

# The effect of financial literacy on the sustainability of SMMEs in South Africa Gauteng province

## 2. Section A: General enterprise understanding

1. I am the sole owner of my enterprise			
Answer Choices	Yes	No	Response Total
	72.00% 144	28.00% 56	200
			answered 200
			skipped 2

2. My enterprise has a business plan?			
Answer Choices	Yes	No	Response Total
	92.00% 184	8.00% 16	200
			answered 200
			skipped 2

3. My enterprise has a separate address to that of my residential address?			
Answer Choices	Yes	No	Response Total
	78.39% 156	21.61% 43	199
			answered 199
			skipped 3





4. My enterprise has a separate bank account to my personal bank account.			
Answer Choices	Yes	No	Response Total
	82.50% 165	17.50% 35	200
			answered 200
			skipped 2

5. I keep records or tract of the spending (expenses) of my enterprise.			
Answer Choices	Yes	No	Response Total
	92.00% 184	8.00% 16	200
		answered	200
		skipped	2

6. I make use or have, in the past made use of the services of an accountant for the purposes of my enterprise.			
Answer Choices	Yes	No	Response Total
	69.35% 138	30.65% 61	199
		answered	199
		skipped	3

7. I am setisfied with my enterprise current financial status or position.			
Answer Choices	Yes	No	Response Total
	53.54% 106	46.46% 92	198
		answered	198
		skipped	4





3. Section B: What is the relationship between financial literacy and sustainability of SMMEs?

8. Financial literacy is a knowledge resource that determines the sustainability of SMMEs.				
Answer Choices			Response Percent	Response Total
1	Strongly agree		19.00%	38
2	Agree		58.00%	116
3	Disagree		21.50%	43
4	Strongly disagree		1.50%	3
			answered	200





**8. Financial literacy is a knowledge resource that determines the sustainability of SMMEs.**

	skipped	2
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**9. Financial literacy plays a significant role in value creation process of SMMEs which leads to sustainability.**

Answer Choices			Response Percent	Response Total
1	Strongly agree		18.50%	37
2	Agree		58.50%	117
3	Disagree		21.50%	43
4	Strongly disagree		1.50%	3
			answered	200
			skipped	2





**10. Financial literacy is positively related to SMMEs sustainability.**

Answer Choices			Response Percent	Response Total
1	Strongly agree		18.00%	36
2	Agree		60.00%	120
3	Disagree		20.00%	40
4	Strongly disagree		2.00%	4
			answered	200
			skipped	2

**11. Financial literacy contributes to an organisations knowledge base.**





Answer Choices			Response Percent	Response Total
1	Strongly agree		17.00%	34
2	Agree		57.50%	115
3	Disagree		23.00%	46
4	Strongly disagree		2.50%	5
			answered	200
			skipped	2

### 12. There is a relationship between SMMEs financial literacy and sustainability.





Answer Choices			Response Percent	Response Total
1	Strongly agree		18.18%	36
2	Agree		57.58%	114
3	Disagree		22.73%	45
4	Strongly disagree		1.52%	3
			answered	198
			skipped	4

### 4. Section C: What are the effects of financial literacy on the sustainability of SMMEs?





### 13. Financial literacy has a direct positive effect on SMMEs sustainability.

Answer Choices			Response Percent	Response Total
1	Strongly agree		13.07%	26
2	Agree		66.83%	133
3	Disagree		19.10%	38
4	Strongly disagree		1.01%	2
			answered	199
			skipped	3





### 14. Financial literacy enables SMMEs to access finance, which improves sustainability.

Answer Choices			Response Percent	Response Total
1	Strongly agree		18.59%	37
2	Agree		65.83%	131
3	Disagree		12.06%	24
4	Strongly disagree		3.52%	7
			answered	199
			skipped	3

**15. Financial literacy has an indirect influence on SMMEs sustainability through access to finance.**

Answer Choices			Response Percent	Response Total
1	Strongly agree		17.17%	34
2	Agree		63.64%	126
3	Disagree		15.15%	30
4	Strongly disagree		4.55%	9
			answered	198
			skipped	4

**16. Financial literacy positively affects SMMEs flexibility especially in making financial decisions.**

Answer Choices			Response Percent	Response Total
1	Strongly agree		39.00%	78
2	Agree		47.00%	94
3	Disagree		10.50%	21
4	Strongly disagree		3.50%	7
			answered	200
			skipped	2

**5. Section D: What is the extent of financial literacy of SMMEs?**

**17. Do you receive your monthly or run your monthly management packs or financials?**

Answer Choices	Yes	Maybe	No	Response Total
	43.50% 87	6.50% 13	50.00% 100	200
			answered	200
			skipped	2

**18. Are you able to interpret your business statement of financial position and statement of comprehensive income on your management packs?**

Answer Choices	Yes	Maybe	No	Response Total
	44.00% 88	4.00% 8	52.00% 104	200

**18. Are you able to interpret your business statement of financial position and statement of comprehensive income on your management packs?**

	answered	200
	skipped	2

**19. Do you know the percentage of your business monthly sales that are on credit?**

Answer Choices	Yes	Maybe	No	Response Total
	58.00% 116	6.50% 13	35.50% 71	200
			answered	200
			skipped	2

**20. Do you know which ratios tell you about your business going concern?**

Answer Choices	Yes	Maybe	No	Response Total
	43.72% 87	5.53% 11	50.75% 101	199
			answered	199
			skipped	3

**21. Do you know that the current prime overdraft rate is 8.5%?**

Answer Choices	Yes	Maybe	No	Response Total
	15.15% 30	14.65% 29	70.20% 139	198
			answered	198
			skipped	4

**22. Do you know that the current maximum (marginal) tax rate for individuals is 40%**

Answer Choices	Yes	Maybe	No	Response Total
	28.50% 57	15.50% 31	56.00% 112	200
			answered	200

**22. Do you know that the current maximum (marginal) tax rate for individuals is 40%**

	skipped	2
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**23. Do you know that the current inflation rate is between 9% and 11%**

Answer Choices	Yes	Maybe	No	Response Total
	13.50% 27	17.50% 35	69.00% 138	200
			answered	200
			skipped	2

**24. Do you know that the monthly insurance premiums paid are examples of an expense that are variable?**

Answer Choices	Yes	Maybe	No	Response Total
	19.50% 39	7.50% 15	73.00% 146	200
			answered	200
			skipped	2

**25. Financial planning should not be affected by inflation.**

Answer Choices	Yes	Maybe	No	Response Total
	20.00% 40	7.50% 15	72.50% 145	200
			answered	200
			skipped	2

**26. I make use or have, in the past made use of the services of other professionals for the purpose of my enterprise (tax consultant, broker, etc).**

