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# **2008-09 HOUSEHOLD INCOME AND EXPENDITURE SURVEY**

## **FIELD STAFF MANUAL** (Working Draft for Training)

**Household Survey Unit**  
**Fiji Island Bureau of Statistics**  
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## **Chapter 1. Introduction to the Survey**

**Overview:** This chapter will give you an understanding of the Survey and help you to answer respondent's queries.

### **Background to the Survey**

Previous Household Income and Expenditure Surveys [HIES] were conducted in 1943 covering only 23 European families followed a year later with one covering Indian workmen living in Suva. A Statistician from the Department of Statistics in New Zealand conducted one in 1959 followed by one in 1965 conducted by a UN expert. The Fiji Bureau of Statistics conducted one in 1968 followed by one in 1972, 1973, 1977, 1983, 1990-91 and 2002-2003. This survey will run from May 2008 to April 2009.

### **Importance of Statistics**

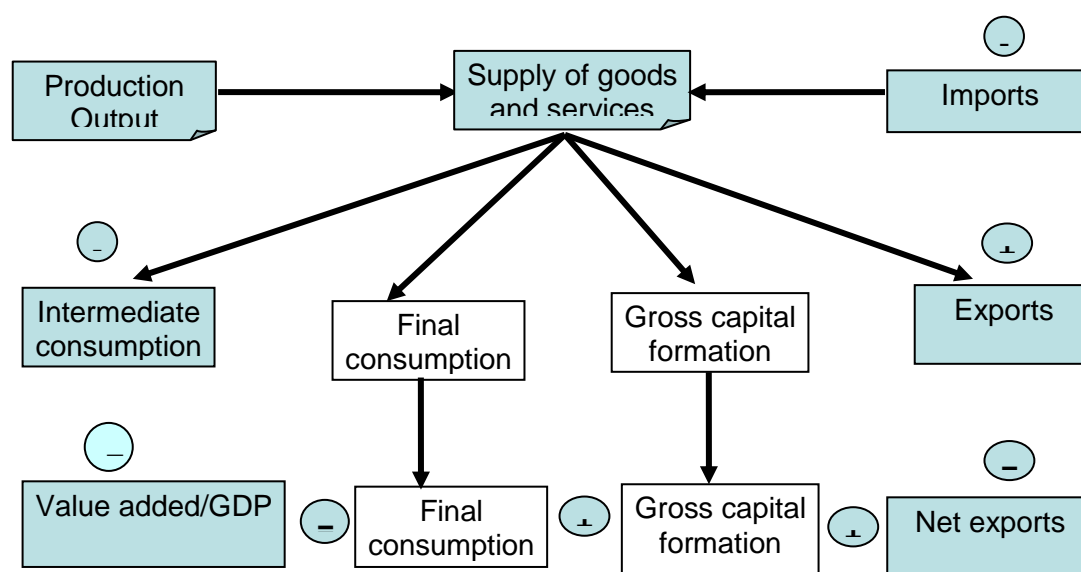
- To find out about the Socio-economic reality of the country
- Statistics gives you a Quantitative Image
- Key to effective policy-making
- Paint an objective picture of the state of a country
- Enables comparisons with the past and set a benchmark for the future
- Allows comparisons with other countries
- Indicates those people and regions in greatest need, ensuring best use of scarce resources to improve health, education etc.

Figure 1 is a diagrammatic representation of the Supply of Goods and Services in the economy and tells us how GDP is derived. You are able to supply Goods and Services after acquiring it through production or import. From the supply of goods and services some are used as;

- a) intermediate consumption for further production
- b) final consumption by government or private households
- c) for producing capital items or gross capital formation
- d) exports

Statistics will quantify the various stages thereby giving us a quantitative image.

**Figure 1. SUPPLY OF GOODS AND SERVICES**



## Purpose of the Survey

The HIES is used in:

- the preparation of the Consumers Price Index
- the compilation of National Accounts
- Poverty studies
- the development of social and tax policies
- Informal Sector Studies
- marketing for companies

## Consumers Price Index [CPI]

The primary use of the HIES data is to assign weights for items in the CPI. The expenditure patterns of Fiji households are used to determine the importance of items such as bread, petrol and medical insurance to Fiji households. For example, information from the HIES indicates that 18 percent of Fiji's household expenditure is spent on food, therefore, the prices of food items comprise 18 percent of the Consumers Price Index.

While a major revision is necessary say in five-year intervals, we have only been able to have a major revision in 1993 with another revision due using the 2002-03 HIES data.

Table 1 and 2 that follow give a simplified illustration of how the index works. The percentage of total expenditure is highest for milk (36) followed by butter (25) yoghurt (15) cream (15) and cheese (21). These percentages are derived from a HIES. Milk therefore has the greatest influence on the index and any price change in the commodity should have a significant impact on the index because the index is supposed to reflect how changing prices affect an average household. An increase in the

price of milk would certainly affect the average household because 36% of the total expenditure is on milk.

So in table 1 below the increase in the price of milk is from \$1.20 to \$1.70 with a resultant increase in expenditure of \$3.75. The price of cream has increased from \$1.25 to \$3.00 with a resultant increase in expenditure of \$1.75.

In table 2 the price of milk increased from \$1.20 to \$1.30 with a resultant increase in expenditure of \$0.75. The price of cream increased from \$1.25 to \$4.00 with a resultant increase in expenditure of \$2.75.

The index in Table 2 is lower because the price increase of cream does not have the same impact as that of milk given that it makes up just 5% of the total expenditure.

**Table 1. Dairy Price Index [A]**

Items	Base Price	Base Expend- Iture	Quantity	% of Total Expenditure in Base Period	Current Price	Current Expend- iture	Current Expenditure – Base Expenditure	Change %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Milk	1.20	9.00	7.5	36%	1.70	12.75	3.75	41.7
Butter	1.90	6.27	3.3	25%	1.70	5.61	-0.66	-10.5
Yoghurt	0.85	3.40	4.0	14%	0.90	3.60	0.20	5.9
Cream	1.25	1.25	1.0	5%	3.00	3.00	1.75	140.0
Cheese	7.50	5.25	0.7	21%	8.00	5.60	0.35	6.7
Total		25.17	16.50	100.00		30.56	5.39	
Change %								21.4
Index Number		1000				1214		

**Table 2. Dairy Price Index [B]**

	Base Price	Base Expend- iture	Quantity	% of Total Expenditure in Base Period	Current Price	Current Expend- iture	Current Expenditure – Base Expenditure	Change %
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Milk	1.20	9.00	7.5	36%	1.30	9.75	0.75	8.3
Butter	1.90	6.27	3.3	25%	1.70	5.61	-0.66	-10.5
Yoghurt	0.85	3.40	4.0	14%	0.90	3.60	0.20	5.9
Cream	1.25	1.25	1.0	5%	4.00	4.00	2.75	220.0
Cheese	7.50	5.25	0.7	21%	8.00	5.60	0.35	6.7
Total		25.17	16.50	100.00		28.56	3.39	
Change %								13.5
Index Number		1000				1135		

## National Accounts

HIES data is also used in compiling the country's National Accounts. The National Accounts provides a systematic analysis of the performance of Fiji's economy and therefore uses a variety of information sources. One aspect of the National Accounts is consumption by Fiji households. It s compilation is the most significant input of HIES information. Benchmark estimates are derived when such surveys are carried out with non-survey year estimates being based on other related indicators.

A component of the National Accounts is the Gross Domestic Product or GDP. GDP is the value of goods and services produced in a country in a given period. Table 3 below provides Fiji's GDP figures for 2004 and 2005. The total of items in rows 1 to 4 gives GDP using the income approach while rows 5 to 10 gives us GDP using the expenditure approach. The discrepancy is the difference between the two approaches. Data from the HIES is included in row 6, Private final consumption.

**Table 3. Gross Domestic Product and Expenditure (FJD 000)**

	2004	2005
1. Compensation of employee	1,861,853	1,927,158
2. Operating surplus	1,721,063	1,920,174
3. Consumption of fixed capital	407,780	449,376
4. Indirect tax less subsidies	736,990	772,724
<b>Gross Domestic Product at Purchaser's Value</b>	<b>4,727,686</b>	<b>5,069,432</b>
5. General government final consumption	738,900	768,700
6. Private final consumption	2,319,000	2,398,400
7. Change in stock	31,100	34,900
8. Gross fixed capital formation	873,200	929,100
8.1 General Government	162,500	176,200
8.2 Public Enterprise	125,600	147,500
8.3 Private	585,100	605,400
9. Exports of goods and services	2,543,700	2,788,800
10. Less imports of goods and services	3,328,400	3,678,200
11. Discrepancy	1,550,186	1,827,732
<b>Expenditure on GDP</b>	<b>4,727,686</b>	<b>5,069,432</b>

## Poverty Measures

In Fiji there is always discussion about whether there are more Fiji Islanders in poverty now than in the past. Data from HIES is used to develop a "poverty line". A poverty line is created using income and expenditure information from Fiji households to determine a level below which households are considered to be "in poverty". Once a poverty line is constructed, HIES data can be used over time to determine whether the number and type of Fiji households considered to be in poverty is changing.

**Table 4. Poverty Lines and Incidence**

	FPL	FPL pAE	Non-food pAE	BNPL pAE	% of hh in poverty	% of pop in poverty
Fijian Rural	79.43	19.86	11.42	31.28	32	38
Indo-F Rural	68.55	17.14	14.26	31.39	39.6	43.1
Others Rural	79.43	19.86	11.42	31.28	35.8	41.3
Fijian Urban	80.8	20.2	15.39	31.32	23.2	27.2
Indo-F Urban	71.53	17.88	18.69	35.59	25.2	29.1
Others Urban	80.8	20.2	15.39	36.57	12.4	17.3
Fijians	76.76	19.19	14.43	33.62		
Indo-Fijians;	80.12	20.03	13.41	33.44	28.9	34.2
Others	70.04	17.51	16.48	33.98	31.4	35.6
	80.12	20.03	13.41	33.44	18.4	24.1
ALL					29.6	34.4

1. FPL - Food Poverty Line
2. FPL pAE- Food Poverty Line per Adult Equivalent
3. BNPL pAE- Basic Needs Poverty Line per Adult Equivalent

The poverty lines for urban and rural are as follows:

Urban - \$35.90 per adult equivalent per week (pAE)

Rural - \$31.30 pAE

- a) The above figures mean that an adult requires \$35.90/week to cover minimum basic needs.
- b) Children aged 14 and below are treated as "half" an adult.
- c) So in a household with 2 adults and 2 children under 14 years of age, their poverty line will be  $\$35.90 \times 3 = \$107.70$  per week because there are 3 adult equivalents in the household.
- d) The family in (c) will be living below the poverty line if they earn less than \$107.70 per week.
- e) The incidence of poverty was as follows:
  - i) 29.6% of households
  - ii) 34.4% of the population.

The above is based on the HIES carried out over the period 2002-03

## Tax Policy

HIES data can also be used in the formulation of tax policy. For instance if Income distribution information shows an increasing share of income going to the top income earners, a decision may be taken to increase the tax rate of these higher income groups as well as increasing the threshold level of those required to pay tax. Table 1 below shows income distribution in country XX in 1990 and 2000. Given the situation the authorities in country XX will decide to increase the tax rate of those earning \$130,000 or more while increasing taxable income to \$15,000 and above.

Table 1. Income Distribution of Country XX

1990			2000		
Income Decile	% Share of Income	Minimum Income (\$)	Income Decile	% Share of Income	Minimum Income
1	15	160,000	1	17	200,000
2	12	120,000	2	15	160,000
3	13	100,000	3	15	130,000
4	8	60,000	4	9	80,000
5	7	30,000	5	6	40,000
6	6	20,000	6	5	30,000
7	5	12,000	7	4	15,000
8	4	8,000	8	3	9,000
9	3	5,000	9	2	7,000
10	2	2,000	10	1	4,000

Using HIES data, IRD can simulate the effects of tax policies on taxpayers. When a new set of tax tables are set up it is possible to see who are the winners and who are the losers. Will some groups get more and others less, and who these are. From the data they can also estimate the amount of tax revenue that will be generated in the future given our existing tax structure. The data is made completely anonymous, and the IRD will be bound by a legal agreement not to try to match the information with any other source.

## Informal Sector Studies

Governments continually strive to create employment opportunities for the labour force. The significant informal sector in developing countries is known to have the potential to absorb the large number of unemployed. The formal sector has limited capacity to absorb those who are looking for work. The HIES gathers information on the informal sector which can be used by planners to further develop the sector.

## Publications

Data from the HIES can be used in the preparation of many of our publications. It provides information about subgroups, which can be used in comparisons with the rest of the population e.g. Central Urban, Western Rural, Northern Rural etc.

## **Who Gets What and How Are You Doing**

The information being collected in HIES is aimed at providing evidence of what is going on in Fiji. **ARE** the rich getting richer and poor getting poorer? Is it all of them or just those with children or who live alone? What is actually happening to the pensioners, and is it any different to what is happening to everyone else.

## **Who Uses the Information**

As well as government departments, trade unions, economists, academics, lawyers, social workers and students can use HIES data. The unions use our data to put up their case, as does the Employer's Federation. Lawyers are interested in the data to use in child maintenance cases, saying for instance how much extra families with children spend compared to those without.

## **Queries and Uses Of HIES**

There are many uses of the HIES data. The information itself is neutral, and available to all.

### **Economists**

As they are often commissioned by others to carry out research their requests are very wide ranging. On their own behalf they are particularly interested in the income distribution data and disposable income. Calculating the tax each household would be liable for and deducting it from total income derives disposable income.

### **Policy Makers**

They are particularly interested in income and disposable income and in high-level expenditure patterns.

Queries include expenditure on health items by various population groups including those on sickness benefits, on school fees and clothing and the income patterns of pensioners.

### **Retailers**

Obvious ones are businesses wanting to know what sort of people buy which goods. We deal with many of the large stores and retail companies in Fiji e.g. Tappoos and Motibhais [Prouds].

### **Manufacturers**

Manufacturers are interested in who is buying what and which goods are becoming more popular. The diary items will be coded to thousands of different codes which is why we ask you to see that descriptions are meaningful.

### **Students**

Information gathered in the HIES is of great interest to students as it covers various aspects of society and the economy like the size and structure of households, living standards, employment, unemployment, household earnings and spending. Students at the Primary, Secondary or Tertiary level use the findings of the HIES for their assignments or projects.

### **Members of the Public**

We get calls from members of the public who want information on income and expenditure patterns. One of the most common calls is to ask about the cost of living. The CPI is derived from the HIES. This data is provided free.

It is most important that all groups of the population take part in the HIES so their expenditure patterns and the rises or falls in cost of living are reflected in the CPI.

By taking part in the HIES people are really helping themselves by showing what the real situation is.

## Chapter 2. Eligibility

**OVERVIEW:** This chapter tells you

- *Who to Interview*
- *Who not to interview*
- *Defines a household*
- *Tells you when a household is eligible for the survey*
- *When a household is ineligible*

### ***Who Do We Interview?***

**"In scope" persons** are the non-institutionalised, usually resident Fiji population who live in permanent dwellings.

### ***Who Do We Leave Out?***

- [i] persons institutionalised for more than six weeks  
**[except staff living in self contained private dwellings on or off the institutions premises]**
- [ii] Inmates of penal and custodial welfare institutions and staff residing in secure areas.
- [iii] Non-Fiji armed forces
- [iv] Fiji armed forces in group living facilities, e.g. barracks
- [v] Persons in homes for the aged where there are communal cooking facilities
- [vi] Patients in public and private hospitals, hospice and psychiatric hospitals
- [vii] Foreign diplomats and their families.
- [viii] Overseas visitors

### ***What Is A Household?***

For survey purposes, a household refers to a 'private household', which is defined as:  
either

- (a) a single individual living in a dwelling who makes his or her own housekeeping arrangements **or**
- (b) A group of persons living in or sharing a dwelling for most of the survey period who participate in some measure at least in consumption of food purchased for joint use by members, or who, if not dependent upon a household member, contribute some portion of income towards the provision of essentials of living for the households as a whole
- (c) in the case of a halfway house or a refuge, it can be regarded as a private household only if it fits the criteria of [b] and complete information can be obtained without consulting outside agencies.
- (d) The typical dwelling occupied by a private household is a house, flat, or apartment. Other private accommodation [such as a bed-sitting room] constitutes a separate dwelling if self-contained at least in respect of sleeping, cooking and dining facilities.

### ***What Makes A Household Eligible?***

To determine a household's eligibility for inclusion in the survey, an address must fulfil the following conditions:

- The address must exist
- The household must be able to complete 8 days of diary keeping in the survey month
- The household must be living in a permanent dwelling
- The household must have an eligible member
- The household must be a private household
- The household must be a Fiji - resident household.

If a householder has not been resident in Fiji for 12 months the interviewer must be satisfied the householder **intends** to reside in Fiji for at least 12 months.

### ***When Is A Household Ineligible?***

- The address doesn't exist
- The household is known to be away and is not expected back within eight days of your ascertaining that
- The dwelling is vacant
- The dwelling is not permanent
- The dwelling is not habitable
- The dwelling has been demolished
- All household members are short term or overseas visitors
- The dwelling has become a non-private establishment
- [a boarding-house is considered a non private when it caters for six or more boarders]

### ***Household Membership Rules***

Include as household members:

- [i] all persons who normally spend **four** or more nights a week in the household
- [ii] any person who, because of the nature of his or her occupation cannot spend as many as four nights a week in the household but who
  - [a] makes a financial contribution to the running of the household
  - [b] is not currently a member of another Fiji resident private household in a permanent dwelling
- [iii] any person at boarding school or other non-private institution who usually spends holidays or other continuous periods at home, and whose living costs are subsidised to at least 50 percent by the household. This eliminates those in living arrangements common with students attending tertiary institutions like FIT and USP in Suva. The reason being that in most cases it is their parents who support them and they do not constitute a regular household arrangement.

