@371 1.)

<b>65</b>	<b>What do you do with the profit from this business?</b> 1 = RE-INVEST IN THE BUSINESS 2 = SAVE IT IN THE BANK 3 = SPEND IT ON ITEMS FOR THE HOUSEHOLD 4 = OTHER, <i>specify</i>
-----------	---

**Note to users**

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

**Universe**

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

**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)*

(@372 1.)

<b>66</b>	<b>Does the business currently have any debts (e.g. loan)?</b> 1 = YES 2 = NO                      →Go to Q68
-----------	---

**Note to users**

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

**Universe**

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

**Final code list**

- 1 = Yes
- 2 = No

*Total debts (Q67Totaldebt)*

(@373 6.)

<b>67</b>	<b>How much money does the business owe? (Rands)</b>
-----------	--

**Note to users**

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

**Universe**

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

**Final code list**

- Valid range: 8 – 900000
- = Not applicable

*Does the business offer transport services? (Q68Transport)*

(@379 1.)

<b>68</b>	<b>Does the business offer transport services?</b>
	1 = YES
	2 = No →Go to Q71

#### Note to users

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

#### Universe

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

#### Final code list

- 1 = Yes
- 2 = No

*Transport services (Q69transservice)*

(@380 1.)

<b>69</b>	<b>What transport services does the business offer?</b>
	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, <i>specify</i> →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: **Go to Question 71**.

#### Universe

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

#### 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)*

(@381 1.)

<b>70</b>	<b>What type of goods does the business normally transport?</b>
	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

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

### Final code list

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

Not registered for VAT (Q71NotVat)

(@382 1.)

<b>71</b>	<p><b>You indicated that your business is not registered for VAT, what is the reason that the business is not registered? (<i>Repeat for each business</i>)</b></p> <p>1 = THE BUSINESS DOES NOT MEET REGISTRATION REQUIREMENTS</p> <p>2 = DIDN'T KNOW THAT THE BUSINESS HAS TO BE REGISTERED</p> <p>3 = REGISTRATION PROCESS IS TEDIOUS/COMPLICATED</p> <p>4 = OTHER, <i>specify</i></p>
-----------	---

### 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

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

### 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)

(@383 1.)

<b>72</b>	<p><b>Refer to Q5 before asking this question</b></p> <p><b>You indicated that your business is not registered for income tax, what is the reason that the business is not registered? (<i>Repeat for each business</i>)</b></p> <p>1 = THE BUSINESS DOES NOT MEET REGISTRATION REQUIREMENTS</p> <p>2 = DIDN'T KNOW THAT THE BUSINESS HAS TO BE REGISTERED</p> <p>3 = REGISTRATION PROCESS IS TEDIOUS/COMPLICATED</p> <p>4 = OTHER, <i>specify</i></p>
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### Note to users

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

### Universe

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

**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 applicable

*Account for business (Q73SavAccount)*

(@384 1.)

<b>73</b>	<b>Does this business have a current/transactional/savings account?</b>
	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 is 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 co-operative 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**

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

**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)*

(@385 1.)

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

**Note to users**

This question will give an indication of 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**

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

**Final code list**

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

*Loan account (Q75LoanAccount)*

(@386 1.)

<b>75</b>	<b>Does this business have a loan account?</b> <i>For operational purposes, not for start-up purposes</i>
	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**

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

**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)*

(@387 1.)

<b>76</b>	<b>Does this business have asset finance?</b> <i>Hire purchase or term agreement</i>
	1 = YES, from a bank
	2 = YES, from another formal financial institution
	3 = NO

**Note to users**

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

**Universe**

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

**Final code list**

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

*Mortgage loan (Q77MotrtLoan)*

(@388 1.)

<b>77</b>	<b>Does this business have a mortgage loan?</b> 1 = YES, from a bank 2 = YES, from another formal financial institution 3 = No
-----------	---

**Note to users**

This question will give an indication 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**

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

**Final code list**

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

*Credit facility (Q78CreditFac)*

(@389 1.)

<b>78</b>	<b>Does this business have a credit facility? E.g. credit card, overdraft, store card</b> 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**

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

**Final code list**

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

*Insurance (Q79Shrttrmins)*

(@390 1.)

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

**Note to users**

This information will inform us about 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 inform us about the type of organisation being used to obtain the insurance cover. In this case, a formal financial organisation will typically be an insurance company, either selling directly or through agents.

### Universe

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

### Final code list

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

*Business payments (Q80PymtSavAcc)*

(@391 1.)

<b>80</b>	<b>Does this business make business payments through the account mentioned in Q73 above?</b> 1 = YES 2 = NO 3 = NOT APPLICABLE (NO ACCOUNT)
-----------	--

**Go to Q82**

### Note to users

This information will inform us if a business owner uses the bank account to make payments. This could help to inform us 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.

Please note that a skip instruction is missing on the questionnaire. **If the answer is "No" or "Not applicable", go to Question 82.**

### Universe

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

### Final code list

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

*Payment method*

<b>81</b>	<b>To make the business payments, does this business use ....</b> 1 = Internet banking 2 = Cellphone banking 3 = A bank branch/personal banking
-----------	--

### 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

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

**Final code list**

1) *Internet (Q81BnkInternet)* (@392 1.)

1 = Yes

2 = No

☐ = Not applicable

2) *Cellphone banking (Q81bnkCell)* (@393 1.)

1 = Yes

2 = No

☐ = Not applicable

3) *A bank branch/personal banking (Q81BnkBranch)* (@394 1.)

1 = Yes

2 = No

☐ = Not applicable

*Awareness about ombudsman (Q82FinOmbus)* (@395 1.)

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

**Note to users**

This information will inform us 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 he can refer his/her queries should he/she feel he/she has a dispute with the service provider.

**Universe**

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

**Final code list**

1 = Yes

2 = No

*Financial literacy (Q83FinEdu)* (@396 1.)

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

**Note to users**

This information will tell us 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 **does 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**

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

**Final code list**

- 1 = Yes
- 2 = No

*Education status (Education\_Status)*

(@397 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)*

(@398 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

*Stratum (Stratum)*

(@400 6.)

**Note to users**

The 6-digit number represents the stratum formed during Master Sample 2006, where (digit 1 = Province based on 2005 provincial boundaries, digits 2&3= metro/non-metro, digit4=Geography type, digit 5&6=sequential number).

**Final code list**

Valid range: 101101 – 947405

*Weight(weight)*

(@406 14.9.)

Valid range: 52.99751624 – 6191.9590575