Answer Choices	Yes	Maybe	No	Response Total
	42.50% 85	4.50% 9	53.00% 106	200
			answered	200
			skipped	2

### 27. My enterprise has a separate bank account to my personal bank account.





Answer Choices	Yes	Maybe	No	Response Total
	59.00% 118	4.50% 9	36.50% 73	200
			answered	200
			skipped	2

### 28. I have received training or advice in basic accounting in the past.





Answer Choices	Yes	Maybe	No	Response Total
	29.00% 58	4.00% 8	67.00% 134	200
			answered	200
			skipped	2

## 6. Section E: Financial literacy needs of SMMEs.

### 29. How taxation works.

Answer Choices			Response Percent	Response Total
1	Strongly agree		16.00%	32
2	Agree		41.00%	82
3	Disagree		28.00%	56
4	Strongly disagree		15.00%	30
			answered	200
			skipped	2

### 30. Basic bookkeeping (accounting).





Answer Choices			Response Percent	Response Total
1	Strongly agree		13.50%	27
2	Agree		39.50%	79
3	Disagree		25.50%	51
4	Strongly disagree		22.50%	45







### 30. Basic bookkeeping (accounting).

	answered	200
	skipped	2





### 31. How to plan for the long term financial future of your enterprise.

Answer Choices			Response Percent	Response Total
1	Strongly agree		14.21%	28
2	Agree		62.44%	123
3	Disagree		16.24%	32
4	Strongly disagree		7.11%	14
			answered	197
			skipped	5





### 32. The basics of the economy (inflation, interest, growth, etc)

Answer Choices			Response Percent	Response Total
1	Strongly agree		15.58%	31
2	Agree		50.25%	100
3	Disagree		24.62%	49
4	Strongly disagree		9.55%	19
			answered	199
			skipped	3





### 33. Managing debt.

Answer Choices			Response Percent	Response Total
1	Strongly agree		17.44%	34
2	Agree		58.46%	114
3	Disagree		18.46%	36
4	Strongly disagree		6.67%	13
			answered	195
			skipped	7

### 34. Managing enterprise cash flow.




Answer Choices			Response Percent	Response Total
1	Strongly agree		21.00%	42
2	Agree		59.00%	118
3	Disagree		14.00%	28
4	Strongly disagree		6.00%	12
			answered	200
			skipped	2

### 35. Ways to reduce the spending within your enterprise.

Answer Choices			Response Percent	Response Total
1	Strongly agree		29.50%	59
2	Agree		53.50%	107
3	Disagree		11.00%	22
4	Strongly disagree		6.50%	13
			answered	200
			skipped	2

## 7. Section F: Others

### 36. How often do you budget for the receipts(income) and spending (expenses) of your enterprise?

Answer Choices			Response Percent	Response Total
1	Every day		8.50%	17
2	Once a week		39.50%	79
3	Once a month		52.00%	104
			answered	200
			skipped	2

### 37. What is your current greatest need with regards to your enterprise sustainability?

Answer Choices			Response Percent	Response Total
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### 37. What is your current greatest need with regards to your enterprise sustainability?

1	Open-Ended Question	100.00%	195
1	13/03/2021 13:26 PM ID: 161992059	Government supporting and educational facilities	
2	13/03/2021 13:51 PM ID: 161993549	Government support	
3	13/03/2021 16:20 PM ID: 162004061	Financial and management education	
4	13/03/2021 16:35 PM ID: 162006428	Financial education	
5	13/03/2021 17:14 PM ID: 162008722	Educational program	
6	13/03/2021 17:18 PM ID: 162008951	Financial educational program	
7	13/03/2021 17:26 PM ID: 162009223	Management skills programs	
8	13/03/2021 17:30 PM ID: 162009701	Business and financial management skill support	
9	13/03/2021 17:34 PM ID: 162009898	Government support and education programs	
10	13/03/2021 17:38 PM ID: 162010141	Education	
11	13/03/2021 17:41 PM ID: 162010358	Education	
12	13/03/2021 17:49 PM ID: 162010463	Financial Management education	
13	13/03/2021 17:53 PM ID: 162010848	Financial literacy programs	
14	13/03/2021 17:56 PM ID: 162011058	Government financial support	
15	13/03/2021 18:00 PM ID: 162011279	Financial management education	
16	13/03/2021 21:00 PM ID: 162016591	Profit	
17	13/03/2021 22:18 PM ID: 162018330	Cash to improve my business in terms of site	

### 37. What is your current greatest need with regards to your enterprise sustainability?

18	14/03/2021 07:59 AM ID: 162022836	Expansion
19	14/03/2021 08:21 AM ID: 162023135	Finances
20	16/03/2021 08:56 AM ID: 162149251	Financial literacy education
21	16/03/2021 11:25 AM ID: 162166713	Educational programs
22	16/03/2021 11:28 AM ID: 162167523	Financial support
23	16/03/2021 11:32 AM ID: 162167993	Government grant
24	16/03/2021 11:32 AM ID: 162167930	Government support grant
25	16/03/2021 11:36 AM ID: 162168410	Government support
26	16/03/2021 11:37 AM ID: 162168468	Government support
27	16/03/2021 11:39 AM ID: 162168912	Financially programs
28	16/03/2021 11:41 AM ID: 162168997	Management skills educational facilities
29	16/03/2021 11:41 AM ID: 162169257	Financially program's
30	16/03/2021 11:43 AM ID: 162169564	Business Sustainability programs
31	16/03/2021 11:46 AM ID: 162169870	Educational programs
32	16/03/2021 11:49 AM ID: 162170231	Sustainability programs
33	16/03/2021 11:52 AM ID: 162170661	Financial support
34	16/03/2021 11:55 AM ID: 162171121	Government support grant

### 37. What is your current greatest need with regards to your enterprise sustainability?

35	16/03/2021 12:00 PM ID: 162171636	Business leadership skills programs
36	16/03/2021 12:11 PM ID: 162172170	Sustainability programs
37	16/03/2021 12:14 PM ID: 162173244	Leadership programs
38	16/03/2021 12:16 PM ID: 162173721	Financial literacy education
39	16/03/2021 12:19 PM ID: 162173943	Financial grants
40	16/03/2021 12:21 PM ID: 162174250	Government support
41	16/03/2021 12:24 PM ID: 162174491	Business management skills programs
42	16/03/2021 12:28 PM ID: 162175125	Grants
43	16/03/2021 12:31 PM ID: 162175384	Training programs
44	16/03/2021 12:32 PM ID: 162175705	Educational program
45	16/03/2021 12:35 PM ID: 162175925	Management programs
46	16/03/2021 12:38 PM ID: 162176277	Leadership skills programs
47	16/03/2021 12:42 PM ID: 162176762	Sustainability programs
48	16/03/2021 12:44 PM ID: 162177065	Educational program
49	16/03/2021 12:47 PM ID: 162177350	Business growth program
50	21/03/2021 11:16 AM ID: 162588062	Financial assistance
51	21/03/2021 11:24 AM ID: 162588410	Government support grant

