

A: Particulars of dwelling

A1: PSU Number

A2: Dwelling Unit Number

A3: Assignment Number

A4: Survey Date

A5: Physical identification of the dwelling unit

Unique No.

C: Response details

Visit No.

Date (actual)

Date (planned)

Result Code

C1

C2

C3

C4

C5: FINAL RESULT CODE

A6: Telephone number of enumerated household

A7: Household number for this household

A8: Questionnaire number

A9: Total number of questionnaires for this household

A10: Person number (column no. from QLFS questionnaire)

A11: Respondent's name

B: Field staff

B1. DSC name

B2. PQM name

Assignment Number

Date checked:

Date checked:

RESULT CODES			
Comment in C6 giving full details for result code 12 - 37			
11	Completed	32	Vacant dwelling
12	Partly completed	33	Demolished
21	Non-contact	34	New dwelling under construction
22	Refused	35	Status Change
23	Other no-contact	36	Listing error
31	Unoccupied dwelling	37	Ended on Question 1/1b/4

+

Person no.

+

INTERVIEW START TIME

h

h

m

m

Business ownership

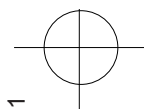
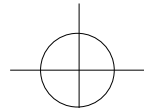
Read out: The last time we spoke to you or a member of your household, we found out that you were engaged in some business activities. Statistics South Africa has a great deal of information about medium and large-sized businesses but very little information about small businesses like yours. More information about such businesses is needed for better government planning. All information you provide will be held strictly confidential and will not be made available to anyone else inside or outside of government.

+

1	<div>Are you still running the business you mentioned at the time of the QLFS interview?</div> <div>1 = YES → Go to Q2</div> <div>2 = NO</div> <div>3 = I WASN'T RUNNING A BUSINESS AT THE TIME OF THE QLFS INTERVIEW → End of interview</div>	<div><div>1</div><div>2</div><div>3</div></div>
1. b	<div>Why are you no longer running any kind of business, big or small, for yourself or with one or more partners?</div> <div>1 = I AM UNEMPLOYED NOW AND HAVE CLOSED/SOLD THE BUSINESS</div> <div>2 = I HAVE FOUND A JOB AND HAVE CLOSED/SOLD THE BUSINESS</div> <div>3 = CRIME/LOOTING FORCED ME TO CLOSE THE BUSINESS → Go to Q98</div> <div>4 = OTHER, SPECIFY</div> <div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div></div>
For option 1,2 and 4 → End of interview		
2	<div>Do you own more than one business?</div> <div>1 = YES</div> <div>2 = No → Go to Q4</div>	<div><div>1</div><div>2</div></div>
3	<div>How many businesses do you own?</div>	<div></div>

+

+



1B

If more than one business, ask which business has normally the highest turnover. Record that business as Business 1. Record the business with the second highest turnover as Business 2, etc. If only one business, complete the column for Business 1.

	Business 1	Business 2	Business 3
4	Is your business registered for VAT? (repeat for each business) → End of interview for this business		
	1 2	1 2	1 2
5	Is your business registered for income tax? (repeat for each business)		
	1 2	1 2	1 2
6	Do you have any licenses or permits to operate this business? → Go to Q8		
	1 2	1 2	1 2
7	Who issued the license/s or permit/s? 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, specify 9 = Landlord.....		
	YES NO 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	YES NO 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	YES NO 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2
8	In your business are you..... 1 = Own-account worker (without employees)? 2 = Employer (with employees)?		
	1 2	1 2	1 2

Site of operation, read out: I will now ask you some questions regarding the site where you operate your business

		Business 1	Business 2	Business 3
17	<p>Where does this business mainly operate</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 AN OPEN MARKET WITH PERMANENT KIOSK</p> <p>09 = NO FIXED LOCATION/MOBILE → Go to Q24</p> <p>10 = AT CUSTOMER'S HOMES OR OFFICES → Go to Q24</p> <p>11 = OTHER, specify</p> <div></div> <p>12 = AT AN OPEN MARKET WITHOUT PERMANENT KIOSK</p>	01 02 03 04 05 06 07 08 09 10 11 12	01 02 03 04 05 06 07 08 09 10 11 12	01 02 03 04 05 06 07 08 09 10 11 12
18	<p>Is the business location or premises where you operate... .</p> <p>1 = Owned by yourself / part owner?</p> <p>2 = Rented?</p> <p>3 = Rent free, with permission (borrowed) ?</p> <p>4 = Rent free, without permission (squatting) ? → Go to Q21</p> <p>5 = Other, specify</p> <div></div>	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
19	<p>Do you pay for use of this location for business purposes?</p> <p>1 = YES</p> <p>2 = No → Go to Q21</p>	1 2	1 2	1 2