- [iv] any child whose custody is shared between two households but who spends more than half their time in the sampled household. Where custody/care is shared equally between two households, the child should be included in the sampled household only if they are there the night the household questionnaire is completed
- [v] any person who has been in the household for at least 6 weeks prior to contact, but who will be permanently leaving the household after spending **eight** or more days of the diary period in the household
- [vi] any person who is at present staying with the household for at least **eight** days of the diary period and who by the time he or she leaves, will have been with the household for at least six weeks.

If more than one family is present in the household, then list persons in family groupings.

**Note: Only household members 10yrs and over are required to complete Income Questionnaires, and Diaries.**

### ***Guidelines for Interviewing Households Recently Arrived in Fiji***

#### **Making Contact**

Use language translations to introduce the Survey if necessary. These will be made available.

#### **Use of Interpreters**

School children or students are often very helpful. The introductory language translation asks the household to suggest someone who may be able to interpret.

If you cannot arrange an interpreter within the family or neighbourhood, consult your Supervisor. A household should not be written off solely because of language difficulties. You may not be able to determine eligibility until an interpreter has been brought in.

We have provision to pay for interpreting services. An outside interpreter other than a family member must sign a declaration of secrecy.

#### **Eligibility**

Must have formed the household at least six weeks prior to interviewer contact

Must either have been in Fiji 12 months or intending to stay 12 months

Must have an eligible adult member who is conversant with the household's income and expenditure and who can be interviewed within the survey period.

[Application of these criteria will rule out families where the main breadwinner is domiciled outside Fiji and the Fiji resident family member[s] cannot provide information]

### **Income Details**

We need accurate information about the household's **income over the last 12mths** i.e. within the recall period.

A family may have brought assets into Fiji. **Our questions relate only to the amount of their current years income, which was brought into Fiji.**

We are not interested in assets or savings they have brought with them, but capital gain on shares or property should be counted as income if received within the recall period.

We can appreciate how difficult it is to obtain accurate information in households where English is not the first language. If you have real doubts about the accuracy of the information consult with your supervisor.

It is important to include all types of households in the survey provided they meet the eligibility criteria and can provide a reasonable quality of information.

Your Superintendent will make the final decision on this.

## **Chapter 3. Administration of the Survey**

**OVERVIEW:** *This chapter tells you*

- *how your work is allocated*
- *what you will be provided*
- *how you return your completed work*
- *your activities in the selected EA assigned to you*

### **Organisation of Work**

Work is normally allocated to you for every sub-round. A subround covers a period of six of three months where a quarter of the sample households is covered. You are to work out with your Supervisor, a monthly work programme. Please let your Supervisor know well ahead of time if you are unavailable for work in any month.

In each sub-round you will receive the following from the office.

- PSU Envelope containing map, enumeration listing,
- note telling you when to start and stop.
- top up of stationery as required

### **The Documents**

For each household interviewed the following documents are completed:

- Demographic, Economic Activity and Housing Particulars Questionnaire [DEHQ]
- Expenditure Questionnaire [EQ]
- Income Questionnaire for each person 10 yrs and over [IQ]
- Two weeks diary keeping for persons 10 yrs and over

### **Interviewing Aids**

- Notebooks [for respondents to record purchases]
- Complimentary pens

### **Return of Work**

#### **Completed Households**

Pack in plastic bag in the following order:

- DEHQ [make sure this is on top]
- EQ underneath, then
- IQs [1, 2 etc.] then
- Diaries [week 1, week 2;]

**DEHQ will be used during the listing stage and for each selected address this must be included with the rest of the Schedules.**

Completed packs should be returned to your supervisor as soon as you have edited them. Partly completed packs and Questionnaires for non-responding addresses should also be returned to the office.

You should keep a record of interviewed addresses and their telephone numbers in your diary. This will be useful if any of your packs are queried in regional or head office checks. Remember your diary may contain confidential information. Like survey documents it should be kept in a secure place.

## **EXPLANATORY NOTES ON WORK TO BE CARRIED OUT**

In word terms your work as an enumerator can be divided into two parts. The first part relates to the preparation of a list of households in each PSU allotted to you. Such a list in statistical terms is called a sampling frame of selection of households. The second part of your work deals with collection of requisite data from selected households. For undertaking the fieldwork systematically, the following sets of schedule have been devised and you would be provided with adequate number of copies of the same for your work.

- (i) Schedule 1: Demographic, Economic Activity Status and Housing Particulars [DEHQ].
- (ii) Schedule 2: Expenditure on Households Utilities, Education, Health, etc. [EQ].
- (iii) Schedule 3: Other Household Cash Expenditure [Personal Diary].
- (iv) Schedule 4: Household Income [IQ].

For listing purposes Schedule 1 or the DEHQ will have to be filled in for each selected EA or PSU, one copy each of the other four schedules will have to be completed for each selected household. The same set schedules will be used in all the three area – urban, village and settlement though some questions in different schedules may not be applicable in certain situations. A clear indication about this is given at the appropriate places in different schedules.

The terms, a conventional household [called household hereafter in these notes and in the questionnaires] and head of household will be very commonly used in the schedules. These are explained below before presenting the explanatory notes required for each schedule.

### **Step in Listing**

- 1.1 Listing is an important operation and you must understand the various steps involved in under taking this operation. As a first step you must familiar yourself with the boundaries of the PSU for which you are required to undertake the listing operations. For your guidance you can also be provided with the information regarding the numbers of household and total population enumerated in that village in 1996 Population Census. With the help of the Turaga-ni-Koro you will have to understand the boundaries of the village.

## EA Maps

- 1.2 You will be provided a map showing the geographical boundaries of the EA. The latest estimate of household numbers and total population enumerated in the 1996 Population Census is also available.
- 1.3 Since the maps were prepared earlier, in certain cases these might have become outdated because of new construction building and roads. You must still use this map even if changes have taken place on ground, which are not reflected on the map. You have to correctly understand the boundary shown on the map and should be able to identify correctly on the ground. The operations have to be strictly undertaken within the identified boundaries. If the boundary is in the middle of a street or a road, you should include the side of the street/road that is inside the boundary.
- 1.4 After identifying correctly the boundaries of the EA on the ground, you should make every effort to incorporate the major changes, which had taken place in to the copy of the map supplied to you. Addition to new features like new road important buildings and bridges should be indicated on the map as accurately as possible. Changes in name including changes in spellings should be entered after drawing a line through the original name of the map.

## Path to travel in PSU

- 1.5 In so far as the village areas are concerned the listing operations would be relatively simple. For your first contact with the Turaga-ni-Koro of the selected village you should have established the boundaries of the village and all building and structures that are included in the village. It is useful to start off in methodical manner, going clock-wise and listing all building and structures.
- 1.6 In the urban areas you should familiarise yourself with the location and layout of housing unit in the selected EA before starting the listing operation. In the urban area the EA usually will be a city or town blocks. You may proceed as follows:
  - (i) Start at one corner of block and proceed in a clockwise fashion.
  - (ii) As you proceed walk through all always, passage ways courts and footpath in the EA.
  - (iii) Look for hidden units such as living quarters at the back of the store or behind other houses.
  - (iv) Cover one block completely before proceeding to the next.
- 1.7 A local knowledgeable person might be able to help you in planning an appropriate routing in the EA. Given below are some guidelines for listing in the EA:
  - [a] Begin at the starting point indicated on the EA map and make sure that you cover every road and path within the EA. Indicate the point where you begin listing be entering a 'x' and the words 'start here'
  - [b] In general travel in clockwise fashion. Proceed along the main road that forms one of the boundary of the EA until it intersects one of the other boundaries, proceed along this boundary until it intersects the next etc.
  - [c] On roads, footpaths etc that are within the EA, list all the buildings on both side of the road, path or stream

- [d] For each road, path or stream that forms the outside boundary of the EA list only those building on the side that fall within the selected EA.
- [e] List each building once and only from the most accessible road or path.
- [f] Look for side path, breaks the tree, electric wires etc, that may indicate the presence of buildings.
- [g] Walk up all paths and lanes to see whether they lead to buildings.
- [h] Enter successive arrows on the map to show the route you have followed.

### Listing Operations

You will visit and list every household within the boundaries of the PSU. In certain cases mostly in the urban area you will find that a building may be used that both for commercial and residential purposes. Do not ignore household in such building. In certain other situation mostly in the village that you find a single household may occupy more than one building bures. Although each such building would be shown as a separate entry, but in so far as the number of households is concerned there will be single entry.

### **The Survey Questionnaires in Brief**

To meet the survey's objective of gathering information on how much households receive as income and how much they spend on an annual basis three schedules are used. This strategy has proved effective in adequately covering the different types/forms/sources of household incomes and expenditures;

- 1) Schedule 2 to cover Expenditure types where;
  - a) More details are required than can be collected in the Diaries (e.g. loan repayments);
  - b) The frequency of purchase is low so that few households would record such purchases in the Diary reference period (e.g. vehicle registration payments); and
  - c) Those where expenditure is regular but highly variable (e.g. telephone bills).
- 2) Schedule 3 which is the Diary and is the principal means of collecting the detailed household expenditure data required from this survey.

### **For Income:**

Income details are collected from a wide variety of sources. While it may seem very detailed, each source feeds into a bigger picture of the household's income level.

The major sources identified are:

- Wages and Salaries;
- Own unincorporated business (including farms) i.e. profits;
- Rental properties;
- Investments (i.e. ownership of financial assets);
- Government pensions and benefits;
- Lump sum receipts; and
- Other sources (e.g. superannuation, maintenance payments).

- 1) Usual Pay (with period it covers)
- 2) Leave Pay, Bonuses Before Tax (in last 12 months)
- 3) Income in kind

- b) Housing
- c) Telephone
- d) Vehicle
- 4) Non-Cash Benefits e.g. child care for two children on five days per week.
- 5) Income from Overseas received during the reference period may be in the form of:
  - a) Income earned overseas before arriving in Fiji
  - b) Income from overseas investments; and
  - c) Overseas pensions

#### **Suggested Work Programme for 21 day Survey Period**

<b>Day/Period</b>	<b>Activities</b>
Day Before Listing	Arrange Accommodation and Transportation, ID of EA, Contact Advisory Councillor/Turaga-ni-Koro (Sevusevu), Confirm a Workplan for Listing (Route Plan)
Days 1-5	Listing in Sequential Manner of all households (hhs) Detailed Explanation of – HIES Attempts on Call-backs
Day 6	Listing of all hhs to be completed Call-backs to be completed
Day 7	Final Checks of Listing Books Confirm Eligibility Selection of 10 hhs Issue letters to the 10 hhs Detailed Explanation of Diary Keeping
Day 8	Issue of Notebooks and Pen Diary Checking Filling of Schedule 1
Day 9	Make Appointments of Schedule 2 & 4 Detailed Explanation of Schedule 2 & 4
Day 10	Diary Check and Recording
Day 11	Diary Check and Recording Filling of Schedule 2 – Blocks 1 & 2
Day 12	Diary Check and Recording Filling of Schedule 2 – Blocks 3 & 4)
Day 13	Diary Check and Recording Filling of Schedule 2 - Blocks 5, 6 & 7
Day 14	Diary Check and Recording Filling of Schedule 2 - Blocks 8 & 9
Days 15 - 18	Clarification of Doubts for Schedule 2 Diary Check and Recording
Day 19	Detailed Explanation of Schedule 4 Filling of Schedule 4 Diary Check and Recording
Day 20	Final Checks for Schedule 2 Diary Check and Recording
Day 21	Final Checks of Schedule 4 Collection of Diary Thank hhs for their Cooperation

## Chapter 4. The Survey Rules

**OVERVIEW:** *This chapter tells you:*

- *How to answer queries about the compulsory nature of the survey.*
- *What is the Survey Period*
- *What is the Recall Period*
- *The Diary Keeping Rules*
- *The guidelines for the use of proxies*
- *What to do if you strike a multiple address*
- *How many times to call before recording a non-response*

### ***Compulsory Nature Of The Survey***

The HIES is conducted under the provisions of the Statistics Act.

The Survey can impose a considerable burden on respondents. Every effort should be made to obtain the voluntary co-operation of respondents.

Prosecution **must not** be threatened. Response to the survey is generally good and prosecutions have not been necessary.

**On request** interviewers may provide respondents with a letter from the Government Statistician emphasising the confidentiality of the survey. Most respondents will be satisfied with the interviewers explanation. Sometimes respondents ask for copies of relevant sections of the Act. These can be provided by the office but should not be used in a threatening manner.

Some respondents ask very direct questions, of both interviewers and Departmental staff. In such situations, the following guides should be used:

Question: "Is the survey compulsory?" or "Do I have to do it?"  
Answer: "Yes"

Question: "Will I be prosecuted if I refuse to take part?" or "What will happen to me if I don't do it?"  
Answer: "We are entitled to prosecute non-respondents to departmental surveys"

Question: "How many people have been prosecuted for not doing the survey?"  
Answer: "There have been no recent prosecutions"

### ***The Recall Period***

The objective of the survey is to capture 52 weeks of expenditure and income, followed by two weeks of diary keeping. That is, 54 consecutive weeks spending.

The recall period for the expenditure and income questionnaires is set by the date diary keeping starts. The recall period begins on the day diary keeping starts 12 months ago and ends the day

before diary keeping starts. For example:

diary keeping starts 3/7/2008

recall period is 3/7/2007- 2/7/2008

If there is a delay between interviewing for the other documents and the start of diary keeping the recall period should be adjusted to end the day before diary keeping actually starts. You will need to make sure appropriate additions and deletions are made to expenditure and income recorded.

### ***Diary Keeping Rules***

Our requirement is 14 consecutive days of diary keeping. However a household can still be considered a full response provided there are eight consecutive days recorded for all eligible members.

We don't want people to keep diaries when they are on holiday for more than four days. It would not be a true record of their normal household expenditure. You will need to judge whether people about to go on holiday will be able and/or willing to complete the survey or whether the household becomes a non-response.

An exception to the "consecutive days" rule can be made when a household has to go away temporarily after they have started diary keeping. Rather than asking the respondents to keep a diary while on holiday, if when they return home, they can complete eight days of diary keeping within 14 days from the date they first started, a break of 4-6 days is acceptable.

If the temporary absence from home is less than 4 days, diaries must be kept while away from home.

Households going away for periods longer than six days can be offered a deferral of diary keeping if they are willing to meet the other requirements of the survey. As long as diary keeping starts no later than the second to last day of the survey month a complete 14 days of diary keeping can be undertaken, even though 7 days of these extends beyond the survey period.

If no one in such a household is able to keep eight days of diary the household should be classed as a part non-contact and no attempt made to complete other documents apart from demographic information.

### **Respondents Exempt from Diary Keeping**

The following members are not required to keep a diary:

- anyone away on holiday for the two weeks of the diary keeping period
- anyone away on a business trip with expenses totally covered by an employer
- anyone crippled, bed-ridden or mentally incapacitated [usually covered by another member of the household recording a joint diary]

### **Eight-Day Diaries**

Where an eight-day diary is kept, you should state the reason for a reduced number of days on the HQ. For example:

- refused to keep more than 8 days
- going away after 8 days
- stopped due to illness after 8 days

**You should not offer 8 days as an option. It is a last resort to preserve a full response when all other documents are complete.**

### ***Proxy Guidelines***

The HIES questionnaires are designed to be individually administered to all members of the household 15yrs of age and over.

Proxies **may** be used as a last resort in "family type" households

- where the whole Household is informed about the survey. All agree to participate but are not all able to be present for the administration of the questionnaires.

In family type households

- for children away at boarding school
- for people who don't work and have no source of income
- for the elderly, sick, or mentally incapacitated

*In all cases of proxy interviewing the interviewer must be convinced the proxy is thoroughly conversant with other respondents affairs*

Proxies **may not** be used

- in non-family type households [i.e. flats]
- where any member of the household refuses to take part in the survey
- where the interviewer has any doubt the proxy's knowledge is sufficient to provide acceptable data [e.g. for a young working adult living at home]

In all cases

Where a proxy has been used, the extent of this should be described on the front of the Household Questionnaire.

### **Multiple Households**

Sometimes a single dwelling may contain more than one household. For example, households who do not share meals or cooking facilities but do not have a physical barrier within the dwelling.

Use the same procedure as described for multiple addresses to select which household should be interviewed.

### **Dwellings Combined to Form a Single Dwelling**

This situation could be a result of:

- The address being incorrectly enumerated
- The property being converted into a single dwelling

Make a note for your Supervisor that the address[es] should also be deleted from the enumeration listing.

### ***Number of Contact Attempts Needed Before a Household can be Coded a Refusal or Non Response***

You must make at least three attempts to contact each selected address. These must be at different times of the day [one morning, one afternoon, one evening] and on different days of the week including a Saturday visit. Do not approach a household on Sunday unless by respondent request.

## Chapter 5. Interviewing Techniques

**OVERVIEW:** *The following is covered:*

- *the procedures to use when making contact*
- *some tips for overcoming objections*
- *the necessity of speaking to all members of a household*
- *answers to some of the questions a respondent may ask*
- *suggestions on establishing and maintaining a rapport.*

### **The Contact Interview**

The timing of the contact interview is crucial. Try to avoid times when the household will be busy, such as at meal times. Farmers are usually unwilling to stand around and talk on beautiful, sunny days. In general, the most successful first-contacts are made in the early evenings or on weekends.

Where contact is established with an adult at an address, you must:

- [a] Identify yourself by producing the identification card provided by the Department.
- [b] Determine the eligibility of the household from information gathered during the listing stage.
- [c] If the household is eligible, arrange a convenient time to explain the survey to all household members so as to gain the co-operation of the household.

It will be evident that the contact interview holds the key to the survey operation. You will need to tailor your approach methods to suit individual cases, but in all circumstances you will need to be friendly, knowledgeable on survey matters, and tactfully persistent.

Your introduction to the household needs to include the following:

### **Greet And Identify**

Good evening. My name is ..... from the Fiji Islands Bureau of Statistics. Here is my ID Card.

### **Gain Contact's Interest**

Your household, together with a few other houses in the area, have been selected to take part in our Household Income and Expenditure Survey. We are interested in household spending patterns and how these vary with factors like family size, age and income.