### 37. What is your current greatest need with regards to your enterprise sustainability?

52	21/03/2021 11:29 AM ID: 162588731	Business management skills programs
53	21/03/2021 11:35 AM ID: 162589056	Business educational programs
54	21/03/2021 11:51 AM ID: 162589800	Financial educational programs
55	21/03/2021 11:55 AM ID: 162590036	Educational support
56	23/03/2021 13:19 PM ID: 162744022	Educational programs
57	27/03/2021 21:04 PM ID: 163110795	Business management programs
58	31/03/2021 12:54 PM ID: 163360813	Business management programs
59	31/03/2021 13:14 PM ID: 163363310	Business management programs
60	31/03/2021 13:19 PM ID: 163363888	Business management programs
61	31/03/2021 13:27 PM ID: 163364822	Business management programs
62	31/03/2021 13:34 PM ID: 163365701	Business management program
63	31/03/2021 18:50 PM ID: 163409978	Financial assistance
64	31/03/2021 18:53 PM ID: 163410271	Business skills programs
65	31/03/2021 18:55 PM ID: 163410451	Educational program
66	31/03/2021 19:00 PM ID: 163410825	Business growth programs
67	31/03/2021 19:03 PM ID: 163411145	Government support activities
68	31/03/2021 19:04 PM ID: 163411350	Skills programs

### 37. What is your current greatest need with regards to your enterprise sustainability?

69	31/03/2021 21:03 PM ID: 163420494	Business management programs
70	31/03/2021 21:05 PM ID: 163420633	Business management programs
71	31/03/2021 21:06 PM ID: 163420762	Business management programs
72	31/03/2021 21:08 PM ID: 163420866	Business management programs
73	31/03/2021 21:10 PM ID: 163421001	Business management programs
74	01/04/2021 12:00 PM ID: 163458932	Progress
75	01/04/2021 17:28 PM ID: 163499472	Business management programs
76	01/04/2021 17:30 PM ID: 163499765	Business management programs
77	01/04/2021 17:31 PM ID: 163499987	Business management programs
78	01/04/2021 17:33 PM ID: 163500210	Business management programs
79	01/04/2021 17:49 PM ID: 163501853	Business management programs
80	01/04/2021 17:51 PM ID: 163501989	Business management programs
81	01/04/2021 20:04 PM ID: 163511287	Business skills programs
82	02/04/2021 10:18 AM ID: 163536309	Business skills educational programs
83	02/04/2021 10:21 AM ID: 163536504	Access to finance assistance
84	02/04/2021 10:23 AM ID: 163536682	Access to bank finance
85	02/04/2021 10:26 AM ID: 163536853	Government support

### 37. What is your current greatest need with regards to your enterprise sustainability?

86	02/04/2021 10:29 AM ID: 163537041	Supportive government system
87	02/04/2021 10:32 AM ID: 163537254	Support grants from the state
88	02/04/2021 10:34 AM ID: 163537489	Government business support
89	02/04/2021 10:37 AM ID: 163537672	Financial support programs
90	02/04/2021 10:42 AM ID: 163537903	Educational program
91	02/04/2021 10:46 AM ID: 163538189	Financial support grant
92	02/04/2021 10:50 AM ID: 163538559	Business Sustainability programs
93	02/04/2021 10:52 AM ID: 163538785	Financial literacy education programs
94	02/04/2021 10:55 AM ID: 163538974	Support grants
95	02/04/2021 10:59 AM ID: 163539187	Financial support grant
96	02/04/2021 11:02 AM ID: 163539479	Financial literacy education programs
97	02/04/2021 11:06 AM ID: 163539827	Financial literacy programs
98	02/04/2021 20:13 PM ID: 163568322	Access to bank loans
99	02/04/2021 20:16 PM ID: 163568398	Bank finance access
100	03/04/2021 17:33 PM ID: 163609325	Financial aid grants
101	05/04/2021 19:56 PM ID: 163684435	Business skills educational programs
102	05/04/2021 19:58 PM ID: 163684502	Government support grant



### 37. What is your current greatest need with regards to your enterprise sustainability?

103	05/04/2021 20:01 PM ID: 163684572	Financial literacy education programs
104	05/04/2021 20:03 PM ID: 163684675	Access to bank finance
105	05/04/2021 20:07 PM ID: 163684750	Bank loan access
106	05/04/2021 20:10 PM ID: 163684869	Business growth programs
107	05/04/2021 20:12 PM ID: 163684964	Financial injection
108	05/04/2021 20:18 PM ID: 163685139	Business skills programs
109	05/04/2021 20:25 PM ID: 163685345	Leadership programs
110	05/04/2021 20:25 PM ID: 163685231	Grant
111	05/04/2021 20:29 PM ID: 163685487	Business mentorship activities
112	05/04/2021 20:30 PM ID: 163685506	Leadership programs
113	05/04/2021 20:32 PM ID: 163685591	Bank loan
114	05/04/2021 20:33 PM ID: 163685605	Financial literacy education programs
115	05/04/2021 20:35 PM ID: 163685656	Government grant
116	05/04/2021 20:35 PM ID: 163685663	Financial literacy programs
117	05/04/2021 20:38 PM ID: 163685791	Business growth programs
118	07/04/2021 11:04 AM ID: 163786503	Support from government
119	07/04/2021 11:06 AM ID: 163786763	Business growth programs

### 37. What is your current greatest need with regards to your enterprise sustainability?

120	07/04/2021 11:16 AM ID: 163786980	Basics on business growth programs
121	07/04/2021 11:28 AM ID: 163788062	Government support
122	07/04/2021 11:41 AM ID: 163789131	Financial support
123	07/04/2021 11:50 AM ID: 163790771	Business skills programs
124	07/04/2021 11:56 AM ID: 163791241	Business growth summits
125	07/04/2021 11:59 AM ID: 163791891	Support from government agencies
126	07/04/2021 12:07 PM ID: 163792446	Learn how to grow my business
127	07/04/2021 12:09 PM ID: 163792847	Nothing much
128	07/04/2021 13:39 PM ID: 163801202	Business management programs
129	07/04/2021 13:49 PM ID: 163802057	Business management programs
130	07/04/2021 13:52 PM ID: 163802349	Business management programs
131	07/04/2021 14:39 PM ID: 163806856	Educational growth program
132	07/04/2021 14:45 PM ID: 163807650	Educational programs
133	07/04/2021 14:47 PM ID: 163807957	Business growth programs
134	07/04/2021 14:59 PM ID: 163808740	Financial injection
135	07/04/2021 15:03 PM ID: 163809325	Support grant from government
136	07/04/2021 15:07 PM ID: 163809698	Financial boost