+

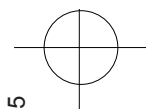
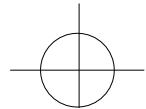
+

Person no.

		Business 1		Business 2		Business 3	
19a	To whom do you make the payments for the use of the location? 1 = Municipality/ Provincial authority 2 = Professional association 3 = Business association 4 = Traditional leader 5 = Protection agency/ies 6 = Friend/relative 7 = Owner of the location/landlord..... 8 = Other, specify..... <div></div>	Yes	No	Yes	No	Yes	No
		<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2
		<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2
		<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2
		<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2
		<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2
		<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2
		<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2
		<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2
		<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2	<div></div> 1	<div></div> 2
19b	Do you receive a proof of payment for the use of the location (e.g. a receipt)? 1 = YES 2 = No	<div></div> 1		<div></div> 1		<div></div> 1	
		<div></div> 2		<div></div> 2		<div></div> 2	
20	How much did you pay in the last calendar month? (Rands)	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
		<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
		<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
		<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
21	Is electricity available at the main site where the business is operated from? 1 = YES 2 = No 3 = NOT APPLICABLE	<div></div> 1		<div></div> 1		<div></div> 1	
		<div></div> 2		<div></div> 2		<div></div> 2	
		<div></div> 3		<div></div> 3		<div></div> 3	

+

+



1D

		Business 1	Business 2	Business 3
22	<p>What is the main source of water for the business (the main site)?</p> <p>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></p> <p>12= No WATER ACCESS 13 = NOT APPLICABLE</p>	<div>01</div> <div>02</div> <div>03</div> <div>04</div> <div>05</div> <div>06</div> <div>07</div> <div>08</div> <div>09</div> <div>10</div> <div>11</div> <div>12</div> <div>13</div>	<div>01</div> <div>02</div> <div>03</div> <div>04</div> <div>05</div> <div>06</div> <div>07</div> <div>08</div> <div>09</div> <div>10</div> <div>11</div> <div>12</div> <div>13</div>	<div>01</div> <div>02</div> <div>03</div> <div>04</div> <div>05</div> <div>06</div> <div>07</div> <div>08</div> <div>09</div> <div>10</div> <div>11</div> <div>12</div> <div>13</div>
23	<p>What kind of toilet facility does the business have?</p> <p>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, <i>specify</i></p> <p>9 = NOT APPLICABLE</p>	<div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> <div>8</div> <div>9</div>	<div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> <div>8</div> <div>9</div>	<div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div> <div>7</div> <div>8</div> <div>9</div>

+

Person no.

+

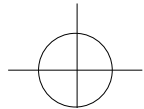
		Business 1	Business 2	Business 3
24	What is the main means of communication that the business has access to? 1 = FIXED TELEPHONE ON SITE 2 = FIXED TELEPHONE NOT ON SITE 3 = CELLULAR TELEPHONE 4 = A PUBLIC TELEPHONE 5 = INTERNET / EMAIL 6 = NONE 7 = OTHER, specify	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>6</div><div>7</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>6</div><div>7</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>6</div><div>7</div></div>

Business management, operations and finances

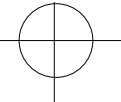
		Business 1	Business 2	Business 3
25	What financial records do you keep for this business? 1 = Simple informal financial records of sales and/or expenditures 2 = Some financial records but not full (for example expenditures) 3 = Full financial records 4 = No financial records kept → Go to Q27	<div><div>1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

