

# Ikhadi eliLula lokufaka amaNqaku malunga noBuhlwempu Isixhobo sokuHlola uBuhlwempu UMzantsi Afrika Simple Poverty Scorecard<sup>®</sup> Poverty-Assessment Tool

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## Ushwankathelo

Isixhobo sokuHlola uBuhlwempu sophawu lweKhadi eliLula lokufaka amaNqaku malunga noBuhlwempu (*Simple Poverty Scorecard<sup>®</sup>-brand poverty-assessment tool*) sisebenzisa izibonisi eziyi-12 zeendleko eziphantsi ze- 2014/15 National Income Dynamics Survey (NIDS) yase Mzantsi Afrika ukuze kuqikelelwe amathuba wokuba amakhaya wabantu abamnyama okanye bebala asebenzisa okanye aneendleko ezingaphantsi kweqondo lobuhlwempu elinikiweyo. Abasebenzi baphandle bangaqokelela iimpendulo ngemizuzu nje eyi-10. Inkcaneko iyachazwa malunga nemiqolo ethile yobuhlwempu. Ikhadi lokufaka amanqaku yeyona ndlela isebenzayo yeenkqubo ezisebenza ngabantu abahluphekayo eMzantsi Afrika ukuqikelela amaqondo obuhlwempu, ukulandelela utshintsho kumaqondo obuhlwempu ngokuhamba kwexesha, kunye nokohlula abathengi kusenzelwa impatho eyahlukeneyo.

## Uphawulo ngenguqulelo

Eli phepha lisebenzisa iinkcukacha zika 2014/15, lingena endaweni yephepha lika Chen, Schreiner, kunye no Woller (2009), elisebenzisa iinkcukacha zika 2005/6. Ikhadi elitsha lokufaka amanqaku lika 2014/15 kufanele ukuba lisetyenziswe ukusuka ngoku ukuya phambili. La makhadi mabini okufaka amanqaku asebenzisa iinkcazelo ezahlukeneyo zo *buhlwempu*, ngoko ke uqikelelo kwikhadi elidala lika 2005/6 *ahufani* xa kuthelekiswa noqikelelo olukwikhadi elitsha lika 2014/15.

## Ukwazisa ngabaxhasi

Imibulelo iya ku Michael Brown, Bryce Cleborne, Jen Jones, Esido Mushwana, Zach Raymond, Adam Sorensen, kunye no John de Wit. Iinkcukacha malunga no-Wave 4 we 2014/15 NIDS zakhutshwa yi Southern Africa Labour and Development Research Unit ese University of Cape Town, zasasazwa ngu DataFirst, ngokucelwa yi Department of Planning, Monitoring, and Evaluation. Inguqulelo esuka kwi-English ukuya kwisiXhosa yenziwe ngu SwahiliSpace Limited ([info@swahilispaces.com](mailto:info@swahilispaces.com)). Copyright © 2017 by Microfinance Risk Management, L.L.C., all rights reserved. "Simple Poverty Scorecard" is a Registered Trademark of Microfinance Risk Management, L.L.C.

## Umbhali

U-Mark Schreiner ukhokela i Microfinance Risk Management, L.L.C. Ukwanguye no Senior Scholar e Center for Social Development e Washington University in Saint Louis.

## Ikhadi eliLula lokufaka amaNqaku malunga noBuhlwempu Isixhobo sokuHlola uBuhlwempu

|                                      |   |                         |
|--------------------------------------|---|-------------------------|
| I-ID yodliwano-ndlebe: _____         | <b>Igama</b>                              | <b>Isibonisi-bunini</b> |
| Umhla wodliwano-ndlebe: _____        | Umthathi nxaxheba: _____                  | _____                   |
| Ilizwe: <u>ZAF</u>                   | Umsebenzi waphandle: _____                | _____                   |
| Ikhadi lokufaka amanqaku: <u>002</u> | Indawo yeenkonzo: _____                   | _____                   |
| Ubunzima besampuli: _____            | Inani labantu abahlala apha ekhaya: _____ | _____                   |

