Questionnaire for Housing Finance 2007

Questionnaire Number : **(For Office use only)**

(i) Interviewer Name		**(ii) Interviewer Number**			
(iii) Checked by Monitor		**(iv) Date of Interview**	**dd**	**mm**	**2007**

A. Basic Information

Q1. Interview Location

Ekurhuleni: Chris Hani	1	
Ekurhuleni: Katlehong Nhlapo	2	
Eldorado Park: Neighbouring Kliptown	3	
Orange Farm: Stretford	4	
Cape Town: Netreg	5	
Cape Town: Suburban	6	**Q1**

Q2. Location of Respondent

Sample Number:	**Q2**
Q3. Place of work:	**Q3**

Q4. Age | | **Q4**

Q5. Gender

Male	1	
Female	2	**Q5**

Q6. Marital Status

Single	1	
Married/ Living together as if Married	2	
Divorced/Separated/Widowed	3	**Q6**

Q7. Education

Did not attend school	1	
Primary school	2	
Secondary NOT completed	3	
Secondary (Matric) completed	4	
Some University/Technikon	5	
University/Technikon completed	6	
Graduate/post Graduate	7	**Q7**

Q8. Type of Employment

Self Employed/ Entrepreneur	1	
Permanent Employee	2	
Self employed/Entrepreneur **and** Employee	3	
Piece Jobs	4	
Non-contract employment	5	**Q8**

Q9. If a piece job worker, how many months have you worked in the past 12 months? | **MONTHS** | **Q9**

Q10. Sector of Employment

Trade	1	
Manufacturing/Construction	2	
Services	3	
Agriculture	4	
Domestic Workers	5	
Other, Specify ……	6	**Q10**

Q11. Location of Employment

Respondent's Home	1	
Store/ Container	2	
Office/ Construction sites	3	
Street (no fixed location)	4	
Market Stall	5	
Domestic worker working in employer's home	6	**Q11**

B. Housing History

Housing Ownership, Tenure, and Financing

Q12. How old is the dwelling in which you currently live?

Years	**Q12**

Q13. How long have you and your household lived in this dwelling?

Years	**Q13**

Q14. Type of current dwelling

Shack in informal settlement	1	
Backyard shack/room	2	
RDP House	3	
Old township stock house	4	
Shack in Site & Service area	5	
House in Site & Service area	6	
Flat	7	**Q14**

Q15. Type of home ownership

Q16 to 18 ← Own	1	
Q20 ← Rent	2	
Q20 ← Live for Free	3	**Q15**

Q16. If you OWN (Q15=1), did you buy the house, inherit, or build/construct?

Bought house	1	
Inherited house	2	
Built/ constructed house	3	
Government subsidy/ RDP	4	**Q16**

Q17. If you OWN (Q15=1), what are the available documents?

Registered Title Deed	1	
Registered Sales Contract	2	
Agreement between Parties	3	
Other, Specify ……	4	
None	5	**Q17**

Q18. If you BOUGHT (Q16=1), where did the majority of the funds come from to pay for the dwelling?

Q21 ← Informal Loan	1	
Q21 ← Formal Loan	2	
Q21 ← Personal Cash	3	
Q21 ← Other, Specify ……..	4	**Q18**

Q19. If you BUILT/CONSTRUCTED (Q16=3), how did you pay to build/construct the dwelling?

Q21 ← Informal Loan	1	
Q21 ← Formal Loan	2	
Q21 ← Personal Cash	3	
Q21 ← Other, Specify ……..	4	
Q21 ← Acquired Materials	5	**Q19**

Q20. If you do NOT own (Q15=2 or 3) your dwelling, how did you get the dwelling?

Rent	1	
Inherit	2	
Government Subsidy	3	
Occupied the place	4	
Look after place	5	
Live with Parents/Family	6	**Q20**

Housing Quality

Q21. How was the house originally constructed?

