

# I-Scorecard Yokwenza Lula Indlala Ithuluzi-Lokuhlola Indlala INingizimu Afrika Simple Poverty Scorecard® Poverty-Assessment Tool

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## Okungabonwa

I-Scorecard Yokwenza Lula Indlala uhlobo lwethuluzi lokuhlola indlala (*Simple Poverty Scorecard®-brand poverty-assessment tool*) olusebenzisa izinkomba eziphansi ezingu-12 ezithathwe eNingizimu Afrika kwi-2014/15 National Income Dynamics Survey (NIDS) ukulinganisa amathuba okuthi abantu abamnyama noma amaKhaladi banikezwa usizo oluphansi endlaleni. Izisebenzi ezihambela abantu zingaqoqa izimpendulo ngemizuzu engaba ngu-10. Ukunemba kubikiwe ezibalweni zendlala. I-Scorecard indlela engokoqobo yohlelo lokulinganisa indlala eNingizimu Afrika, yokubheka ushintsho emananini endlala, kanye nokuhlukanisa abathengi ngokuphathwa okungefani.

## Umbhalo wohlelo

Leli phepha lisebenzisa imininingwane ka-2014/15, lithathela i-Chen, i-Schreiner, kanye ne-Woller (2009), kona okusebenzisa imininingwane ka-2005/6. I-Scorecard esisha sika-2014/15 singasetshenziswa kusuka manje kuqhubeke. Ama-Scorecards amabili asebenzisa izincazelo ezingefani ze-zendlala, ngakho izilinganiso ezithathwe kwi-scorecard endla ka-2005/6 azinakuhathaniswa nezilinganiso ezithathwe kwi-scorecard entsha ka-2014/15.

## Amazwi okwazisa

Sidlulisa ukubonga ku-Michael Brown, Bryce Cleborne, Jen Jones, Esido Mushwana, Zach Raymond, Adam Sorensen, kanye no-John de Wit. Imininingwane ye-Wave 4 ye-NIDS ka-2014/15 NIDS kwenziwa i-Southern Africa Labour and Development Research Unit lukwenza e-University of Cape Town, kwasakazwa i-DataFirst, futhi kwafungelwa I-Department of Planning, Monitoring, and Evaluation. Ukuhumushela esiZulwini ukususela esiNgisini kwenziwe u-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 uqondisa i-Microfinance Risk Management, L.L.C. Uphinde abe Senior Scholar kwi-Center for Social Development e-Washington University in Saint Louis.

# Simple Poverty Scorecard® Poverty-Assessment Tool

I-ID yengxoxo: _____	<b>Igama</b>	<b>Lowo ohlonzayo</b>
Usuku lwemibuzo: _____	Umbambiqhaza: _____	_____
Izwe: <u>ZAF</u>	Isisebenzi esihambela abantu: _____	_____
i-Scorecard: <u>002</u>	Isikhungo senkonzo: _____	_____
Ukwenza isibonelo sesisindo: _____	Inombolo yamalungu omndeni angabahlali: _____	_____

<b>Inkomba</b>	<b>Impendulo</b>	<b>Amaphoyinti Score</b>
1. Mangaki amalungu omndeni ahlala endlini?	A. Bayisithupha noma ngaphezulu B. Bahlanu C. Bane D. Bathathu E. Babili F. Uyedwa	0 8 12 17 22 38
2. Akhona yini amalungu omndeni angabahlali abaneminyaka engu-15 noma ngaphezulu njengamanje abakhokhelwa umholo wokusebenza oza njalo kumqashi (umqashi ongesibona) kungaba isikhathi esigcwele noma itoho? Ungambali ozisebenzayo.	A. Cha B. Yebo	0 7
3. Uma owesilisa oyinhloko/umlingani engumhlali oyilungu, usifunda ngezinga elingakanani isiNgisi?	A. Akekho owesilisa oyinhloko/umlingani, noma akasuye umhlali oyilungu B. Akasikhulumi nhlobo, noma akasikhulumi kahle C. Usikhuluma ngokusesilinganisweni, noma usikhuluma kahle kakhulu	0 3 9
4. Uma owesifazane oyinhloko/umlingani engumhlali oyilungu, usifunda ngezinga elingakanani isiNgisi?	A. Akekho owesifazane oyinhloko/umlingani, noma akasuye umhlali oyilungu B. Akasikhulumi nhlobo, noma akasikhulumi kahle C. Usikhuluma ngokusesilinganisweni, noma usikhuluma kahle kakhulu	0 0 6
5. Hlobo luni lwento yokwakha esetshenziswe phansi endaweni eyinhloko okuhlalwa kuyo?	A. Udaka/inhlabathi, ukhonkolo, ukhaphethi, noma i-linoleum/i-vinyl B. Ama-tiles, or ukhuni	0 8
6. Ikhona yini indlu yangasese esebenzisa amanzi kule ndlu?	A. Cha B. Yebo	0 4
7. Endlini sikhona yini isitovu se-gas noma i-microwave okusebenza kahle?	A. Cha B. Yebo	0 4
8. Endlini ikhona yini okungenani eyodwa i-fridge/i-freezer okusebenza kahle?	A. Cha B. Yebo	0 4
9. Endlini ikhona okungenani eyidwa i-hi-fi stereo, i-CD player, noma i-MP3 player okusebenza kahle?	A. Cha B. Yebo	0 4
10. Endlini ikhona yini okungenani eyodwa i-television, i-DVD, noma i-Blu-ray player, noma i-satellite dish okusebenza kahle?	A. Ayikho i-TV (kungakhathaliseki ukuthi eyabanye) noma kukhona i-TV kuphela B. Kukhona i-TV kanye ne-DVD noma i-Blu-ray (kodwa ayikho i-satellite) C. Kukhona i-TV kanye ne-satellite dish (kungakhathaliseki ukuthi okwabanye)	0 4 10
11. Endlini bakhona yini okungenani ababodwa osofa abasebenzayo?	A. Cha B. Yebo	0 2
12. Endlini ukhona yini umakhalekhukhwini okungenani owodwa osebenzayo?	A. Cha B. Yebo	0 4