+

+



7



	Business 1	Business 2	Business 3
26	<div>Do you record the expenditures of the business separately from the expenditures of the household? 1 = YES, THEY ARE ALL RECORDED SEPARATELY 2 = SOME ARE RECORDED SEPARATELY, SOME TOGETHER 3 = NO, THEY ARE ALL RECORDED TOGETHER → Go to Q28</div>		
27	<div>Why do you not keep financial records for this business? 1 = I DON'T HAVE ANY ACCOUNTING SKILLS 2 = THE BUSINESS IS TOO SMALL 3 = NO TIME TO KEEP RECORDS 4 = I DON'T SEE A NEED TO KEEP RECORDS 5 = OTHER, SPECIFY</div>		
28	<div>How many months in the last twelve months did the business operate? If 12 months go to Q29 If less than 12 months go to Q30</div>		
29	<div>In the last 12 months, how much money came into the business through sales or services offered, before any deductions (turnover)? (Rands)</div>		

		Business 1			Business 2			Business 3			
29a	Looking at each month, in the last 12 months, would you say the level of business activity was high, normal or low (based on turnover (before any deductions))?	High	Normal	Low	High	Normal	Low	High	Normal	Low	
	July										
	August										
	September										
	October										
	November										
	December										
	January										
	February										
	March										
	April										
	May										
	June										
	→ Go to Q31										
30	Ask if less than 12 months in Q28, otherwise go to Q31 What was the main reason that the business had no activity in some months? 01 = SEASONAL FACTORS 02 = FAMILY REASONS (e.g. Death of a family member, taking care of a sick family member) 03 = NON-PAYMENT OF GOVERNMENT CHARGES/TAXES 04 = NO CUSTOMERS 05 = SICKNESS OF YOURSELF OR STAFF 06 = OTHER PERSONAL REASONS THAN SICKNESS (PREGNANCY, ETC) 07 = LACK OF RAW MATERIALS 08 = LACK OF FUNDS TO BUY SUPPLIES 09 = NO ONE TO HELP DURING OWNER'S ABSENCE 10 = BUSINESS STARTED LESS THAN 12 MONTHS AGO 11 = IMPACT OF VIOLENCE OR CRIMINAL INCIDENT/S 12 = OTHER, SPECIFY 13 = NATURAL DISASTER		01			01				01	
			02				02			02	
			03				03			03	
			04				04			04	
			05				05			05	
			06				06			06	
			07				07			07	
			08				08			08	
			09				09			09	
			10				10			10	
			11				11			11	
			12				12			12	
			13				13			13	

2B

		Business 1	Business 2	Business 3
31	When did this business start operating? 1 = LESS THAN A YEAR AGO 2 = 1 OR MORE BUT LESS THAN 3 YEARS AGO 3 = 3 OR MORE BUT LESS THAN 5 YEARS AGO 4 = 5 OR MORE BUT LESS THAN 10 YEARS AGO 5 = 10 OR MORE YEARS AGO 6 = CAN'T REMEMBER / DON'T KNOW	<div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div>	<div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div>	<div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>6</div>
32	What was the main reason you started this business or started running this business? 01 = I INHERITED THE BUSINESS/ CONTINUING THE FAMILY TRADITION 02 = I WAS UNEMPLOYED 03 = I HAD NO ALTERNATIVE INCOME SOURCE 04 = I WAS RETRENCHED 05 = INADEQUATE INCOME FROM THE OTHER SOURCE 06 = I LIKE THIS TYPE OF BUSINESS ACTIVITY 07 = I HAVE THE SKILLS FOR THIS BUSINESS 08 = I HAVE THE EQUIPMENT FOR THIS BUSINESS 09 = THIS BUSINESS BRINGS HIGH INCOME 10 = SMALL INVESTMENT NEEDED 11 = UNHAPPY WITH PREVIOUS WORK 12=NEW OPPORTUNITY / IDEA 13 = OTHER, SPECIFY 14 = To survive/MAKE ENDS MEET/PROVIDE FOR MY FAMILY 15 = I WANT TO BE MY OWN BOSS OR CREATE EMPLOYMENT FOR OTHER PEOPLE 16 = I WANT TO EARN MONEY WHILE I SEARCHED FOR A JOB	<div>01</div> <div>02</div> <div>03</div> <div>04</div> <div>05</div> <div>06</div> <div>07</div> <div>08</div> <div>09</div> <div>10</div> <div>11</div> <div>12</div> <div>13</div> <div>14</div> <div>15</div> <div>16</div>	<div>01</div> <div>02</div> <div>03</div> <div>04</div> <div>05</div> <div>06</div> <div>07</div> <div>08</div> <div>09</div> <div>10</div> <div>11</div> <div>12</div> <div>13</div> <div>14</div> <div>15</div> <div>16</div>	<div>01</div> <div>02</div> <div>03</div> <div>04</div> <div>05</div> <div>06</div> <div>07</div> <div>08</div> <div>09</div> <div>10</div> <div>11</div> <div>12</div> <div>13</div> <div>14</div> <div>15</div> <div>16</div>
33	Did you need any money to start the business? 1 = YES 2 = NO → Go to Q44	<div>1</div> <div>2</div>	<div>1</div> <div>2</div>	<div>1</div> <div>2</div>
34	Did you use your own money to start the business? 1 = YES 2 = NO → Go to Q37	<div>1</div> <div>2</div>	<div>1</div> <div>2</div>	<div>1</div> <div>2</div>