### **Close, Giving Alternatives**

I would need to talk to the people in your household. Would an evening/Saturday time be more convenient?

### **Make The Appointment**

Would all your household be available .....

at ..... a.m. or would ..... a.m. be better?  
..... p.m. .... p.m.

### **Confirm Date And Time**

Thank you. I'll look forward to seeing you at .....

### ***Overcoming Objections***

There is generally a certain amount of suspicion towards a strange caller, and although the above introduction will be sufficient to be invited into many homes, it is likely that you will meet with responses such as 'we're not interested', 'we're a bit tied up' etc. It is very important for the accuracy of the survey that interviewers take some time to try and convince such households to participate.

The following responses to the most frequent comments made at the door are useful ways to continue the dialogue:

### **What's It All About?**

"Well, I would like to have the chance to explain it properly to all the members of this household who are 15 or more years of age. Would ..... be a convenient time?"

### **I'm Not Interested**

"I think you may find it interesting when I tell you what it's about. Would .....?"

### **I'm Not Typical**

"You are just the sort of household that we need. If we survey only typical households, then we won't get a cross-section of the population, and the survey results will be misleading."

### **We Wouldn't Be Much Good, We're .....**

[too old, too busy, earning too little, unemployed, etc.].

"We need all types of people to take part in the survey, otherwise the survey will give a misleading picture of how households are coping."

### **We're A Bit Tied Up At The Moment**

"I can see you're busy. But it won't take long to explain the survey."

or

"I can see you're busy. What time would it be convenient to come back and explain the survey?"

### **Why Not Go Next Door?**

"I do not have a choice in the households I visit. These are chosen in our Head Office using a random method to cover the country from north to south, and including country and city areas."

### **This Is Not An Average Fortnight**

"That doesn't matter. We want all kinds of fortnights so as to arrive at the average fortnight for all households."

### **Do We Have To Do It?**

“Yes”

### **What Will Happen If I Don't Do It?**

We are entitled to prosecute non-respondents to FBS surveys.

### **How Many People Have Been Prosecuted For Not Doing This Survey?**

There have been no recent prosecutions.

### **I Don't Want Anything To Do With This Government**

"We do not advise the government on what it should or should not do. Our role is simply to measure the effects of its policies, and to publish our findings regardless of how good or bad they are for the government."

### **I'm Coping Well Enough**

"If people who are coping okay don't take part in the survey, then the survey will show that a high proportion of households are hard up. That could put pressure on the government to raise taxes to provide more benefits to less well-off households."

### ***Necessity Of Speaking To All Adults In Household***

Caution should be exercised before seeking a household's co-operation without all adult members of the household first having been spoken to. A husband returning home in the evening to hear that his wife has been discussing their personal finances with someone from a government department, without his knowledge, may become worried and annoyed. This can lead to a refusal. It is better to say as little as possible at the initial call and make an appointment for a return visit to make sure all members of the household have agreed to participate in the survey before starting the questionnaires.

### ***Explaining the Survey***

It would be useful when giving explanations to have both the most recent report on the HIES with you, and any relevant newspaper articles that have appeared in recent weeks. The newspaper articles help respondents relate the information of practical uses. The report can also reinforce the fact that individual data on households is not published. Use the information given in Chapter 1 of this manual.

### ***What Is Involved If I Participate In The Survey***

The survey requires me to interview all members of this household, preferably together, about the major expenses you have had during the last 12 months. In addition, we would like the members of the household who are 15 years of age or older to record their daily expenses for the next two weeks. There are also a few questions on income.

### ***How Was I Chosen?***

This address was randomly selected by FBS from all addresses in this area. Within this neighbourhood some other addresses have also been chosen.

We select the sample from addresses, not according to who lives at the addresses. This ensures that we get a good cross-section of all kinds of households.

### ***How Is My Privacy Protected?***

All information given in the HIES is both anonymous and confidential.

Anonymity is ensured by the simple act of never asking for, using, or recording any respondent's name on any survey documents. Addresses are used to choose respondent households initially, but this is done without prior knowledge of who might be resident there [if indeed anyone is]. No one not directly working on the survey is permitted to see a survey address list, and no address is ever recorded on any set of completed documents. In the unlikely event that a non-survey worker saw a completed document, he or she would not even be able to tell whether the household lived in Viti Levu or Vanua Levu.

Confidentiality is also protected by a declaration of secrecy sworn by all departmental staff working on the survey. Such persons are bound, again under threat of legal action, not to reveal the identity or any details concerning any participation in the survey to anyone except other similarly bound survey workers.

The final results of the survey are published only in summarised form. No figures relating to any individual persons or household can be gleaned from the survey results.

### ***Establishing Rapport and Maintaining It***

The following suggestions may help you to establish rapport and to maintain it throughout the survey operation.

- Be sympathetic towards potential refusals. For example, go along with their criticisms of the government even if you agree with the government.
- Be yourself when approaching a household for the initial contact, namely, relaxed, friendly, and with an air of confidence [not over-confidence].
- Don't go out to work if you are not in the mood for work.
- Be flexible with a household, rather than make it feel that it has to do things when you want them done. For example, offer to come back to complete the EQ if the respondent is getting tired or irritable.
- When approaching a household for the first time, go away if there is a row going on between parents, between children, or between a parent and child. Chances are you won't be welcome.
- If you are met by a barking dog, don't go in or leave. Wait for someone to appear from the house. If no one appears, then chances are there is no one home.
- At the initial contact, say that you can fit in with whatever suits them, so if now is not a convenient time, then you can call back later.
- Be a listener, especially to those who want to express strong views about the government or whatever. Often, after they have released their frustrations, they are in a mood to co-operate.
- Always try to meet the husband and wife together before saying much about what you have come for. If you say too much to one in the other's absence, then one or the other will have often tried to talk the other out of taking part by the time you return. Your job is then very much harder.
- Don't accept one spouse's word that the other spouse won't do the survey. That is often used as an attempt to brush you off without the one spoken to having to actually say 'no'. Quite often, the absent spouse turns out to be keen to do the survey, despite [or because of?] what the other one thinks.

- It helps to find a genuine common interest to establish rapport. Pets, particular garden plants, hobbies, etc., can be good talking points, especially if the person obviously takes pride in the particular interest.
- Don't be quick to conclude that a household will not participate. Be persistent and keep discussing the situation. That can exhaust all their excuses for not being able to take part.
- During the interview, don't pretend to know something that you don't. Say that you will check it out if you're not sure. Sometimes it can help to ask the person's opinion on a possible solution.
- At initial contact, talk to people at about the same level, not, for example, from several steps below their doorway [which puts you in an inferior/superior position to the contacted person.
- When starting the DEHQ, EQ, and IQ, tell respondents that if there is any information that they would prefer to tell you without the other members knowing - such as a present that the husband bought for his wife which he does not want her to know the cost of, or teenagers not wanting their parents to know that they bought something, or income information that they may not want to divulge - then to let you know either at the relevant stage of the interview, or later on when you are free.
- When leaving after completing the EQ, ask the household to try to remember anything else of \$200 or more than they had bought in the last 12 months, and to record any such things in their notebooks for when you return.
- Establishing rapport can be aided by your dressing up or down to suit the area you are in. You may prefer to get a feel for the area by driving around it before you begin work in it.
- Organise your appointment so that you have enough time to finish what you expect to do. It is not good public relations, for example, to begin the EQ then have to stop because you have another work appointment or because you have to get home.
- If you say "It'll take about an hour", then you find that at the end of that time there is still a lot to do, don't plod on without giving the respondent the option of either continuing, or of your returning later to finish it.

### *Interviewer Safety*

As an interviewer you are not expected to take unnecessary risks.

- When working in isolated areas make sure someone knows when you are expected home.
- Let your supervisor know if road and/or weather conditions make it impossible to complete work in the specified survey period.
- If you think your personal safety is at risk in a particular household withdraw quickly and discuss future contact with your supervisor. He/she can outline the alternatives for future contact.
- Conduct interviews on the doorstep if you feel safer there.
- Notify your supervisor immediately you experience any physical or verbal abuse. He/she will advise you what follow-up action can be taken. The Department undertakes to confront such respondents with their abusive behaviour.

### *Dogs*

- Always assume there could be a dog on the property.
- Never take a dog unaware. Make every attempt [e.g. rattling gates] to attract its attention before entering.
- If a dog is on a lead make sure you know how far the lead stretches.
- Step back from a closed door after knocking.
- Use your clipboard as protection.
- **Back** away quickly, never turn and run.

- Use the vehicle, rather than walk up long driveways. Remain in the vehicle and toot if an uncontrolled dog appears.
- Avoid visiting areas where roaming dogs are common on rubbish collection day.

## **Chapter 6. Completing the Demographic, Economic Activity and Housing Particulars Questionnaire**

### **SCHEDULE 1**

Amongst the uses of HIES information are for studies on poverty and the informal sector. Information gathered in this schedule will be linked to the household's income and expenditure to provide us with information like the;

- 1) characteristics of the poor
- 2) educational attainment of poor people and those engaged in the informal sector
- 3) housing and living conditions
- 4) economic activities of the poor and those engaged in the informal sector

#### **Block 1 of Schedule 1**

The questions under this block have been divided into sections. The first sections deals with demographic particulars of each number of the household and answers to the question of this section should be provided by the head of household and in his absence by any knowledgeable adult member of the household. If a respondent is reluctant to give the names of the member of his household, you should assure him of the confidential nature of the survey.

For questions 1.1 start with the head of household so the name of the head of the household person reference number 01. Then asks for the name of the all other members of the household and write them down in the space provided. You should begin with the nuclear family, that is, the head of the household, that persons spouse and their unmarried children. The names of the members of the household should be written in an orderly way so as to minimise the chances of missing out members. The following order would be found useful:

- (i) Head
- (ii) Spouse of head
- (iii) Unmarried children in descending order
- (iv) Each married child followed by his/her spouse and children
- (v) Father/Mother/Father in law/mother in law
- (vi) Brother/sister/brother in law/sister in law/other relatives
- (vii) Non-relatives etc.

Once you have listed all the members of the household, read back the name and enquire whether there are any omissions. If there are omissions, you should write these names down.

You would note that schedule 1 has provision for entering the first name of 10 persons per household. If the household has more than 10 members continue writing the names on to a second copy of schedule1. You should originally cross out the original person reference number, in the second copy write it 11, 12,13,14. On the cover page of the first copy of schedule 1, you should write the words additional copy. After filling both copies, these should be firmly tagged together.

The answers to questions 1.3, 1.4, 1.5, and 1.7 pertaining to ethnicity, residential status, sex, age and marital status should be recorded in terms of the given codes. These questions should be asked if you cannot code the answer by observation. The age of each member should be recorded in terms of

completed number of years under questions 1.6. For those who have not yet completed one year write 00 and enter 99 for all person who have completed 99 years or more.

## **ECONOMIC ACTIVITY**

### ***FOR ALL PERSONS BORN IN 1998 OR BEFORE***

The next set of questions, 1.8 to 1.12 applies to all persons born in 1998 or before. Look back at the age of each person entered. **For those aged below 10 write 'N/A' for question 1.8[a] and leave the rest of the column [1.8-1.12b] blank.**

Questions 1.8-1.12 are concerned with how people provide for themselves, how they make their living. It is restricted to persons aged 10 years and over.

Almost everyone in Fiji will have done something to provide for himself or herself. It is your job to discover and record what each person did.

Ask the questions as they are set out in the questionnaire and talk about each member of the household until you understand what he or she did in the way of making a living in the last 30 days. Make entries on the questionnaire only when you have the picture clear in your mind.

### **Question 1.8 - Type of Activity last 30 days**

#### **Question 1.8[a]**

Ask,

**Did this person do any work for money last 30 days?**

#### **Money work here means:**

- a wage and salary job.
- Business, shop, taxi/carrier business, repair shop
- Grow things for sale
- Raise animals for sale
- Catch fish, collect shells for sale
- Provide services for money

You should write 'M' against money work. Include also persons who had a job but were either sick or on leave or did not attend work for some other reason.

For persons who did not work for money last 30 days write 'NO' in this box.

#### **Question 1.8[b]**

Ask,

**'How many days did this person work for money last 30 days?'**

For persons like wage/salary earners in regular work this is easy to work out as their working hours are fixed. For those with jobs but were sick or were away from work for some other reason you should put the normal working days.

People earning money from other than wage/salary job often work more irregular times. Make a rough estimate of hours or half days worked each day of last 30 days. Add up these hours and divide

by 30 [average number of hours people work in a day] to obtain the number of days worked last 30 days.

If the person worked on more than one money earning activity last 30 days, record the one the person spent the most time on.

Number of days worked should be reported against Q1.8[b].

- Up to one full day write '1'.
  - For between 1 and 2 full days write '2'.
  - For between 2 and 3 full days write '3'.
  - For between 3 and 4 full days write '4'.
  - For between 4 and 5 full days write '5'.
  - For between 5 and 6 full days write '6'.
  - For between 6 and 7 full days write '7'.
- Etc...

In case the person did not work for money i.e. answered 'NO' in box against 1.8[a],

Ask,

**'Did you actively look for money, cash work last 30 days'.**

If the person:

- wrote letters
- visited offices or job sites
- asked friends to obtain cash work

write 'UNEMP' [for unemployed]

and if the person did not look for money earning work  
write '0'.

For those persons responding with 'M' in 1.8[a], you should also complete

- 1.8[b] Number of days worked last 30 days.
- 1.8[c] Did the person do any subsistence work as well
- 1.9 Describe the task performed last 30 days.
- 1.10 The type of activity, service or product produced at place of work.
- 1.11 How was the person paid
  - weekly wages
  - fortnightly/monthly salary
  - by sale of crops, livestock
  - for job done
  - unpaid family worker

#### **Question 1.8[c]**

Ask,

**Did the person plant crops, collect shells or fish or provide anything for own use in any other way??**

If 'Yes' write 'SUBS' [subsistence] otherwise write 'NO'.

Subsistence type of work is not aimed at earning money. It includes work in food gardens or collecting of food, seashells, catching fish for own use. It is also communal work, assisting in cleaning village, building house, construction of road or water system in a settlement.

#### Question 1.8[d]

So far you have classified

- person who has worked for money 'M'
- person who has worked for money as well as 'SUBS'
- person who was actively looking for work 'UNEMP'
- person who provided for himself 'SUBS'

Therefore for persons who are classed in 1.8[a] as 'M' or 1.8[b] as 'UNEMP' or 1.8[c] as 'SUBS'. Write 'NA' in 1.8[d] box.

For other classify in one of the following category:

- 'STUDENT' if the person is attending school or a training course full time. Full time students may have worked last 30 days, but for the purpose of the survey, such people should be entered as 'STUDENT'.
- 'NOT LOOKING FOR WORK' This category applies to persons who were capable of working but did not work last 30 days and did nothing about finding work, either because they knew there were no jobs available or because they did not want to work.

Ask,

#### **Did this person do anything to provide for himself or herself?**

If 'yes' then go back to either 1.8[a] for money work 'M' or 1.8[c] for subsistence work 'SUBS' as appropriate.

Only if person did nothing and was dependent on someone else for food and shelter you should enter 'NOT LOOKING'.

- FULL TIME HOMEMAKER. This applies to those persons who did no work for money 'M' or Subsistence 'SUBS' or did not actively look for work last 30 days 'UNEMP' and were occupied with purely domestic duties around the house.

Many housewives combine domestic duties with working outside the house - in the garden, collecting food [SUBS] or in paid employment [M]. Such cases should be reclassified along the appropriate box.

- RETIRED. Person has regular income and does not have to work any more.
- DISABLED. Person who suffered some form of permanent mental or physical disability and cannot work.
- OTHER. There may be other reasons why a person may not have worked last 30 days, apart from persons who had a job but were either sick or on leave. Specify as the case may be.

When a person worked for money last 30 days i.e. 'M' in 1.8[a] or was 'UNEMP' in 1.8[b] or 'SUBS' in 1.8[c],

write 'NA' [not applicable] in the box for 1.8[d].

For persons with the following combination of answers;

1.8a No

1.8b 0

1.8c Subs

1.8d NA

Skip 1.9 to 1.12b and move to 1.13a.

### Question 1.9 - Occupation

We require an exact description of the kind of work the person did last 30 days.

Ask,

**'What kind of work did this person do in the last 30 days?'**

It is sometimes difficult to get an exact answer but you should always aim to provide a two or three word description of the person's job.

A vague single word description is not enough. Avoid general terms such as 'manager', 'clerical', 'mechanic', 'foreman', 'teacher', 'operator', or 'labourer'. Record exactly what a person did - for example, 'sales-manager', 'typist clerk', 'motor-mechanic', 'foreman carpenter' 'primary teacher', 'forklift operator', 'stevedore'.

Many people may be described generally as 'farmer'. It is particularly important that we know exactly what kind of farmers they are.

- Some Fijian villagers grow crops such as dalo, yaqona or ginger mainly for sale. Such persons should be described as 'growing dalo' or 'growing yaqona' or as the case may be.
- In describing the occupations of persons who farm outside the Fijian village system you must be precise - for example, write 'cane farmer', 'rice grower', 'dairyman' or 'poultry farm worker'. Avoid the vague word - do not write 'farmer' or 'labourer'.
- Many of these farmers engage in more than one activity but in describing the work done you should pick out the person's main crop or activity - the one to which he/she devotes most time - the one which he/she regards as most important - the one which is commercial. You will thus be able to describe a person as 'growing coconuts', 'raising cattle', 'market gardening' and so on.
- The term 'cane farmer' should be used only of the person who owns or leases the land on which the cane is grown. Others working on the farm should be described as 'cane farm workers' unless they do a specific job such as 'cane cutter'. The same distinction should be made between those who own, lease or operate dairy farms, cattle farms or copra plantations and those who work on them.

You will find it best to speak to the person concerned whenever possible. Members of the household are often vague as to the occupation of others. If the person is in employment you may find that you get a more accurate idea of his/her job by asking for the job title and recording that.

A person may have done more than one kind of job last 30 days. In such a case you should record his/her main job - the one he/she spends most time at - that which he/she usually does.