Self-Built	1	
Hired Builder	2	
Unknown (Not original owner)	3	
Developer	4	
Government built	5	
Other, Specify ……..……..……..	6	**Q21**

Q22.	**Number of rooms in the house (Divided by a permanent structure - Excluding bathroom)**		**Q22**

Q23. Roof Type of the Dwelling:

Cement blocks/ Concrete	1	
Corrugated iron/ Zinc	2	
Wood	3	
Plastic	4	
Cardboard	5	
Mixture of mud & cement	7	
Wattle & Dub	8	
Tile	9	
Mud	10	
Thatching	11	
Asbestos	12	**Q23**

Q24. Floor Type of the Dwelling

Concrete	1	
Wood	2	
Tile, Fabric, Blocks	3	
Dirt/Earth	4	**Q24**

Q25. Wall Type of the Dwelling

Bricks	1	
Cement Blocks	2	
Corrugated iron/ Zinc	3	
Wood	4	
Plastic	5	
Cardboard	6	
Mixture of mud & cement	7	
Wattle & Dub	8	
Mud	9	
Thatching	10	
Asbestos	11	**Q25**

Does your dwelling have:

		YES	NO	
Q26.	**A separate kitchen inside the house?**	1	2	**Q26**
Q27.	**Bathroom/toilet inside the home?**	1	2	**Q27**

Q28. How does the house receive water?

Public or private water line connection	1	
Water tank or well connection	2	
Local water line (no connection)	3	
Local water tank, well, or truck (no connection)	4	
Purchased source (bottled water)	5	
River, lake, or natural source (no connection)	6	**Q28**

Q29. How does the house receive electricity?

Formal power line connection	1	
Informal power line connection	2	
Self-generated power	3	
Other source, specify ……	4	
No electricity in house	5	**Q29**

Q30. Did you improve/or make changes to your house during the last 5 years?

Q31 - 48← Yes	1	
Q 49← No	2	**Q30**

If yes, which of the following changes did you makes:

		YES	**NO**	
Q31.	Extra room for household purposes	1	2	**Q31**
Q32.	Extra room to rent or backyard room	1	2	**Q32**
Q33.	Extra room or space for business	1	2	**Q33**
Q34.	Build a kitchen or improve finishes	1	2	**Q34**
Q35.	Build a bathroom or improve finishes	1	2	**Q35**
Q36.	Improve or put on a roof/ceiling	1	2	**Q36**
Q37.	Improve or put in a floor	1	2	**Q37**

	Changes (continue)	YES	NO	
Q38.	Paint, plaster or wall repair	1	2	Q38
Q39.	Windows	1	2	Q39
Q40.	Doors	1	2	Q40
Q41.	Connections to an outside water line	1	2	Q41
Q42.	Internal water/plumbing installations	1	2	Q42
Q43.	Connections to an outside power line	1	2	Q43
Q44.	Internal electricity/outlet installations	1	2	Q44
Q45.	Add wall or fence around property	1	2	Q45
Q46.	Home registration	1	2	Q46

Q47. What was the total cost for all improvements? **R** **Q47**

Q48. From where did you get the majority of the funds?

Personal Cash	1	
Informal loan	2	
Formal loan	3	
Family contribution	4	
Employer loan	5	Q48

C. Housing Demand

Non-OWNERS should answer Q49 to Q59 **OWNERS should answer Q60 to Q66**

<u>Non-Owners</u>: (Demand)

Q49. Do you plan on acquiring LAND for a house in the next 5 years?

Yes	1	
Q60← No	2	Q49

Q50. Do you currently own LAND for building the house?

Q53← Yes	1	
No	2	Q50

Q51. If Q50=NO: How do you plan on acquiring land for the house?

Purchase Informally	1	
Purchase Formally	2	
Gift	3	
Government Subsidy/RDP or Site & Services	4	
Acquire Informally	5	
Not affordable	6	Q51

Q52. If Q50=NO: Do you know how much such land would cost? **R** **Q52**

Q53. Do you plan on buying or building a HOUSE in the next 5 years

Q54 – Q59← Yes	1	
Q67← No	2	Q53

Q54. If Q53=YES: How do you plan on paying to build/buy the house?

Informal loan	1	
Formal loan	2	
Gift	3	
Government Subsidy/RDP	4	
Personal Cash/Savings	5	
Acquisition of Materials	6	Q54

Q55. If Q53=YES: Do you know how much it would cost to build/pay for the house (not including buying the land)? **R** **Q55**

Q56. If Q53=YES: If you took a loan to pay for the house, how much would you be able to pay per month to repay the loan? **R** **Q56**

Q57. If Q53=YES: Who will build the house?

