

# **SALDRU FINANCIAL DIARIES**

## **FINANCIAL INSTRUMENTS / EVENTS QUESTIONNAIRES**

*These sheets are used as "tear-out" sheets, to be used in the initial interviews to capture information about events and financial devices. They are also to be used during the course of the study year as events take place and as financial instruments are used.*

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### **Questionnaire F1 – Bank accounts**

*Fill in this questionnaire **every** time a bank account is opened or closed during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

<p><i>Interviewer: Assign a Financial device code – Start with CBA if closed, start with OBA if open (e.g. OBA1, OBA2 etc.)</i></p> <p>FCODE</p>	
<p>F1.1 Which family member has his/her name on the account?</p> <p>FIRST NAME</p>	
<p>F1.2 What is the name of the bank?</p> <p>NAME</p>	
<p>F1.3 When did you open the account?</p> <p>DD/MM/YYYY</p>	

#### **Type of Account**

<p>F1.4 If you don't recognize the bank name, ask the respondent to <b>describe the bank account</b> – <i>is there a loan attached to it? What type of institution is it with? Do you have an overdraft?</i></p> <p>TEXT BOX</p>	
<p>F1.5 What type of bank account is it? <i>(Need to probe further to answer this – do they have an overdraft? If not, it's not a cheque account. Can they do stop orders or debit orders? If no, then it's a savings account. If yes, it's a transmission account. If you can't access the money for a period of time, it's a fixed deposit.)</i></p> <p>CHOOSE ONE</p>	<p>01=Transmission (No overdraft)  02=Fixed deposit  03=Savings account      04=Cheque account  05=Postbank              06=Village bank  07=NGO housing        08=Credit union savings  09=Savings/credit network  10=NGO SME savings account  11=NGO bridging savings account</p> <p>Other _____</p>
<p>F1.6 Where is the branch?</p> <p>WHICH SUBURB/TOWN?</p>	
<p>F1.7 Why did you open the bank account?</p> <p>CHOOSE ONE OR MORE</p>	<p>01=To get salary/pension paid into it  02=To get another automatic payment  03=To save  Other _____</p>
<p>F1.7.1 Are you currently using the account?</p>	<p>Y                      N</p>

If they don't use the bank account, then answer F1.8 and don't answer the rest of the questions

F1.8 If don't use the bank account, why not?  CHOOSE ONE OR MORE	01=Don't have money to put in 02=Too far away Other _____
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Answer the rest of the questions only if they do use the bank account

F1.9 If you do use the bank account, how do you use it? <i>(Run through the possibilities)</i>  CHOOSE ONE OR MORE	01=Get salary/pension paid into it    02=Save 03=Debit orders    04=Deposit extra money into 05=Withdraw    (other than salary/pension) 06=Stop orders Other _____
F1.10 If you are saving, what are you saving for?  CHOOSE ONE OR MORE	01=Education    02=Xmas    03=Housing 04=Livestock    05=Emergency Other _____

Transactions

F1.11 How much do you usually put in every month? <i>(Include salary transfers / deposits)</i> RAND	
F1.12 How much do you usually take out every month? <i>(Answer this in total over the month, not just what they take out at beginning)</i> RAND	
F1.13 What is the current balance? <i>(Note: If they take out less than they put in, this shouldn't just be the difference between the two but an accumulated difference)</i> RAND	

Transportation

F1.14 How do you get to the bank?  CHOOSE ONE	01=Taxi    02=Train    03=Walk    04=Bus 05=Free ride    06=Pay for ride Other _____
F1.15 How much time does it take to get there?  CHOOSE ONE	01=Less than an hour    02=About an hour 03=Entire morning/afternoon    04=Entire day Other _____
F1.16 What are the transport costs one-way? RAND	
F1.17 How many times a month do you go <b>inside</b> the bank? <i>(Not just to the ATM)</i> NUMBER	
F1.18 Do you have an ATM card with the account?	Y      N

If they don't have an ATM card, skip to F1.23

F1.19 If you do have an ATM card, do you use it? <i>If no, answer F.20 then skip to F1.23</i>	Y      N
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F1.20 If you don't use it, why not?  CHOOSE ONE	01=Too dangerous 02=Too far away 03=Don't know how Other _____
F1.21 If you do use it, where do you tend to use the ATM?  SUBURB/TOWN	
F1.22 How many times a month do you use the ATM card?  NUMBER	
F1.23 Do you have a debit card with the account? <i>If no, skip to F1.25</i>	Y N
F1.24 If yes, how many times a month do you use it?  NUMBER	

**Charges and interest**

F1.25 How much does it cost to withdraw cash from the Bank's ATM? RAND or don't know =999	
F1.26 How much does it cost to withdraw cash from another Bank's ATM? RAND or don't know =999	
F1.27 How much does it cost to make a cash withdrawal from the bank? RAND or don't know =999	
F1.28 If this is a cheque or transmission account, how much does it cost to have a stop order or a debit order? RAND or don't know =999	
F1.29 If this is a cheque account, how much does it cost to write a cheque? RAND or don't know =999	
F1.30 What interest rate are you paid on your savings? Interest Rate (%) or don't know =999	

**Answer only if closed bank account**

F1.31 When did you close it? DD/MM/YYYY	
F1.32 Why did you close the account? CHOOSE ONE OR MORE	01=Didn't use 02=Too far 03=Too expensive 04=Didn't have money Other _____

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date (dd/mm/yyyy)	Amount (Rand)	Comment (see code sheet)
Withdrawal			
Deposit			

### **Questionnaire F1A: Attitudes about bank accounts**

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	

F1A.1 Why do you like or not like using a bank?

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F1A.2 If there was a branch in walking distance, would you use it more and why?

--

F1A.3 If applicable, why does one person have several bank accounts?

--

F1A.4 How difficult was it to open the bank account? (i.e. in terms of having to fill in forms in a strange environment, etc)

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**Questionnaire F2: Pensions or Provident Funds (through employer)**

Fill in this questionnaire *every* time a pension is acquired through a job during the study year

Interviewer: *Ask to see payslip or documents about this pension*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Tick if this financial instrument is paid via,

☐ Off paycheck      ☐ Debt order      ☐ Stop order      ☐ Cash/cheque

Interviewer: Assign a Financial device code – (e.g. OPEN1, OPEN2 etc.) FCODE	
F2.1 Who is the policyholder?      FIRST NAME	
F2.2 Who is the employer/union?      NAME	
F2.3 When did the policyholder start paying into the pension or provident fund? DD/MM/YYYY	
F2.4 Describe the benefit- (Do you know how much it is or does it depend? What does it depend on – how much you contribute over the years (provident) or how long you work(pension)? Is it a lump sum or paid over time?) TEXTBOX	
F2.5 Is this a pension or a provident fund?	01=pension fund(fully funded) 02=provident/retirement fund(pay as you go)

Answer the following questions if still paying into the fund

F2.6 How much do you pay in per month? Check payslip      RAND	
F2.7 How much does the employer pay in per month? Check payslip RAND or 999=Don't Know	
F2.8 How do you pay in? CHOOSE ONE	01=Payroll deduction      02=Cheque      03=Stop order 04=Cash Other _____
F2.9 If provident fund, what is the current balance?      RAND	

Answer the following questions if pension or provident fund is getting paid out

F2.10 If paid out, how much per month do you get paid? RAND	
F2.11 If paid out, how do you get paid out? CHOOSE ONE	01=Into bank account    02=Cheque 03=Collect cash Other _____
F2.12 If you collect cash or cash a cheque, how do you get there? CHOOSE ONE	01=Taxi    02=Train    03=Walk    04=Bus 05=Free ride    06=Pay for ride Other _____
F2.13 How much time does it take to get there? CHOOSE ONE	01=Less than an hour    02=About an hour 03=Entire morning/afternoon    04=Entire day Other _____
F2.14 What were the transport costs one-way? RAND	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date (dd/mm/yyyy)	Amount (Rand)	Comment (see code sheet)
Pay in			
Lumpsum payout			



**Questionnaire F3: Umgalelos (Social savings: gooi-goois, savings clubs, stokvels)**

Fill in this questionnaire **every** time someone joins or leaves one of these during the study year

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code – Start with CSS if closed, start with OSS if open (e.g. OSS1, OSS2 etc.)	FCODE
F3.1 Which household member is a member? FIRST NAME	
F3.2 What is the name of the umgalelo? NAME	
F3.3 When did you join? DD/MM/YYYY	

**Structure**

F3.4 Describe how the umgalelo works. (If accumulating, are you accumulating cash or goods? How often does pay out occur?)  DESCRIBE	
F3.5 What is the frequency of the contributions?  CHOOSE ONE	01=Daily 02=Weekly 03=Fortnightly 04=Monthly 05=Quarterly 06=Annually 07=whenever someone needs the money for an event Other _____
F3.6 How many people are in the umgalelo (including you)?	
F3.7 Is there a joining fee? If no, skip to F3.9	Y N
F3.8 If yes, how much is it? RAND	
F3.9 When you pay in, do you pay in cash or goods? CIRCLE	01=CASH 02=GOODS 03=BOTH
F3.10 If cash, how much do you pay in per period? RAND	
F3.11 If goods, what do you pay in? CHOOSE ONE	01=Food Stamps 02=Food 03=Alcoholic Beverages Other _____

### Payout

F3.12 When do you get paid out? CHOOSE ONE <i>If “End of year”, skip to F3.15</i>	01=When it’s my turn    02=End of year Other_____
F3.13 If “when it’s my turn”, how are the turns decided and can you change your turn? TEXTBOX	
F3.14 If "when it's my turn", how many turns have there been since your last payout? NUMBER	
F3.15 Do you get paid out in cash, groceries or something else? CHOOSE ONE	01=Cash                      02=Groceries 03=Clothing 04=Items for a feast Other_____
F3.16 What is the value of how much you get paid out? RANDS or it depends=994 or don’t know=999	
F3.17 If it depends, what does it depend on? CHOOSE ONE OR MORE	01=How much lending gets done 02=If get paid back from loans 03=How much you pay in 04=How much of a bonus the shop gives you Other_____
F3.18 If it depends, how much were you paid out the last time? RAND	
F3.19 If paid in cash, how do you get paid out? CHOOSE ONE	01=Into bank account    02=Cheque 03=Collect cash Other_____
F3.20 If you get paid cash, what do you spend the money on? CHOOSE ONE OR MORE	01=School fees    02=Xmas    03=Groceries 04=Housing    05=School uniforms 06=Other clothes    07=Stamps Other_____