### 37. What is your current greatest need with regards to your enterprise sustainability?

137	07/04/2021 15:11 PM ID: 163810184	Financial grant's
138	07/04/2021 15:23 PM ID: 163810955	Business growth finances
139	07/04/2021 15:26 PM ID: 163811840	Business Sustainability programs
140	07/04/2021 15:33 PM ID: 163812590	Business skills programs
141	07/04/2021 15:35 PM ID: 163812764	Business management programs
142	07/04/2021 15:35 PM ID: 163812887	Financial literacy education programs
143	07/04/2021 15:36 PM ID: 163813049	Business management programs
144	07/04/2021 15:37 PM ID: 163813215	Business management programs
145	07/04/2021 15:37 PM ID: 163813098	Financial grants
146	07/04/2021 15:40 PM ID: 163813372	Financial capital to expand
147	07/04/2021 15:42 PM ID: 163812521	Financial literacy
148	07/04/2021 15:43 PM ID: 163813667	Market relaxation laws
149	07/04/2021 15:48 PM ID: 163813975	Financial management
150	07/04/2021 15:51 PM ID: 163813950	Financial literacy schools or training
151	07/04/2021 16:05 PM ID: 163815972	Business leadership skills
152	07/04/2021 16:08 PM ID: 163816383	Financial literacy educational programs
153	07/04/2021 16:40 PM ID: 163819539	Sustainability programs

### 37. What is your current greatest need with regards to your enterprise sustainability?

154	07/04/2021 16:42 PM ID: 163819764	Capital to expand
155	08/04/2021 18:23 PM ID: 163932337	Government supporting and educational facilities
156	08/04/2021 18:27 PM ID: 163932764	Government supporting and educational facilities
157	09/04/2021 03:42 AM ID: 163952298	Educational support
158	09/04/2021 03:44 AM ID: 163952321	Government supporting and educational facilities
159	09/04/2021 03:46 AM ID: 163952329	Educational support
160	09/04/2021 03:48 AM ID: 163952340	Government supporting and educational facilities
161	09/04/2021 03:50 AM ID: 163952352	Educational support
162	09/04/2021 06:28 AM ID: 163953271	Government support grant
163	09/04/2021 06:31 AM ID: 163953401	Educational programs on business growth
164	09/04/2021 06:51 AM ID: 163953653	Sustainability programs
165	09/04/2021 07:25 AM ID: 163954422	Business growth support program
166	09/04/2021 07:28 AM ID: 163954511	Expansion strategies
167	09/04/2021 07:32 AM ID: 163954620	Access to finance capital
168	09/04/2021 07:34 AM ID: 163954724	Business mentorship programs
169	09/04/2021 07:38 AM ID: 163954800	Business management skills education
170	09/04/2021 07:43 AM ID: 163954960	Support from the government

### 37. What is your current greatest need with regards to your enterprise sustainability?

171	09/04/2021 07:47 AM ID: 163955106	Financial assistance
172	09/04/2021 07:51 AM ID: 163955219	Access to bank finance
173	09/04/2021 07:55 AM ID: 163955336	Financial backup
174	09/04/2021 13:51 PM ID: 163982947	Government support grant
175	10/04/2021 09:08 AM ID: 164020059	Cultural change
176	10/04/2021 09:12 AM ID: 164020352	Financial literacy education programs
177	10/04/2021 09:18 AM ID: 164020462	Financial management educational program
178	10/04/2021 09:26 AM ID: 164020684	Business growth education
179	10/04/2021 09:31 AM ID: 164020990	Business skills educational programs
180	10/04/2021 09:33 AM ID: 164021105	Business growth skills
181	10/04/2021 09:39 AM ID: 164021195	Training on sustainability
182	10/04/2021 09:43 AM ID: 164021407	Access to bank loans
183	10/04/2021 09:47 AM ID: 164021518	Financial literacy education
184	10/04/2021 19:44 PM ID: 164044993	Business Sustainability programs
185	10/04/2021 19:46 PM ID: 164045067	Business education
186	11/04/2021 12:45 PM ID: 164061172	Support grant
187	11/04/2021 12:52 PM ID: 164061277	Business education

### 37. What is your current greatest need with regards to your enterprise sustainability?

188	11/04/2021 12:55 PM ID: 164061596	Education programs	
189	11/04/2021 12:58 PM ID: 164061755	Financial education	
190	11/04/2021 13:00 PM ID: 164061840	Financial education	
191	11/04/2021 13:09 PM ID: 164062216	Financial education	
192	11/04/2021 13:12 PM ID: 164062325	Financial education	
193	11/04/2021 13:13 PM ID: 164062450	Financial education	
194	04/05/2021 09:47 AM ID: 165726696	Financial literacy education	
195	04/05/2021 09:53 AM ID: 165727385	Educational program	
		answered	195
		skipped	7

### 38. Do you think SMMEs are sustainable in your city or in the province?

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	199
1	13/03/2021 13:26 PM ID: 161992059	No		
2	13/03/2021 13:51 PM ID: 161993549	No		
3	13/03/2021 16:20 PM ID: 162004061	No		
4	13/03/2021 16:35 PM ID: 162006428	No		
5	13/03/2021 17:14 PM ID: 162008722	No		

### 38. Do you think SMMEs are sustainable in your city or in the province?

6	13/03/2021 17:18 PM ID: 162008951	No
7	13/03/2021 17:26 PM ID: 162009223	No
8	13/03/2021 17:30 PM ID: 162009701	No
9	13/03/2021 17:34 PM ID: 162009898	No
10	13/03/2021 17:38 PM ID: 162010141	No
11	13/03/2021 17:41 PM ID: 162010358	No
12	13/03/2021 17:49 PM ID: 162010463	No
13	13/03/2021 17:53 PM ID: 162010848	No
14	13/03/2021 17:56 PM ID: 162011058	No
15	13/03/2021 18:00 PM ID: 162011279	No
16	13/03/2021 21:00 PM ID: 162016591	City
17	13/03/2021 22:18 PM ID: 162018330	yes
18	14/03/2021 07:59 AM ID: 162022836	Yes
19	14/03/2021 08:21 AM ID: 162023135	Yes
20	16/03/2021 08:56 AM ID: 162149251	No
21	16/03/2021 11:25 AM ID: 162166713	Yes
22	16/03/2021 11:28 AM ID: 162167523	Yes