+

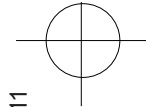
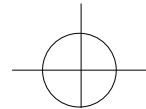
Person no.

+

		Business 1	Business 2	Business 3
35	What was the main source of your own money? 01 = SAVINGS FROM PREVIOUS AND/OR PRESENT WAGE EMPLOYMENT 02 = SAVING FROM OTHER BUSINESS 03 = SALE OF LIVESTOCK/CROPS 04 = SALES OF OTHER ASSETS 05 = INHERITANCE 06 = PENSION FROM WORK 07 = RETIREMENT/SEVERANCE PAY 08 = PROCEEDS FROM AN INVESTMENT POLICY OR SIMILAR 09 = MONEY PAID OUT FROM A STOKVEL 10 = OTHER SAVINGS, <i>specify</i> <div></div> 11 = OLD AGE GRANT 12 = OTHER SOCIAL GRANT (excluding old age grant)	<div><div>01</div><div>02</div><div>03</div><div>04</div><div>05</div><div>06</div><div>07</div><div>08</div><div>09</div><div>10</div><div>11</div><div>12</div></div>	<div><div>01</div><div>02</div><div>03</div><div>04</div><div>05</div><div>06</div><div>07</div><div>08</div><div>09</div><div>10</div><div>11</div><div>12</div></div>	<div><div>01</div><div>02</div><div>03</div><div>04</div><div>05</div><div>06</div><div>07</div><div>08</div><div>09</div><div>10</div><div>11</div><div>12</div></div>
36	How much of your own money did you use to start this business? (Rands) <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
37	Did you borrow any money to start this business? 1 = YES 2 = No → Go to Q42	<div><div>1</div><div>2</div></div>	<div><div>1</div><div>2</div></div>	<div><div>1</div><div>2</div></div>
38	From where did you get the loan to start the business? 1 = Commercial banks 2 = Friends/relatives 3 = Credit societies/ stokvels..... 4 = Moneylenders/ mashonisas/microfinance..... 5 = Business partners..... 6 = Business association..... 7 = NGO/CBO..... 8 = Other sources, <i>specify</i> <div></div> 9 = Government agencies, eg IDC, Small business development agencies	<div><div>Yes</div><div>No</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div></div>	<div><div>Yes</div><div>No</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div></div>	<div><div>Yes</div><div>No</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div></div>

+

+



		Business 1	Business 2	Business 3
39	What was the total amount of the money that you borrowed to start the business? (Rands)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
40	Are you presently paying off any money for the loan/s you took to start the business? 1 = YES 2 = NO → Go to Q42	<div><div>1</div><div>2</div></div>	<div><div>1</div><div>2</div></div>	<div><div>1</div><div>2</div></div>
41	How much did you pay off in the last calendar month? (Rands)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
42	Did you obtain a business grant to start this business? (A business grant is money provided to you that does not have to be paid back - not a loan) 1 = YES 2 = NO → Go to Q44	<div><div>1</div><div>2</div></div>	<div><div>1</div><div>2</div></div>	<div><div>1</div><div>2</div></div>
43	From where did you obtain the business grant? 1 = From a government agency or department 2 = From a non-governmental organisation / CBO 3 = Other, specify 4 = From private enterprise.....	<div><div>YES</div><div>NO</div><div>1</div><div>2</div></div>	<div><div>YES</div><div>NO</div><div>1</div><div>2</div></div>	<div><div>YES</div><div>NO</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div><div>1</div><div>2</div></div>