### Lending

F3.21 Does the group lend money? <i>If no, skip to F3.30</i>	Y                      N
F3.22 If yes to F3.21, what interest rate do you charge? % OR RANDS ON R100	
F3.23 If yes to F3.21, whom do you lend to? CHOOSE ONE	01=Only members 02=People outside but recommended by member 03=Anyone Other_____
F3.24 If “members”, are you required to borrow the money?	Y                      N
F3.25 If yes to F3.24, is there an interest income target?	Y                      N

F3.26 If yes to F3.25, how much? RAND	
F3.27 Who do you lend to if you on-lend the money? CHOOSE ONE OR MORE	01=Acquaintances 02=Friends 03=Family 04=Church 05=Club Other_____
F3.28 How many months per year do you manage to on-lend the money? NUMBER	
F3.29 How much money must you take every month? TEXT	

#### Type

F3.30 What type of umgalelo is this? <i>Interviewer: decide, then check with respondent</i> CHOOSE ONE	01=Cash ROSCA 02=Goods ROSCA 03=Lending ASCA for cash Other 04=Lending ASCA for goods _____ 05=Non-Lending ASCA for cash 06=Non-lending ASCA for goods
F3.31 Is there a special name for this type of umgalelo? TEXT	

#### Transportation

F3.32 If you have to travel to get to the meetings, how do you get there? CHOOSE ONE	01=Taxi 02=Train 03=Walk 04=Bus 05=Free ride 06=Pay for ride Other_____
F3.33 How much time does it take to get there? CHOOSE ONE	01=Less than an hour 02=About an hour 03=Entire morning/afternoon 04=Entire day Other_____
F3.34 What were the transport costs one-way? RAND	

#### Social Structure

F3.35 What year was the umgalelo started? YYYY	
F3.36 How do the members know each other? CHOOSE ONE	01=Neighbours 02=Friends 03=Church 04=Work 05=School 06=Umkhaya(Come from same area in Eastern Cape) Other_____
F3.37 Is one person in charge of the umgalelo who manages the umgalelo?	Y N
F3.38 Why do people trust that person? CHOOSE ONE	01=Experience 02=Reputation 03=Age 04=Social stature Other_____
F3.39 How often are the meetings (as opposed to frequency of contributions)? CHOOSE ONE	01=Weekly 02=Monthly 03=Fortnightly 04=Quarterly 05=From time to time 06=Never 07=Every 2 <sup>nd</sup> month 08=Annually Other_____

F3.40 Is the umgalelo made up of all men, all women or mixed? CHOOSE ONE	01=all men    02=all women 03=mixed
F3.41 Describe the social aspects of the umgalelo (Is there a party? Do you serve food?)  TEXTBOX	
F3.42 Are there penalties for paying late?	Y                      N
F3.43 If yes – what are they?  TEXTBOX	

#### Bank involvement

F3.44 Is the money held in a bank account at any time? <i>If no, answer F3.45 then skip to F3.51</i> <i>If yes, skip to F3.46</i>	Y                      N
F3.45 If the money is NOT held in a bank account, where is it held?  TEXTBOX	
F3.46 If the money is held in a bank account, what is the bank name?  BANK NAME	
F3.47 If the money is held in a bank account, in whose name is the bank account? CHOOSE ONE	01=Club name 02=Chairperson's name Other_____
F3.48 If the money is held in a bank account, who goes to the bank to get the money? CHOOSE ONE	01=Chairman    02=Committee Other_____
F3.49 If the money is held in a bank account, does the bank or shop where purchases are made do anything special for THIS umgalelo? (e.g. prepare separate cheques, host dinners) TEXTBOX	
F3.50 If the money is held in a bank account, what interest rate is paid on bank savings? INTEREST RATE % per annum or 999=don't know	

#### Risk

F3.51 What is done to address security issues around the payment of the money in THIS umgalelo when it's distributed? If distribute goods rather than cash, is security one reason why?  TEXTBOX	
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F3.52 Has anything ever gone wrong (Stealing, dishonesty, theft, loss etc) in THIS umgalelo? <div style="text-align: right;">TEXTBOX</div>	
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Answer only if closed

F3.53 When did you leave?      DD/MM/YYYY	
F3.54 Why did you leave? <div style="text-align: right;">TEXTBOX</div>	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount (Rand)	Comment (see code sheet)
Paid out			
Pay in			

**Questionnaire F3A: ATTITUDES ABOUT UMGALELOS (stokvels, saving up clubs, gooi-goois, etc.)**

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first names:</u>	

F3A.1 Why do you like or not like saving money in this way?

--

F3A.2 Why do you trust the members (or person in charge) to pay you when you are due for a payment?

--

F3A.3 If applicable, why do you belong to several umgalelos?

--

F3A.4 Is this a better way to save than individually with a bank? Why?

--

F3A.5 Have you ever heard of anything going wrong with an umgalelo – like a robbery, or a con, or someone stealing? Tell about it.

F3A.6 How difficult is it to get involved with a good umgelelo?

F3A.7 What kinds of umgalelos have you tried in the past?

F3A.8 How do you manage to accumulate the money to make the contribution each period?

F3A.9 If payout is in cash, when you get your payout, where do you store the money?



### **Questionnaire F4.1 - Informal Burial Society (Group)**

*Fill in this questionnaire every time a burial society or funeral plan is joined during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code – Start with CBS if closed, start with OBS if open (eg. CBS1, OBS1 etc.)		FCODE	
F4.1 Which household member belongs to the burial society/funeral plan		FIRST NAME	
F4.2 What is the name of the plan/society?		NAME	
F4.3 When did he/she you join the plan/society? DD/MM/YYYY			
F4.4 Is he/she covered under this scheme?		Y N	
F4.5 How many other adults are covered? NUMBER			
F4.6 How many children are covered? NUMBER			
F4.7 What is the frequency of the premiums? CHOOSE ONE		01=Daily 02=Weekly 03=Fortnightly 04=Monthly 05=Quarterly 06=Annually 07=Only when a member dies Other_____	
F4.8 How much do you pay each time? RAND			
F4.9 If belonged more than 1 year, what was the premium in Rands .....			
F4.9.1 1 yr ago		F4.9.2 2 yrs ago	
		F4.9.3 5 yrs ago	
F4.10 How do you pay? CHOOSE ONE		01=Cash 02=Debit order 03=Stop Order 04=Payroll deduction Other_____	

### Structure

F4.11 Is this one-on-one with a company, undertaker or with a group of people? <i>If group of people, skip to F4.14</i>	01=Company                      02=Undertaker 03=Group of people
F4.12 If company or undertaker, which one? NAME	
F4.13 If this is a company, is this a comprehensive plan? <i>(Is it combined with life or medical insurance?)</i>	Y                      N

### Pay Out

F4.14 If you need to pay for a funeral, what are the arrangements of the plan - will you get paid out in cash or will the plan pay for funeral?	01=Cash              02=Plan pays for funeral      03=Both
F4.15 If the plan pays for any part of the funeral, what gets paid for?  CHOOSE ONE OR MORE	01=Pre-funeral expenses              02=Coffin 03=Undertaker's Fee                  04=Transport of guests 05=Tent                      06=Food at Funeral (other than cow/sheep) 07=Transport of body to rural areas      08=Cow 09=Tombstone                              10=Sheep 11=Day after expenses Other _____
F4.16 If cash, do you know how much you'll get paid out?	Y                      N
F4.17 How much for policyholder? RAND	
F4.18 How much for other adults?              RAND	
F4.19 How much for children?              RAND	
F4.20 If in cash, how do you get paid out? CHOOSE ONE	01=Into bank account      02=Cheque 03=Cash Other _____
F4.21 If you get paid cash, what will you spend the money on? CHOOSE ONE OR MORE	01=Pre-funeral expenses              02=Coffin 03=Undertaker's Fee                  04=Transport of guests 05=Tent                      06=Food at Funeral (other than cow/sheep) 07=Transport of body to rural areas      08=Cow 09=Tombstone                              10=Sheep 11=Day after expenses Other _____

### Transport

F4.22 How do you get to the place where you have to pay your premium (if have to pay cash)? CHOOSE ONE	01=Taxi              02=Train      03=Walk      04=Bus 05=Free ride              06=Pay for ride 07=money collected from door to door Other _____
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F4.23 How much time does it take to get there? CHOOSE ONE	01=Less than an hour 02=About an hour 03=Entire morning/afternoon 04=Entire day Other_____
F4.24 What are the transport costs one-way? RAND	

*Answer the remainder only if group of people:*

F4.25 Describe how the burial society works. (How often do you meet, what do you do when someone dies, what do you buy when there is a funeral?) DESCRIBE	
F4.26 What year was it started? YYYY	
F4.27 How often does the group meet? CHOOSE ONE	01=Daily 02=Weekly 03=Fortnightly 04=Monthly 05=Quarterly 06=Annually 07=When someone dies Other_____
F4.28 How many people are in the group (including you)? NUMBER	
F4.29 How do the people know each other? CHOOSE ONE	01=Neighbours 02=Friends 03=Work 04=Church 05=Didn't know before joined Other_____
F4.30 Does the group use a company to do the burial plan?	Y N
F4.31 If yes, which company? NAME	
F4.32 Is this society one of the following? CHOOSE ONE	01= umasingwabane 00=none 02= umasiphekisane Other_____ 03 = umasinedane

#### Bank involvement

F4.33 Is the money held in a bank account at any time? <i>If no, skip to F4.38</i>	Y N
F4.34 If the money is help in a bank, what is the bank name? BANK NAME	
F4.35 If the money is help in a bank, in whose name is the bank account? CHOOSE ONE	01=Chairperson 02=Burial society name Other (specify)_____
F4.36 If the money is help in a bank, who goes to the bank to get the money? CHOOSE ONE	01=Chairperson 02=Committee Other (specify)_____

F4.37 If the money is help in a bank, does the bank do anything special for the burial society? TEXTBOX	
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**Risk**

F4.38 What is done to address security issues around the payment of the money when it's distributed (i.e. if the regular contributions are not enough)? TEXTBOX	
F4.39 Has anything ever gone wrong (theft, dishonesty, etc) with THIS burial society? TEXTBOX	
F4.40 Does the burial society ever have to take up a collection if there is a funeral?	Y                      N
F4.41 How much did you have to pay last time there was a collection? RAND	
F4.42 How much was collected in total from everyone? RAND	

**Answer only if closed**

F4.43 When did you leave? DD/MM/YYYY	
F4.44 Why did you leave? CHOOSE ONE	01=No money                      02=People untrustworthy 03=Moved                      04=Got sick                      Other_____