### 38. Do you think SMMEs are sustainable in your city or in the province?

23	16/03/2021 11:32 AM ID: 162167993	No
24	16/03/2021 11:32 AM ID: 162167930	Yes
25	16/03/2021 11:36 AM ID: 162168410	Yes
26	16/03/2021 11:37 AM ID: 162168468	No
27	16/03/2021 11:39 AM ID: 162168912	Yes
28	16/03/2021 11:41 AM ID: 162168997	Yes
29	16/03/2021 11:41 AM ID: 162169257	Yes
30	16/03/2021 11:43 AM ID: 162169564	No
31	16/03/2021 11:46 AM ID: 162169870	No
32	16/03/2021 11:49 AM ID: 162170231	No
33	16/03/2021 11:52 AM ID: 162170661	No
34	16/03/2021 11:55 AM ID: 162171121	No
35	16/03/2021 12:00 PM ID: 162171636	No
36	16/03/2021 12:11 PM ID: 162172170	Yes
37	16/03/2021 12:14 PM ID: 162173244	No
38	16/03/2021 12:16 PM ID: 162173721	No
39	16/03/2021 12:19 PM ID: 162173943	No



### 38. Do you think SMMEs are sustainable in your city or in the province?

40	16/03/2021 12:21 PM ID: 162174250	No
41	16/03/2021 12:24 PM ID: 162174491	No
42	16/03/2021 12:28 PM ID: 162175125	No
43	16/03/2021 12:31 PM ID: 162175384	No
44	16/03/2021 12:32 PM ID: 162175705	No
45	16/03/2021 12:35 PM ID: 162175925	No
46	16/03/2021 12:38 PM ID: 162176277	No
47	16/03/2021 12:42 PM ID: 162176762	No
48	16/03/2021 12:44 PM ID: 162177065	No
49	16/03/2021 12:47 PM ID: 162177350	No
50	21/03/2021 11:16 AM ID: 162588062	Yes
51	21/03/2021 11:24 AM ID: 162588410	Yes
52	21/03/2021 11:29 AM ID: 162588731	No
53	21/03/2021 11:35 AM ID: 162589056	No
54	21/03/2021 11:51 AM ID: 162589800	No
55	21/03/2021 11:55 AM ID: 162590036	Yes
56	23/03/2021 13:19 PM ID: 162744022	No

### 38. Do you think SMMEs are sustainable in your city or in the province?

57	27/03/2021 21:04 PM ID: 163110795	No
58	27/03/2021 22:07 PM ID: 163112050	Province
59	31/03/2021 12:54 PM ID: 163360813	No
60	31/03/2021 13:14 PM ID: 163363310	Yes
61	31/03/2021 13:19 PM ID: 163363888	Yes
62	31/03/2021 13:27 PM ID: 163364822	Yes
63	31/03/2021 13:34 PM ID: 163365701	Yes
64	31/03/2021 18:50 PM ID: 163409978	No
65	31/03/2021 18:53 PM ID: 163410271	No
66	31/03/2021 18:55 PM ID: 163410451	No
67	31/03/2021 19:00 PM ID: 163410825	No
68	31/03/2021 19:03 PM ID: 163411145	No
69	31/03/2021 19:04 PM ID: 163411350	No
70	31/03/2021 21:03 PM ID: 163420494	No
71	31/03/2021 21:05 PM ID: 163420633	No
72	31/03/2021 21:06 PM ID: 163420762	No
73	31/03/2021 21:08 PM ID: 163420866	No

### 38. Do you think SMMEs are sustainable in your city or in the province?

74	31/03/2021 21:10 PM ID: 163421001	No
75	01/04/2021 12:00 PM ID: 163458932	Yes
76	01/04/2021 17:28 PM ID: 163499472	No
77	01/04/2021 17:30 PM ID: 163499765	No
78	01/04/2021 17:31 PM ID: 163499987	No
79	01/04/2021 17:33 PM ID: 163500210	No
80	01/04/2021 17:49 PM ID: 163501853	No
81	01/04/2021 17:51 PM ID: 163501989	No
82	01/04/2021 20:04 PM ID: 163511287	No
83	02/04/2021 10:18 AM ID: 163536309	No
84	02/04/2021 10:21 AM ID: 163536504	No
85	02/04/2021 10:23 AM ID: 163536682	No
86	02/04/2021 10:26 AM ID: 163536853	No
87	02/04/2021 10:29 AM ID: 163537041	No
88	02/04/2021 10:32 AM ID: 163537254	No
89	02/04/2021 10:34 AM ID: 163537489	No
90	02/04/2021 10:37 AM ID: 163537672	No

### 38. Do you think SMMEs are sustainable in your city or in the province?

91	02/04/2021 10:42 AM ID: 163537903	No
92	02/04/2021 10:46 AM ID: 163538189	No
93	02/04/2021 10:50 AM ID: 163538559	No
94	02/04/2021 10:52 AM ID: 163538785	No
95	02/04/2021 10:55 AM ID: 163538974	No
96	02/04/2021 10:59 AM ID: 163539187	Yes
97	02/04/2021 11:02 AM ID: 163539479	No
98	02/04/2021 11:06 AM ID: 163539827	No
99	02/04/2021 20:13 PM ID: 163568322	No
100	02/04/2021 20:16 PM ID: 163568398	No
101	03/04/2021 17:33 PM ID: 163609325	No
102	05/04/2021 19:56 PM ID: 163684435	No
103	05/04/2021 19:58 PM ID: 163684502	Yes
104	05/04/2021 20:01 PM ID: 163684572	No
105	05/04/2021 20:03 PM ID: 163684675	No
106	05/04/2021 20:07 PM ID: 163684750	No
107	05/04/2021 20:10 PM ID: 163684869	No

### 38. Do you think SMMEs are sustainable in your city or in the province?

108	05/04/2021 20:12 PM ID: 163684964	No
109	05/04/2021 20:18 PM ID: 163685139	No
110	05/04/2021 20:25 PM ID: 163685345	No
111	05/04/2021 20:25 PM ID: 163685231	No
112	05/04/2021 20:29 PM ID: 163685487	No
113	05/04/2021 20:30 PM ID: 163685506	No
114	05/04/2021 20:32 PM ID: 163685591	No
115	05/04/2021 20:33 PM ID: 163685605	No
116	05/04/2021 20:35 PM ID: 163685656	No
117	05/04/2021 20:35 PM ID: 163685663	No
118	05/04/2021 20:38 PM ID: 163685791	No
119	07/04/2021 11:04 AM ID: 163786503	No
120	07/04/2021 11:06 AM ID: 163786763	No
121	07/04/2021 11:16 AM ID: 163786980	No
122	07/04/2021 11:28 AM ID: 163788062	No
123	07/04/2021 11:41 AM ID: 163789131	No
124	07/04/2021 11:50 AM ID: 163790771	Yes