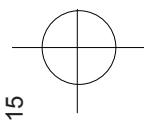
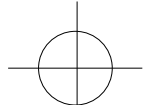
	Business 1	Business 2	Business 3
52	Where do you get advice on how to run this business? (Record the main advice) 1 = THE INSTITUTION THAT PROVIDED FUNDING TO START THE BUSINESS 2 = BUSINESS PARTNERS 3 = FINANCIAL ADVISOR 4 = FRIENDS AND RELATIVES 5 = NO ADVICE RECEIVED 6 = OTHER, <i>specify</i>		
	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>6</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>6</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>6</div></div>

People employed and labour costs

	Business 1	Business 2	Business 3
53	Do other people besides yourself work in this business, paid or unpaid, including household members? 1 = YES 2 = NO → Go to Q60		
54	How many paid and unpaid workers, excluding yourself (anyone working more than 1 hour per week) were there at this business, including other household members..... 1 = At this time last year? 2 = During the last calendar month? 3 = During the last week ?..... 4 = In the first month when you started the business or started running the business?		
	<div><div>Paid</div><div>Unpaid</div></div>	<div><div>Paid</div><div>Unpaid</div></div>	<div><div>Paid</div><div>Unpaid</div></div>

Please note that the reference period for Q55 to Q58 is the last week

		Business 1		Business 2		Business 3	
		Paid	Unpaid	Paid	Unpaid	Paid	Unpaid
55	In the last week, how many of these workers were						
	1 = Full time workers (35 hours or more per week) ?.....						
	2 = Part-time workers (less than 35 hours per week)?						
56	In the last week, how many of these workers were						
	1 = Male?						
	2 = Female?						
57	In the last week, how many of these workers were						
	1 = African/Black?						
	2 = Coloured?						
	3 = Indian/Asian?						
	4 = White?						
	5 = Other?,						
58	In the last week, how many of these workers were						
	1 = Aged 15 – 24 years?						
	2 = Aged 25 –34 years?						
	3 = Aged 35 –44 years?						
	4 = Aged 45 –54 years?						
	5 = Aged 55 –64 years?						
	6 = Aged more than 64 years?						
	7 = Under 15 years of age?						



+

Person no.

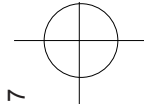
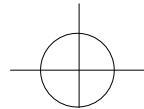
+

Expenditures on fuels, materials and services

61	How much did the business spend on each of the following items in the last calendar month? State if the amount cannot be separated from that of the household and give the full amount.	Business 1		Business 2		Business 3	
		Not sepa- rated	Rands	Not sepa- rated	Rands	Not sepa- rated	Rands
	01 = Electricity						
	02 = Water						
	03 = Fuel and lubricants						
	04 = Spare parts						
	05 = Rental of premises						
	06 = Rental of machinery and equipment						
	07 = Postage, telephone, printing and stationery						
	08 = Transport of raw materials/supplies						
	09 = Repairs and maintenance.....						
	10 = Business services (accounting, legal, advertisement, etc)						
	11 = Licences, permits						
	12 = Interest on loans / repayments of loans						
	13 = Insurance premiums, mortgages/bonds.....						
	14 = Income tax/ levies						
	15 = Protection agencies						
	16 = Other, specify						