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Paid out			
Pay in premium			

### Questionnaire F4.2 –Funeral Plan with company or undertaker (One-on-One)

Fill in this questionnaire *every* time a burial society or funeral plan is joined during the study year

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Tick if this financial instrument is paid via,			
<input type="checkbox"/> Off paycheck	<input type="checkbox"/> Debt order	<input type="checkbox"/> Stop order	<input type="checkbox"/> Cash/cheque

Interviewer: Assign a Financial device code – Start with CFP if closed, start with OFP if open (eg. CFP1, OFP1 etc.) FCODE			
F4.1 Which household member belongs to the burial society/funeral plan FIRST NAME			
F4.2 What is the name of the plan/society? NAME			
F4.3 When did he/she you join the plan/society? DD/MM/YYYY			
F4.4 Is he/she covered under this scheme?		Y	N
F4.5 How many other adults are covered? NUMBER			
F4.6 How many children are covered? NUMBER			
F4.7 What is the frequency of the premiums? CHOOSE ONE		01=Daily 02=Weekly 03=Fortnightly 04=Monthly 05=Quarterly 06=Annually 07=Only when a member dies Other_____	
F4.8 How much do you pay each time? RAND			
F4.9 If belonged more than 1 year, what was the premium in Rands .....			
F4.9.1 1 yr ago		F4.9.2 2 yrs ago	
		F4.9.3 5 yrs ago	
F4.10 How do you pay? CHOOSE ONE		01=Cash 02=Debit order 03=Stop Order 04=Payroll deduction Other_____	

### Structure

F4.11 Is this one-on-one with a company, undertaker or with a group of people? <i>If group of people, skip to F4.14</i>	01=Company                      02=Undertaker 03=Group of people
F4.12 If company or undertaker, which one? NAME	
F4.13 If this is a company, is this a comprehensive plan? <i>(Is it combined with life or medical insurance?)</i>	Y                      N

### Pay Out

F4.14 If you need to pay for a funeral, what are the arrangements of the plan - will you get paid out in cash or will the plan pay for funeral?	01=Cash              02=Plan pays for funeral    03=Both
F4.15 If the plan pays for any part of the funeral, what gets paid for?  CHOOSE ONE OR MORE	01=Pre-funeral expenses              02=Coffin 03=Undertaker's Fee                      04=Transport of guests 05=Tent                      06=Food at Funeral (other than cow/sheep) 07=Transport of body to rural areas    08=Cow 09=Tombstone                              10=Sheep 11=Day after expenses Other _____
F4.16 If cash, do you know how much you'll get paid out?	Y                      N
F4.17 How much for policyholder? RAND	
F4.18 How much for other adults?              RAND	
F4.19 How much for children?              RAND	
F4.20 If in cash, how do you get paid out? CHOOSE ONE	01=Into bank account              02=Cheque 03=Cash Other _____
F4.21 If you get paid cash, what will you spend the money on? CHOOSE ONE OR MORE	01=Pre-funeral expenses              02=Coffin 03=Undertaker's Fee                      04=Transport of guests 05=Tent                      06=Food at Funeral (other than cow/sheep) 07=Transport of body to rural areas    08=Cow 09=Tombstone                              10=Sheep 11=Day after expenses Other _____

### Transport

F4.22 How do you get to the place where you have to pay your premium (if have to pay cash)? CHOOSE ONE	01=Taxi              02=Train    03=Walk    04=Bus 05=Free ride              06=Pay for ride 07=money collected from door to door Other _____
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F4.23 How much time does it take to get there? CHOOSE ONE	01=Less than an hour 02=About an hour 03=Entire morning/afternoon 04=Entire day Other_____
F4.24 What are the transport costs one-way? RAND	

*While inputting skip questions F4.25-F4.42 if a company or undertaker funeral plan*

Answer only if closed

F4.43 When did you leave? DD/MM/YYYY	
F4.44 Why did you leave? CHOOSE ONE	01=No money 02=People untrustworthy 03=Moved 04=Got sick Other_____

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Paid out			
Pay in premium			

**Questionnaire F4A: ATTITUDES ABOUT BURIAL SOCIETIES OR FUNERAL PLANS**

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

F4A.1 Was there a time when you needed to use one of your burial societies/funeral plans? Tell me about it.

F4A.2 If yes, was the money enough? If not, where did you get the rest?

F4A.3 Why did you first start joining the burial society?

F4A.4 If applicable, why do you belong to several burial societies?



Using information from a funeral you gave yourself or from talking to friends/neighbours,

F4A.5 What is the current cost of a funeral? R\_\_\_\_\_ or 999=Don't know

F4A.6 What was the cost of a funeral 1 year ago? R\_\_\_\_\_ or 999=Don't know

F4A.7 What was the cost of a funeral 2 years ago? R\_\_\_\_\_ or 999=Don't know

F4A.8 What was the cost of a funeral 5 years ago? R\_\_\_\_\_ or 999=Don't know

F4A.9 Why are funerals getting so expensive?

F4A.10 Do your friends/neighbours take up a collection when there is a funeral? How much did you give last time? How much did they collect from all the households?

### **Questionnaire F5: Retirement Annuities**

*Fill in this questionnaire every time a retirement annuity is started during the study year*

*Interviewer: Ask to see information on the annuity*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Tick if this financial instrument is paid via, <input type="checkbox"/> Off paycheck <input type="checkbox"/> Debt order <input type="checkbox"/> Stop order <input type="checkbox"/> Cash/cheque
--

<i>Interviewer: Assign a Financial device code – Start with ORA (eg. ORA1, ORA2 etc.)</i> FCODE	
F5.1 Which household member has the annuity? FIRST NAME	
F5.2 What is the company you bought the annuity from? NAME	
F5.3 When did you start paying for the retirement annuity? DD/MM/YYYY	
F5.4 Describe the annuity (When will you receive it? How much will you receive? What are the conditions?) TEXTBOX	

Answer the following questions, if you're paying into the retirement annuity

F5.5 How much do you pay in per month? RAND	
F5.6 If paying in, how do you pay in? CHOOSE ONE	01=Debit order      02=Cash 03=Payroll deduction Other _____
F5.7 What is the surrender value (the value you would get if you cashed out early)? RAND	

Answer the following questions, if you're getting paid out of the retirement annuity

F5.8 How much do you get paid out per month? RAND	
F5.9 How do you get paid out? CHOOSE ONE	01=Into bank account    02=Cheque 03=Collect cash    Other_____
F5.10 If you have to travel to get paid or cash a cheque, how do you get there? CHOOSE ONE	01=Taxi    02=Train    03=Walk    04=Bus 05=Free ride    06=Pay for ride Other_____
F5.11 How much time does it take to get there? CHOOSE ONE	01=Less than an hour    02=About an hour 03=Entire morning/afternoon    04=Entire day Other_____
F5.12 What were the transport costs one-way? RAND	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Cash out			
Pay in			

Note: If you're getting paid out on a regular basis, this is an income and not a flow on a financial device. Only fill in the above table for a lump sum pay out of a pension or retirement fund.

### **Questionnaire F6: Other types of insurance**

*Fill in this questionnaire every time insurance is purchased during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Tick if this financial instrument is paid via,		
<input type="checkbox"/> Off paycheck	<input type="checkbox"/> Debt order	<input type="checkbox"/> Stop order
<input type="checkbox"/> Cash/cheque		

Interviewer: Assign a Financial device code – Start with CIR if closed, start with OIR if open (e.g. OIR1, OIR2 etc.)	FCODE
F6.1 Which household member holds the policy? FIRST NAME	
F6.2 What is the name of the company the policy comes from? NAME	
F6.3 What type of insurance is it? CHOOSE ONE	01=Life 02=Medical 03=Vehicle 04=Disability 05=Accident 06=Household 07=Homeowners Insurance 08=Commuter Other
F6.4 Is it comprehensive? (Is it life insurance combined with funeral or medical insurance?)	Y N
F6.5 When did you start paying for it? DD/MM/YYYY	
F6.6 Describe the insurance benefits (When will it pay out? What determines how much?) TEXTBOX	
F6.7 Why did you take out the insurance? TEXTBOX	
F6.8 How much do you pay in per month (the premium?) RAND	
F6.9 How much do you get paid out? (If more than one type of payout, make a list) RAND or 994=IT DEPENDS	
F6.10 How do you get paid out? CHOOSE ONE	01=Into bank account 02=Cheque 03=Collect cash Other_____
F6.11 If you have to travel to get paid or cash a cheque, how do you get there? CHOOSE ONE	01=Taxi 02=Train 03=Walk 04=Bus 05=Free ride 06=Pay for ride Other_____

F6.12 How much time does it take to get there? CHOOSE ONE	01=Less than an hour 02=About an hour 03=Entire morning/afternoon 04=Entire day Other_____
F6.13 What were the transport costs one-way? RAND	
F6.14 If life insurance, can you cash in the policy? <i>Look at policy documents</i>	Y N
F6.15 If yes, what is the cash-in value? RAND <i>Look at policy documents</i>	

Answer only if stopped the insurance

F6.16 When did you stop? DD/MM/YYYY	
F6.17 Why did you stop it? CHOOSE ONE	01=No money 02=cashed out 03=Didn't get paid out Other_____

Answer if there was a cash flow on this instrument in the past two weeks

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Paid out			
Pay premium			

**Questionnaire F7.1: Formal Group Loans from a bank/cash loan/employer**

*Fill out for every group loan the household has or takes during the study year, or has had in the past.*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Tick if this financial instrument is paid via,

☐ Off paycheck      ☐ Debt order      ☐ Stop order      ☐ Cash/cheque

Interviewer: Assign a Financial device code – Start with CFGL if paid off, start with OFGL if current (e.g. OFGL1, OFGL2 etc.) FCODE	
F7.1 Which household member has the loan? FIRST NAME	
F7.2 What is the name of the group or company? NAME	
F7.3 Who is the loan from?	01=bank 02=cash loan 03=umgalelo 04=employer (must be a company, not an individual) 05=retail store that also sells things Other(describe)_____
F7.4 If this is an employer loan, does the loan come off your pension or provident fund?	Y                      N
F7.5 When did the loan start?                      DD/MM/YY	
F7.6 Describe the loan arrangement (When do you have to pay back; what are the conditions of the loan?) TEXTBOX	
F7.7 Describe how difficult it was to arrange the loan TEXTBOX	
F7.8 What type of loan is it? CHOOSE ONE	01=Business   02=Personal   03=Housing (bond) 04=Emergency                      05=Student loan Other_____
F7.9 If personal or emergency, what is it used for?	01=Funeral                      02=Wedding   03=Initiation 04=Home improvement Other_____