If the person combines paid employment with unpaid work you should record the paid job rather than the unpaid job - for example, if the person is a bus driver and worked last weekend on his farm he should be entered as 'bus driver' and if the person is a housewife who went to market to sell food she should be entered as 'market food seller'.

### **Question 1.10 - Industry**

You have described the person's own job, which is his occupation. We have next to consider the kind of business, product or service produced by the worker and his/her fellow workers. For example, a person may be a typist working for

- a mining company
- in a building contractors office
- in a hotel
- for a bus company
- in a department store
- for the government
- for a firm of lawyers.

The person's occupation is 'typist' but the product, business or service is different in each case.

Ask,

**'Who does this person work for?'**

or **'Where does this person work?'**

- Enter the name of the company, firm or organisation for which he or she works.
- Some large companies make, produce or sell more than one kind of product and the same is true of large departments of government. In such cases state the branch or section for which the person works.

For example,

a large company like Carpenters engages in many kinds of activity and you should distinguish the branch for which the person works by writing - 'Carpenters Shipping', - 'Carpenters Travel', - or as the case may be.

Similarly,

large government departments such as the PWD engage in different kinds of work and you should distinguish this by writing - 'PWD roads', - 'PWD mech.workshops', 'PWD Water' or - as the case may be, but not just 'PWD'.

If the person is self-employed, or works in a family business.

Ask,

**'What is this person's trade or business?'**

Write in two or three words what kind of business or activity is carried on:

- what is made or produced
- what services are provided
- what goods are sold
- what crops are grown.

Be precise. Avoid vague answers.

for example,

**Good Answers**

'shoe repair'  
'making furniture'  
'bus company'  
'retail store'  
'car repairs'

**Bad Answers**

'repair'  
'factory'  
'business'  
'private enterprise'  
'self employed'

We must know what is repaired, what the factory makes, what kind of business, what sort of private enterprise, what the self-employed person makes or sells.

**Question 1.11 - Employment Status**

Ask,

**'How is this person paid?'**

We are concerned with the way in which people are rewarded for their work. Everyone who worked last 30 days was rewarded in one of the following ways:

- **Wage or salary**

Such people are employed and are paid regularly in cash.

A wage earner is paid in cash on an hourly, daily or weekly basis. A salary earner has his or her pay assessed on an annual basis. Write 'wage' or 'salary' as appropriate.

- **By sale**

Such people are paid in cash when they sell some thing or some service. They are self-employed and do not receive a wage or salary.

A cane farmer is paid for the cane he or she sells. A person who runs his own shop is paid for each article sold. A market vendor is paid for the food sold. The same is true of people who grow vegetables or root crops, or raise chickens, or catch fish to sell. For such people write 'sale'.

- **By job done**

This category includes casual workers and everyone who is paid on a contract, task or piece work basis. They do not receive a regular wage or salary. This kind of arrangement is common in rural areas - for example, in cane cutting gangs or fencing on contract - as well as in urban areas - for example, grass cutters, casual labourers and stevedores. For such people write 'job'.

- **Unpaid**

Such people work but do not receive regular wages. Very often they work in the family business or farm and are members of the family who are provided with food and lodging and share in the benefits of any profits which arise from the joint family work but do not receive cash on a regular basis. For such people write 'unpaid'.

Any person of 15 years of age and over employed for pay, profit or family gain in the production of economic goods and services, however nominally on marginally and not necessarily as his or her main activity, or is available for such employment are classified as economically active. Accordingly, any person employed or available for employment or available for work as an own-account worker or as employer operating farms, business enterprises, services etc and earning profits out of such activities, as well as members of households working without any remuneration on household economic activities including farming, fishing, handicraft production etc should be classified as economically active. Household members engaged solely in non-economic activities such as cooking and making food, washing and ironing clothes etc for the household for its own consumption are not to be included as economically active.

### **Question 1.12 School Attendance**

The question gathers information on school attendance and the options are they have 'never been' to school, are 'at school' or have 'left school'.

### **Question 1.13 Highest level of Education Attained**

We are interested in the Highest Level of education completed and you are required to provide as much detail as possible e.g. 'Dip Auto Engineering', 'BSc (Biology/Chemistry)', 'BA (Sociology/Politics)'.

The next set of questions relate to the measurement of new telecommunications/ICT and community access indicators. The statistics is also part of indicators to monitor MDG progress. It is a new area of focus and the whole aim is to be able to reflect the country's progress towards becoming an information society. This is now an important indicator for development.

Government is committed to seeing that ICT contribute to growth, investment and employment in Fiji and compiling relevant indicators is crucial to meet such a commitment.

### **Question 1.14 [a] Do you have a mobile phone?**

The block is self-coded and all that is required is to insert the corresponding code in the box provided.

**Question 1.14 [b] Do you use internet?**

The block is self-coded and all that is required is to insert the corresponding yes or no code in the box provided.

**Question 1.14 [c] Do you use e-mail?**

The block is self-coded and all that is required is to insert the corresponding yes or no code in the box provided.

**Question 1.14 [d] If yes for [b] and/or [c] where do you access these?**

The block is self-coded and all that is required is to insert the corresponding code in the box provided. Please specify in the line provided for answers to other categories.

**Block 2 of Schedule 1**

This block is primarily meant for recording the housing particulars of the selected household. There are ten questions in this block with the first three questions dealing with the structure of the dwelling and the last seven questions dealing with household utilities and durables. The block is self-coded and all that is required is to insert the corresponding code in the box provided. Please specify in the line provided for answers to other categories. The definition for 'room' and 'independent dwelling' to be used in this block are as follows:

Room: a 'room is defined as a space in a dwelling unit enclosed by walls reaching from the floor to the ceiling which is of a permanent or semi-permanent nature and of a size large enough to hold a bed for an adult. This includes bedroom, dinning room, living room and other separate places used or intend for dwelling purposes as long as they meet the criteria of walls and floor space. Passageways, verandas, lobbies, bathrooms, toilets and kitchen should not be counted as rooms even if they meet the criteria. Non-permanent partition generally found in bures does not constitute a separate room under this definition.

Independent dwelling: a dwelling occupied by a household is said to be independent if it has access to the outside structure directly or through a common hall without passing through any other living quarters. Thus a block of flats in a building would be regarded as independent dwellings.

**Household Income**

Income refers to regular and recurring cash receipts including moneys received from wages and salaries, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, other transfers from other households, scholarships, profit or loss from own unincorporated business or partnership and investment income.

Sources from which income may be received include:

- a) wages and salaries (whether from an employer or own corporate enterprise)
- b) profit/loss from own unincorporated business (including partnerships)
- c) investment income (interest, rent, dividends, royalties)
- d) government pensions and allowances
- e) private cash transfers (e.g. superannuation, regular workers' compensation, income from annuities, child support, and other transfers from other households).

Receipts which are also collected will be treated differently from regular income. They include the following:

- a) income in-kind including employee benefits such as the provision of a house or a car and employer contributions to pension and superannuation funds.
- b) capital transfers such as inheritances and legacies, maturity payments on life insurance policies, lump sum compensation for injuries or other damage, capital repayment of loans from other households
- c) capital gains and losses, such as profit from buying and selling shares unless as a business
- d) ☐ ☐ receipts from running down assets such as withdrawals from savings, loans and credit obtained.

## **Chapter 7. Completing the Expenditure Questionnaire**

Broadly the household cash expenditure consists of two components. The first component, which can be called combined spending, consists of expenditure on different items of groceries, vegetables, fruits, milk, clothing, education fee, expenses on medicines, electricity bill, telephone bill, water rates, etc. Actually these are items, which, by and large, are consumed jointly or consist of services, which are utilised jointly. The housewife with the assistance of the head of household or any other member of the household who generally does the shopping for the household would be able to provide the requisite data. The second component, which can be called individual spending, would mostly consist of items like transport expenses, cigarettes, drinks, telephone calls, postage, petrol, takeaways, etc.

### **SCHEDULE 2**

Schedule 2 is meant for recording household expenditure on items for which payments are made either on a monthly basis or on a period of long duration like three months or even a year. Thus while recording the household expenditure on such items it would not only be necessary to record the correct amount of last payment made but also the correct period to which that particular payments relates. In many cases though the periodicity of the bill maybe monthly, like electricity and telephone, the last bill paid might contain some arrears. It would, therefore be necessary to request the head of the household to consult the bills of the last payment. To save bothering the respondent of repeatedly leaving the room to get documents to be consulted, it is suggested that you should read out a list of documents, which may be needed, so that the respondent could collect all the documents at one time. This should be done before you start filling in schedule 2. As a general rule the period should be given in terms of either weeks or months. The head of the household with the assistance of his wife or any other member looking after household accounting would be able to provide the answers to all the questions in block 2. The explanation required for recording the information on various items in this block is given in the following paragraphs question by question.

#### **Block 1 of Schedule 2**

In so far as the method of recording is concerned, questions 1.1-1.11 are similar in nature. Question 1.1 deals with electricity bills. The general approach in questions 1.1-1.11 is to first find out whether the household is using the facility or not. If the household is using that facility, next point is to find out whether that facility was made available/installed within the past 12 months. If the answer to that part of the question 'yes', then we have to record the total amount the household spent in securing that facility or connection. In recording the total amount spent for getting the facility installed, you should exclude the part, which forms a refundable security like the amount [about \$20] paid as security for each gas cylinder. In the last part of the question, you have to record the amount of last bill paid along with the period it covered. Once again you are reminded to request the respondent to consult the document [last bill] and you should record the amount and period [in terms of weeks or month] as indicated in the bill. In situations where no record is available, the responded should be requested to indicate the amount of usual bill and the period it covers. In cases where electricity and water bills are included in the rent, an estimate of the amounts should be made and recorded. The amount recorded should then be deducted from the rent.

With the above explanation and the skip instructions given, the procedure for recording the information under questions 1.1-1.11 becomes straightforward. Once again you are reminded that in case one or more of the facilities [electricity, water, gas, telephone, fax, mobile phone, Pay TV, Internet and e-mail service, credit card, shares/unit trust] was made available/installed/purchased in

the household within the last 12 months, the total amount spent should not include any amount which represents a refundable security.

Question 1.12 relates to the general council rates paid by the household. This question is applicable only to urban households. The respondent should be advised to consult records to give requisite information about the amount and also the period it covers.

Question 1.13 relates to garbage fees paid within the past one year and applicable mostly to urban and areas where garbage collections are done by the City/Town Council or the Rural Local Authority.

Question 1.14 applies to all households occupying NLTB or crown land and paying land leases. It is advisable to consult records to give requisite information about the amount and also the period it covers.

Question 1.15 relates to post office box rentals paid by the household. This applies mostly to urban and areas where a post office exists.

Question 1.16 on provincial rates is applicable only to Fijian household, both in urban as well as rural areas. These are provincial levies and some of the provincial councils are no longer collecting such fees. You should thus take care of this point in recording the information under this question.

Question 1.17 would establish the total household payment within the past one-year on account of current license for road vehicles, ship or aircraft of all members of the household. Question no.1.18 is meant for recording the total household payment of any other licenses [e.g. dog] by the household within the past one year.

Question 1.19 relates to the total household payment in respect of all vehicles of the household on account of [i] wheel tax or registration fee [ii] other vehicle insurance.

Total household payment, if any, within the past one year on account of insurance on the dwelling [property insurance] or the household goods insurance is to be recorded under question 1.20.

Question 1.21 in block 1 relates to total subscriptions made by members of the household to trade unions/associations, social clubs, professional institutions, credit unions and for periodicals. The total payment by the household on this account within the past one-year is to be recorded under 1.21[b].

## Block 2 of Schedule 2

This block deals with household expenditure on education, health and holidays etc. The information is to be recorded on a recall basis in respect of all members of the household. In general the head of the household with the assistance of his wife or another member looking after household accounts should be able to provide the answers to the questions in this block. For providing answer to some part[s] of these questions it may be necessary to consult some records. Receipts and other documents related to a purchase are likely to be helpful in recalling the expenditure on some of the items pertaining to these questions.

Questions 2.1 deals with all educational expenses incurred by the household during the last 12 months. The expenses are to be listed separately as [i] kindergarten, Pre-school, etc. [ii] Primary School fees, [iii] Secondary School fees, [iv] Tertiary [post secondary education] at USP/FIT, [v]

Commercial School e.g. Typing, Computer etc and [vi] others. The educational expenses should include not only the expenses on education on members of the household but also members of the family of the household staying away either in a hostel or at a boarding house. The expenses recorded should include monies paid to schools to cover student's accommodation and meals. Thus if the household is meeting the education expenses of a member of the family [son, daughter, grand children, nephew, niece or any other dependent relation] not staying with the household, the total of such expenses should also be entered under the appropriate column of 2.1[b]. The same remarks apply to education overseas. In order to make sure that the household is giving the 'right answer', you should not only check from the list of members of the household already prepared under block 1 of schedule 1 whether there are any children in the household, but also specifically ask the respondent whether the household was meeting the education expenses of one or more members of their family not staying in the household. The respondent may be encouraged to consult any records to give the correct answer.

All household payments for health services such as general practitioner fees, specialist fees, hospital and ambulance fees, dental fees, optician fees etc during the last three months are to be recorded under question 2.2. In certain cases like employment with a private organisation, the medical expenses are fully or partly reimbursed. Such reimbursements or refunds should not be included in the total expense on health services. In order to ensure that all such reimbursements or refunds are excluded, you should specifically ask the respondent if any part of the total amount stated by him/her had been reimbursed or refunded by the employer of any member of the household or by any institution.

Question 2.3 relates to total household payment on accident, health, life, travel and education insurance within the past one year. The payments are to be listed separately as [i] accident, [ii] health insurance etc.

The total amount spent by the household on holiday trip[s] overseas, other than business trips within the past one year is to be recorded under question 2.4[b]. The total amount should include expenses on items like airfares, other travel expenses e.g. taxi, train, buses etc, accommodation, food, entertainment, tours, purchases of tourist goods by item, etc. Accurate details may be difficult to obtain. The respondent should be asked to give an estimate to the best of his/her knowledge. Question 2.4[c] is meant for other than business trip within Fiji during the past 30 days. In this case also if accurate details are not available, the respondent should be asked to give an estimate to the best of his/her knowledge. Question 2.4[d] relates to any member of the household for payments made while on a holiday [not a business trip] within Fiji during the past 30 days. Question 2.5 deals with any member of the household for **regular** religion related payments such as tithes and contributions to church, temple or mosque etc. Question 2.6 relates to any member of the household who made any payment as part of regular contributions to their village or district.

Question 2.7 covers households who engage the service of an individual to look after a young child/handicapped/aged person and/or to carry out household chores [housegirl as they are commonly known]. Some perform all the duties mentioned above while some are more specific. Please note this information when filling in the questionnaire.

### Block 3 of Schedule 2

This block deals with housing tenure, rents and maintenance and major additions. The payments to be recorded will almost in all cases be inclusive of the land. Purchase of land only is covered in Block 4.

Although the term ‘dwelling’ has been used in earlier sections, it would be worthwhile to mention the sense in which this term is used in the survey before proceeding to present the explanatory notes on different sections of block 3.

**Dwelling:** The dwelling unit for the purpose of the survey means the housing accommodation available to the household for residential purposes. The dwelling unit may be an entire building or structure, or a part of the house either in the form of a self-contained flat or a flat with housing facilities jointly used with other households, or a room or number of rooms either being used exclusively by a household or jointly with other household[s]. A dwelling unit need not always be located within one compact area of a building or structure. There might be cases where some members of the household will be found to be using some other residential accommodation detached from the main dwelling unit. In such cases that additional accommodation should also be included under the dwelling unit of the household.

The first section in block 3 is intended to collect information relating to household expenses on the dwelling. Obviously the expenses in this regard would be of different nature depending upon whether the dwelling is rented, or out-right owned or is available free of rent to the household. Thus the very first question in block 3, viz., no. 3.1 is being posed to determine the occupancy status of the dwelling in the above mentioned terms. In the remaining part of the section separate questions are meant for dwelling with the four different occupancy status – rented [Q3.2], owned and purchased outright [Q3.3] and rent free [Q3.4]. If household is in process of buying dwelling by instalment or took out a loan for repairs, maintenance, painting etc. then go to Block 9.

The answer to question 3.1 is to be recorded in terms of the codes given therein. In case of rented dwellings, i.e. those with answer as code 1 or code 2 or code 3, you should proceed to record the answer to question 3.2.

For all rented dwellings, the last rent payment by the household should be entered against question 3.2[a], while the period it covers should be recorded under 3.2[b]. If need be, the respondent may be advised to consult rent receipt. In case a part of the dwelling occupied by the household is being used for non-residential purposes either by the household for their own business or by the employer of any member of the household for his [employer’s] business activity, you should ascertain from the respondent the amount which is charged to the business account of the household of the amount refunded by the employer under 3.2[d] along with the period which it covers.

Question 3.3 should be addressed only to those households who own the dwelling and had purchased it outright i.e., all those households, which had provided the answer code 4 to question 3.1. Here besides assessing the imputed rent of the dwelling, we are interested in finding out whether the dwelling was purchased outright by the household during the last 12 months. Question 3.3[a] has been designed for that purpose. Any major addition or alteration undertaken in the dwelling during the past 12 months would be treated on lines similar to outright purchase and thus 3.3[a] would also include that aspect. If the answer to 3.3[a] is ‘yes’ the total price paid for the dwelling or the cost of major additions/alterations, as the case may be, should be entered under 3.3[b]. The total cost entered should cover costs to any structural changes, e.g. renovating, new roofs, additional rooms, new garage, toilet/bathroom etc.

The amount spent by the household during the last 12 months in undertaking current repairs, maintenance, improvements, painting etc, if any, on the dwelling should be entered under 3.3[c]. This part of the question would be repeated under questions 3.4 which are meant for dwellings occupied rent free.

Question 3.4 is applicable to those households who are not paying any rent for the dwelling occupied. The accommodation might have been provided rent free by the employer of any member of the household or the dwelling belongs to either a relative or a friend of any member of the household and the household is not paying any rent for the same or for some other reason the accommodation is available rent free to the household. However, some of these households might have the obligation to [i] pay the lease or rent for the land on which the dwelling is built and [ii] undertake current repairs and maintenance of the dwelling out of their own account. In all such cases the required information may be filled in under questions 1.6 [b] for land lease and cost of repairs and maintenance under question 3.4.