+

+



3B

Fixed capital formation

		Business 1	Business 2	Business 3
62	In the past year, how much did the business spend on			
	1 = Machinery			
	2 = Equipment and tools			
	3 = Vehicles, trailers, etc. for transporting			
	4 = Buildings and other structures			
	5 = Furniture			
	6 = Other capital items, <i>specify</i>			
63	How much money did the business make in the last calendar month after deductions (net profit)? (Rands)			
64	How much money does the business usually make in a month after deductions (net profit)? (Rands)			
65	What do you do with the profit from this business? 1 = RE-INVEST IN THE BUSINESS 2 = SAVE IT IN THE BANK 3 = SPEND IT ON ITEMS FOR THE HOUSEHOLD 4 = OTHER, <i>specify</i>	1 2 3 4	1 2 3 4	1 2 3 4
66	Does the business currently have any debts (e.g. loan)? 1 = YES 2 = NO → Go to Q68	1 2	1 2	1 2
67	How much money does the business owe? (Rands)			

+

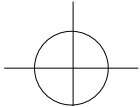
Person no.

+

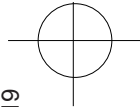
Transport

		Business 1	Business 2	Business 3
68	Does the business offer transport services? 1 = YES 2 = NO → Go to Q71	<div><div>1</div><div>2</div></div>	<div><div>1</div><div>2</div></div>	<div><div>1</div><div>2</div></div>
69	What transport services does the business offer? 1 = PASSENGER TRANSPORT WITH COMBIS/MINI-BUSES → Go to Q71 2 = PASSENGER TRANSPORT WITH CABS → Go to Q71 3 = TRANSPORT OF GOODS 4 = BOTH PASSENGER TRANSPORT AND TRANSPORT OF GOODS 5 = OTHER, specify	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>
70	What type of goods does the business normally transport? 1 = SAND AND GRAVEL 2 = OTHER CONSTRUCTION MATERIALS 3 = GROCERIES 4 = OTHER, specify	<div><div>1</div><div>2</div><div>3</div><div>4</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div></div>

+



+



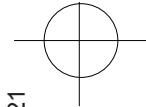
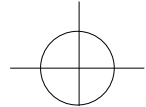
Business registration

		Business 1	Business 2	Business 3
71	<p>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>)</p> <div><div>1 = THE BUSINESS DOES NOT MEET REGISTRATION REQUIREMENTS</div><div>2 = DIDN'T KNOW THAT THE BUSINESS HAS TO BE REGISTERED</div><div>3 = REGISTRATION PROCESS IS TEDIOUS / COMPLICATED</div><div>4 = OTHER, <i>specify</i></div><div></div><div>5 = DIDN'T KNOW WHERE TO REGISTER THE BUSINESS</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>
72	<p><i>Refer to Q5 before asking this question, if Yes in Q5, go to Q73</i></p> <p>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>)</p> <div><div>1 = THE BUSINESS DOES NOT MEET REGISTRATION REQUIREMENTS</div><div>2 = DIDN'T KNOW THAT THE BUSINESS HAS TO BE REGISTERED</div><div>3 = REGISTRATION PROCESS IS TEDIOUS / COMPLICATED</div><div>4 = OTHER, <i>specify</i></div><div></div><div>5 = NOT APPLICABLE/NOT REQUIRED TO REGISTER</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>

Financial inclusion

		Business 1	Business 2	Business 3
73	<p>Does this business have a current / transactional / savings account?</p> <div><div>1 = YES, from a bank</div><div>2 = YES, from another formal financial institution</div><div>3 = YES, from an informal financial institution</div><div>4 = No</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div></div>
74	<p>Does this business have an investment/deposit account? <i>Term or notice deposit account</i></p> <div><div>1 = YES, from a bank</div><div>2 = YES, from another formal financial institution</div><div>3 = No</div></div>	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>

		Business 1	Business 2	Business 3
75	Does this business have a loan account? For operational purposes, not for start-up purposes 1 = YES, from a bank 2 = YES, from another formal financial institution (e.g. microfinance organization) 3 = YES, from an informal financial organization 4 = YES, from family/friends 5 = No	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>	<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div>
76	Does this business have asset finance? Hire purchase or term agreement 1 = YES, from a bank 2 = YES, from another formal financial institution 3 = No	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>
77	Does this business have a mortgage loan? 1 = YES, from a bank 2 = YES, from another formal financial institution 3 = No	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>
78	Does this business have a credit facility? E.g. credit card, overdraft, store card 1 = YES, from a bank 2 = YES, from another formal financial institution 3 = No	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>
79	Does this business have a short-term insurance? Insurance on all or part of the business assets 1 = YES, from a bank 2 = YES, from another formal financial institution 3 = No	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>
80	Does this business make business payments through the account mentioned in Q73 above? <i>(current / transactional / savings account)</i> 1 = YES 2 = No 3 = NOT APPLICABLE (NO ACCOUNT)	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>	<div><div>1</div><div>2</div><div>3</div></div>