F7.10 What was the initial loan amount? RAND	
F7.11 What is the current outstanding balance? RAND	
F7.12 What is the interest rate per month (if annual, divide by 12)? % OR RAND AMOUNT FOR R100	
F7.13 What is the frequency of the payments?	01=Daily 02=Weekly 03=Monthly Other_____
F7.14 What are the payments each time? RAND	
F7.15 Is the loan interest amortized?	Y N
F7.16 Is there a set period for the loan?	Y N
F7.17 If yes, how many months?	
F7.18 How do you pay? CHOOSE ONE	01=Debit order 02=Cash 03=Stop order 04=payroll deduction Other_____
F7.19 What collateral did you have to offer? CHOOSE ONE OR MORE	01=Bank card 02=ID 03=House 04=Insurance 05=Group surety 06=Pin number 07=Vehicle 08=Pension/provident fund 00=None Other_____
F7.20 Are there other fees?	Y N
F7.21 What are they for?	01=Administration 02=Credit union shares 999=Don't know Other_____
F7.22 How did you get paid out when you first got the loan? CHOOSE ONE	01=Into bank account 02=Cheque 03=Collect cash Other_____

#### Transportation

F7.23 If you have to travel to pay the monthly payment, how do you get there? CHOOSE ONE	01=Taxi 02=Train 03=Walk 04=Bus 05=Free ride 06=Pay for ride Other_____
F7.24 How much time does it take to get there? CHOOSE ONE	01=Less than an hour 02=About an hour 03=Entire morning/afternoon 04=Entire day Other_____

F7.25 What were the transport costs one-way? RAND	
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Answer only if paid off

F7.26 When did you pay it off? DD/MM/YY	
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**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Receive initial loan			
Regular payment			
Early repayment			



**Questionnaire F7.2: Informal Group Loans from an umgalelo (stokvel)**

*Fill out for every group loan the household has or takes during the study year, or has had in the past.*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

<i>Interviewer: Assign a Financial device code – Start with CSGL if paid off, start with OSGL if current (e.g. OSGL1, OSFL2 etc.)</i> FCODE	
F7.1 Which household member has the loan? FIRST NAME	
F7.2 What is the name of the group or company? NAME	
F7.3 Who is the loan from?	01=bank 02=cash loan 03=umgalelo 04=employer (must be a company, not an individual) 05=retail store that also sells things Other(describe)_____
F7.4 If this is an employer loan, does the loan come off your pension or provident fund?	Y                      N
F7.5 When did the loan start?                      DD/MM/YY	
F7.6 Describe the loan arrangement (When do you have to pay back; what are the conditions of the loan?) TEXTBOX	
F7.7 Describe how difficult it was to arrange the loan TEXTBOX	
F7.8 What type of loan is it? CHOOSE ONE	01=Business   02=Personal   03=Housing (bond) 04=Emergency                      05=Student loan Other_____
F7.9 If personal or emergency, what is it used for?	01=Funeral                      02=Wedding   03=Initiation 04=Home improvement Other_____

F7.10 What was the initial loan amount? RAND	
F7.11 What is the current outstanding balance? RAND	
F7.12 What is the interest rate per month (if annual, divide by 12)? % OR RAND AMOUNT FOR R100	
F7.13 What is the frequency of the payments?	01=Daily 02=Weekly 03=Monthly Other_____
F7.14 What are the payments each time? RAND	
F7.15 Is the loan interest amortized?	Y N
F7.16 Is there a set period for the loan?	Y N
F7.17 If yes, how many months?	
F7.18 How do you pay? CHOOSE ONE	01=Debit order 02=Cash 03=Stop order 04=payroll deduction Other_____
F7.19 What collateral did you have to offer? CHOOSE ONE OR MORE	01=Bank card 02=ID 03=House 04=Insurance 05=Group surety 06=Pin number 07=Vehicle 08=Pension/provident fund 00=None Other_____
F7.20 Are there other fees?	Y N
F7.21 What are they for?	01=Administration 02=Credit union shares 999=Don't know Other_____
F7.22 How did you get paid out when you first got the loan? CHOOSE ONE	01=Into bank account 02=Cheque 03=Collect cash Other_____

#### Transportation

F7.23 If you have to travel to pay the monthly payment, how do you get there? CHOOSE ONE	01=Taxi 02=Train 03=Walk 04=Bus 05=Free ride 06=Pay for ride Other_____
F7.24 How much time does it take to get there? CHOOSE ONE	01=Less than an hour 02=About an hour 03=Entire morning/afternoon 04=Entire day Other_____

F7.25 What were the transport costs one-way? RAND	
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Answer only if paid off

F7.26 When did you pay it off? DD/MM/YY	
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**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Receive initial loan			
Regular payment			
Early repayment			

**Questionnaire F7A: Attitudes about Loans from a bank/umgalelo/cash loans (ie not from an individual) in general**

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	

F7A.1 Do you worry about paying back loans?

--

F7A.2 Have you ever fallen behind on your loan payments? If so, tell me about it.

--

F7A.3 Is it better to get a loan from people you know or an anonymous person at a bank/company?

--

F7A.4 Is it difficult to arrange group/company loans?

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**Questionnaire F8: Mashonisa Loans (Individual)***Fill in this questionnaire every time a mashonisa loan is taken during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code – Start with CML for closed mashonisa loan, start with OML if open (eg. OML1, CML2 etc.) FCODE	
F8.1 Which person in the household has the mashonisa loan? FIRST NAME	
F8.2 Who is the mashonisa? DESCRIBE	
F8.3 When did it start? DD/MM/YY	
F8.4 Describe the loan arrangement TEXTBOX	
F8.5 What is the loan for? CHOOSE ONE	01=Business 02=Personal 03=Housing 04=Emergency 05=Funeral 06=Wedding Other _____
F8.6 What was the initial loan amount? RAND	
F8.7 What is the current outstanding balance? RAND	
F8.8 What collateral did you have to offer? CHOOSE ONE	01=Bank card 02=ID 03=House 04=Insurance 05=Pin number 06=Another person's surety Other _____
F8.9 How often do you pay interest? CHOOSE ONE	01=Daily 02=Weekly 03=Monthly Other _____
F8.10 How much interest do you pay each time? RAND	

F8.11 So the monthly interest rate is.....	
F8.12 How do you pay? CHOOSE ONE	01=Debit order    02=Bring cash    Other_____
F8.13 Are you supposed to have paid off the loan by a particular time?	Y                      N
F8.14 If yes, when?                      DD/MM/YYYY	
F8.15 How did you get paid out? CHOOSE ONE	01=Into bank account                      02=Cheque 03=Collect cash                      Other_____

F8.16 Are there other fees?	Y                      N
F8.17 What are they for?	01=Administration    999=Don't know Other_____
F8. 18 If you pay cash to pay interest or to pay back, how do you travel to pay payment? CHOOSE ONE	01=Taxi            02=Train    03=Walk    04=Bus 05=Free ride            06=Pay for ride Other_____
F8.19 How much time does it take to get there? CHOOSE ONE	01=Less than an hour    02=About an hour 03=Entire morning/afternoon    04=Entire day Other_____
F8.20 What were the transport costs one-way? RAND	
F8.21 What happens if you don't pay? CHOOSE ONE	01=Bodily harm to you                      02=No more loans 03=Bodily harm to friend/family 04=Confiscate belongings Other_____
F8.22 Was it easy to arrange this loan?	Y                      N
F8.23 What other sources did you try first? CHOOSE ONE OR MORE	01=Friend            02=Neighbour            03=Bank 04=Umgalelo            05=Cash loan            00=none Other_____

Answer only if paid off

F8.24 When did you pay it off?            DD/MM/YY	
--	--

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Receive initial loan			
Interest payment			
Principle repayment			

### **Questionnaire F9: Credit/Accounts**

*Fill in this questionnaire every time credit is arranged during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Tick if this financial instrument is paid via,		
<input type="checkbox"/> Off paycheck	<input type="checkbox"/> Debt order	<input type="checkbox"/> Stop order
<input type="checkbox"/> Cash/cheque		

<i>Interviewer: Assign a Financial device code – Start with CCR if closed credit, and OCR for open credit (e.g OCR1, OCR2)</i> FCODE	
F9.1 Which household member has credit? FIRST NAME	
F9.2 What is the name of the store? NAME	
F9.3 What type of creditor is it? CHOOSE ONE	01=Retail – electronic      02=Retail – clothing 03=Retail – furniture Other _____
F9.4 When did you enter the transaction? DD/MM/YYYY	
F9.5 Describe the credit/account arrangement TEXTBOX	
F9.6 What was the total cost of the item? RAND	
F9.7 How much did you put down as a deposit? RAND	
F9.8 What do you pay each month? RAND	
F9.9 What interest rate do you pay? Interest rate (%) or Rands per R100	
F9.10 How much would it have cost cash? RAND	
F9.11 How do you pay? CHOOSE ONE	01=Debit order      02=Cash      03=Cheque Other _____
F9.12 Are there other fees?	Y      N

F9.13 What are they for?	01=Administration 02=Don't know Other_____
F9.14 If you have to travel to pay monthly payment, how do you get there? CHOOSE ONE	01=Taxi 02=Train 03=Walk 04=Bus 05=Free ride 06=Pay for ride Other_____
F9.15 How much time does it take to get there? CHOOSE ONE	01=Less than an hour 02=About an hour 03=Entire morning/afternoon 04=Entire day Other_____
F9.16 What were the transport costs one-way? RAND	
F9.17 What did you buy? BRIEFLY DESCRIBE	

**Answer only if still paying off**

F9.18 When are you supposed to have paid it off? DD/MM/YY	
F9.19 What is the current outstanding balance? RAND	

**Answer only if paid off**

F9.20 When did you pay it off? DD/MM/YY	
---	--

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Initial payment/deposit			
Regular payment			
Early repayment			

**If a physical asset was bought, you must fill out Questionnaire A1!**



**Questionnaire F10: Credit from local spaza/shabeen – Current Transactions**

(Local spaza shop or where buy food and household provisions)

*Fill in this questionnaire every time credit from the local shop is arranged during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code – Use OCLS for credit local store. (eg OCLS1, OCLS2) FCODE	
F10.1 Which member of the household has credit? FIRST NAME	
F10.2 What is the name of the spaza or shabeen? NAME	
F10.3 How much have you bought on credit? RAND	
F10.4 When did you take this credit? DD/MM/YYYY	
F10.5 Do you pay interest?	Y      N
F10.6 If yes, how much per month? % OR RANDS PER R100	
F10.7 How much would the same bundle of goods cost if you bought it cash? RAND	
F10.8 What did you buy? BRIEFLY DESCRIBE	
F10.9 What is the current outstanding balance (what do you owe?) RAND	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Initial payment/deposit			
Repayment			