#### Block 4 of Schedule 2

Question 4.1 should be addressed only to those households who have purchased **land** outright in the past year, which they earmark for purposes such as residential or farming. Remember it is land only and therefore differs from Block 3 which, deals with both the dwelling and the land. Any major improvements done on the land in the past year should be treated similarly to that done in Block 3 and thus Question 4.1[a] would also include that aspect. If the answer to 4.1[a] is 'yes' the total price paid for the land or the cost of major improvements as the case maybe should be entered under 4.1[b] either [i] or [ii]. The amount entered should include costs for levelling, access road/driveways, subdivision, drainage and provision of utilities.

Information for those households who are in the process of buying land through instalment will be recorded in Block 9.

#### Block 5 of Schedule 2

Outright purchase of a motor vehicle, motor bike, other kind of bicycle, trailer, powered or unpowered boat or consumer durables such as refrigerator, cooker, sewing machine, washing machine, fan, air-conditioner, waxing and polishing machine, vacuum cleaner, items of furniture and fixtures or duty free items such as radios, stereos, video, television, cameras, watches etc by the household during the past one year for use other than exclusive business is to be recorded item by item in this block. You should mention the various consumer durable items, which the household generally uses to enable the respondent to recall if the household had outright purchased one or more of these items during the past one year.

For recording the amount paid by the household for outright purchase of any item you should not take the gross price but the net amount paid. Thus any form of discount given by the dealer should be excluded from the price. Further, if the household had sold an old item of the same type, the amount received on account of the sale should be subtracted from the price paid. Likewise if some amount has been refunded by insurance on account of loss or damage of previous item, it should also be subtracted from the price paid and the net cost to the household should be entered. Suppose, for example, that during the past one year a household had outright purchased a new car with a market price of \$20,000. Further, suppose that the dealer had allowed 5 per cent cash discount on the new car and the household had sold an old car for \$3,200. The net amount to be entered should be taken as \$20,000 minus \$1,000 [cash discount] minus \$3,200 [sale of old car], which works out \$15,800.

### Block 6 of Schedule 2

Many households purchase consumer durables such as refrigerator, cookers, sewing machines, stove, washing machine, cameras, stereos, DVD, TV, watches, furniture etc. on an instalment basis. Block 5 is meant to record the details of all such instalments being paid for by the household.

In this case you should enter the details of each instalment agreement, you should indicate the name or a description of the item and the amount paid as deposit if purchased during the last one year. In case the item was purchased more than one year ago, you should enter the words 'nil' under the column meant to record the amount paid as deposit. However, if the item was purchased during the past one year you should subtract the amount received, if any, on account of sale of a previous item or the amount refunded by insurance on account of damage or loss of previous item from the amount paid as deposit. In certain situations the amount received from the sale of an old item or the amount refunded by insurance on account of damage or loss of previous item may be more than the amount paid as deposit for the new item purchased. In such cases you will find the entry to be negative. Take care to show the negative sign correctly. It would be better to prefix the negative sign in a bracket like [-] \$250. For example during the past one year if a household had sold an old refrigerator for \$140 and purchased a new one on instalment basis and paid \$80 as the deposit amount, then the appropriate entry for that item would be [-] \$60. Having done that for each instalment agreement, you should ask the amount of each instalment and the period of time this instalment cover and record these two in the third and fourth columns respectively.

### Block 7 of Schedule 2

Outright purchase of any clothing item, footwear, kitchenware, utensils etc by the household during the past three months for use other than exclusive business is to record item by item in this block. Similarly to Block 5 of Schedule 2 for recording the amount paid by the household for outright purchase of any item you should not take the gross price but net amount paid after deducting any trade-in, sale of previous item, insurance refund etc. This should be entered under question 7.1[b].

### Block 8 of Schedule 2

Question 8.1 deals with instalment agreement for semi-durable items e.g. clothing item, footwear, kitchen utensils etc. within the past 3 months. In case the item was purchased more than 3 months ago, you should enter the words 'NIL' under column meant to record the amount paid as deposit and you should subtract the amount received, if any, on account of sale of a previous item or the amount refunded by insurance on account of damage or loss of previous item from the amount paid as deposit..

### Block 9 of Schedule 2

This is the last block of Schedule 2 and is meant for recording the information on loans. So we are interested in loans from the bank, credit union, insurance policy, moneylender, social clubs,

friend/relative or any other source for housing, acquiring a car or to meet day-to-day household expenditure on food, clothing, education, medicine, some religious ceremony etc.

Housing is one of the most significant costs for a household, and an extremely important part of the HIES for a number of reasons. The provision of decent housing for all is a major government policy. This block collects expenditure on loans taken out for housing, acquiring a car or to meet day-to-day household expenditure on food, clothing, education, medicine, some religious ceremony etc.

A loan is money advanced to a household borrower, to be repaid at a later date, usually with interest. Money can be borrowed from any type of creditor, including banks, finance companies, government departments, friends, relatives and others. A loan usually involves a legal contract between the borrower and the lender but this may be in the form of a verbal commitment or understanding between the two parties. Details such as amount borrowed, the repayment schedule, the interest rate and the length of the loan are commonly specified in loan agreements.

The HIES gathers information about household expenses. Therefore, for most loans questions, business and investment loans are excluded.

## Chapter 8. Completing the Expenditure Diary

### SCHEDULE 3

Schedule 3 has been designed to record primarily details of daily expenditures by item, quantity and location as well as details of consumption of home produced commodities by each sampled household for a period of two weeks. The schedule will also be used for recording details of gifts given and received, goods taken from the business of household, goods obtained from the employer of any member of the household either free or at concessional price and payments partly charged to business by the household during the reference period of two weeks. The expenditures to be recorded exclude those recorded in Schedule 2 and include groceries, vegetables, fruits, milk, transport expenses, cigarettes, drinks, postage, petrol, takeaways, personal non-durable items such as perfume, shampoo etc. The data to be collected for this schedule have been grouped into the following six blocks:

- Block 1: Household cash expenditure
- Block 2: Consumption of home produced commodities
- Block 3: Goods and services taken from your business
- Block 4: Goods and services taken from your employer
- Block 5: Gifts of cash or goods and services received
- Block 6: Gifts of cash or goods and services given

Schedule 3 deals with a crucial aspect of the survey and you should, therefore, make every effort to record accurate details down to the last cent. Before presenting the explanatory notes for each block of the schedule, some general points which should be kept in mind while filling in the data are mentioned in the paragraphs that follow.

#### Reference Period

In order to capture the year round situation with regard to household consumption expenditure, a moving reference period of two-week would be adopted for recording the data in schedule 3. The information would be recorded on a daily basis during the two-week reference period. Thus for a sampled household if you start recording the data for schedule 3 on, say, Tuesday 06/06/08, the information would be collected and recorded for a continuous period of fourteen days ending on Monday 19/06/08.

#### One Copy per Household

The data pertaining to the household for all the fourteen days would be recorded on the same copy of the schedule. For this purpose enough pages for each block of the schedule have been provided in each copy of the schedule, which is printed in the form of a booklet. In case you find that the space provided for recording the information under one or more blocks is inadequate, use an additional copy of the schedule and make a note to that effect.

#### Respondent

Strictly speaking, each spending member should be the respondent for this schedule, more so for recording the cash expenditure under block 1. However, by and large, the housewife with the help of the head of household would be able to provide accurate data for all items except the cash expenditure under block 1. As a general rule every economically active person would be a

spending member. All economically active persons in the household would have already been identified under block 1 of Schedule 1 and you should keep a note of that as a check for recording data under Schedule 3. You should make every effort to contact each such member of the household during your daily visit. You should, therefore, time your visit appropriately. For economically inactive persons, particularly students, the housewife would be able to provide accurate information.

Having dealt with some of the general points concerning Schedule 3, we would now present the explanatory notes for each block.

### Block 1 of Schedule 3

This block is meant for recording the cash expenditure for all members of the household on a daily basis for the fourteen-day period. Once again you are reminded that the fourteen-day period is a moving reference period i.e. it may vary from one household to another. For instance, if you start recording the information for Schedule 3 in a given sampled household, say, on Wednesday 06/06/08, you would keep on recording the information on a daily basis till the Tuesday 19/06/08. By way of clarification it may be added that cash expenditure would also include all payments made by any member of the household through a Cheque or a money order or any other means. It is also important to note that this block should include not only all items actually paid for by any member of the household during the fourteen-day period but also include all items obtained by any member of the household on account to be paid for later. On the same analogy do not record payments of accounts of items used earlier. You are also reminded that exclusive business or farm expenses are not to be included.

Impress upon all the spending members of the household that diary keeping is a crucial aspect of the survey and to the extent possible each spending member should try to remember all items of expenditure incurred by him/her daily.

In column 1 of block 1 enter the date, in column 2 you should record the shopping outlets like shop names and centres, e.g. 'R B Patel Nausori,' 'Village store Cautata village' or 'Jacks Store Vunivivi settlement' etc. Record the towns 'Suva,' 'Nadi,' etc or locality 'Nasinu 9 miles,' 'Lami,' 'Verata,' 'Tamavua' or Village 'Serea village,' etc. Column 3 is meant to record the description of the item including the brand name where there is one. This is very important. Do not record details of items in terms like fruit, grocery bill, etc. Give a full description of all the items in the grocery bill and what type of fruit was purchased. The unit and quantity or size of each item should be recorded in the next two columns. You should take care to record the exact weight like 'a tin of Milo of 375 gm.' you must not record just a tin of 'Milo.' That is not adequate. Last, but not the least, record the actual amount of payment in dollars and cents. This is most important.

You should make a special note of three important points in making entries in block 1. First, no payments by one member of the household to another should be recorded as items of expenditure except pocket money given to children. Secondly, all business expenses must be excluded. Items like fuel for taxi operators for use in his business must be excluded. Similarly items to be refunded by people or organisation outside the household like reimbursement of medical expenses, etc must be excluded. Thirdly, all items which are purchased on credit [to be paid for later on] should be recorded at the time they enter the household even though they will not be paid for until later. So items acquired on credit for later payment should be recorded. Likewise an account finally paid for at the store, this amount should be excluded. This practice is likely to be more prevalent in the rural areas, it is important that correct recording of these details is done.

### Block 2 of Schedule 3

Block 2 is meant for recording the consumption of home produced commodities on a daily basis during the fourteen-day period. The procedure to be followed, in general, would be the same as laid down for block 1. By way of clarification it may be added that the words 'home produced' would also include commodities caught or obtained free of cost like fish caught, food items like yams, breadfruit, etc gathered from forests. Consumption of home produced commodities would form a very significant proportion of household consumption in villages as compared to settlements and urban areas.

The format for recording the information in this block is straight forward and does not need any additional explanation except for the last entry entitled 'estimated value.' In this column you are expected to record a reasonable estimate of the amount the item would have cost the household if they had paid for that with money. The best procedure would be to assist the household in making a reasonable estimate based on the prevailing price in a nearby market.

### Block 3 of Schedule 3

This block would be applicable to those households where one or more members operate one or more stores. In such situations, almost without exception such households would be taking certain items for household consumption without any formal payment to store account. The format for recording the information is straightforward and does not call for additional explanation. However, you should note that goods for household consumption obtained free or at concessional price from employer of any member of the household should not be entered in this block. Those details should be entered in block 4. In cases where this block is not applicable, you should draw a line across that page and write the words 'not applicable.'

Payments partly charged to business or farm account of any member of the household should be recorded in block 3. Adequate explanatory notes have been printed on the page meant for recording information under block 3. Of course, this block only applies to those households who operate business and/or a farm. In case it is not applicable, a note to that effect should be recorded.

#### Block 4 Schedules 3

This block is meant for recording details of goods obtained free, at full or reduced cost from employer by one or more members of the household during the two week period for consumption in the household. You need to have the amount actually paid recorded. Obviously, this block would also not be applicable in every case. The format for recording the information is straightforward. You should not forget to draw a line across the page and write the words 'not applicable' in case of households having no member working as an employee.

#### Block 5 Schedules 3

Exchange of gifts is a normal custom, more so in case of Fijians. Block 5 has been provided to record relevant details of the gifts of goods received by the household from any person outside the household any where in Fiji other than the employer of any member of the household during the fourteen-day period. Do not include gifts received by the household from overseas.

#### Block 6 Schedules 3

This is the last block of Schedule 3 and is meant for recording details of gifts of cash or goods and services given by each member of the household to any person outside the household anywhere in Fiji during the fourteen day period. Here we are also interested in recording whether the goods given were purchased with money or not. You should use the word 'M' to indicate that the gift was paid for with money, otherwise use the word 'O' in column 3 of the table.

Remember to thank the members of the household for their co-operation before leaving the household on each of the fourteen days.

## Chapter 9. Completing the Income Questionnaire

### SCHEDULE 4

This schedule is meant for recording the total household income within the past 12 months. Respondents are likely to be more reluctant to give details of their personal income especially in the case of business income. It will require you to use all your interviewing skill and training to make sure that you obtain the most accurate details possible. You will have to reassure the respondents about the confidentiality of the data being collected. Further, you have to very politely bring to their notice that you are not interested in detailed accounts of income. What you are going to collect are broad aggregates of income from different sources like wages, salaries, own-account work etc. In order to avoid the adverse effect of this, if any, on the data to be collected under the other two schedules, no. 2 and no. 3, you would be collecting the requisite data for Schedule 4 almost towards the end of fourteen day period for recording the information in Schedule 3.

For recording the household income in Schedule 4, the questions have been divided into two blocks, the first one dealing with primary income and the second one with non-primary income. Primary income of a household is the total income of all members of the household derived from one or more of the following sources of income:

- (a) Wage and salary earnings – both from agricultural and non-agricultural sectors.
  - i. Income [other than wage and salary earning] from participation in economic activity in agriculture including dairy and cattle farming, fishing, forestry and handicrafts.
  - ii. Income [other than wage and salary earning] from business, self-employment or own-account activity in any non-agricultural sector, i.e. sectors other than those mentioned in [i] above.

Non-primary income of a household consists of property income current transfers and other benefits received. Property income of a household is the total income derived in the form of [i] interest and dividends on its financial assets, [ii] rent or royalty from building, land, equipment and livestock owned by the household and [iii] royalty on its intangible assets such as copyright and patents. Current transfers and other benefits received by a household comprise welfare payments, pension, gratuity, insurance, workmen's compensation, scholarships, alimony maintenance, gifts received in cash and in kind, and regular remittances from relatives and friends etc.

Having given a broad idea about primary and non-primary components of household income, we now present the explanatory notes relating to blocks 1 and 2 in the paragraphs that follow.

#### Block 1 of Schedule 4

Question 1.1 in block 1 deals with casual wage earnings of the household. Such wage earners do not remain in regular employment with the same employer for continuous periods.

As a first step, for recording the information under question 1.1, you should identify all those members of the household who had earned casual wages in the last 7 days. The names of such members should be entered one below the other in the first column of the table under question 1.1[b]. Against each person, the reference number as per question 1 of Block 1 of Schedule 1 should be entered in column 2. Such wages earners would not have any deductions on account of

contributions to FNPF or taxes, the gross and take-home wages would be the same. For each casual wage earner, we are interested in the total of such casual wage earnings [may be spread over different days] in the last 7 days. Further, we are interested in recording the total wages received in cash or in kind. The wages in kind cover food, housing, transport, telephone, other service benefits and commodities [whether produced in the employer's business or purchased by him/her from others] provided to employees free of charge or at reduced or concessional price. In case the employer provides a commodity to an employee at a reduced or concessional price, the amount of concession or the reduction in price should be taken as the part paid in kind. You may find that it is difficult to record exact details of wage earnings because such earnings might be of short periods of sometimes even one or two days in several different weeks or fortnights. Make an attempt to get as correct information as possible. In some cases you may also find some households to be reluctant to provide the wages on an individual basis. Try to explain to them about the confidentiality safeguards. Even then, if you find the respondent to be reluctant, record the total casual wage earnings of all the members put together. In all such cases make a note to that effect for the benefit of the head office.

Question 1.2 is meant for recording details of wage and salary earnings in the last 30 days of the members of the household who contributed towards FNPF out of the wages/salary received. Like question 1.1 as a first step you should identify all those members of the household who had earned wages or salary or both in the last 30 days. You should note that the same person could have earned casual wages as well as wages [with contribution towards FNPF] and salary. Thus there may be some members of the household responding to question 1.1 and question 1.2 as well. The format for recording the information under question 1.2 [b] is straightforward except for some clarifications about gross and take-home wages/ salary.

The gross wages/salary cover all payments that an employee receives for his/her work, whether in cash or in kind and before deductions of his/her own contribution to FNPF, taxes and the like. It should include payments such as commissions, tips and bonuses, cost of living allowances, vacation, holiday, sick leave and other direct pay by the employer for relatively short absences and any fee or honorarium like fees for members of board of directors of a company.

An explanation about the component of wages and salary received in kinds has already been given in the first para. By way of clarification it may be added that the value of military and police uniforms would not form a part of wages and salary paid in kind as well as working gear provided to civilian workers. Further, the value of the housing of military personnel in family dwelling should be included in wages and salaries paid in kind, but the value of housing provided to singles in barracks should be excluded.

The term 'take-home' wages/salary means the gross wages/salary less deductions on account of [i] direct taxes, e.g. income tax and [ii] contribution to FNPF. No other deductions should be taken into account in working out the 'take-home' wages/salary. Because of prevailing practice of lay-by and advance purchase agreements etc, quite a few deductions like for home purchase, for purchase of car, furniture or other consumer durables, are made at source of payment of wage/salary. That is, the monthly instalment on such purchases are actually deducted by the employer, as a result of which the take-home pay will not be the same as we have in mind. If there are any such deductions, they should not be included under the heading 'Deduction'. Deductions should strictly include direct tax [PAYE tax] and FNPF. This point is further illustrated with the help of the following example.