3D

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

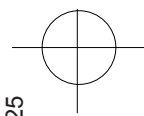
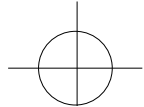
The following questions relate to the business owner not the business

82	Are you aware that queries with financial service can be referred to an ombudsman? <i>An independent office where queries are assessed and service providers engaged on your behalf</i> 1 = YES 2 = NO	<div>1</div> <div>2</div>
83	Have you been exposed to any financial literacy campaigns? <i>E.g. Importance of saving, importance of asset insurance, etc</i> 1 = YES 2 = No	<div>1</div> <div>2</div>

4A

	Employee 1	Employee 2	Employee 3	Employee 4	Employee 5	Employee 6	Employee 7	Employee 8	Employee 9	Employee 10
89	<div>What population group does ... belong too?</div> <div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div></div> <div>1= AFRICAN/BLACK 2= COLOURED 3= INDIAN/ASIAN 4= WHITE 5= OTHER</div>									
90	<div>What is ...'s age in completed years?</div> <div><div></div><div></div><div></div><div></div><div></div></div>									
91	<div>What is the highest level of education that ... has successfully completed?</div> <div><div>01</div><div>02</div><div>03</div><div>04</div><div>05</div><div>06</div><div>07</div><div>08</div><div>09</div><div>10</div></div> <div>1 = No SCHOOLING/No FORMAL EDUCATION 2 = SOME PRIMARY EDUCATION 3 = PRIMARY EDUCATION COMPLETED 4 = SOME SECONDARY EDUCATION 5 = CERTIFICATE AND DIPLOMA WITH LESS THAN MATRIC 6 = MATRIC 7 = CERTIFICATE WITH MATRIC 8 = DIPLOMA WITH MATRIC 9 = MATRIC AND DEGREE 10= DON'T KNOW</div>									

		Employee 1		Employee 2		Employee 3		Employee 4		Employee 5		Employee 6		Employee 7		Employee 8		Employee 9		Employee 10	
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
92	Which of the following are applicable to the person? 1= UIF deducted by employer 2= Entitled to paid vacation leave 3= Entitled to paid sick Leave 4= Entitled to paid maternity/paternity leave	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2
93	Is employed on the basis of... 1= A Written contract? 2= A Verbal agreement? 3= No contract 4= NOT APPLICABLE	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2
94	What types of payment (remuneration) by the business? apply to ...? 1= Wages / salaries 2= Commission 3= Share of Profit 4= In Kind payments 5= Overtime payment 6= Refund of transport costs 7= Bonus 8= No remuneration	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 1	<input type="checkbox"/> 2
95	How many hours does ... usually work each week (Monday to Sunday)?	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>





4B

	Employee 1	Employee 2	Employee 3	Employee 4	Employee 5	Employee 6	Employee 7	Employee 8	Employee 9	Employee 10
96	In the last month, how much did you pay to, including all types of payment but before deductions such as UIF (Rands)									
97	In the last month, how much did you pay to, including all types of payment but after deductions such as UIF (Rands)									

+

+

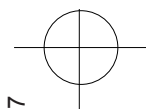
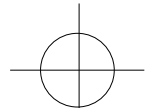
Person no.