**If a physical asset was bought, you must fill out Questionnaire A1!**

**Questionnaire F11: One-on-One Transactions, Giving Loans – Current Transactions***Fill in this questionnaire every time a little loan is given during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code – Use OOL for one-on-one lending (eg OOL1, OOL2)	
FCODE	
F11.1 Which member of the household has given this type of loan?	FIRST NAME
F11.2 Who is the person receiving the loan?	NAME
F11.3 Who is this person to you?	CHOOSE ONE 01=Neighbour 02=Friend 03=Church 04=Work 05=Relative 06=HH member 07=Club member Other
F11.4 How much did you lend?	RAND
F11.5 What was the date of the loan?	
DD/MM/YYYY	
F11.6 Do you charge interest?	Y      N
F11.7 If yes, how much per month?	
% OR RANDS PER R100	
F11.8 Why do you give a loan to that person?	CHOOSE ONE 01=Seems desperate 02=Will reciprocate Other
F11.9 What is the current outstanding balance (how much do they still owe you?)	RAND

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(See code sheet)
Give initial loan			
Receive interest			
Paid back			

**Questionnaire F12: One-on-One Transactions, Borrowing – Current Transactions***Fill in this questionnaire every time a little loan is taken during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code –Use OOB for one-on-one borrowing.(eg OOB1, OOB2)		
FCODE		
F12.1 Which member of the household has borrowed this type of loan?	FIRST NAME	
F12.2 From whom did you receive this loan?	NAME	
F12.3 Who is this person to you?	CHOOSE ONE	01=Neighbour 02=Friend 03=Church 04=Work colleague 05=Relative 06=HH member 07=Club member 08=Employer Other _____
F12.4 How much did you borrow?	RAND	
F12.5 What was the date of this loan?	DD/MM/YYYY	
F12.6 Do you pay interest?	Y N	
F12.7 If yes, how much per month?	% OR RANDS PER R100	
F12.8 What did you borrow the money for?	CHOOSE ONE OR MORE	01=Food 02=School fees 03=School uniform 04=Rent 05=Other clothes 06=Electricity 07=Transport Other _____
F12.9 What is the current balance (how much do you still owe)?	RAND	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Receive initial loan			
Pay interest			
Pay back			

**Questionnaire F13: Money-guarding – Looking after other's money: Current Transactions***Fill in this questionnaire every time this happens during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code –Use OMGA for money guard acting (eg OMGA1, OMGA2) FCODE	
F13.1 Which person in household is looking after someone's money? FIRST NAME	
F13.2 Whose money is it? CHOOSE ONE	01=Neighbour 02=Friend 03=Relative 04=HH member 05=Church 06=Club member 07=Employer Other _____
F13.3 What is this person's name? NAME	
F13.4 How much is being looked after? RAND	
F13.5 What date did you receive it? DD/MM/YYYY	
F13.6 Do you charge them interest?	Y N
F13.7 If yes, how much interest per month? % or RANDS per R100	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Receive money to guard			
Receive interest			
Give money back			

**Questionnaire F14: Money-guarding – Someone looking after your money: Current Transactions***Fill in this questionnaire every time this happens during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code – Use OMGU for money guard using (eg.OMGU1, OMGU2) FCODE	
F14.1 Which person in household has someone look after his/her money? FIRST NAME	
F14.2 Whose is looking after his/her money? CHOOSE ONE	01=Neighbour 02=Friend 03=Relative 04=HH member 05=Church 06=Club member 07=Employer Other _____
F14.3 What is this person's name? NAME	
F14.4 How much of your money is being looked after? RAND	
F14.5 What date did you give it to this person? DD/MM/YYYY	
F14.6 Are you being charged interest?	Y N
F14.7 If yes, how much per month? % OR RANDS PER R100	
F14.8 Why do you trust that person? CHOOSE ONE OR MORE	01=From experience 02=From reputation 03=Reciprocal Other _____
F14.9 What are you saving money for? CHOOSE ONE OR MORE	01=Food 02=School fees 03=School uniform 04=Other clothes 05=Rent 06=Emergencies Other _____

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Give money to guard			
Pay interest			
Receive money back			

**Questionnaire F15: Informal Individual Savings – Do one each for each type of place (house, on self, bury, piggy bank)**

*Fill in this questionnaire the first time you find out about savings in house, on self, burying money, or piggy bank during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code –Use OIIS (eg OIIS1, OIIS2) - Use a different code for each place FCODE	
F15.1 Which person in household? FIRST NAME	
F15.2 Where did you hide the money? CHOOSE ONE	01=On self 02=In house 03=Bury 04=Piggybank Other _____
F15.3 What keeping for? CHOOSE ONE	01=Education 02=Xmas 03=Clothes 04=School fees 05=School uniform 06=Emergency Other _____
F15.4 How much is put in every month? RAND	
F15.5 How much is taken out every month? RAND	

F15.6 What was the largest balance you were able to save? RAND	
---	--

Answer if open,

F15.7 What is the current balance? RAND	
---	--

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Take money out			
Put money in			

**Questionnaire F15A: Attitudes about individual savings**

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	

F15A.1 Are you worried about theft?

F15A.2 Has anything ever happened to your money before?

F15A.3 Why do you save this way rather than any others?

**Questionnaire F16: Rent arrears***Fill in this questionnaire every time they fall into rent arrears during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code Use ORAR for rent arrears(eg ORAR1, ORAR2) FCODE	
F16.1 Which member of the household? FIRST NAME or 990 for household in general	
F16.2 How much do you owe? RAND	
F16.3 Why do you pay rent late? CHOOSE ONE	01=Don't have money 02=Needed money for food 03=Needed money to pay school fees Other
F16.4 What date were you supposed to pay rent? DD/MM/YYYY	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(dd/mm/yyyy)	Comment(see code sheet)
Partial or full payment			



**Questionnaire F17: Wage advance***Fill in this questionnaire every time someone takes a wage advance during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code – Use OWA for wage advance (e.g.OWA1, OWA2) FCODE		
F17.1 Which member of the household?	FIRST NAME	
F17.2 How much did you take in advance?	RAND	
F17.3 Why do you need the money?	CHOOSE ONE	01=Don't have money 02=Needed money for food 03=Needed money to pay school fees  Other_____
F17.4 When you get paid the rest of your salary, will it be enough to live on?	Y	N
F17.5 If no, what will you do?	CHOOSE ONE	01=Go without 02=Borrow from friend 03=Borrow from a bank 04=Borrow from a cash loan (company) 05=Borrow from a mashionisa(individual) Other_____
F17.6 What date did you receive the advance?	DD/MM/YYYY	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Get initial advance			

**Questionnaire F18: Income arrears**

*Fill in this questionnaire every time someone receives income late during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code- Use OINAR for income arrears (e.g. OINAR1, OINAR2) FCODE		
F18.1 Which household member?	FIRST NAME	
F18.2 What type of income is it?	CHOOSE ONE	01=regular wages 02=casual wages 03=rental income 04=pension/retirement fund payment 05=Old age grant* 06=Child support grant* 07=Disability grant* 08=Foster care grant* 09=Alimony/child support 10=Unemployment insurance 11=Workman's comp
F18.3 How much do you still need to be paid?	RAND	
F18.4 When were you supposed to receive income?	DD/MM/YYYY	
F18.5 Do you have enough to live on?	Y                  N	
F18.6 If no, what do you do?	CHOOSE ONE	01=Go without 02=Borrow from friend 03=Borrow from a bank 04=Borrow from a cash loan (company) 05=Borrow from a mashionisa(individual) Other

**\*Note: Social grants will accumulate arrears only for three months, after which they are cancelled**

**Questionnaire F19: Giving credit***Fill in this questionnaire every time this happens during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code – Use OCRG (eg OCRG1, OCRG2) FCODE	
F19.0 Who in the household gives the credit? FIRST NAME	
F19.1 Who do you give credit to? NAME	
F19.2 What was the original amount you gave credit for? RAND	
F19.3 What date did you give this credit? DD/MM/YYYY	
F19.4 How much has this person paid you towards that credit, including the initial deposit? RAND	
F19.5 Do you charge interest?	Y N
F19.6 If yes, how much per month? % OR RANDS PER R100	
F19.7 If no, do you charge more for the goods?	Y N
F19.8 Why give this person credit? CHOOSE ONE	01=Seemed desperate 02=Owe a favour 03=They are family Other _____
F19.9 What is the current balance (how much do they still owe you?) RAND	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Receive partial payment/deposit			
Receive repayment			

**Questionnaire F20: Taking out Trade Credit - Only if the household runs a business!***Fill in this questionnaire every time this happens during the study year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Tick if this financial instrument is paid via,

☐ Off paycheck☐ Debt order☐ Stop order☐ Cash/cheque

<i>Interviewer: Assign a Financial device code – Start with CTRC if closed, start with OTRC if open (eg. OTRC1, OTRC2 etc.)</i> FCODE	
F20.1 Which household member holds the credit? FIRST NAME	
F20.2 What is the name of the creditor? NAME	
F20.3 When did you enter the transaction? DD/MM/YY	
F20.4 Describe the credit arrangement TEXTBOX	
F20.5 What items did you buy? TEXTBOX	
F20.6 What was the total cost of the items? RAND	
F20.7 How much did you put down as a deposit? RAND	
F20.8 What do you pay each month? RAND	
F20.9 What interest rate do you pay per month (if given per annum, divide by 12)? Interest rate (%)	

F20.10 How much would it cost cash?      RAND	
F20.11 How do you pay?      CHOOSE ONE	01=Debit order    02=Cash Other
F20.12 Are there other fees?	Y                      N
F20.13 What are they for?	01=Administration    999=Don't know Other
F20.14 If you have to travel to pay monthly payment, how do you get there? CHOOSE ONE	01=Taxi      02=Train    03=Walk    04=Bus 05=Free ride      06=Pay for ride Other_____
F20.15 How much time does it take to get there? CHOOSE ONE	01=Less than an hour    02=About an hour 03=Entire morning/afternoon    04=Entire day Other_____
F20.16 What were the transport costs one-way? RAND	
F20.17 By when are you supposed to have paid it off? DD/MM/YY	
F20.18 What is the outstanding balance (how much do you still owe?)      RAND	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(See code sheet)
Initial payment/deposit			
Regular repayment			
Early repayment			