| Isibonisi   | Impendulo   | Amanqaku<br><i>Score</i>       |
|---|---|--------------------------------|
| 1. Bangaphi abantu abahlala apha ekhaya?  | A. Bathandathu okanye ngaphezulu<br>B. Bahlanu<br>C. Bane<br>D. Bathathu<br>E. Babini<br>F. Mnye  | 0<br>8<br>12<br>17<br>22<br>38 |
| 2. Ingaba kukhona amalungu olusapho ahlala apha aneminyaka eyi-15 okanye ngaphezulu ababhatalwa umvuzo wokusebenza esebenzela umqeshi (kutsho ukuthi akazisebenzeli) nokuba asebenza isigxina okanye ngamaxeshas athile? Sukubala ukuziqesha. | A. Hayi<br>B. Ewe   | 0<br>7                         |
| 3. Ukuba intloko/umlingane ongutata uhlala apha, uyifunda njani i-English?  | A. Akukho ntloko/umlingane ongutata, okanye akahlali apha<br>B. Akakwazi kwaphela, okanye akayifundi kakuhle<br>C. Uyazama, okanye kakuhle kakhulu  | 0<br>3<br>9                    |
| 4. Ukuba intloko/umlingane ongumama uhlala apha, uyifunda njani i-English?  | A. Akukho ntloko/umlingane ongumama, okanye akahlali apha<br>B. Akakwazi kwaphela, okanye akayifundi kakuhle<br>C. Uyazama, okanye kakuhle kakhulu  | 0<br>0<br>6                    |
| 5. Yeyiphi eyona nto isetyenzisiweyo emgangathweni okanye phantsi kwindlu ekuhlalwa kuyo?   | A. Udaka, isamente, ikhaphethi, okanye i-linoleum/vinyl<br>B. Iithayile, okanye iplanga   | 0<br>8                         |
| 6. Ikhona indlu yangasese egungxulwayo kweli khaya?   | A. Hayi<br>B. Ewe   | 0<br>4                         |
| 7. Ingaba kweli khaya sikhona istovu serhasi okanye i-microwave esebenza kakuhle?   | A. Hayi<br>B. Ewe   | 0<br>4                         |
| 8. Ingaba kweli khaya ikhona ifriji/isikhenkcezisi nokuba sinye ubuncinane esisebenza kakuhle?  | A. Hayi<br>B. Ewe   | 0<br>4                         |
| 9. Ingaba kweli khaya ikhona nokuba inye ubuncinane i-hi-fi stereo, i-CD player, okanye i-MP3 player esebenza kakuhle?  | A. Hayi<br>B. Ewe   | 0<br>4                         |
| 10. Ingaba kweli khaya kukhona nokuba mnye umabonakude, DVD okanye Blu-ray player, okanye satellite dish esebenza kakuhle?  | A. Hayi akukho mabonakude (ngaphandle kwezinye izinto), okanye kukho umabonakude yedwa<br>B. Kukho umabonakude kunye ne-DVD okanye i-Blu-ray (kodwa ayikho i-satellite dish)<br>C. Kukho umabonakude kunye ne-satellite dish (ngaphandle kwezinye izinto) | 0<br>4<br>10                   |
| 11. Ingaba ikhona nokuba inye iseti yeesofa ezisekwimeko entle kweli khaya?   | A. Hayi<br>B. Ewe   | 0<br>2                         |
| 12. Ingaba ukhona umnxeba ophathwayo nokuba mnye osebenza kakuhle kweli khaya?  | A. Hayi<br>B. Ewe   | 0<br>4                         |

## **Iphepha Lokusebenzela Langasemva: Ubulungu bekhaya, umgangatho wasekuhlaleni, kunye nomgangatho womvuzo**

Phezulu kwikhadi lokufaka amanqaku, bhala isibonisi-bunini esahlukileyo sodliwano-ndlebe (ukuba siyaziwa), umhla wodliwano-ndlebe, kunye nobunzima besampuli yomthathi nxaxheba (ukuba buyaziwa). Uze ushicilele igama kunye nenombolo eyahlukileyo yesibonisi-bunini yomthathi nxaxheba (onokohluka kumntu ophendulayo), yomsebenzi phandle womthathi nxaxheba (onokohluka kumntu obalayo), kunye nendawo yeenkonzo esetyenziswa ngumthathi nxaxheba. Oyena mphenduli ufunekayo ngumntu oyintloko walapha ekhaya okanye nawuphi na umntu omdala walapha ekhaya okwaziyo ukuphendula imibuzo.