Hire a builder or labourers	1	
Build it yourself or with family & friends	2	
Buy a completed house	3	
Government subsidy	4	Q57

Q58. **If YES: Would the house be in the current city you live in or in another place?**

Current City	1	
Other Place	2	**Q58**

Q59. **If YES: What type of structure would the house be?**

Shack in informal settlement	1	
Backyard shack/room	2	
RDP House	3	
Old township stock house	4	
Shack in Site & Service area	5	
House in Site & Service area	6	
Private house/ Repossessed house	7	
Flat	8	**Q59**

Owners: (New Housing demand) **Non Home Owners skip to Q66**

Q60. **Do you plan on moving to/building a new house in the next 5 years?**

Yes	1	
Q67← No	2	**Q60**

Q61. **If Q60=YES: Would the house be in the current city you live in or in another place?**

Current City	1	
Other Place	2	**Q61**

Q62. **If Q60=YES: How much would it cost to buy/construct your new house?** **R** **Q62**

Q63. **If Q60=YES: If you took a loan to pay for the house, how much would you be able to pay per month to repay the loan?** **R** **Q63**

Q64. **If Q60=YES: What type of structure would the house be?**

Shack in informal settlement	1	
Backyard shack/room	2	
RDP House	3	
Old township stock house	4	
Shack in Site & Service area	5	
House in Site & Service area	6	
Private house/ Repossessed house	7	
Flat	8	**Q64**

Q65. **If Q60=YES: How much could you sell your current house for (resale value)?** **R** **Q65**

Q66. **If Q60=YES: How do you plan on buying/building the new house?**

Funds raised through selling Current House	1	
Informal Loan	2	
Formal Loan	3	
Gift	4	
Government Subsidy/RDP	5	
Personal Cash/ Savings	6	**Q66**

<u>Everyone answers: Home owners & Non Home Owners</u>

Q67. **Do you plan on improving/making changes to your current house in the next 5 years?**

Q68 - Q87← Yes	1	
Q88← No	2	**Q67**

If yes, which improvements/changes do you plan on making:

		YES	NO	
Q68.	Extra room for household purposes	1	2	**Q68**
Q69.	Extra room to rent or backyard room	1	2	**Q69**
Q70.	Extra room or space for business	1	2	**Q70**
Q71.	Building a kitchen or improving finishes	1	2	**Q71**
Q72.	Building a bathroom or improving finishes	1	2	**Q72**
Q73.	Improving or putting on a roof/ceiling	1	2	**Q73**
Q74.	Improving or putting in a floor	1	2	**Q74**
Q75.	Painting, plastering, or wall repair	1	2	**Q75**
Q76.	Windows	1	2	**Q76**

Improvements/changes (Continue)		YES	NO	
Q77.	Doors	1	2	**Q77**
Q78.	Connections to an outside water line	1	2	**Q78**
Q79.	Internal water/plumbing installations	1	2	**Q79**
Q80.	Connections to an outside power line	1	2	**Q80**
Q81.	Internal electricity/outlet installations	1	2	**Q81**
Q82.	Add wall or fence around property	1	2	**Q82**

Q83.	**Do you know how much it would cost to make all of these improvements?**	**R**	**Q83**

Q84. **How do you plan on paying for the improvements?**

Informal loan	1	
Formal loan	2	
Gift	3	
Government Subsidy/RDP	4	
Personal Cash/Savings	5	
Acquisition of Materials	6	**Q84**

Q85.	**How much do you think you could pay per month for your housing improvement/changes costs?**	**R**	**Q85**
Q86.	**How much do you have in savings that you can use towards the cost of the new house or home improvements?**	**R**	**Q86**

Q87. **To make the improvements, would you:**

Hire a builder or labourers	1	
Hire general contractor to do the work	2	
Build it yourself or with family/friends	3	**Q87**

D. Household Financial Status

Contributors/Recipients of Household Finances

Q88. **What is the family structure of the house**

Extended family/ Joint family	1	
Immediate family (include grandparents, single parent households)	2	
Singles/ Singles Sharing /Staying with a relative/Friend	3	**Q88**

Q89. **Is your spouse/children under 18 years living elsewhere?**

Yes	1	
No	2	**Q89**

Q90.	**How many members are in your household/family living in this dwelling (including yourself)?**		**Q90**
Q91.	**How many members in your family living in this dwelling contribute to household income (including the head)?**		**Q91**
Q92.	**How many members in your family living elsewhere contribute to the household income?**		**Q92**