### 38. Do you think SMMEs are sustainable in your city or in the province?

125	07/04/2021 11:56 AM ID: 163791241	Yes
126	07/04/2021 11:59 AM ID: 163791891	No
127	07/04/2021 12:07 PM ID: 163792446	No
128	07/04/2021 12:09 PM ID: 163792847	Yes
129	07/04/2021 13:39 PM ID: 163801202	No
130	07/04/2021 13:49 PM ID: 163802057	No
131	07/04/2021 13:52 PM ID: 163802349	No
132	07/04/2021 14:39 PM ID: 163806856	Yes
133	07/04/2021 14:45 PM ID: 163807650	No
134	07/04/2021 14:47 PM ID: 163807957	No
135	07/04/2021 14:59 PM ID: 163808740	No
136	07/04/2021 15:03 PM ID: 163809325	No
137	07/04/2021 15:07 PM ID: 163809698	No
138	07/04/2021 15:11 PM ID: 163810184	No
139	07/04/2021 15:23 PM ID: 163810955	No
140	07/04/2021 15:26 PM ID: 163811840	No
141	07/04/2021 15:33 PM ID: 163812590	No

### 38. Do you think SMMEs are sustainable in your city or in the province?

142	07/04/2021 15:35 PM ID: 163812764	No
143	07/04/2021 15:35 PM ID: 163812887	No
144	07/04/2021 15:36 PM ID: 163813049	No
145	07/04/2021 15:37 PM ID: 163813215	No
146	07/04/2021 15:37 PM ID: 163813098	No
147	07/04/2021 15:40 PM ID: 163813372	Yes
148	07/04/2021 15:42 PM ID: 163812521	Yes.
149	07/04/2021 15:43 PM ID: 163813667	No
150	07/04/2021 15:48 PM ID: 163813975	Yes
151	07/04/2021 15:51 PM ID: 163813950	No
152	07/04/2021 16:03 PM ID: 163815622	Yes
153	07/04/2021 16:05 PM ID: 163815972	No
154	07/04/2021 16:07 PM ID: 163816397	Yes
155	07/04/2021 16:08 PM ID: 163816383	No
156	07/04/2021 16:12 PM ID: 163816861	No
157	07/04/2021 16:40 PM ID: 163819539	No
158	07/04/2021 16:42 PM ID: 163819764	No

### 38. Do you think SMMEs are sustainable in your city or in the province?

159	08/04/2021 18:23 PM ID: 163932337	No
160	08/04/2021 18:27 PM ID: 163932764	No
161	09/04/2021 03:42 AM ID: 163952298	No
162	09/04/2021 03:44 AM ID: 163952321	No
163	09/04/2021 03:46 AM ID: 163952329	No
164	09/04/2021 03:48 AM ID: 163952340	No
165	09/04/2021 03:50 AM ID: 163952352	No
166	09/04/2021 06:28 AM ID: 163953271	No
167	09/04/2021 06:31 AM ID: 163953401	No
168	09/04/2021 06:51 AM ID: 163953653	No
169	09/04/2021 07:25 AM ID: 163954422	No
170	09/04/2021 07:28 AM ID: 163954511	No
171	09/04/2021 07:32 AM ID: 163954620	Yes
172	09/04/2021 07:34 AM ID: 163954724	No
173	09/04/2021 07:38 AM ID: 163954800	No
174	09/04/2021 07:43 AM ID: 163954960	No
175	09/04/2021 07:47 AM ID: 163955106	No



### 38. Do you think SMMEs are sustainable in your city or in the province?

176	09/04/2021 07:51 AM ID: 163955219	No
177	09/04/2021 07:55 AM ID: 163955336	No
178	09/04/2021 13:51 PM ID: 163982947	No
179	10/04/2021 09:08 AM ID: 164020059	No
180	10/04/2021 09:12 AM ID: 164020352	Yes
181	10/04/2021 09:18 AM ID: 164020462	No
182	10/04/2021 09:26 AM ID: 164020684	No
183	10/04/2021 09:31 AM ID: 164020990	No
184	10/04/2021 09:33 AM ID: 164021105	No
185	10/04/2021 09:39 AM ID: 164021195	No
186	10/04/2021 09:43 AM ID: 164021407	No
187	10/04/2021 09:47 AM ID: 164021518	No
188	10/04/2021 19:44 PM ID: 164044993	No
189	10/04/2021 19:46 PM ID: 164045067	No
190	11/04/2021 12:45 PM ID: 164061172	No
191	11/04/2021 12:52 PM ID: 164061277	No
192	11/04/2021 12:55 PM ID: 164061596	No

### 38. Do you think SMMEs are sustainable in your city or in the province?

193	11/04/2021 12:58 PM ID: 164061755	No	
194	11/04/2021 13:00 PM ID: 164061840	No	
195	11/04/2021 13:09 PM ID: 164062216	No	
196	11/04/2021 13:12 PM ID: 164062325	No	
197	11/04/2021 13:13 PM ID: 164062450	No	
198	04/05/2021 09:47 AM ID: 165726696	No	
199	04/05/2021 09:53 AM ID: 165727385	No	
		answered	199
		skipped	3

### 39. Do you think your level of education affects your financial literacy?

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	198
1	13/03/2021 13:26 PM ID: 161992059	Yes		
2	13/03/2021 13:51 PM ID: 161993549	Yes		
3	13/03/2021 16:20 PM ID: 162004061	No		
4	13/03/2021 16:35 PM ID: 162006428	Yes		
5	13/03/2021 17:14 PM ID: 162008722	Yes		
6	13/03/2021 17:18 PM ID: 162008951	Yes		

### 39. Do you think your level of education affects your financial literacy?

7	13/03/2021 17:26 PM ID: 162009223	No
8	13/03/2021 17:30 PM ID: 162009701	No
9	13/03/2021 17:34 PM ID: 162009898	Yes
10	13/03/2021 17:38 PM ID: 162010141	Yes
11	13/03/2021 17:41 PM ID: 162010358	Yes
12	13/03/2021 17:49 PM ID: 162010463	Yes
13	13/03/2021 17:53 PM ID: 162010848	Yes
14	13/03/2021 17:56 PM ID: 162011058	Yes
15	13/03/2021 18:00 PM ID: 162011279	No
16	13/03/2021 21:00 PM ID: 162016591	Yes
17	13/03/2021 22:18 PM ID: 162018330	no
18	14/03/2021 07:59 AM ID: 162022836	Yes
19	14/03/2021 08:21 AM ID: 162023135	Yes
20	16/03/2021 08:56 AM ID: 162149251	No
21	16/03/2021 11:25 AM ID: 162166713	No
22	16/03/2021 11:28 AM ID: 162167523	No
23	16/03/2021 11:32 AM ID: 162167993	Yes