Fundela umphenduli: *Nceda undixelele igama lokuqala (okanye isiteketiso) kunye neminyaka yelungu ngalinye apha ekhaya. I lungu losapho ngumntu ohleli phantsi koluphahla okanye kwinkomponi enye/kumzi omnye njengexalenye yosapho iintsuku eziyi-15 ubuncinane kwezinyanga ziye-12 zigqithileyo. Ungazilibali iimveku. Qala ngentloko yekhaya kunye nomlingane wakhe (ukuba unaye umlingane).*

Shicilela igama neminyaka yelungu ngalinye lekhaya. Shicilela ukuba ilungu yintloko engutata/umlingane (ukuba usaphila) okanye yintloko engumama/umlingane (ukuba usaphila).

Okulandelayo, shicilela ukuba umntu ngamnye *uhlala* apha ekhaya. Buza, “Ingaba <IGAMA> uqhele ukuhlala apha ubusuku obune ubuncinane ngeveki?” Kwilungu ngalinye elihlala apha ekhaya elineminyaka eyi-15 okanye ngaphezulu ubudala, buza ukuba ingaba libhatalwa umvuzo wokusebenza esebenzela umqeshi, nokuba lisebenza isigxina okanye ngamaxesha athile. (Sukubala ukuziqesha.)

Bala inani labantu abahlala apha ekhaya, kwaye ulibhale phezulu kwikhadi lokufaka amanqaku kanje “Inani labantu abahlala apha ekhaya:”. Emva koko ubeke uphawu kwisibonisi sokuqala sekhadi lokufaka amanqaku. Phinda ubeke uphawu kwisibonisi sesibini ngokubhekiselele ekubeni ilungu ngalinye elihlala apha ekhaya elineminyaka eyi-15 okanye ngaphezulu ubudala lifumana umvuzo wokusebenzela umqeshi.

Emva koko buza imibuzo eseleyo eyi-10 uze ushicilele iimpendulo, uyifunde imibuzo igama negama ngokwendlela ebekwe ngayo. Ungazifundi iindlela zokuphendula.

Khumbula iingcaciso nge *khaya, ilungu lekhaya*, kunye *nomntu ohlala apha ekhaya* kwi “Migaqo emalunga nendlela Yokusebenzisa Izibonisi zeKhadi lokufaka amaNqaku”.

| Igama lokuqala okanye isiteketiso | Iminyaka yobudala | Ingaba <IGAMA> uhleli phantsi koluphahla okanye kwinkomponi enye/kumzi omnye njengexalenye yosapho iintsuku eziyi-15 ubuncinane kwezinyanga ziye-12 zigqithileyo? (Ukuba Kunjalo, ngoko ke <IGAMA> li lungu lalapha ekhaya) | Ukuba <IGAMA> lilungu lalapha ekhaya, ingaba yintloko yekhaya okanye ngumlingane wentloko yekhaya? | Ingaba <IGAMA> uqhele ukuhlala apha ubusuku obuyi-4 ubuncinane ngeveki? (Ukuba Kunjalo, ngoko ke <IGAMA> li lungu lalapha elihlala apha ekhaya) | Ukuba <IGAMA> uneminyaka eyi-15 okanye ngaphezulu ubudala kwaye lilungu elihlala apha ekhaya, ingaba ubhatalwa umvuzo wokusebenzela umqeshi (kutsho ukuthi akasebenzeli yena), nokuba usebenza isigxina okanye ngamaxesha athile? Sukubala ukuziqesha. |
|-----------------------------------|-------------------|---|--|---|--|
| 1.                                |                   | Hayi Ewe  | Intloko engutata<br>Intloko engumama   | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 2.                                |                   | Hayi Ewe  | Umlingane ongutata<br>Umlingane ongumama<br>Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 3.                                |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 4.                                |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 5.                                |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 6.                                |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 7.                                |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 8.                                |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 9.                                |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 10.                               |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 11.                               |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 12.                               |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| 13.                               |                   | Hayi Ewe  | Omnye  | Hayi Ewe  | <15 okanye akahlali apha ekhaya Hayi Ewe   |
| —                                 |                   |   | <b>Inani labantu abahlala apha ekhaya:</b>   | <b>Bakhona abanye abasebenzi abafumana umvuzo?</b>  |  |