Suppose a salary earner received a gross amount of \$10,000 in 2007. Out of this the following deductions were at the source for the year 2007:

i. Direct taxes [PAYE]	\$ 500
ii. FNPF [own share only]	\$ 800

The take-home pay for the person for the year 2007 would be as below:

Gross pay	\$10,000
Less direct tax	\$ 500
Less FNPF	\$ 800
Take-home pay	\$ 8,700

Take-home pay is synonymous with the concept of net income, i.e. gross income less compulsory deductions of taxes and social security benefits [FNPF, Pension etc.]

Question 1.3 is related total income [other than wage and salary earning] derived by the household within the last 12 months from participation in economic activity in agriculture including dairy and cattle farming, fishing, forestry and handicrafts. We are targeting activities in the informal sector here and usually these are small scale home based activities. A well established shop should be excluded because it is almost likely that the business is registered and is included in the Business Surveys conducted by the Economics Statistics Division. It is advisable to ask the business owner if you are not sure.

It is important to note that in so far as question 1.3 is concerned, a household could derive income by participating in only one activity like growing sugarcane, dairy farming, cattle farming, growing vegetables, producing coconuts, catching fish etc or by participating in more than one activity like sugarcane growing and dairy farming, growing dalo and catching fish etc. We are interested in segregating income derived from the following sources- [i] sugarcane, [ii] dalo, [iii] ginger, [iv] yaqona, [v] other crops, [vi] vegetables [vii] livestock and livestock products, [viii] forestry, [ix] handicrafts and [x] fishing. The activities under each of the above mentioned categories are printed on the schedule under question 1.3 to remind you to go through the list slowly with the respondent. In certain cases you may find that the respondent has some problem or is reluctant to provide income data segregated into the various categories. In such cases record the total income against a single item, which in the opinion of the respondent is the major source of income. A note to that effect should be added in all such cases for the benefit of the head office.

Besides the column, 'Source of Income', the table under question 1.3 has six columns with headings, 'Total Sales', 'Home Consumption', 'Stock', 'Cost of Seed Deductions' and 'Gross Income'. The word 'Total sale' refers to the gross amount received from sale of produce. This is the amount the household actually received from sale of produce either in the market or at home. You should note that this would pose some problems of 'recall' because we are interested in recording the information pertaining to the last 12 months. Provide necessary help and assistance to the respondent in recalling the details as accurately as possible. For an item like sugarcane the problem may not be that serious. The respondent would be able to record the total quantity of sugarcane supplied to Fiji Sugar Corporation and by knowing the price received per tonne, you should be able to work out the total amount. The notes and equation in each page of Schedule 4 will guide you how to fill in the various columns.

Recording of information under 'Home Consumption', will also pose serious problems of recall. Consumption of home-produced commodities is easily forgotten because hardly any household

maintains any record to indicate that. You should, therefore, help the respondent to impute a value of home-produced commodities consumed. You do not record home consumption information here if there has been no sale done over the past one year as this will be recorded in Schedule 3 Block if it occurs during the diary period. It is a known fact that recall of information where income is received is more reliable and it is difficult to recall home consumption alone over a long period.

In most cases the answer to the questions will not be readily available. You should ask the respondent about the cost of [i] paid labour, [ii] material and [iii] transport etc, which are directly related to the gross receipts. You will often have to paraphrase this question to allow for retrospective answers. For example, a vegetable farmer who sells his produce at a municipal market will not perhaps recall the amount he spent in transporting his commodities to the market. You should, therefore help the respondent to provide an answer which is accurate as possible in the given situation.

The last question, no. 1.5, in the block is meant for recording the details of income, if any, derived by the household in 2007 from unincorporated business [individual proprietorship or partnership], self-employment or own account activity in any non-agricultural sector i.e. any sector other than those listed under question 3. Examples of such income earners are doctors, lawyers, hawkers, laundry and dry cleaner, photographers, own-account taxi driver, shopkeeper, etc. The total income of all members of the household in one or more of the above mentioned economic activities during 2007 after deducting business expenses but before deductions are to be recorded.

#### Block 2 of Schedule 4

Block 2, which is meant for recording details of non-primary income of the household during the past one year, has three sections. The first one relates to property income while the second one deals with current transfers. The last section has been provided to record any other household income during the past one year, which has not been recorded else where in schedule 4.

The concept of property income has already been dealt with in the last para of Block 1. We are interested in recording under question 5 the property income of the household during the past year in terms of the under mentioned nine components:

- (i) Interest received from government: it relates to interest received by the household on its financial assets with the government in the form of government bills, bonds, promissory notes, saving deposits and loans.
- (ii) Interest received from banks or other investments: it relates to interest received by the household on its financial assets with the banks or other investments in the form of saving deposits, bills, bonds, promissory notes or debentures. Bonds bear interest and promise payments of a certain sum on or before a stated day. They are issued by a government or corporation as an evidence of indebtedness. Promissory notes are short term credit instrument consisting of a written promise by one person to pay a specified amount of money to another on demand or at a given future date. A debenture is defined as a certificate of agreement of loans which is given under the company's stamp and carries an undertaking that the debenture holder will get a return (fixed on the basis of interest rates) and the principal amount whenever the debenture matures.
- (iii) Interest received from individuals: it relates to interest received by the household from individuals on loans, trade advances and consumer's debt.

- (iv) Dividends: it relates to income received by the household on shares and other forms of participation in the equity of private incorporated enterprises, co-operatives and public corporations.
- (v) Royalties: these are payments received by the household from others outside the household for using patents, trademarks, copyright or similar exclusive rights owned by the household. A common type of royalties received by Mataqalis is in respect of timber and gravel.
- (vi) Rent from land: this is net income to a household in respect of lease or rented land. The concept of net income means that out of the gross amount received, the expenses in the form of land taxes and maintenance in respect of land which it is not possible to separate such expenses, the gross rent received should be recorded.
- (vii) Rent from livestock: this includes the net payments received by the household in respect of bullocks and horses given on hire for ploughing agricultural land, transporting goods, etc.
- (viii) Rent from plant and equipment: this category includes net income derived by the household by letting of on hire plant, equipment and machinery such as caterpillars, loaders, buses, trucks, cranes, cement mixtures, electronic and office equipments like sound system, typewriters, photocopiers etc owned by one or more members of the household. The words 'net income' implies the gross pay received minus expenses on current maintenance and repairs, wages, if any, paid to the operator of the machine and other running expenses.
- (ix) Rent from other property [real estate]: this is the net income received by the household by letting out on rent houses, flats, and office accommodation owned by one or more members of the household. Here 'net income' implies the gross rent received minus expenses on current repairs and maintenance and payment of city rates.

Question 2.2 is meant for recording details of current transfers and other benefits received by the household during 2007. In broad terms the item coverage under current transfers and other benefits received has already been spelled out in the last para of Block 1. We are interested in recording the details of the payments on these accounts received by the household during 2007 in terms of the undermentioned 14 components:

- i) Welfare payments from Government: this includes destitute allowance paid through the Social Welfare Department.
- ii) Welfare payments from institutions other than Government: Welfare payments in kind such as food, clothing and shelter to needy people by Fiji Red Cross Society and the Housing Assistance and Relief Trust [Hart] etc should be included under this item. In all cases where payments are received in kind, a value of such aids must be imputed. It is suggested that to the extent possible, the current retail prices should be used to impute the value of

free supplies. In case of free accommodation [housing], an imputed rented value based on current markets rents should be assigned.

- iii) Pension: this is a scheme established for the purpose of providing recurring income on retirement. For example, retired civil servants who did not contribute to FNPF receive a bi-monthly pension from the Government out of the recurrent budgets of the Government. Contributors to FNPF may also draw monthly pensions provided they do not take a lump sum at the time of their retirement.
- iv) Gratuities: these are lump sum payments received by an employee on his/her retirement from either the FNPF or the Government. The amount of gratuity depends upon the length of service and salary of the employee.
- v) Insurance [life]: this is the amount paid by the life insurance company to the policyholder at the time of maturity. In the unfortunate event of the death of the policyholder before the date of maturity of the policy, the payment made by the life insurance company to the nominee of the policy should also be treated as the life insurance payment received. You should note that in case of certain type of policyholders at periodic intervals like five years or ten years before the maturity dates. All such payments received by any members of the household during 2007 should also be included.
- vi) Insurance [casualty]: these are insurance against risks of accident, illness, unemployment, earthquakes, flood, fire, theft etc. Payments received by the household during 2001 from insurance companies on account of such losses or damages should be recorded.
- vii) Other social security benefits: any other form of social security benefits [other than those listed at [i] to [vi] above] received by the household like disability allowance, reimbursement of medical and hospital expenses etc during 2001 should be recorded.
- viii) Workmen's compensation: this is another form of social security benefit. Under this scheme the workers who are certified sick or unable to work for duration of time are paid a minimum of two-thirds of their normal pay, provided a satisfactory agreement is reached between the employer and the Ministry of Labour.
- ix) School or university scholarship: these are cash grants in the form of scholarships, fellowships and maintenance allowance for educational, training and similar purposes by authorities, private non-profit institutions etc.
- x) Alimony maintenance and other allowance: this category includes maintenance allowance payable to wife [for herself and children, if any] on separation from husband. All such allowances are set out by a decree of the court. Other allowances, which are not, classified anywhere else in question 2.2[b] should also be recorded here.

- xi) Regular remittances from relatives and friend in Fiji: Unrequited transfers of recurrent nature from relatives and friend in Fiji, which are not classified elsewhere should be entered here. These would consist of regular cash grants of a recurrent nature, which a household receives from any other household in Fiji to meet its day-to-day household expenses.
- xii) Regular remittance from relatives and friends abroad: conceptually these are similar in nature to those specified in [xi] above except that these pertain to transfers from relatives and friends abroad rather than in Fiji. Thus these consist of regular cash payments of a recurrent nature, which a household receives from relatives and friends abroad to meet its day-to-day household expenses. Gifts received in cash: these include cash gifts received by household from anybody other than the members of the household either in Fiji or outside Fiji on occasions like marriages, anniversaries, etc. These might appear similar to [xi] or [xii] above, but the distinguishing characteristic is that [xi] or [xii] are recurring in nature, while gifts are non-recurring in nature. Value of gifts received in kind: the value of gifts received in kind like clothing, food items, artefacts, consumer durables etc by the household from anybody other than the members of the household either in Fiji or outside Fiji should be recorded here. All such values should be estimated by using the current prevailing retail prices of the goods in question.
- xiii) There is a certain provision for a member to make a partial withdrawal from FNPF to take care of education, housing, investments and deaths.
- xiv) This deals with transfers other than mentioned in the above components.

The last section in block 2 is meant for recording any other payment received by the household during 2007, which has not been recorded elsewhere in Schedule 4. Examples of such payments are income from lottery, betting and gambling etc. We also need to include here those non income receipts such as drawings from savings, trust funds etc. The format for recording this information under question 7[b] is straightforward.

### **Some Special Cases**

- 1) A household member enjoys 3 nights accommodation at a resort which was paid for by a relative visiting the country.

#### **Treatment**

Non-monetary gift. Transfer income of recipient household.

In principle, Actual Final Consumption, but Household Consumption Expenditure in practice.

- 2) Holiday Overseas paid for by a couples child now residing outside of Fiji.

#### **Treatment**

- a) Non-monetary gift. Transfer income of recipient household.

In principle, Actual Final Consumption, but Household Consumption Expenditure in practice, even though expenditure outside country.

- 3) Receipts and expenditure treatment of a loan or a drawing from a superannuation account for payment of tertiary education.

**Treatment**

Loans and draw-downs are not income.

Amounts spent are Household Consumption Expenditure of the household of the person undergoing tertiary education.

- 4) Spending money for school kids.

**Treatment**

Household Consumption Expenditure of household of school kids. If kids are in a separate household from parents (e.g. students away from home), then this is transfer income of student household and non-consumption expenditure of household of parents.

**Final Note:**

**In instances where huge incomes, receipts or expenditures reported do probe and write the explanation on available space in the Schedules. Also if you are not sure of where to record any type of income, receipt or expenditure, do include it on space available in the Schedule and it will be clarified in the office.**

## Chapter 10. Exercises

A selection of case studies prepared by officers in our regional offices is provided here. You are to go through the case studies as it will help in your understanding of the questionnaire. The more you go through the questionnaire the better you understand it and this should help you out in the field.

### Household 1

Mr. and Mrs. Swami's extended family live in 16 Vuda St, Yalalevu Ba. Mr & Mrs. Swami are both teaching at Ba Muslim Primary School. Mr. Swami is 45 years old and his wife is 2 years younger. The couple have 6 children and they own their house. Mr. Sami's parents and a non-relative are living with them. Mr. & Mrs. Swami met at University while doing their diploma in education and now work as teachers. Their gross pay per fortnight is \$807.69. After deductions their net pay is \$647.69. The deductions include their membership contribution to FTU for which they pay \$25 each per fortnight.

Their eldest son Avinesh Swami has a degree in dental health and operates his surgery at Lautoka's Main St. He employs a clerk and pays her \$50 a week. Avinesh is 29 years old, single and travels to work in his own vehicle. He works 6 days a week. Avinesh receives \$1600 as his net pay for a week. Total deductions and other expense like employee wages, rent, medicine purchase and insurance of \$78.20 per month comes to \$1500. He started deductions for his insurance policy 5 years ago which was around about the time he opened his surgery. For his policy he receives two thousand dollars as a bonus after every 5 years.

Asti is the couple's second child. She has a Diploma in Tourism Studies and currently runs a small business selling handicraft to resorts. Asti is 28 years old, single and has been involved in this business for 3 years. Asti employs 2 Fijian ladies to help her weave mats, make baskets and jewellery. Asti pays the two ladies \$50 per week. The tax deductions and other expenses like paying her employees, rent, and materials is around \$1600. She gets \$1400 as net income for the month. Asti's business is located in Nadi and she delivers the handicrafts to resorts in her vehicle. She travels daily to Nadi in her van and works 6 days in a week.

Akshay is the couple's third child is 27 years old, married and has a Diploma in Agriculture. His wife is 25 years and is engaged in domestic duties. Akshay has a poultry farm in Maranitawa and travels to his farm in his truck everyday. He has been running the business for the past 4 years. Akshay employs 5 workers who each receive a weekly wage of \$70. On special occasions such as Easter and Christmas, Akshay gives each of his employees a no. 20 chicken worth \$13. Paying his employees, buying chicken feed and for other immediate cost is around \$4120 monthly. The total sale for a month is around \$8300. He draws \$1,600 per month for his wages.

Nikita the couple's fourth child has a Degree in Nursing and is now a citizen of Australia. She is 25 yrs old and has been on holiday with the family for the last two months. Nikita earns around AUD \$1,200 gross weekly. Her net pay after all tax deductions is \$900. Major expenses are met by her husband.

Swasti, the couple's fifth child, is single and 23 years old. She is a student at F.I.T., Ba. She is in her second year of studies towards a Diploma in Information Technology. Mr. Swami paid \$751 for her fees in the last semester.

Aswin, the couple's youngest child, is Form 6 student at Kamil Muslim College. Mr. Swami paid \$96 for his fees last month. Mr. Swami's parents are retired teachers in their late 60's and receive a pension of \$300 per month. Mr. Swami's parents were in India last month, where Mr. Swami's father Harish had open heart surgery. Their airfare to India was \$5100 and he spent \$20,000 for his treatment and other related expenses.

Mr. Jain Kumar is a close family friend who has been living with the family for the past three years. He is 36 years old and he looks after the sickly Mr. Harish Swami. Mr. Kumar does gardening at home. He plants vegetables, cassava etc. and the family hardly buys vegetables from the market. Mr. Swami gives him a pocket expense of \$25 per week. Mr. Swami's family have been living in Yalalevu for slightly over 30yrs. Their last electricity bill paid was \$45. Water supply is through PWD and the last bill paid was \$100 for 3 months. The family is using gas for cooking and a cylinder costing \$43 lasts for 2months. They have been using gas for more than 10yrs. They have had a telephone for over 20 years and the last bill paid was \$30. The family acquired fastfones about two years ago and the total purchase of recharge cards for the household is \$300 per month. The family have got 3 TV's, are connected to Sky Pacific and their last bill paid being \$45. They also have a computer and have had internet and e-mail services for the past 2 years. Their last bill paid was \$35 for a month. They also paid \$350 for garbage fees and town rates for the past one year. They have a Post Office Box for which they paid \$40 for a year's rental. The family own a car, van and a truck. The total wheel, registration fee, renewing of the licenses and other cost is \$800.

Akshay is paying off his loan for buying the truck. He has been paying \$500 a month for the past 6 months. He contributed \$5000 towards the truck's purchase.

The family attended the wedding of a close relative and they gave a gift of \$100 to the bridegroom. Swami's family members are **vegetarian**.

## **Household 2**

Mr. Dharendra Pratap is 54 years old and lives with his wife and two daughters in Varavu, Ba. Dharendra is a driver with Fiji Red Cross. He works five days a week and travels by bus. His daily bus fare is \$2.00. He works 44 hours a week and gets paid \$3.50 per hour. His wife Nirmala is a tailor at Charlie's Tailoring shop. She travels to work by bus with Dhirend but she works on Saturdays. She is two years younger than Dhirend. In her spare time she sews at home. She receives \$80.00 gross weekly. They were both educated at Varavu Sanatan Dharam School and went up to Form 2.

They son Nilesh is an Accountant now residing in New Zealand. He receives a weekly net income of \$650.00. He sends \$100.00 every month for the repayment of his bank loan. He borrowed \$5000.00 and the interest charge was \$2000.00. Last month when the payment was made only \$500.00 was the balance. Nilesh migrated to New Zealand in 2002 when he was twenty five years old.

The couple have twin daughters, Pretty and Punam, who were born on the 4<sup>th</sup> of November 1990. The twins are in form 7 at Xavier College. They travel to school by bus and their daily fare is \$2.80. North West Transport provides bus services to their area.