### 39. Do you think your level of education affects your financial literacy?

24	16/03/2021 11:32 AM ID: 162167930	No
25	16/03/2021 11:36 AM ID: 162168410	No
26	16/03/2021 11:37 AM ID: 162168468	No
27	16/03/2021 11:39 AM ID: 162168912	No
28	16/03/2021 11:41 AM ID: 162168997	No
29	16/03/2021 11:41 AM ID: 162169257	No
30	16/03/2021 11:43 AM ID: 162169564	Yes
31	16/03/2021 11:46 AM ID: 162169870	Yes
32	16/03/2021 11:49 AM ID: 162170231	No
33	16/03/2021 11:52 AM ID: 162170661	No
34	16/03/2021 11:55 AM ID: 162171121	No
35	16/03/2021 12:00 PM ID: 162171636	No
36	16/03/2021 12:11 PM ID: 162172170	No
37	16/03/2021 12:14 PM ID: 162173244	No
38	16/03/2021 12:16 PM ID: 162173721	Yes
39	16/03/2021 12:19 PM ID: 162173943	Yes
40	16/03/2021 12:21 PM ID: 162174250	Yes

### 39. Do you think your level of education affects your financial literacy?

41	16/03/2021 12:24 PM ID: 162174491	Yes
42	16/03/2021 12:28 PM ID: 162175125	Yes
43	16/03/2021 12:31 PM ID: 162175384	Yes
44	16/03/2021 12:32 PM ID: 162175705	Yes
45	16/03/2021 12:35 PM ID: 162175925	Yes
46	16/03/2021 12:38 PM ID: 162176277	Yes
47	16/03/2021 12:42 PM ID: 162176762	No
48	16/03/2021 12:44 PM ID: 162177065	Yed
49	16/03/2021 12:47 PM ID: 162177350	No
50	21/03/2021 11:16 AM ID: 162588062	Yes
51	21/03/2021 11:24 AM ID: 162588410	No
52	21/03/2021 11:29 AM ID: 162588731	No
53	21/03/2021 11:35 AM ID: 162589056	No
54	21/03/2021 11:51 AM ID: 162589800	Yes
55	21/03/2021 11:55 AM ID: 162590036	Yes
56	23/03/2021 13:19 PM ID: 162744022	No
57	27/03/2021 21:04 PM ID: 163110795	No

### 39. Do you think your level of education affects your financial literacy?

58	27/03/2021 22:07 PM ID: 163112050	Yes
59	31/03/2021 12:54 PM ID: 163360813	No
60	31/03/2021 13:14 PM ID: 163363310	No
61	31/03/2021 13:19 PM ID: 163363888	No
62	31/03/2021 13:27 PM ID: 163364822	No
63	31/03/2021 13:34 PM ID: 163365701	No
64	31/03/2021 18:50 PM ID: 163409978	Yes
65	31/03/2021 18:53 PM ID: 163410271	No
66	31/03/2021 18:55 PM ID: 163410451	Yes
67	31/03/2021 19:00 PM ID: 163410825	No
68	31/03/2021 19:03 PM ID: 163411145	No
69	31/03/2021 19:04 PM ID: 163411350	Yes
70	31/03/2021 21:03 PM ID: 163420494	No
71	31/03/2021 21:05 PM ID: 163420633	No
72	31/03/2021 21:06 PM ID: 163420762	No
73	31/03/2021 21:08 PM ID: 163420866	No
74	31/03/2021 21:10 PM ID: 163421001	No

### 39. Do you think your level of education affects your financial literacy?

75	01/04/2021 12:00 PM ID: 163458932	Yes
76	01/04/2021 17:28 PM ID: 163499472	No
77	01/04/2021 17:30 PM ID: 163499765	No
78	01/04/2021 17:31 PM ID: 163499987	No
79	01/04/2021 17:33 PM ID: 163500210	No
80	01/04/2021 17:49 PM ID: 163501853	No
81	01/04/2021 17:51 PM ID: 163501989	No
82	01/04/2021 20:04 PM ID: 163511287	No
83	02/04/2021 10:18 AM ID: 163536309	Yes
84	02/04/2021 10:21 AM ID: 163536504	No
85	02/04/2021 10:23 AM ID: 163536682	No
86	02/04/2021 10:26 AM ID: 163536853	No
87	02/04/2021 10:29 AM ID: 163537041	No
88	02/04/2021 10:32 AM ID: 163537254	No
89	02/04/2021 10:34 AM ID: 163537489	No
90	02/04/2021 10:37 AM ID: 163537672	Yes
91	02/04/2021 10:42 AM ID: 163537903	Yes

### 39. Do you think your level of education affects your financial literacy?

92	02/04/2021 10:46 AM ID: 163538189	Yes
93	02/04/2021 10:50 AM ID: 163538559	No
94	02/04/2021 10:52 AM ID: 163538785	Yes
95	02/04/2021 10:55 AM ID: 163538974	No
96	02/04/2021 10:59 AM ID: 163539187	No
97	02/04/2021 11:02 AM ID: 163539479	Yes
98	02/04/2021 11:06 AM ID: 163539827	Yes
99	02/04/2021 20:13 PM ID: 163568322	No
100	02/04/2021 20:16 PM ID: 163568398	No
101	03/04/2021 17:33 PM ID: 163609325	Yes
102	05/04/2021 19:56 PM ID: 163684435	No
103	05/04/2021 19:58 PM ID: 163684502	No
104	05/04/2021 20:01 PM ID: 163684572	No
105	05/04/2021 20:03 PM ID: 163684675	No
106	05/04/2021 20:07 PM ID: 163684750	No
107	05/04/2021 20:10 PM ID: 163684869	No
108	05/04/2021 20:12 PM ID: 163684964	No