Current Household Income per Month

Q93.	**Respondent's income from enterprise/employment from main economic activity (net business income, or take home pay)**	**R**	**Q93**
Q94.	**Second source of income for head of household**	**R**	**Q94**
Q95.	**Spouse's income**	**R**	**Q95**
Q96.	**Other sources of income for household (incl. maintenance, child grants, pension, remittances from family living elsewhere, etc)**	**R**	**Q96**
Q97.	**Other income contributed by other household members living here**	**R**	**Q97**
Q98.	**TOTAL (Q93 thru Q97)**	**R**	**Q98**

Current Household Expenses per Month

Q99.	**Rent or Home loan payment**	**R**	**Q99**
Q100.	**Electricity, water, telephone/cell phone and maintenance bills**	**R**	**Q100**
Q101.	**Transportation expenses (to work or school)**	**R**	**Q101**
Q102.	**Food (NOT including toiletries & cleaning materials)**	**R**	**Q102**
Q103.	**Clothing**	**R**	**Q103**
Q104.	**School and University Fees**	**R**	**Q104**
Q105.	**Medical Expenses**	**R**	**Q105**
Q106.	**Monthly instalment on outstanding debt (incl. car, clothing stores, furniture stores etc.)**	**R**	**Q106**
Q107.	**Stokvel/ Burial Society Contributions**	**R**	**Q107**
Q108.	**Other Expenses (toiletries, cleaning materials, entertainment, insurance, etc.)**	**R**	**Q108**
Q109.	**TOTAL (Q99 thru Q108)**	**R**	**Q109**

Calculations:

Q110.	**Net household income (Q98 minus Q109)**	**R**	**Q110**
Q111.	**Repayment capacity from total income (Q98 divided by 4)**	**R**	**Q111**
Q112.	**Effective monthly repayment capacity (smaller amount of Q110 & Q111)**	**R**	**Q112**

Variances of Monthly Income and Expenses

Q113. Does either of these averages differ significantly from month to month?
(Amounts differing more than 10% from month to month + or - considered as significant)

Yes	1	
No	2	**Q113**

E. Business History (Only for Entrepreneurs) Non Entrepreneurs go to Q147

Q114. Specific type of business activity?

	Q114

Q115. Are you the owner of the business?

Yes	1	
No	2	**Q115**

Q116. Is the business registered?

Yes	1	
No	2	**Q116**

Q117. Form of ownership

Single Owner	1	
Partnership (2 or more partners)	2	**Q117**

Q118.	**Number of years the enterprise has been in operation in its current form of ownership**	**years**	**Q118**
Q119.	**How much did it cost to start this business? (Value of initial investment capital)**	**R**	**Q119**

Q120. Most significant source of funds for the most recent investment

Cash/Savings	1	
Bank Loan	2	
Loan from Registered Micro Lender	3	
Loan from money lender/mashonisa	4	
Stokvel/Sacco	5	
Trade Loan/ Loan from local shop	6	
Family/Friends Loan	7	
Gift from family	8	
Sale of Family Items (Jewellery, Etc.)	9	
Loan from an employer	10	
Loan from Overdraft Facility / Credit Card	11	
Other, Specify ……	12	**Q120**

Present market value of:

Q121.	**Assets (excluding land and building)**	**R**	**Q121**
Q122.	**Stock/ inputs/ materials**	**R**	**Q122**

Number of paid full time employees:

Q123.	**When the enterprise started-up (not including owner)**		**Q123**
Q124.	**Current paid full-time employees (not including owner)**		**Q124**

Labour:

Q125.	**Labour for past 12 months (including seasonal employees, part time and full time employees)**	**Per month: R**	**Per Year: R**	**Q125**

Other Business expenses:

		Per Month	**Per Year**
A	**Rent**		**R**
B	**Services (Water, Electricity, etc.)**		**R**
C	**Telephone/ Cell**		**R**
D	**Transport**		**R**
E	**Insurance**		**R**
F	**Any other business expense (1)**		**R**
G	**Any other business expense (2)**		**R**

Q126.	**Total miscellaneous business expenses (Total of table A to G)**	**R**	**Q126**

Q127. Do you own or rent your business location?