### **Questionnaire F21: Credit Cards/ Store Cards**

*Fill in this questionnaire every time a new credit card is started*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Tick if this financial instrument is paid via,		
<input type="checkbox"/> Off paycheck	<input type="checkbox"/> Debt order	<input type="checkbox"/> Stop order
<input type="checkbox"/> Cash/cheque		

Interviewer: Assign a Financial device code – Use OCC for credit card. (eg OCC1, OCC2) FCODE	
F21.1 Which member of the household has the credit card? FIRST NAME	
F21.2 What type of credit card is it? CHOOSE ONE	01=Mastercard 02=Visa 03=Diners club 04=American express 05=Edgars/Saleshouse/Jet 06=Malcom/Foschini 07=Ackerman's 08=Woolworths 09=Truworths 10=Topics Other
F21.3 What is the balance right now? RAND	
F21.4 Do you usually pay it off in the same month?	Y N
F21.5 If no to Q21.4, do you pay more than the minimum required?	Y N
F21.6 What interest rate are you charged per annum? Interest rate (%)	

### **Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Cash withdrawal			
Regular repayment			
Early repayment			

**Questionnaire F22: Salary timing**

*Fill in this questionnaire if the respondent arranges with a person or group of people to share out their money according to when their salary is paid*

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	

<i>Interviewer: Assign a Financial device code – Use OST for salary timing. (eg OST1, OST2)</i> FCODE	
F22.1 Which member of the household has a salary timing arrangement with other people? FIRST NAME	
F22.2 Explain the arrangement and describe how it works. DESCRIBE	
F22.3 How many people are involved with this arrangement in total (including person in household)? NUMBER	
F22.4 On what day of the month do you get paid? NUMBER	
F22.5 After you get paid, how much do you lend to person #2 in the arrangement? RAND or 994=it depends	
F22.6 After you get paid, how much do you lend to person #3 in the arrangement (if there is a #3)? RAND or 994=it depends	
F22.7 If it depends in F22.5 and F22.6, what does it depend on? DESCRIBE	
F22.8 What day of the month does the next person get paid (person #2)? NUMBER	
F22.9 After person #2 gets paid, how much do you borrow from him/her? RAND or 994=it depends	
F22.10 What day of the month does the next person get paid (person #3)? NUMBER	

F22.11 After person #3 gets paid, how much do you borrow from him/her? RAND or 994=it depends	
F22.12 If it depends in F22.9 and F22.11, what does it depend on?  DESCRIBE	
F22.13 Does everyone always borrow and pay back the same amount every time?	Y N
F22.14 Are there months when you don't borrow from the others?	Y N
F22.15 If yes, do you need to lend them money anyway when you get paid?	Y N
F22.16 Why do you manage your money this way? DESCRIBE	

**Answer if there was a cash flow on this instrument in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Receiving from person 1			
Receiving from person 2			
Giving to person 1			
Giving to person 2			



### **Questionnaire F23: Debts Under Administration**

*Fill in this questionnaire when a debt comes under administration or you discover a debt under administration (you will know because the debt will be paid to lawyers)*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Tick if this financial instrument is paid via,		
<input type="checkbox"/> Off paycheck	<input type="checkbox"/> Debt order	<input type="checkbox"/> Stop order
<input type="checkbox"/> Cash/cheque		

Interviewer: Assign a Financial device code – Use ODU A for debt under adminstration (eg ODU A1, ODU A2) FCODE	
F23.1 Which member of the household has the debt under administration? FIRST NAME	
F23.2 What is the name of the attorneys/ administrator that it is being paid to? NAME	
F23.3 What was kind of debt was it originally? CHOOSE ONE	01=Account 02=Loan from bank 03=Cash loan 04=Credit card Other
F23.4 What was the name of the company the loan was originally with? NAME	
F23.5 What was the original amount of the loan/credit? RAND	
F23.6 How much did you have to pay per month, <b>before</b> the loan came under administration? RAND	
F23.7 How much interest were you paying <b>per month</b> on the original loan? (If annual interest rate, divide by 12) Interest Rate (%)	
F23.8 When did you stop making payments on the original loan? DD/MM/YYYY	
F23.9 When did the loan get taking under administration? DD/MM/YYYY	
F23.10 How much did you owe on the loan at that time? RAND	

F23.11	How much is your monthly payment <b>now</b> ? RAND	
F23.12	When will you have paid this loan off? DD/MM/YYYY	
F23.13	What interest rate are you currently paying per month? ( <i>If annual interest rate, divide by 12</i> ) Interest rate (%)	
F23.14	What is the outstanding balance now (how much do you still owe? RAND	

**Answer if there was a cash flow on this instrument in the past two weeks (on back)**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Regular repayment			
Early repayment			

**Questionnaire F24 – Unit Trusts/investment accounts**

Fill in this questionnaire *every time* a unit trust or investment account is opened or closed during the study year

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Interviewer: Assign a Financial device code – Start with CUT if closed, start with OUT if open (e.g. OUT1, OUT2 etc.) FCODE	
F24.1 Which family member has his/her name on the account? FIRST NAME	
F24.2 What is the name of the financial institutional where the account is held? NAME	
F24.3 When did you open the account? DD/MM/YYYY	

**Type of Account**

F24.4 Describe what types of assets are held in the account – what type of unit trusts, shares, etc TEXT BOX	
F24.5 What type of account is it? CHOOSE ONE	01=unit trusts 02=investment (shares and bonds) Other_____
F24.6 Where is the branch? WHICH SUBURB/TOWN?	
F24.7 Why did you open the account? CHOOSE ONE OR MORE	01=To get salary/pension paid into it 02=To get another automatic payment 03=To save Other_____
F24.8 How do you use the account? (Run through the possibilities) CHOOSE ONE	01=Make only an initial investment and leave it 02=Keep putting money into it to build savings Other_____
F24.9 If you are saving, what are you saving for? CHOOSE ONE OR MORE	01=Education    02=Xmas    03=Housing 04=Livestock    05=Emergency Other_____

### Transactions

F24.10 How much do you usually put in every month? <i>(Include salary transfers / deposits)</i> RAND	
F24.11 How much do you usually take out every month? <i>(Answer this in total over the month, not just what they take out at beginning)</i> RAND	
F24.12 What is the current balance? <i>(Note: If they take out less than they put in, this shouldn't just be the difference between the two but an accumulated difference)</i> RAND	

### Transportation and changes

F24.13 How do you get to the financial institution? CHOOSE ONE	01=Taxi 02=Train 03=Walk 04=Bus 05=Free ride 06=Pay for ride 07=Never go Other_____
F24.14 How much time does it take to get there? CHOOSE ONE	01=Less than an hour 02=About an hour 03=Entire morning/afternoon 04=Entire day Other_____
F24.15 What are the transport costs one-way? RAND	
F24.16 How many times a month do you go to this financial institution? NUMBER	
F24.17 How much does it cost to withdraw your money from the account? RAND or don't know =999	

### Answer only if closed unit trust/investment account

F24.18 When did you close it? DD/MM/YYYY	
F24.19 Why did you close the account? CHOOSE ONE OR MORE	01=Didn't use 02=Too far 03=Too expensive 04=Didn't have money Other_____

### Answer if there was a cash flow on this instrument in the past two weeks

	Date (dd/mm/yyyy)	Amount (Rand)	Comment (see code sheet)
Withdrawal			
Deposit			

## Questionnaire E1 – Events influencing cash flow

*Interviewer: Fill this in for each event and for ongoing event throughout the diary year*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	
E1.1 Which event took place? EVENT CODE (on next page)	
E1.2 To Which person? FIRST NAME or 990 for household	
E1.3 When did event take place? DD/MM/YY	
E1.4 Describe what happened and what cash outlay was needed TEXTBOX	
E1.5 What effect did this event have on your cash flow?	01=Just needed to meet regular expenses 02=Had to pay additional expenses 03=Lost money or physical assets
E1.6 If you had to pay additional expenses, how much? RAND	
E1.7 If you lost money or physical assets, how much money did you lose from this event? RAND	
<b>List each way that the total amount of money was raised to deal with this event.</b>	
	Strategy 1      Strategy 2      Strategy 3
E1.8 How did the household come up with the additional money for the added expense? CODE	
E1.9 Who did the money come from? CODE	
E1.10 What was the amount received? RAND	

### Codes for QE1.8:

01=Sell assets	13=Go without meat
02=Dispose of assets, i.e. slaughter livestock	
03=Use savings	14=Go without other food
04=Take children out of school	15=Go without school uniforms
05=Borrow money	16=Didn't affect them
06=Receive gift/donation of money	
07=Receive other help such as time/labour	
08=Borrow goods other than money	
09=Receive gift/donation of goods other than money	
10= Insurance payment (cash)	17=take from income-
11=Insurance payment (other goods)	enough left over to meet expenses
12=Grant	Other (specify in box)

### Codes for QE1.9:

01=Household member/self	12=Formal insurer
02=Non-household relative	13=Funeral parlour
03=Neighbor/friends	14=Burial society
04=Work colleagues	15=Shop/shopkeeper
05=Umgalelo – own	16=Government
06=Umgalelo – lending	
07=Church	17=Road accident fd
08=Bank	18=Employer
09=Cash loan	Other (specify in box)
10=Mashionisa	
11=Other lender	

EVENT CODES	
01	Death of a household member or other family member/Unveiling of tombstone
02	Death of a family member living in another place/Unveiling of tombstone
03	Serious injury/illness keeping HH member from normal activities
04	Loss of regular job of a household member
05	Cut-off or decrease to government grants (not due to death)
06	Abandonment or divorce
07	Theft of household property
08	Victim of violent crime
09	Fire or destruction of household property
10	Loss of crop or livestock
11	Failure of business or bankruptcy of business
12	Wedding
13	Initiation
14	Repossession of home or physical assets
15	Birth (note: fill out a change in household roster if happens midway through project)
16	Did not receive regular remittance from someone outside home
	Other ( <i>specify in box</i> )

## Questionnaire C2 – Changing household roster

**Interviewer:** Please use if someone dies, is born, leaves or enters the household through marriage, or is adopted into the household during the course of the study year.