### 39. Do you think your level of education affects your financial literacy?

109	05/04/2021 20:18 PM ID: 163685139	No
110	05/04/2021 20:25 PM ID: 163685345	No
111	05/04/2021 20:25 PM ID: 163685231	No
112	05/04/2021 20:29 PM ID: 163685487	No
113	05/04/2021 20:30 PM ID: 163685506	No
114	05/04/2021 20:32 PM ID: 163685591	No
115	05/04/2021 20:33 PM ID: 163685605	No
116	05/04/2021 20:35 PM ID: 163685656	No
117	05/04/2021 20:35 PM ID: 163685663	Yes
118	05/04/2021 20:38 PM ID: 163685791	No
119	07/04/2021 11:04 AM ID: 163786503	No
120	07/04/2021 11:06 AM ID: 163786763	No
121	07/04/2021 11:16 AM ID: 163786980	Yes
122	07/04/2021 11:28 AM ID: 163788062	Yes
123	07/04/2021 11:41 AM ID: 163789131	No
124	07/04/2021 11:50 AM ID: 163790771	No
125	07/04/2021 11:56 AM ID: 163791241	No

### 39. Do you think your level of education affects your financial literacy?

126	07/04/2021 11:59 AM ID: 163791891	No
127	07/04/2021 12:07 PM ID: 163792446	No
128	07/04/2021 12:09 PM ID: 163792847	No
129	07/04/2021 13:39 PM ID: 163801202	No
130	07/04/2021 13:49 PM ID: 163802057	No
131	07/04/2021 13:52 PM ID: 163802349	No
132	07/04/2021 14:39 PM ID: 163806856	No
133	07/04/2021 14:47 PM ID: 163807957	No
134	07/04/2021 14:59 PM ID: 163808740	No
135	07/04/2021 15:03 PM ID: 163809325	No
136	07/04/2021 15:07 PM ID: 163809698	No
137	07/04/2021 15:11 PM ID: 163810184	No
138	07/04/2021 15:23 PM ID: 163810955	No
139	07/04/2021 15:26 PM ID: 163811840	No
140	07/04/2021 15:33 PM ID: 163812590	Yes
141	07/04/2021 15:35 PM ID: 163812764	No
142	07/04/2021 15:35 PM ID: 163812887	No

### 39. Do you think your level of education affects your financial literacy?

143	07/04/2021 15:36 PM ID: 163813049	No
144	07/04/2021 15:37 PM ID: 163813215	No
145	07/04/2021 15:37 PM ID: 163813098	No
146	07/04/2021 15:40 PM ID: 163813372	No
147	07/04/2021 15:42 PM ID: 163812521	Yes, it does.
148	07/04/2021 15:43 PM ID: 163813667	No
149	07/04/2021 15:48 PM ID: 163813975	Yes
150	07/04/2021 15:51 PM ID: 163813950	No
151	07/04/2021 16:03 PM ID: 163815622	Yes
152	07/04/2021 16:05 PM ID: 163815972	No
153	07/04/2021 16:07 PM ID: 163816397	Yes
154	07/04/2021 16:08 PM ID: 163816383	No
155	07/04/2021 16:12 PM ID: 163816861	No
156	07/04/2021 16:40 PM ID: 163819539	No
157	07/04/2021 16:42 PM ID: 163819764	No
158	08/04/2021 18:23 PM ID: 163932337	Yes
159	08/04/2021 18:27 PM ID: 163932764	Yes

### 39. Do you think your level of education affects your financial literacy?

160	09/04/2021 03:42 AM ID: 163952298	Yes
161	09/04/2021 03:44 AM ID: 163952321	Yes
162	09/04/2021 03:46 AM ID: 163952329	Yes
163	09/04/2021 03:48 AM ID: 163952340	Yes
164	09/04/2021 03:50 AM ID: 163952352	Yes
165	09/04/2021 06:28 AM ID: 163953271	No
166	09/04/2021 06:31 AM ID: 163953401	No
167	09/04/2021 06:51 AM ID: 163953653	No
168	09/04/2021 07:25 AM ID: 163954422	No
169	09/04/2021 07:28 AM ID: 163954511	No
170	09/04/2021 07:32 AM ID: 163954620	No
171	09/04/2021 07:34 AM ID: 163954724	No
172	09/04/2021 07:38 AM ID: 163954800	Yes
173	09/04/2021 07:43 AM ID: 163954960	No
174	09/04/2021 07:47 AM ID: 163955106	No
175	09/04/2021 07:51 AM ID: 163955219	No
176	09/04/2021 07:55 AM ID: 163955336	No

### 39. Do you think your level of education affects your financial literacy?

177	09/04/2021 13:51 PM ID: 163982947	No
178	10/04/2021 09:08 AM ID: 164020059	No
179	10/04/2021 09:12 AM ID: 164020352	Yes
180	10/04/2021 09:18 AM ID: 164020462	Yes
181	10/04/2021 09:26 AM ID: 164020684	Yes
182	10/04/2021 09:31 AM ID: 164020990	No
183	10/04/2021 09:33 AM ID: 164021105	No
184	10/04/2021 09:39 AM ID: 164021195	No
185	10/04/2021 09:43 AM ID: 164021407	No
186	10/04/2021 09:47 AM ID: 164021518	Yes
187	10/04/2021 19:44 PM ID: 164044993	No
188	10/04/2021 19:46 PM ID: 164045067	Yes
189	11/04/2021 12:45 PM ID: 164061172	No
190	11/04/2021 12:52 PM ID: 164061277	No
191	11/04/2021 12:55 PM ID: 164061596	No
192	11/04/2021 12:58 PM ID: 164061755	No
193	11/04/2021 13:00 PM ID: 164061840	No

### 39. Do you think your level of education affects your financial literacy?





194	11/04/2021 13:09 PM ID: 164062216	No	
195	11/04/2021 13:12 PM ID: 164062325	No	
196	11/04/2021 13:13 PM ID: 164062450	No	
197	04/05/2021 09:47 AM ID: 165726696	No	
198	04/05/2021 09:53 AM ID: 165727385	No	
		answered	198
		skipped	4

## 8. Section G: Biographical information






### 40. Is your discipline accounting related?

Answer Choices	Yes	No	Response Total
	35.50% 71	64.50% 129	200
		answered	200
		skipped	2






### 41. Education attainment.

Answer Choices			Response Percent	Response Total
1	Primary level		6.50%	13
2	Matric level		18.50%	37
3	College		32.50%	65
4	University		42.50%	85
			answered	200
			skipped	2

#### 42. Number of years of operation.

Answer Choices			Response Percent	Response Total
1	1 to 5 years		26.50%	53
2	6 to 10 years		35.00%	70
3	11 to 15 years		23.00%	46
4	16 to 20 years		11.50%	23
5	21+ years		4.50%	9
			answered	200
			skipped	2

#### 43. Number of employees.

Answer Choices			Response Percent	Response Total
1	1 to 5		32.50%	65
2	6 to 10		20.00%	40
3	11 to 15		14.00%	28
4	16 to 20		11.00%	22
5	20 +		22.50%	45
			answered	200
			skipped	2