Own the location – my home	1	
Own the location, but not my home	2	
Rent	3	
Business premises is Free/Pay no Rent	4	**Q127**

What are the 2 most significant problems affecting the business now?	**Q128. MOST significant problem**	**Q129. 2nd Most significant problem**	
Weak Demand	1	1	
Marketing and distribution	2	2	
Employee Problems	3	3	
Raw Materials	4	4	
General/Utility Services (water, electricity, sanitation)	5	5	
Costly Financing	6	6	
Unavailability of Financing Sources	7	7	
Insufficient Collateral	8	8	
Domestic/Local Competition	9	9	
Foreign Competition	10	10	
Taxation law	11	11	
Government Procedures / By-laws	12	12	
Non payment or Late payment by Customer	13	13	
Technology and equipment	14	14	
Supplier Problems	15	15	
Location/Accommodation	16	16	
Weak surrounding infrastructure	17	17	
Lack of shelter/proper trading space	18	18	**Q128**
Other, specify ……	19	19	**Q129**

Q130. Have the business profits grown over the past 12 months?

Doubled or more	1	
Less than doubled	2	
Stayed the same	3	
Less profit than before	4	
Lost money	5	**Q130**

Q131. Do you buy any kind of raw materials / inputs?

Yes	1	
No	2	**Q131**

Purchases:

Q132. Total value of purchases during the past 12 months | **R** | **Q132**

Q133. Form of purchase (payment) in the past 12 months

Cash/cheque	1	
Advance payment	2	
Consignments	3	
Credit	4	
More than one form of payment	5	**Q133**

What percentage of your purchases in the past 12 months were in

Q134.	**Q140← Cash**	**%**	**Q134**
Q135.	**Q140← Advance payment**	**%**	**Q135**
Q136.	**Q140← Consignment**	**%**	**Q136**
Q137.	**Q138 – Q139← On Credit (7 days and above)**	**%**	**Q137**

Q138. Number of credit transactions over the past 12 months | | **Q138**

Q139. Average value of credit purchases/transaction over the past 12 months | **R** | **Q139**

Sales

Q140. Total value of sales during the past 12 months | **R** | **Q140**

Q141. Form of sale (revenue) in the past 12 months:

Cash/cheque	1	
Credit	3	
Consignments	2	
Advance payment	4	
More than one form of payment	5	**Q141**

What percentage of your SALES in the past 12 months were in

Q142.	**Q147←Cash**	**%**	**Q142**
Q143.	**Q147←Credit**	**%**	**Q143**
Q144.	**Q147←Consignment**	**%**	**Q144**
Q145.	**Q146← Advance Payments**	**%**	**Q145**

Q146. Number of transactions over the past 12 months in Advance Payment | | **Q146**

F. Financial Services History & Demand: ALL Respondents should answer this section:

Household Savings & Deposits

Q147. Does head of household have any formal bank accounts (which may include post-bank, checking or saving accounts, or mzansi)?

Q148-Q149 ← Yes	1	
Q150 ← No	2	**Q147**

Q148. Number of accounts? | | **Q148**

Q149. Did you use this formal bank account(s) in the last 30 days?

Yes	1	
No	2	**Q149**

Informal Groups

Q150. Does anyone in the household make contributions to informal groups (like Stokvel, Burial Societies, Savings Club, Credit society)?

Q151 - Q157←	Yes	1	
Q158←	No	2	**Q150**

Q151.	**The number of informal groups, that members of the household currently participate in:**		**Q151**

**** * * Please provide information on the most significant group a member of the household participates in***

Q152.	**Number of members in the most significant group**		**Q152**
Q153.	**Number of women members in that group**		**Q153**
Q154.	**How many months has the group been in operation?**	**months**	**Q154**
Q155.	**Number of contributions per month from the household:**		**Q155**
Q156.	**Average amount of contribution each time**	**R.**	**Q156**
Q157.	**Average ANNUAL payout amount**	**R.**	**Q157**

Other Household Finances

Q158. Are you safekeeping funds with an individual intermediary (money keepers / mashonisa)?

Q159←	Yes	1	
Q160 ←	No	2	**Q158**

Q159.	**Average amount per contribution, contributed over the past 12 months for safekeeping**	**R**	**Q159**

Q160. Do you make contributions to a Pension Fund?

Yes	1	
No	2	**Q160**

Q161. Do you receive remittances from a family member?