## **Ikhasi elingabonakalo Lomsebenzi: Ubulunga bomndeni, isimo sokuhlala, kanye nesimo somholo**

Phezulu kwi-scorecard, bhala isibonakaliso esiyinqayizivele sengxoxo (uma saziwa), usuku lwengxoxo, kanye isampula isisindo sombambiqhaza (uma saziwa). Bese ubhala igama kanye nenamba yesibonakaliso yombambiqhaza (ongase ahluke kulona ophendulayo), igama lombambiqhaza ohambela abantu (ongase ahluke esisebenzini esihemba ekhaya), kanye nesikhungo esisetshenziswa umbambiqhaza. Ophendula okhethwayo uyinhloko yomndeni engumhlali noma uyilungu lomndeni elikhulile elingakwazi ukuphendula imibuzo.

Fundela ophendulayo: *Ngicela ungitshela igama (noma isidlaliso) kanye neminyaka yelungu ngalinye lomndeni wakho. Ilungu lomndeni othile ohlale ngaphansi kwalolu phahla noma endaweni efanayo/ekhaya/esizeni okungenani izinsuku ezingu-15 phakathi nezinyanga ezingu-12 ezedlule njengelungu lomndeni. Ungazikhohlwa izingane. Qala ngenhloko yomndeni kanye nalowo eshade naye/umlingani (uma eshadile/enomlingani).*

Bhala igama kanye neminyaka yelungu ngalinye lomndeni. Bhala ukuthi ilungu lingowesilisa oyinhloko/umlingani (uma ekhona) noma owesifazane oyinhloko/umlingani (uma ekhona).

Ngokulandela, bhala ukuthi ilungu ngalinye lomndeni liphinde libe *umhlali* ilungu lomndeni. Buza, “Ingabe <IGAMA> ujwayele ukuhlala lapha okungenani izinsuku ezine ngesonto?” Elungwini ngalinye elingumhlali elineminyaka engu-15 noma ngaphezulu, buza ukuthi njengamanje liyawuthola yini umholo oza njalo kumqashi, kungaba lisebenza isikhathi esigcwele noma itoho. (Ungamubali ozisebenzayo.)

Bala inombolo yamalungu omndeni angabahlali, bese uyibhala phezulu kwi-scorecard “Inombolo yamalungu omndeni angabahlali:”. Bese umaka impendulo enkombeni yokuqala ye-scorecard. Bese uphinde umaka inombala yesibili ngokusekelwe ekutheni ilungu elingumhlali oneminyaka engu-15 noma ngaphezulu liyasebenza yini ukuze lithole umholo kumqashi.

Bese ubuza imibuzo esele engu-10 futhi ubhale izimpendulo, ufunde imibuzo igama negama ngokomyalo owunikiwe. Ungazifundi izimpendulo.

Igcine engqondweni incazelo *yomndeni, amalungu omndeni, kanye namalungu omndeni angabahlali* “Eziqondisweni Zesicelo Sezinkomba ye-Scorecard”.

Igama noma isidlaliso	Imi ny aka	Ingabe <IGAMA> uke wahlala ngaphansi kwalolu phahla noma endaweni efanayo/ekhaya/esizeni okungenani izinsuku ezingu-15 phakathi nezinyanga ezingu-12 ezedlule njengelungu lomndeni? (Uma Kunjalo, kushukuthi <IGAMA> uyilungu <i>lomndeni</i> )	Uma <IGAMA> uma eyilungu lomndeni, ingabe uyinhloko yomndeni noma ushade naye/umlingani wehloko?	Ingabe <IGAMA> ujwayele ukuhlala lapha okungenani ubusuku obungu-4 ngesonto? (Uma Kunjalo, kushukuthi <IGAMA> uyilungu <i>omndeni angabahlali</i> )	Uma <IGAMA> eneminyaka engu-15 noma ngaphezulu futhi engumhlali oyilungu, ingabe uyakhokhelwa umholo ngokusebenzela umqashi (umqashi ongesibona) kungaba isikhathi esigcwele noma itoho? Ungamubali ozisebenzayo.
1.		Cha      Yebo	Inhloko yomuzi engowesisilisa Inhloko yomuzi engowesifazane	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
2.		Cha      Yebo	Owesilisa oshade naye/umlingani Owesifazane oshade naye/umlingani Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
3.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
4.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
5.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
6.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
7.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
8.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
9.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
10.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
11.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
12.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
13.		Cha      Yebo	Okunye	Cha      Yebo	<15 noma akasuye umhlali    Cha    Yebo
—			<b>Inombolo yamalungu omndeni angabahlali:</b>	<b>Ukhona umholo wezisebenzi?</b>	