Crime

98	In your opinion, do you think that the crime risk for your business entity/area has increased, decreased or remained stable compared to the previous 12 months? 1 = Increased 2 = Decreased 3 = Remained stable	<div>1</div> <div>2</div> <div>3</div>
99	Has the business that you are/ were running been a victim of crime during the last 12 months 1 = YES 2 = No → Go to Q103	<div>1</div> <div>2</div>

+

+



4C

100	<p>Please indicate type(s) or nature of crime your business had experienced during the last 12 months.</p> <p>01 = Burglary (no one came into contact with the perpetrator) 02 = Robbery (perpetrator was seen by one or more employees) 03 = Shoplifting 04 = Theft or fraud committed by employee 05 = Fraud committed by client 06 = Cash in transit attack 07 = Theft of a vehicle 08 = Theft from a vehicle 09 = Damage to vehicle 10 = Arson 11 = Internet crime (e.g. hacking/data theft) 12 = Criminal damage (including graffiti/vandalism) 13 = Forgery 14 = Use of counterfeit money 15 = Extortion 16 = Verbal abuse 17 = Assault 18 = Harassment 19 = Threats against staff (intimidation) 20 = Kidnapping 21 = Other, specify</p>	<table><tr><td>Yes</td><td>No</td></tr><tr><td>01</td><td>1 2</td></tr><tr><td>02</td><td>1 2</td></tr><tr><td>03</td><td>1 2</td></tr><tr><td>04</td><td>1 2</td></tr><tr><td>05</td><td>1 2</td></tr><tr><td>06</td><td>1 2</td></tr><tr><td>07</td><td>1 2</td></tr><tr><td>08</td><td>1 2</td></tr><tr><td>09</td><td>1 2</td></tr><tr><td>10</td><td>1 2</td></tr><tr><td>11</td><td>1 2</td></tr><tr><td>12</td><td>1 2</td></tr><tr><td>13</td><td>1 2</td></tr><tr><td>14</td><td>1 2</td></tr><tr><td>15</td><td>1 2</td></tr><tr><td>16</td><td>1 2</td></tr><tr><td>17</td><td>1 2</td></tr><tr><td>18</td><td>1 2</td></tr><tr><td>19</td><td>1 2</td></tr><tr><td>20</td><td>1 2</td></tr><tr><td>21</td><td>1 2</td></tr></table>	Yes	No	01	1 2	02	1 2	03	1 2	04	1 2	05	1 2	06	1 2	07	1 2	08	1 2	09	1 2	10	1 2	11	1 2	12	1 2	13	1 2	14	1 2	15	1 2	16	1 2	17	1 2	18	1 2	19	1 2	20	1 2	21	1 2
Yes	No																																													
01	1 2																																													
02	1 2																																													
03	1 2																																													
04	1 2																																													
05	1 2																																													
06	1 2																																													
07	1 2																																													
08	1 2																																													
09	1 2																																													
10	1 2																																													
11	1 2																																													
12	1 2																																													
13	1 2																																													
14	1 2																																													
15	1 2																																													
16	1 2																																													
17	1 2																																													
18	1 2																																													
19	1 2																																													
20	1 2																																													
21	1 2																																													
101	<p>Please indicate if you or anyone else reported this/these crime(s) against your business to the police</p> <p>1 = YES → Go to Q103 2 = No</p>	<table><tr><td>1</td><td>2</td></tr></table>	1	2																																										
1	2																																													

102	<div>Why did/would you NOT report a crime committed against your business to the police?</div> <div>01 = No chance of catching criminals 02 = Would not achieve anything 03 = Lack of confidence in police response 04 = Expect unsympathetic response from the police 05 = Unable to contact the police 06 = My staff or I sorted it out 07 = The item stolen or damaged was not insured or not valuable 08 = No loss or damage 09 = Too time consuming 10 = Possible increase in insurance premiums 11 = Worried about negative publicity 12 = Worried about reprisals 13 = Other (specify)</div>	<div>Yes</div> <div>No</div> <div>01 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>02 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>03 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>04 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>05 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>06 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>07 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>08 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>09 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>10 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>11 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>12 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div> <div>13 <input type="checkbox"/> 1 <input type="checkbox"/> 2</div>
103	<div>Where were you born?</div> <div>1 = SOUTH AFRICA 2 = SADC 3 = OTHER AFRICAN COUNTRY 4 = THE REST OF THE WORLD</div>	<div>1 <input type="checkbox"/></div> <div>2 <input type="checkbox"/></div> <div>3 <input type="checkbox"/></div> <div>4 <input type="checkbox"/></div>

INTERVIEW END TIME

h

h

m

m

End of the interview.

Thank the respondent for his/her co-operation