Q162←	Yes	1	
Q163←	No	2	**Q161**

Q162.	**How much in remittance did you receive over the past 12 months?**	**R**	**Q162**

Q163. Do you make any other money transfers (through any Bank, Post Bank, Western Union, etc)?

Yes	1	
No	2	**Q163**

Q164. Do you receive any other money transfers (through any Bank, Post Bank, Western Union, etc)?

Yes	1	
No	2	**Q164**

Informal Loans

Q165. Have you ever <u>REQUESTED</u> money from an informal source that you had to pay back (informal loan)? (Friends/Colleagues/Family/Informal Moneylender)

Q166 – Q178←	Yes	1	
Q179←	No	2	**Q165**

Q166. If Q165=YES, which source did you most often request a loan from?

Employer	1	
Friends/ Neighbours	2	
Family	3	
Money Lender	4	
Others, Specify…….	5	**Q166**

Q167. If Q165=YES, was the request for a loan accepted?

Q169←	Yes	1	
Q168←	No	2	**Q167**

Q168. If Q167=NO, what was the reason why they rejected your request for a loan?

	Q168

Q169.	**If Q165=YES, Number of informal loans borrowed during the past 12 months**		**Q169**
Q170.	**If Q165=YES, Total value of all informal loans borrowed during the past 12 months**	**R**	**Q170**

*** * * If borrowed more than 1 informal loan over the past 12 months (Q169>1), have respondent pick the highest value loan. Otherwise, use the one loan**

Q171. From which source did you borrow?

Employer	1	
Friends/Neighbours	2	
Family	3	
Money Lender	4	
Others, Specify ……	5	**Q171**

Q172.	**Days between Informal loan request and disbursement**		**Q172**
Q173.	**Total informal loan amount**	**R**	**Q173**
Q174.	**Maturity (Time period over which informal loan is repaid), months**	**Months**	**Q174**
Q175.	**Value of Interest charges on Informal loan**	**R**	**Q175**
Q176.	**How much Security/Collateral was offered for Informal loan (value as % of loan amount)**	**%**	**Q176**

Q177. What was the main purpose of the informal loan?

Q179← Business	1	
Q178← Home Improvement/Repairs	2	
Q178← Home Purchase	3	
Other Personal Reasons (Funeral, Emergency, Medical, Transportation, **Q179←**Education, Wedding, etc.)	4	**Q177**

Q178. If the informal loan was for HOUSING, was it for….

The home where you currently live?	1	
Another home in this city	2	
Another home in this Province	3	
Another home in another Province	4	
Another home in another country	5	**Q178**

<u>Formal Loans</u>

Q179. Have you ever applied for a loan from a bank, government, micro lender, sacco?

Q180← No	1	
Q181← Yes, but was rejected	2	
Q182← Yes, was approved but did not take it	3	
Q183← Yes, and I took it	4	**Q179**

Q180. If no, what was the reason for not applying:

Fear of inability to repay the loan	1	
Lack of financial documents/lack of pay slip	2	
High interest and fees	3	
Difficult and lengthy procedures	4	
Availability of other accessible sources of finance	5	
Lack of bank relations	6	
Lack of collateral/security	7	
Religious beliefs	8	
Bad credit history	9	
Others, Specify ……	10	**Q180**

If NO, never applied for a Formal loan, Skip to Q202

Q181. If yes, and was rejected, reason for rejection?

Lack of collateral	1	
Lack of financial documents/lack of pay slip	2	
Lack of bank relations	3	
Business not registered	4	
Bad credit history	5	
Others, Specify ……	6	**Q181**

Q182. If yes, and was approved but did not take the loan, reason for refusal:

Fear of inability to repay	1	
Other credit more preferable	2	
Others, Specify ……	3	**Q182**

How many loans from a Formal Institution did you take

Q183.	**In total in the past?**		**Q183**
Q184.	**In the last 3 years?**		**Q184**

Q185. Are you currently repaying any formal loans?

Yes	1	
No	2	**Q185**

Q186.	**If more than one loan, from how many institutions?**		**Q186**
Q187.	**Total value of all formal loans borrowed during the past 3 years**	**R**	**Q187**

*** * * If 183 > 1, have respondent pick the highest value loan. Otherwise, use the one loan.**

Q188. From which specific Institutions did you get the loan?