During the cane harvesting season, Dhirend cuts cane on weekends and earns \$30 per 3weeks. Dhirend has a sugarcane farm which was bought 20years ago. They are originally from Natunuku, Ba. They have a bore-hole water system and they do a bit of subsistence farming. During weekends and holidays, the daughters work in the vegetable farms. Every year Dhirend sells one goat worth of \$150.00. Every Christmas he uses one goat for visitors. They have a car, computer, refrigerator, washing machine, TV and two mobile phones. One of the mobile phones is used by Nirmala and the other is used by Punam. They live in a concrete house which has three bedrooms, one bulk, a sitting room, kitchen, bathroom and flush toilet.

The household's major expenditures were as follows:

Electricity - \$46.00 per month.

Telephone (landline) - \$35.00 per month

Mobile phone (prepay) 2 - \$15.00 recharge card each per month.

N.L.T.B – rent - \$900.00 per year.

Post office box rental - \$40.00 per year.

Cooking gas \$41.00 per two months.

Driving licenses \$21.00 per year.

Wheel tax - \$85.00 per year.

Third party \$125.00 per year.

Education – form seven:

Building	Sports	Books	Others
\$30.00	\$20.00	\$120.00	\$10.00

Health/medicine - \$15.00 per month.

Holiday – within Fiji (Suva):

Fuel	Meals	Entertainment
\$150.00	\$50.00	\$20.00

Temple contribution - \$15.00

Maintenance dwelling - \$360.00

Painting - \$200.00

Brush cutter (Stihl) - \$499.00

Sari - \$150.00

Dhirendra's sugarcane crop record for last year was as follows:

Total tonnes – 220

Fertilizer 15 bags - \$21.00 each.

Sugar cane grower's council levy - \$10.00

Insecticides - \$300.00

Planting \$100.00

Nirmala also sings at Weddings:

Total income - \$450.00 per month

Transport - \$50.00

Musicians - \$100.00

Other costs - \$50.00

Nirmala sews clothes at home and her record for the last six months was as follows:

Total income - \$300.00

Total costs - \$100.00

Dhirendra also sells grog at home:

Total sales - \$70.00 per fortnight.

Total costs - \$40.00

Home consumptions - \$10.00 per fortnight.

Costs per packet - \$1.00

The family does monthly Bulk shopping with items from the last shopping as follows:

**Rajendra's Supermarket;**

Flour [fmf] 25kg - \$31.25

Sugar 10kg - \$7.30

Rice [Punjas] 20kg - \$28.86

Soya Bean Oil 4.5L - \$7.89

Tea Leaves 500g [Bushels] - \$4.59

B/soap [Protex] 90g 6 - \$6.64

W/soap [Victory] 700g 4 - \$14.36

Toilet paper [Orchid] 1000 sheets 10 rolls - \$12.90

Toothpaste [Colgate] 170g 3 - \$8.67

Salt [sun salt] 500g 4 - \$2.00

Biscuit [24/7 fmf] 375g 5pkt - \$5.95

Detergent [cold power] 500g 3pkt - \$10.95

Mosquito coil [Zap] 10 coils 3pkt - \$2.97

Butter [Rewa Butter] 500g 3 - \$10.47

Milk powder [Red cow] 500g 3 - \$16.17

Matches [Hibiscus] 1gross - \$1.99

Ghee [NZ] 4.5l - \$32.00

Tin fish [sun bell] 170g 8 - \$6.32

Chicken [crest] 1.2kg 5 - \$38.25

Tin tomato sauce [valley] 450g 2 - \$1.09

Minor expense - \$12.00

**Ba Market**

Potatoes 10kg - \$8.00

Onions 10kg - \$9.50

Garlic 1kg - \$3.50

Hardi 1kg - \$4.00  
 Masala 1kg - \$4.00  
 Curry powder 1kg - \$4.00  
 Eggs 1 tray - \$7.50  
 Minor expense - \$8.00  
 On Saturdays she buys vegetables from the market which includes the following;  
 Bora 2 bundles - \$2.00  
 Bindhi 2 heaps - \$2.00  
 Lauki 1 each - \$1.00  
 Chauraiya Bhaji 2 heaps - \$2.00  
 Tomato 2 heaps - \$2.00  
 One bundle Fish [Saqa] – \$15.00  
 The family picks other vegetables from the backyard on Sunday's;  
 Chillies 1 heap - \$1.00  
 Saijan 1 bundle - \$0.50  
 Bele 1 bundle – \$1.00  
 Eggplant 1 heap - \$1.00  
 Lemon 1 heap - \$1.00

### **Household 3**

Pita Driti, a cane farmer of Nukuloa Ba, was born on 10/03/70 and lives with his wife Salanieta. Salanieta is originally from Kadavu and runs the family's daily activities. She was born on 15/06/69.

They have two sons and a daughter. Josateki, the eldest, was born on 21/05/93 and is in Class 8 at Nukuloa Primary School. His sister, Anaseini is in Class 4 while Sevanaia the youngest, was born on 10/04/2001 and is in Class 1.

Mr. Driti's mother Arieta is 69 years old and lives with the family. The family have resided at their current address for almost 25 years. Mr. Driti harvested 515 tonnes of cane in the past year and apart from vegetables like Bean, Bora etc. he also plants and banana, yams, kumala and cassava to sell in the market. Some of crops and vegetables are also used for home consumption. Salanieta and Josateki help out in farming work when they are free. Mr. Driti owns a Hilux van and uses it to transport passengers for about three days per week.

They live in a 4-bedroom concrete dwelling with a kitchen, bathroom and toilet attached. The house sits on native reserve land and it has been their home for the past 30 years. Their drinking water is from a reservoir tank, for which they pay \$60.00 per year. They have television, DVD, Stereo, 3 mobile phones, a gas stove, washing machine, a tractor and truck. In January, they paid \$399.00 to get connected to the Sky Pacific Channel.

Their electricity bill for the previous month was \$35 while they buy a \$20 quick dial card for 6 weeks and \$11 recharge cards for each mobile a month. Every Sunday they go to church and regularly contribute \$10.00.

Listed below are goods on payment at Courts Homecentres:

- 4 burner gas stove – total price \$399 – deposit \$50. Instalment - \$25 per month whereas 5 instalment has been paid.

The household's breakdown of income from the sale of crops is as follows.

200kg of Yam at \$3 per kg, 250 kg of Kumala for \$3 per kg, 250 kg of Banana at \$1 per kg. Income from the use of the Hilux Vehicle is about \$25.00 a day after deductions. Fuel is about \$15.00 and maintenance cost for the past one year is around \$500. About 35 bags of fertilizer were used for the last cane crop and the cost is \$19.50 a bag. Cartage cost is at \$5 per tonne, labourer's cost came to \$5,400 with an additional \$400 paid as goodwill. They paid \$60 for the school children's building fund.

#### **Household 4**

Mr and Mrs. Jiwan Lal live with an extended family. Mr. Lal is 50 years old and Mrs. Lal was born on 3<sup>rd</sup> September 1959. Mr. Lal is an accountant with FEA and his wife Shakuntala is also an accountant with PWD. The family house is built on native land. It is a wooden house with 7 bedrooms, metered water supply and electricity. They use gas for cooking and the household own a mini van, gas stove, radio, TV, mobile phone, brush cutter, refrigerator and computer. Their 3 children were all born in Vunimoli, Labasa. The eldest Krishnil is 27yrs old and works as a nurse in Labasa hospital. Their second eldest Arti is 26 years old and works as a loans officer with ANZ Labasa. Their youngest Jade was born on the 25<sup>th</sup> of May, 1985 and is a final year law student in Vanuatu. The family pays for her education.

Mr. Lal's brother Satish and his family are also staying in the same house. Satish has 2 children and is an agriculture officer in Labasa while his wife is a nurse at Labasa hospital. Their son Nitish is 22 years old and is a USP student in Suva and Diksha 23yrs is a pharmacist at Labasa hospital.

#### **Diary Keeping**

**Beginning** – 02/06/08 & **Ending** – 14/06/08

Mrs Lal shopping on 06/06/08 from MH Labasa

FMF Sharps 10kg @\$12.99

Rewa Rice 10kg @\$16.50

Sugar 5kg @\$3.70

Potatoes 8kg @\$10.30

Onion 5kg @\$4.90

Garlic 1kg @\$6.80

Tuna Brunswick 10 tin @\$11.10

Corned Mutton 5 tin @\$14.80

Rewa Life 5pkt @\$8.50

Coffee (Pele) 1 btl @\$5.80

2Ltr Coke 6 btl @\$11.80

Washing Soap victory 4bars @\$11.70

Axion 1 cont @\$2.90

Bounty Rum 1 btl @\$32.00

Lamb Chops 5kg @\$52.00

#### **Labasa Market**

Long Bean 3 bundle @\$6.00

Chinese Cabbage 3 bundle @\$4.50

Coconuts 20 @\$4.00  
 Okra 5 heaps @\$5.00  
 Banana 1 bunch @\$4.00  
 Chillies 5 heaps @\$5.00  
 Ginger 2 heaps @\$2.00  
 Oranges 2 heaps @\$3.00  
 Fish (smoke) 1 heap @\$5.00  
 Fish (kawakawa) 7kg @\$42.00  
 Crabs 4 kg @\$52.00  
 Goat Meat 5 kg @50.00  
 Pork 5 kg @\$30.00  
 Rooster 1 @\$25.00  
 Bread Slice 1 @\$1.70  
 Rewa Butter 1 @\$1.26

**The household expenses are as follows:**

Electricity Bills	- \$72.00
Water Bill	- \$45.00
Gas	- \$42.00
Telephone Bill	- \$120.00
Fax	- \$61.00
Recharge Card	- \$80.00
Sky TV	- \$40.00
Internet	- \$69.00
Credit Card	- \$500.00
Land Rental (1 year)	- \$500.00
Postal Box Rental	- \$40.00
Driving License	- \$90.00
Other License (gun)	- \$45.00
Wheel Tax	- \$70.00
Registration	- \$200.00
Vehicle Insurance	- \$500.00
Third Party	- \$250.00
Dwelling Insurance	- \$1200.00
Professional Institution	- \$600.00
Social Club	- \$220.00
Trade Union	- \$250.00
Education	- \$18000.00
Health Check up	- \$300.00
Life Insurance	- \$4000.00
Accident Insurance	- \$2000.00
Airfare	- \$2300.00
Accommodation	- \$600.00
Meals	- \$300.00
Purchase of Tourist Goods	- \$1200.00
Entertainment	- \$400.00
Religion	- \$50.00
Domestic Assistance	- \$160.00

Outright Purchase  
 Electric Stove - \$800.00  
 DVD Player - \$170.00  
 Refrigerator - \$700.00  
 Shirt L/Sleeve - \$90.00  
 Men's Trousers - \$130.00  
 Ladies Tops - \$35.00  
 Ladies Dress - \$150.00  
 Ladies Shoes - \$79.00  
 Men's Shoes - \$120.00

## Wages/Salary

	Jiwan	Shakuntala	Satish	Leela	Krishnil	Arti	Diksha
Fortnight	\$1200	\$1000	\$600	\$800	\$800	\$700	\$900
Deduct	\$350	\$280	\$15	\$190	\$170	\$200	\$280

Dividend - \$15,000.00

Building Rentals - \$12,000.00

## Household 5

Samu the head of household was born in Naleba 42 years ago. He has been at home for the past 8 days due to sickness. His wife Lusua was born on 5<sup>th</sup> May 1967 and they live with their 2 sons and a daughter in Samu's family home. Their eldest son Osea is 21 years old, has a trade certificate in plumbing from FIT and is currently looking for work. Their second eldest Peniasi was born on 27<sup>th</sup> May 1991 and is in Form 6. Ana who is the youngest was born in October 1993 and is in form 3. Samu is a sugarcane farmer and has diploma in theology. He harvested 300 tonnes of cane during the past year. Lusua is a pre-school teacher at Naleba Kindergarten Centre. She holds a certificate in early childhood teaching from LTC. She is paid \$246 per fortnight and her total deductions come to \$34. She does all the household work. Samu's uncle Rakanace has been staying with the family for past five years. He is still unmarried at 49 years old, was educated up to Form 4 and is a cane cutter. He receives \$155 after 3 weeks of cutting cane. Toga who is Samu's cousin has been living with the family for the past seven weeks. He is 26 yrs old, has defacto relationship and went up to Form 7. He has been helping Samu planting yaqona. He will leave for Nadi in five days time. Rakanace and Samu look after their dalo plantation. Their house has a living room, 4 medium size bedrooms, a kitchen, veranda, a bathroom and flush toilet. The house has metered water supply and electricity from FEA for lighting. They mainly use firewood for cooking. The household owns a gas stove, radio, TV, mobile phone, and brush cutter.

## Diary Keeping Exercise

**Beginning** - 05/05/08 & **Ending** - 18/05/08

Lusua's shopping on 08/05/08 from Countdown Supermarket is as follows:

10 pkt Maggi Noodles @\$4.38	1 pkt Bushells Tealeaves @\$1.89	Butter @\$4.39
4 Brunswick tin fish @\$7.84	4kg Sugar @\$2.46	1kg Onion @\$1.60
1 Btl Soyabean oil @\$3.09	4 kg Fmf Flour @\$3.36	

## Her other expenses are:

Bus fare (return) \$3.80	- Parmod Enterprise Ltd
1 pair boy's sandal \$22.00	- Hira Lal
2 men's shorts \$12.00	- Value city
Water Bill \$16.00	- Water Rates office
4 Liter Kerosene \$ 6.60	- Mobil Service Station

Toga & Rakanace went fishing and returned with string of fish (silasila)  
They used dalo, chillies, bele leaves and lemons from the farm to prepare the dinner.

**The household expenses are as follows:**

Electricity Bill	- \$22.00
Recharge Card	- \$15.00
Gas	- \$42.00 (5 months)
Land Rent	- \$400.00
Postal Box Rental	- \$40.00
Provincial & Land Rates	- \$85.00
Church Contribution	- \$30.00
Brush Cutter	- \$699.00

Expenses incurred in sending Peniasi and Ana to school for term 1 2008.

School Fees	Tuition	Text Bks	Sports	Magazine
Peniasi	\$60	\$48	\$10	\$5
Ana	\$48	\$30	\$10	-

Boys Sulu	- \$15
School Dress	- \$20
School Bag	- \$20
Girls Sandal	- \$16

**Household 6**

Mika is originally from Kanakana but now stays in Devo Est. Mika's wife Nani is originally from Karoko. Mika and his family stay in Mrs Ashley Simpson's estate. In fact Mika looks after the Estate as Mrs Simpson is often away in England. He has a 3 bedroom house in Kanakana. He also owns a Toyota Hilux Twin Cab Carrier which his younger brother, Junior drives. From Monday to Saturday Junior transports passengers between Kanakana, Tukavesi and Savusavu Town. The weekly income is \$750 of which \$150 is paid as wages, \$50 for fuel and \$50 for repairs. Mika is 29 yrs old while his wife was born on 31<sup>st</sup> December 1976. Their two sons are Bale who is 7 years old and 4 year old Samo. Bale is in Class 2 at Kanakana Catholic School. Mika is paid \$250 per fortnight, but he was paid \$550 in the last fortnight as he had carried out maintenance work on the house. The couple manage the work of copra collection by 3 labourers in the estate. A copra buyer comes by every fortnight. The copra fetched \$480 in revenue that week. Copra sales earned \$8,900 last year and Mrs. Simpson gave half of that earning to Mika. The house in the estate has 4 b/rooms, 1 master, 2 bath rooms and toilets and a living room, kitchen and dining room, washroom. Other facilities in this modern wooden house are solar, sky disk, telephone and a computer with internet connection. Mika has a 6 acre yaqona farm back home in Kanakana. Once a month he goes to clean up and harvest some to sell in Savusavu. Last year, he harvested 257kg yaqona and got \$9,000. Nani stays at home and does the housework at the estate, cooks and also looks after the garden which provides the family with chillies, bele, cabbage, pumpkin and tomatoes. Mika owns a cow and two calves, and at the moment they get their fresh milk supply from the farm.

These are the expenses that Mika recorded for Saira in his notebook.

## 2 Weeks HH Expenses

### MH Shopping

25kg FMF Flour –	\$43.00
20kg Sunwhite Rice -	\$45.00
10kg Sugar -	\$22.00
5pkt sunwhite salt-	70c each
3pkt Punja Ceylon Tea-	85c each
3 pkt sponge-	99c each
2 pkt Cold Power -	\$1.49 each
1 500g Meadow Lea -	\$2.75
2 # 14 chicken	\$9.25 each
85g x 5 put noodles	\$2.09 each
200g carrot	\$1.29
2 kg potato	\$1.30 each
450g garlic	\$0.99
1kg pacific w/soap	\$3.09

### Gulabdas & Sons

1 bucket FMF Crackers – \$26.50  
10 tin Golden Country Corned Beef (500g/ tin)- \$3.85 each  
15 tin tuna flakes (170g/tin) – 85c each  
15kg dhal - \$16.90  
5 pkts steelwool – 45c each  
20 pkts Bongo- 5 for 99c  
4 pkts arrowroot biscuit - \$1.75 each  
5 pkt Goodnight mosquito coil - \$1.09

Mika harvested 4 heaps of cassava - \$4.00, 1 bundle of dalo - \$10.00 and bought 4kg fish from a local fisherman at Kanakana for \$12.00.

### Nani

4 bundles of bele - \$4.00  
2 pumpkins - \$2.00  
3 bundles of rourou - \$3.00  
3 heaps of baigan - \$3.00  
1 heap of tomatoes - \$1.00  
2 heaps of chillie - \$2.00  
15 litres of fresh milk - \$28.35

Last year he deposited \$15,000 and paying \$400 monthly to the Asco Motors, Labasa. Wheel tax is \$50.00 and 3<sup>rd</sup> party \$250.00 and vehicle insurance is \$400. Paid books for Bale \$30.00, uniform \$15.00, shoes \$5.00 and gives his tithe fortnightly. Mika attends AGOFI church at Buca every Sundays. He gives 1/10 of his income every fortnight. Mika also gives his soli of \$20 every month for the water and electricity projects at his village. He invested \$500 in Fijian

Holdings Ltd 3 months ago. Last month he bought \$500 worth of clothes for the family at Remix fashions and \$250 worth of shoes from Nagins Store. Mika spent \$95 painting his boat and extended his house in Kanakana at a cost of \$800. He pays the following on a regular basis; Connect - \$45.00 a month; Mobile - \$30.00 ink recharge and Easy Tel \$15.00 monthly; Sky - \$400 monthly.