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	

E 2.1	What date did the change take place?	DD/MM/YY
E2.2	What change in the household roster is being recorded?	CHOOSE ONE 01=death 02=leaves household through marriage 03=goes to school/university 04=moves out for other reasons 05=goes to live with another relative 06=child adopted by household (relative or not) 07=birth 08=joins household through marriage 09=return back home Other (specify)

*Answer if person leaving household through death or marriage*

E2.3 Which household member is leaving?	FIRST NAME
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*Answer if joining household*

Person code (Assign new PCODE; If rejoining the household, use same PCODE)	E2.4 List names of all individuals who meet the three criteria above (List household head first. Use first names only)	E2.5 What is his/her relationship with the Head of the household?	E2.6 Gender	E2.7 In what year was he/she born?	E2.8 What is his/her marital status?	E2.9 If the spouse of this person lives here, write the spouse name. If absent code 99 if deceased, code 88	E2.10 If the mother of this person lives here write the mother's name. If absent, code 99, If deceased, code 88	E2.11 How many biological children does he/she have living in this household?	E2.12 How many biological children does he/she have living in other households?
PCODE	NAME	Code - choose from options below	Circle	YYYY	Code-choose from options below	FIRST NAME OF SPOUSE	FIRST NAME OF MOTHER	Number	Number
			M / F						

*Answer if joining household and school going or under 18 years (If not school-going and below 18, also include here)*

E2.13 Is this person attending school?	E2.14 If yes, does _____ receive any free meals at school?	E2.15 What grade is this person currently in?  (Use code box)	E2.16 If not currently attending, what year did this person stop attending school?	E2.17 What is the highest educational grade this person passed?  (Use code box)	E2.18 What school does this person currently go to?	E2.19 Where is the school?	E2.20 During the previous two week did this person do any work for pay?	E2.21 If they did some work, how much did they earn in the last month?	E2.22 Does this person have any disability or chronic illness?	E2.23 If yes, what disability or chronic illness?
Y / N	Y / N						Y / N		Y / N	

  

<b>Codes for QE2.15 and E2.17:</b>  01=Sub A/Grade 1 02=Sub B/Grade 2 03=Std 1/Grade 3 04=Std 2/Grade 4 05=Std 3/Grade 5 06=Std 4/Grade 6 07=Std 5/Grade 7 08=Std 6/Grade 8 09=Std 7/Grade 9 10=Std 8/JR Cert/Grade 10	<b>Codes for QE2.23:</b>  01=Heart related disease 02=TB 03=Other Chronic Respiratory 04=Diabetes 05=HIV 06=AIDS 07=Sight impairment 08=Hearing impairment 09=Mental disability 10=Physical disability 11=Epilepsy Other(specify)
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*Answer if over 18 (adult) and not in school.*

*(If this person has a job and financial instruments, fill out new job and new F questionnaires)*

E2.24 Vocational status	E2.25 Highest educational attainment	E2.26 Religion	E2.27 Is he/she disabled or chronically ill?	E2.28 If disabled or ill, what chronic illness or disabled?	E2.29 Can person read a newspaper in Xhosa or English?	E2.30 Can person write a letter to someone in Xhosa or English?
Code - use code Box below	Code - use code Box below	Code - use code Box below	Code- use code Box below			
			Y / N		Y / N / SOME(S)	Y / N / SOME(S)

<b>Codes for QE2.24:</b> 01=Household/unpaid work 02=Disabled 03=Retired 04=Casual employment 05=Unemployed – seeking work 06=Unemployed – not seeking work 07=Employed – full time 08=Employed – part time 09=Self-employed Other (specify)	<b>Code for QE2.25:</b> 01=Sub A/Grade 1 02=Sub B/Grade 2 03=Std 1/Grade 3 04=Std 2/Grade 4 05=Std 3/Grade 5 06=Std 4/Grade 6 07=Std 5/Grade 7 08=Std 6/Grade 8 09=Std 7/Grade 9 10=Std 8/IR Cert/Grade 10 11=Std 9/Grade 11 12=Std 10/Form 5/SR. Cert/Grade 12 13=Std 7/8/9+diploma 14=Matric + teacher train 15=Matric + nursing 16=Matric + technikon 17=Some Univ. 18=Completed Univ. 0=No education at all Other(specify in box)	<b>Code for QE2.26:</b> 01=Catholic 02=Dutch reformed 03=Methodist 04=Pentecostal 05=Jewish 06=Zionist Christian 07=Baptist 08=Muslim 09=No religion 10=Congregational 11=Apostolic 12=Anglican 13=African Independent Churches 14=Lutheran 15=Presbyterian 16=Ethiopian 17=African traditional 18=Assembly of God Other (specify in Box)	<b>Code for QE2.28:</b> 01=Heart related disease 02=TB 03=Other Chronic Respiratory 04=Diabetes 05=HIV 06=AIDS 07=Sight impairment 08=Hearing impairment 09=Mental disability 10=Physical disability 11=Epilepsy Other (specify in Box)
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### **Questionnaire C3 – Change in regular income**

*Interviewer: Please use every time someone in household gets a new job or loses a regular job during the course of the study year.*

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	

E3.1 What happened?	01=new job 02=lost job because fired 03=lost job because retrenched 04=left job for another job (fill in another E3 form) 05=left job to do something else
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If a new job:

E3.1 Who is the new employer?	NAME		
E3.2 When did the new job start?	DD/MM/YYYY		<b>Codes for QE3.6</b> 01=Professional and technical 02=Managerial, executive 03=Clerk, administrative 04=Shop and market sales worker 05=Transport, delivery, and communication worker 06=Operators, production workers 07=Crafts and related trades workers 08=Farm worker 09=Labourers 10=Domestic workers/gardeners 11=Policeman 12=Fireman 13=Security 14=Child minder Other _____
E3.3 Who started the new job?	FIRST NAME		
E3.4 Is this a second job?		Y      N	
E3.5 List three of your main tasks	TEXT		
E3.6 What do you do?	<i>Code - choose from options</i>		
E3.7 What were the industry's three main products or services?	TEXT		<b>Codes for Q E3.8</b> 01=Agriculture, fishing 02=Mining 03=Manufacturing (specify in box) 04=Construction 05=Wholesale/retail 06=Catering/accomodation 07=Transport, storage, communication 08= Private household 09=Medical 10=Government
E3.8 What industry was this job in?	<i>Code - choose from options</i>		
E3.9 Is this job permanent or temporary? 01=permanent 02=temporary	CODE		
E3.10 If temporary, when will it finish? DD/MM/YYYY			

E3.11 If temporary, will it be repeated?		Y	N	11=Community and social services (teachers, social workers etc) 12=Finance and business services 13=Service Industry Other (specify in box)
E3.12 Is this job part time or full time?	CIRCLE	PT	FT	
E3.13 If it's part time, how many days per week do you work?	NUMBER			
E3.14 Are you paid by the day, week, fortnight or month?	<i>Circle option</i>			
		Codes for QE3.11 01=Day 02=Week 03=fortnight 04=month		
E3.15 How do you get paid? CODE	01=Transfer into bank Other	02=Cash	03=Cheque	
E3.16 Do you get a payslip?	Y	N		
<i>Take next items only if on the payslip. If they don't get a payslip, skip to E3.42</i>				
E3.17 How much do you get paid gross? RAND				
E3.18 Do you pay PAYE?	Y	N		
E3.19 How much? RAND				
E3.20 Do you pay SITE ?	Y	N		
E3.21 How much? RAND				
E3.22 Do you pay a pension from your paycheck?	Y	N		
E3.23 How much? RAND				
E3.24 Does your employer contribute to your pension?	Y	N		
E3.25 How much? RAND				
E3.26 Do you pay UIF?	Y	N		
E3.27 How much? RAND				
E3.28 Do you contribute to a Funeral Plan from your paycheck?	Y	N		

E3.29 How much? RAND	
E3.30 Do you contribute to a Medical Aid from your paycheck?	Y      N

E3.31 How much? RAND	
E3.32 Do you pay life insurance from your paycheck?	Y      N
E3.33 How much? RAND	
E3.34 Do you pay an employer loan from your paycheck?	Y      N
E3.35 How much? RAND	
E3.36 Do you pay union fees from your paycheck?	Y      N
E3.37 How much? RAND	
E3.38 Do you get subsidised housing?	Y      N
E3.39 How much do you pay from your paycheck?      RAND	
E3.40 Do you get subsidised transport?	Y      N
E3.41 How much do you pay from your paycheck?      RAND	
E3.42 So you take home each month about ... RAND	
E3.43 Do you get paid a bonus at the end of the year?	Y      N
E3.44 How much? RAND	
E3.45 Do you get any perks from your job? (Free food, etc..)	DESCRIBE

**Answer if there was a cash flow on this job in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Receive wages			

If lost a job

E3.46 When do you work your last day? DD/MM/YYYY	
E3.47 Who lost their job? FIRST NAME	
E3.48 What company/person did he/she work for? NAME	
E 3.49 Did you receive a retrenchment package or severance pay?	Y N

**Answer if there was a retrenchment package/severance pay from this job loss in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Retrenchment/severance pay			

### **Questionnaire C4 – Change in Self Employment Business**

*Interviewer: Please use every time someone in household starts or closes a business during the course of the study year.*

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

E4.1 What happened?		01=start new business 02=closed business due to lack of finance (fill out E1) 03=closed business due to lack of sales (fill out E1) 04=closed business because found job 05=closed because sold business
If new business:		
E4.2 When did you open for business?	DD/MM/YYYY	
E4.3 Who started the new business?	FIRST NAME	CODES FOR E4.5 01=Making clothing for customers 02=Making clothing for factory/shop 03=Making food for sale 04=Making beer for sale 05=Making other item for sale (specify) 06=Shop keeper 07=Spaza shop from home 08=Buying fruit/veg, reselling on street 09=Selling other goods on street 10=Repairing shoes 11=Hairdressing 12=Professional 13=Artisan 14=Building/repairing houses 15=Taxi owner/driver 16=Collecting wood 17=Traditional healer 18=Child minding 19=Mechanic/electrician 20=Selling food/small things from home 21=Money lender 22=Shabbeen owner Other (describe in box)
E4.4 List three of your main activities	TEXT	
E4.5 What do you do?	Code- choose from options	
E4.6 If selling, do you make what you sell?		Y N
E4.7 If selling, what exactly do you sell?	TEXTBOX	
E4.8 Do you keep business expenses separate from household expenses?		
01=separate 02=together CODE		

E4.9 How many people work with you in total?	NUMBER		
E4.10 Which household members work with you?	FIRST NAMES		
E4.11 Do you pay them?			
E4.12 What do you pay them per month?			
RAND			
E4.13 How many other people that work with you do you pay?	NUMBER		
E4.14 What do you expect to pay these employees on a monthly basis?	RAND		
E4.15 How much money did you need to start the business?	RAND		
E4.16 Where did you get the money from? CHOOSE ONE OR MORE	01=Savings 02=Retrenchment package 03=Borrowed from bank 04=Borrowed from cash loan 05=Borrowed from relative 06=Borrowed from friend/neighbour 07=Borrowed from umgalelo Other		