	Q188

Q189. Type of loan:

Q191← Business Loan	1	
Q191← Cash/Personal Loan	2	
Q190← Home Improvement Loan	3	
Q190← Mortgage Loan	4	
Q190← Pension-backed Loan	5	
Q190← Instalment Sale/Rent to Buy Loan	6	**Q189**

Q190. If the formal loan was for HOUSING, was it for….

The home where you currently live?	1	
Another home in this city	2	
Another home in this Province	3	
Another home in another Province	4	
Another home in another country	5	**Q190**

Q191.	**Days between loan application and disbursement (Time from application until loan was received)**	**days**	**Q191**
Q192.	**Amount of loan requested**	**R**	**Q192**
Q193.	**Amount of loan approved**	**R**	**Q193**
Q194.	**Amount of loan received (minus fees and up-front interest)**	**R**	**Q194**
Q195.	**Maturity (Time period over which loan will be repaid)**		**Q195**
Q196.	**Number of instalments**		**Q196**

Q197.	**Amount per instalment**	**R**	**Q197**
Q198.	**Interest charges (including fees)**	**%**	**Q198**

Q199. Type of Collateral/Security provided:

Building, House or Flat	1	
Land	2	
Machinery	3	
Inventory	4	
Bank account	5	
Guarantor/Co-signer	6	
No collateral/security	7	
Business license	8	
Pension	9	
Other, Specify ……..	10	**Q199**

Q200.	**Collateral/security value as a percentage of loan amount**	**%**	**Q200**
Q201.	**Of the total value of all formal loans, what percentage was used for improving or buying/constructing a house:_**	**%**	**Q201**

Potential Demand for Formal Loans

Q202. Do you have interest in requesting a new loan from a formal lender (bank/micro lender)?

Q203–Q219←	Yes	1	
Q220←	No	2	**Q202**

Q203. Would you prefer to take a loan from a bank or a micro lender?

Bank	1	
Micro Lender	2	
No Preference	3	**Q203**

Q204.	**What loan amount would you request?**	**R**	**Q204**

	Would you use the loan for the following purposes?	**YES**	**NO**	
Q205.	**Q208–Q209←** Business	1	2	**Q205**
Q206.	**Q210–Q211←** Personal	1	2	**Q206**
Q207.	**Q212–Q215←** Housing	1	2	**Q207**

If Business loan:

Q208.	**How much would you use for a BUSINESS loan?**	**R**	**Q208**
Q209.	**How long would you take to repay the BUSINESS loan (Maturity)?**	**Months**	**Q209**

If Personal loan:

Q210.	**How much would you use for a PERSONAL loan?**	**R**	**Q210**
Q211.	**How long would you take to repay the PERSONAL loan, i.e. maturity?**	**Months**	**Q211**

If loan for Housing purposes:

Q212.	**How much would you use for a HOUSING loan?**	**R**	**Q212**

Q213. If loan for HOUSING, what would be the loan purpose

Construction Material Credit	1	
Home improvement/repairs	2	
To buy a newly built or existing/existing house	3	**Q213**

Q214. If loan for HOUSING, loan, would it be for

The home where you currently live?	1	
Another home in this city	2	
Another home in this Province	3	
Another home in another Province	4	
Another home in another country	5	**Q214**

Q215. If loan for HOUSING, how long would you take to repay the loan, i.e. maturity? **Months** **Q215**

*** * * If answered "Yes" to Q202, then Q216-219 must be completed**

Q216. What is the amount of the instalment you are willing to repay per month for the total loan (housing+business+personal)? **R** **Q216**

Q217. What Interest rate are you willing to pay? **%** **Q217**

Q218. How much in handling fees are you willing to pay? **%** **Q218**

Q219. What type of collateral/security would you be able to provide:

Building (house/flat)	1	
Land	2	
Machinery	3	
Salary	4	
Bank account	5	
Household Furniture	6	
Jewellery	7	
Guarantor	8	
Pension	9	
Other, Specify ……..	10	**Q219**

*** * * If answered Q202 = No, then must answer Q220**

Q220. If NOT interested in a housing loan, please pick the reasons why?

Content with current housing	1	
Will probably borrow money elsewhere	2	
Want to save up and pay cash	3	
Waiting for government subsidy	4	
Do not want to risk losing house or pension	5	
Other, Specify ……..	6	**Q220**

Q221. Should we conduct further research can we contact you again?

Yes	1	
No	2	**Q221**

End of Questionnaire

_____

Signature of Interviewer