**Answer if there was a cash flow for this business in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Revenues			
Business Expenses			
Purchase inventory			

If closed a business

E4.17 When do you have your last day of business?	DD/MM/YYYY	
E4.18 Whose business was it?	FIRST NAME	
E4.19 What did the business do?	DESCRIBE	
E 4.20 Did you sell your business?	Y	N

**Answer if there were any cash flows from the sale of business in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Sales of business			



### **Questionnaire C5 – Change in Casual Employment**

*Interviewer: Please use every time someone in household starts or ends a casual labour during the course of the study year.*

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	

E5.1 What happened?	01=Started new casual employment 02=Ended casual employment
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E5.2 What day did the casual job start?	DD/MM/YYYY		<b>Codes for QE5.6</b> 01=Professional and technical 02=Managerial, executive 03=Clerk, administrative 04=Shop and market sales worker 05=Transport, delivery, communication worker 06=Operators, production workers 07=Crafts and related trades workers 08=Farm worker 09=Labourers 10=Domestic workers/gardeners 11=Policeman 12=Fireman 13=Security 14=Child minder Other (specify in box) <b>Codes for Q E5.8</b> 01=Agriculture, fishing 02=Mining 03=Manufacturing (specify) 04=Construction 05=Wholesale/retail 06=Catering/accommodation 07=Transport, storage, communication 08= Private household 09=Medical 10=Government 11=Community and social services (teachers, social workers etc) 12=Finance and business services
E5.3 Who started doing casual labour?	FIRST NAME		
E5.4 Who do you work for? COMPANY OR PERSON'S NAME			
E5.5 List three of your main tasks	TEXTBOX		
E5.6 What do you do for this casual job?			
E5.7 What are the industry's three main products or services?	Code - Choose from options TEXTBOX		
E5.8 What industry is this?	Code - choose from options		
E5.9 How many hours will you work on an average day?	# of hours		
E5.10 How many days will this job last for?	NUMBER		

E5.11 How many times a year do you usually get a job like this?	NUMBER		
E5.12 How much will you be paid each time per day?	RAND		
E5.13 Are there any other perks that come with the job (like free food)?	TEXTBOX		

**Answer if there were any cash flows from this job in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Wages			

If stopped a casual job

E5.14 When do you have your last day of work?	DD/MM/YYYY	
E5.15 What did you do?	FIRST NAME	
E4.16 Who did you work for?	COMPANY OR PERSON NAME	

**Questionnaire C6 – Change in non-employment income (not including rental income)***Interviewer: Please use every time someone in household starts or finishes receiving a grant, alimony, unemployment insurance, etc.*

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	
E6.1 What happened?	CHOOSE ONE 01=new income 02=stopped

If new source of income:

E6.2 What date did you start receiving this income?	DD/MM/YYYY	
E6.3 Who started receiving the non-employment income? FIRST NAME		
E6.4 What type of income is it?	CHOOSE ONE	
E6.5 How is the payment received?	CHOOSE ONE	
E6.6 Amount received every month	RAND	
<b>Codes for Q E6.4, E6.9</b> 01=Old age grant 02=Child support grant 03=Disability grant 04=Foster care grant 05=Pension/retirement fund payment 06=Alimony/child support 07=Veteran's pension 08=Unemployment insurance 09=Workman's comp		<b>Codes for Q E6.3</b> 01=collect cash 02=into bank 03=cheque 04=In kind Other (specify in box)

**Answer if there were any cash flows from this income in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Income received			

If stopped non-employment income

E6.7 When did you receive the last payment? DD/MM/YYYY	
E6.8 Who received it? FIRST NAME	
E6.9 What type of income was it? CHOOSE ONE ( <i>from above</i> )	

### **Questionnaire C7– Change in rental income**

*Interviewer: Please use every time someone in household starts or finishes receiving rental income.*

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	
E7.1 What happened?	CHOOSE ONE 01=new rent 02=stopped rent

If new rent:

E7.2 What date did you start receiving the rent?	DD/MM/YYYY	
E7.3 Who is the renter?	FIRST NAME	
E7.4 How is the payment received?	CHOOSE ONE 01=collect cash 02=into bank 03=cheque 04=In kind Other (specify)	
E7.5 Amount received every month	RAND	

**Answer if there were any cash flows from this renter in the past two weeks**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Rent received			

If stopped rent

E7.6 When did you receive the last rental payment?	DD/MM/YYYY	
E7.7 Who was the renter?	FIRST NAME	

**Questionnaire C8– Remittance/Lobola Given or Received***Interviewer: Please use every time someone in household gives or receives a remittance or lobola**NOTE: FILL THIS OUT EVERY TIME THERE IS A REMITTANCE, EVEN IF IT IS ONCE A MONTH!*

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	
TICK BOX: <input type="checkbox"/> GIVEN <input type="checkbox"/> RECEIVED	
E8.1 What happened?	CHOOSE ONE  01=remittance/lobola received 02= remittance/lobola given
What type of income is it?	Lobola given Lobola received Remittance given Remittance received

  

If received start from E8.2. If given, start from E8.9	
E8.2 What date did you receive it?	DD/MM/YYYY
Who received it?	FIRST NAME

E8.3	What type is it?	CHOOSE ONE	01=Remittance from spouse 02=Remittance from son/daughter 03=Remittance from parents 04=Remittances from sibling 05=Remittance from another relative 07=Remittance from friend/neighbour 08=Lobola
E8.4	How was the payment received?	CHOOSE ONE	01=send by friend/relative 02=transfer into bank 03=cheque 04=send by bus driver 05=Western Union/postal order 06=take personally Other _____ (specify) _____
E8.5	Was it cash or kind?		01=cash 02=kind 03=both
E8.6	What kind of kind was it?		01=cattle 02=goats/sheep 03=chickens 04=food 05=clothing 06=energy source (wood/paraffin) Other _____ (specify) _____
E8.7	What was the value of the kind given?	RAND	
E8.8	What was the value of the cash given?	RAND	

**Record the cash flow of the remittance below**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Remittance received			

If given:

E8.9	What date did you give it?	DD/MM/YYYY	
Who gave it?		FIRST NAME	
E8.10	What type is it?	CHOOSE ONE	01=Remittance to spouse 02=Remittance to son/daughter 03=Remittance to parents 04=Remittances to sibling 05=Remittance to another relative 07=Remittance to friend/neighbour 08=Lobola
E8.11	How was the payment given?	CHOOSE ONE	01=send by friend/relative 02=transfer into bank 03=cheque 04=send by bus driver 05=Western Union/postal order 06=take personally Other (specify) _____
E8.12	Was it cash or kind?		01=cash 02=kind 03=both



E8.13	What kind of kind was it?		01=cattle 02=goats/sheep 03=chickens 04=food 05=clothing 06=energy source (wood/paraffin) Other (specify)
E8.14	What was the value of the kind given?	RAND	
E8.15	What was the value of the cash given?	RAND	

**Record the cash flow of the remittance below**

	Date(dd/mm/yyyy)	Amount(Rand)	Comment(see code sheet)
Remittance given			

## QUESTIONNAIRE A1

*Interviewer: Use if bought or sold physical assets*

**Note: If there are more than one item with different prices, use multiple forms!**

Household Area:	
Household Code:	
Interviewer Code:	
Interview Date:	
Respondent first name:	

Is this a ☐ purchase ☐ sale ☐ loss?

Is this an asset at another location? If yes, tick box ☐

Where is that other location? 01=Eastern Cape 02=Western Cape 03=Northern Cape 04=Northwest 05=KZN 06=Gauteng 07=Limpopo

08=Mpumalanga 09=Free State 10=Outside South Africa

If purchased an asset:

A1.2 What type of asset is it? CHOOSE CODE			<b>Asset Codes</b> <b>Codes for A1.2,A1.9,A1.16</b>
A1.3 Number of the same item purchased NUMBER			ALC=Cattle ALS=Adult sheep ALG=Adult goats ALP=Adults pigs ALPL= Adult poultry ALH=Horses and donkeys ALO=Other livestock
A1.4 Date of Purchase DD/MM/YYYY			ATC=Cars/bakkie ATM= Motorcycles ATB=Bicycles ATO=Other vehicle/taxi ATCT=Carts
A1.5 Value of each item RAND			AATV= Televisions AAV =Video player/DVD AAFR =Fridge/freezer AAG= Gas/paraffin cooker AAS =Stove (oven/hob) AASM =Sewing machine AAR =Radios, cassette recorder, HI FI AACP =Computer AAC =Cell phone AAO =Other appliance/electronic
A1.6 How was it bought? CHOOSE ONE	01=Cash 02=Credit from seller 03=Loan from bank Other _____		AFBD= Bed (mattress) AFB= Bedroom suite AFL =Lounge suite AFO=Other furniture AOJ=Jewelry Aoo=Other personal items AHT =House (Must have title) AHM =Housing material ABR= Raw Materials ABP= Perishables ABN =Non-Perishables ABM= Machinery ABEL =Electronic Equipment ( <i>computer / till</i> ) ABEQ =Other Equipment
A1.7 If cash, how did you get the money?			
<b>If credit, fill in F9, F10, F21 or F20!</b>			

If sold an asset:		
A1.9 What type of asset is it?	CHOOSE CODE	
A1.10 Number of the same items sold	NUMBER	
A1.11 Date of Sale	DD/MM/YYYY	
A1.12 Value of each item	RAND	
A1.13 How was it paid for?	CHOOSE ONE	01=cash 02=cheque 03=gave credit to buyer, received a deposit 04=gave credit to buyer, did not receive a deposit Other _____
A1.14 If cash, how was the cash used?	CHOOSE ONE	

**If credit, fill out F19!**

If lost, (remember to fill out an event form)

A1.15 What asset category is it?	CHOOSE CODE	
A1.16 What code of asset is it?	CHOOSE CODE	
A1.17 Number of the same items lost	NUMBER	
A1.18 Date of loss	DD/MM/YYYY	
A1.19 Value of each item	RAND	
A1.20 How was it lost?	CHOOSE ONE	01=stolen    02=destroyed    03=consumed    04=lost/misplaced Other _____

## QUESTIONNAIRE FC1

*Interviewer: Use if closing a financial device*

<u>Household Area:</u>	
<u>Household Code:</u>	
<u>Interviewer Code:</u>	
<u>Interview Date:</u>	
<u>Respondent first name:</u>	

C1.1 Financial Device code that is being closed	
C1.2 Date closed	DD/MM/YYYY
C1.3 Reason for closing	01=Paid off 02=Couldn't make payments 03=Loan came under administration (fill out F23) 04=No longer wanted to be in it Other _____