#### Mikas Possessions

Mikas House in Kanakana	House at Estate
Generator	Laptop
Radio	Easy tel
Chainsaw	2 Mobiles Ink
Gas stove,	Internet
Boat	Sky, TV, DVD player
Boat engine	Stereo
Toyata Hilux Van <b>\$65,000</b>	

#### Household 7

Bill is a 42 year old Part European who works as a driver at the District Office in Nadi. He completed a Form 4 level of education. He earns a gross wage of \$135.00/week (FNPF \$10.8). He owns a boat goes fishing in his leisure. He had a good catch last week and gave \$30 worth of fish to his son Sam who stays in the same house but cooks separately with his wife Anita and daughter Angel. Bill usually spends \$35 on fuel for his boat and \$7 on bait. He sells \$60 worth of fish to a shopkeeper next door and keeps the rest for family use (\$20). He plants cabbage but only uses it for his kitchen. Two days ago his family consumed \$8 worth of cabbage. Bill borrowed \$500 from a friend on 12/02/08 to pay for his wife's funeral expenses. He pays \$45 a week to his friend. His three other sons live with him. Andrew, [21] has a diploma in Electronics form FIT and is a technician with Telecom Fiji. He earns \$378.27 gross fortnightly (FNPF contributor) and pays \$20 a month for a life insurance policy with LIC. Simon [19] started work a waiter at the Sofitel Resort last week. He managed to complete 5<sup>th</sup> Form studies. He earns \$80 per week and there are no deductions. James [18] left school after completing Form 6 and is looking for a job. His education costs in the past year were as follows: Building Fee \$100, Tuition Fee \$180, Sports Fee \$20, and Book Fee \$70. Last week Sam paid \$150 for James to attend a 2 weeks computer course at TPAF. Andrew paid last months FEA bill of \$18.10 and the Telecom Bill of \$11.75. Their source of water supply is a Borehole. Last week Bill received a lump sum payment of \$13,677 from his wife's FNPF after her death and he paid \$399 for the installation of the Sky Pacific Channel which covered 2 months subscription (\$55/month). The family has no Hire Purchase, and did their normal weekly grocery shopping from MH as listed below. They live in a concrete 3 bedroom house which they own. Household durables include a car, washing machine, DVD deck, stereo, brushcutter, gas stove and a generator. Bill paid \$14.50 for his Driving License last week. He recently bought cooking gas at \$37.00 which will last them for 2 months.

4 kg Sunwhite Rice - \$8.00

2 kg Sugar - \$2.00

1packet sunwhite salt- 70c

2 packet Punja Ceylon Tea- 85c each

2 packet sponge- 99c each

1 packet Cold Power - \$1.49

1 500g Meadow Lea - \$2.75  
 3 packets FMF Crackers – \$3.15  
 4 tin Golden Country Corned Beef (500g/ tin)- \$3.85 each  
 10 tin tuna flakes (170g/tin) – 85c each  
 3 kg dhal - \$4.00  
 1 packet steelwool – 45c each  
 5 packets Bongo- 99c  
 4 packets arrowroot biscuit - \$1.75 each  
 1 packet Goodnight mosquito coil - \$1.09  
 2 # 14 chicken \$9.25 each  
 85g x 5 put noodles \$2.09 each  
 200g carrot \$1.29  
 2 kg potato \$1.30 each  
 450g garlic \$0.99  
 1kg Pacific W/Soap \$3.09

## Household 8

Pita is a 52 year old primary school teacher at Nadi Sangam Primary School. His gross fortnightly income is \$324 with a \$24 FNPF Contribution. He holds a Certificate in Primary School teaching from NTC. His wife Sainimili is 49 years old and went up to Form 4. She does the housework and looks after the garden. The couples 3 sons and 4 daughters are as follows:

- a) Laitia is 27 years old son and works as an aircraft engineer with ATS. His gross fortnightly pay is \$604.08 fortnight with an FNPF deduction of \$48.32. He attained a Diploma in Mechanical Engineering from FIT.
- b) Mere is 25 years old and is a typist at Naidu's Law Firm. She earns \$90 a week with no deductions. She completed her Certificate in Secretarial Studies at TPAF.
- c) Miri their daughter in law is a primary school teacher in Namaka Public School. She earns \$250 a fortnight. She has a Certificate in Primary School Teaching at LTC.
- d) Veri is 23 years old and drives a van in Suva.
- e) Mario is 17 years old and attends high school.
- f) Vini is 10 years old and attends primary school.
- g) Lusi is 8 years and attends Primary School.
- h) Palu is 6 years old and attends Primary School.

The high school payments were as follows; Building Fees \$150, School Fees \$50 (remission of \$150), Book fees \$70. The primary school payments were as follows; Building Fees \$150, School Fees \$100, Book Fees \$50. The family receives \$100 a month from a tourist friend in appreciation of their looking after him during his short stay in Fiji. They have a 15 acre cane farm which earned \$4000 for the last crop harvested. They hire a farm labourer and pay him \$30 a week.

Furniture on hire purchase are a Drawer and a Bed. A deposit of \$55 was paid and their weekly payment is \$25. Pita uses his car to go to work daily and he normally travels with his son Laitia to work also. The rest of the family travels by bus to work and school. The daily bus fare for the

adults is 90 cents and 60 cents for the children. Fuel and oil expense for the family car is \$40 weekly. Their weekly grocery shopping is listed below. Their root crop supply was from the farm and valued at Cassava \$20. Bele and Cabbage was also harvested from their garden and valued at \$10. The family spends \$150 on high school education expenses in one term, primary education is \$300 for a term also. The family van that Veri is driving in Suva earns the family \$200 a wk but is in the garage undergoing repairs worth \$800. Their monthly bills were as follows FEA \$70, Telephone \$78 while their three monthly water bill came to \$40. They live in a wooden farm house with 3 bedrooms and one master bedroom. Their household durables include two settees, Dining Table with 6 chairs, one washing machine, electric gas stove, 1 landline phone, 5 mobiles, TV, DVD deck and Stereo.

### MH Shopping

10 kg FMF Flour –	\$13.00
10 kg Sunwhite Rice -	\$22.00
10kg Sugar -	\$12.00
5pkt sunwhite salt-	70c each
3pkt Punja Ceylon Tea-	85c each
3 pkt sponge-	99c each
2pkt Cold Power -	\$1.49 each
1 500g Meadow Lea -	\$2.75
1 bucket FMF Crackers –	\$26.50
10 tin Golden Country Corned Beef (500g/ tin)-	\$3.85 each
15 tin tuna flakes (170g/tin) –	85c each
5kg dhal -	\$5.70
5 pkts steelwool –	45c each
20 pkts Bongo-	5 for 99c
4 pkts arrowroot biscuit -	\$1.75 each
2 pkt Goodnight mosquito coil -	\$1.09
2 # 14 chicken	\$9.25 each
85g x 5 put noodles	\$2.09 each
200g carrot	\$1.29
2 kg potato	\$1.30 each
450g garlic	\$0.99
1kg Pacific W/soap	\$3.09

## Household 9

Mr. Tula Ram is 49 years old and married to 48 year old Kalaite. They have 4 children and reside in a 4 bedroom wooden house at Waila 3A Subdivision. Apart from the 4 bedrooms they have a separate dining room, a study room, a kitchen, toilet and a bathroom. Mr Ram works as an electrician with the Fiji Electricity Authority and is paid fortnightly at a rate of \$11.00 per hour. He works on a 12 hour shift for 6 days a week. In addition to normal FNPF and Tax deductions he pays \$50 fortnightly for his medical insurance. He has attained a Diploma in Electrical Engineering and Equipment Servicing from TPAF in Narere. Kalaite is not working and does the house work in addition to some small scale gardening and assisting in a small business they run from home. She plants cassava, rourou, baigan and chillies in their backyard. During the two weeks diary period they were consuming cassava pulled from the garden. She went as far as Form 6 at Ballantine Memorial School.

They sell hard liquor as a small registered business. She is fortunate to have a duty free source, supplying the hard liquor (Vodka) at \$200.00 a box which contains 12 bottles (40 ounce). Kalaite sells a bottle for \$55.00 each. She orders 2 boxes twice a year from her close friend. She pay's \$300 annually for her Liquor Licence.

On the other hand, Mr Ram who is an Electrician has done 2 private jobs in wiring new buildings at the nearby housing suburb. He received \$300.00 for carrying out those jobs.

All the children attend school. The eldest Jone Ram (20 years) is an old scholar of Lelean Memorial School finishing at Form 7 level. He is a second year student at USP on a Multi Ethnic Affairs scholarship. Last year, the funding totalled \$2050.00 for two semesters. This first semester cost \$1025.00 and is spread over 3 100 level units. On the other hand Seria (16yrs) the second eldest is a form 5 student at Bhawani Dayal Secondary School. The father paid for her first term fees at \$150.00. Last year her namesake who is a nurse in Dubai paid for her fees at \$328.00 for the whole year. This covered her tuition, book fees as well as her PTA levy.

Balbair the third child is in class 3 (8yrs). Her fees cost \$20.00 a term. This fee has been standard from class 1 level. In addition Mr Ram contributes \$50.00 yearly towards the school bazaar which is held in August every year.

The youngest Jnr (4years) attends kindergarten at Davuilevu and pays about \$80.00 a term for his fees. Last month, Jnr was bitten by their neighbour's dog and was rushed to the Suva Private Hospital for vaccination and antibiotics to prevent infection. All this expenses is covered under the fathers medical insurance scheme and totals \$49.90 [antibiotics \$7.90, shot \$12.00, consultation \$30.00] The owner of the dog was so worried about Jnr that he assured Mr Ram that it will not happen again and gave Jnr \$40.00 to assist in the cost of treatment and medication.

Their dwelling which was built by Falekau 10 years ago is sitting on freehold residential land. Mr Ram purchased the lot through a cash payment of \$10,000.00. The dwelling is just next to a mangrove swamp where Jone collects firewood every Saturday just enough for a day or two's cooking. Kalaite cooks vegetarian meals every weekdays and cooks meat only in the weekends. She mainly uses gas for cooking and a cylinder would cost \$43.00 lasting 1 and a half month.

They disconnected their land line phone since they all have prepaid phones each except the two young ones. They have had phones for more than 1 year now and are taking advantage of the double up promotion where Mr Ram purchased a \$25 card for him and his wife, Jone purchased an \$11 card and Seria bought a \$5 card. This card covered almost 1 month on average.

The Ram family have access to internet and email services through the Unwired firm. It was installed in 2005 and they normally pay a monthly bill of \$49.00. Mr Ram is a Manchester United soccer fan thus subscribed for Sky plus 4 years ago. However it has been more than 1 ½ years now that they refused to pay the monthly bill due to poor quality programmes. Despite this, the decoder as well the card is still under their possession. Mr Ram has a valid driving license but they do not own a car. Instead he sometimes drives the company vehicle for official use only. Mr Ram paid \$14.50 to renew his licence. Kalaite hails from Moala in Lau contributed to a village soli levied at \$100 per head. She also purchased 3 long sleeve shirts valued at \$14.99 each, a pair of Bata Flip Flops at \$5.99 and two cooking pots (\$23.00 each) 2 basins (\$1.99 each) and also a bale of cloth worth \$59.00. All this was sent to the village through close relatives travelling by boat about 3 months ago. Their electricity consumption for the last month was \$28.00 and their water bill was \$11.00 for the last three months. Their rubbish is normally buried and burnt while all their mail is sent to their fathers postal work address. This family intends to travel abroad next year for a vacation. Last Christmas season, Mr Ram bought a BMX bicycle worth \$399.00 on outright purchase and took out a Dell Laptop on a deposit of \$300.00 with monthly instalments of \$308.56 for 12 months. The item is insured at \$37.00 of the monthly instalments. His household durables include 1 fridge, 1 washing machine, 1 radio.

Their Supermarket Shopping during the diary period was as follows:

#### RB South Point

10 kg FMF Flour – \$13.00  
10 kg Sunwhite Rice - \$22.00  
10kg Sugar - \$12.00  
5pkt sunwhite salt- 70c each  
3pkt Punja Ceylon Tea- 85c each  
3 pkt sponge- 99c each  
2pkt Cold Power - \$1.49 each  
1 500g Meadow Lea - \$2.75  
1 bucket FMF Crackers – \$26.50  
5 tin Golden Country Corned Mutton (500g/ tin) - \$3.85 each  
15 tin tuna flakes (170g/tin) – 85c each  
15kg dhal - \$16.90  
5 pkts steelwool – 45c each  
20 pkts Bongo- 5 for 99c  
4 pkts Arrowroot Biscuit - \$1.75 each  
2 pkt Goodnight mosquito coil - \$1.09  
1 kg Boom Washing Powder - \$12  
24 rolls toilet paper - \$5.00  
1 Rexona Anti Perspirant Body Spray - **\$6.00**  
2 # 14 chicken \$9.25 each  
85g x 5 put noodles \$2.09 each  
200g carrot \$1.29

2 kg potato \$1.30 each  
450g garlic \$0.99  
500g Sudso Powder \$2.15  
1kg Pacific W/Soap \$3.09

## Household 10

Mr Raj Manohan is 42 years old and lives at Lot 213 Princess Road, Tamavua with his 40 year old wife Mohini, their son Shiu (17years) and daughter Babita (16years). They live in a Double storey concrete house. The top flat contains 3 bedroom including a master bedroom, kitchen, sitting room, toilet and bathroom. The bottom flat contains one self- contained bedroom with the usual amenities. The house is insured for \$230,000 and a sum of \$820 per annum was paid as insurance premium. Their house girl occupies the bottom flat, is paid \$80.00 per week and does her own cooking.

Mr & Mrs. Manohan purchased the property 8 months ago through a \$200,000 ANZ Bank loan. Their monthly repayment is \$3000 and the term of the loan is 10years. He also took an additional loan of \$10,000 for house renovations and \$10,000 to purchase furniture's and household appliances from Courts Home Center such as refrigerator-\$1,300.00, furnitures-\$2000, Gas stove-\$1000, Double bed with mattress-\$1,200, 2x single beds with mattress-\$400, 42'TV-\$800, DVD player-\$180, Washing machine-\$600, Dinning tables with 6chairs-\$1080, coffee table \$130, TV stand-400. Mr Manohan owns a mobile phone however they do not have e-mail or Internet in his home. However, his children use the internet and e-mail in school.

Raj Manohan is the Owner and Director of Manohan Aluminium Co. Ltd and obtained a Degree in Civil Engineering from Queensland University in Australia while his wife reached form 7. She is staying at home doing housework. Shiu is in Form 7 at Indian College with his sister Babita in Form 6. Their total fees annually is \$720, which includes, tuition-\$420, bldg-\$100, books-\$100, and sports- \$100.

Their bills paid last month includes, FEA-\$110, Water-\$52, Fiji Gas-\$44 (connection bought two years ago), Telephone-\$122. The FEA transfer fee of \$77 was paid when the house was transferred to them 8months ago. Last month they installed SKY-TV, which cost them \$399 including one-month free subscription, which was paid from Mr Manohan's ANZ VISA card that he had 2years ago. His last credit card bills paid last month was \$300. He paid the post office box for \$40 per annum and his subscription at the Fiji Golf Club for \$200 per annum. Their city rates of \$1,180 per annum will be due in two months time.

During the last 30 days Mrs. Manohan who is now pregnant visited the Private Doctor twice for consultation and monthly check-up and her bills totaling \$150 with expenses on medicine including family members \$120. All family members have life insurance paid to LICI during the last 30days with the total premium of \$1,600 per annum.

During Easter Weekend last week the first week of diary, they went on Holiday to the Fijian Resort and travel on Mr Manohan's company car with fuel paid by the company's Total credit fuel card. However, their accommodation for 4nights was \$1520 (\$380 per night), meals-

\$100per day and they purchased the following items from the duty free shops, T.Shirts-\$60, Sulus-\$60, hats-\$30, shotsx2-\$40.

While at the resort they met Mr Manohan's business friend Mr Rajesh Sharma (Director New World Supermarket) and his family and Mr Sharma invited them for dinner on Easter Friday at the Black Marlin Restaurant at the cost of \$33 per head. After dinner Mr Sharma and Mr Manohan went to the Marlin Bar for a drink where Mr Manohan paid for their liquor bill of \$220. He also paid \$50 to the cultural group performing that night and a tip of \$20 to the waitress.

Manohan Aluminium Co. Ltd. specializes in designing and constructing aluminum doors and windows for sale to building contractors, hotels and homeowners. The company's annual sale is \$1.1(m) with the total costs of purchases of \$0.7(m). Building rentals-\$5000per month, fuel costs-\$400per week, FEA-\$600per month, Advertising-\$1500per annum, Accounting fees-\$2000 per annum. Insurances on building-\$500 per annum, Stock, Equipments and Machineries-\$1800 per annum, 3x motor vehicles-\$1500 per annum. The company's stock at the beginning as shown on the company's last financial statement-\$121,000 and the stock at the end is \$85,000.

Mr Manohan makes personal drawings of \$3,000 per month from the company for his personal use. They do their monthly groceries shopping at cost 'u' less and in the last week of diary keeping their monthly shopping were as follows:

Flour 10kg-\$10.90, 10kgRice-\$13.50, corn flakes 2x pkt 500grms-\$7.50, Soya bean oil 4litres-\$6.20, Ghee2litrs-\$2.10, sharp-10kg-\$10.20, crest chicken x4 no13-\$32.00, beef stake 2kg-\$22.00, can mutton x 4-\$13.00, pork shoulder-\$22.00 2pkt Rewa milk powder-\$12.00, Milo-1tin-\$13.05, Prawns 2kg-\$36.00, egg tray-\$8.00, 2 x butter-rewa 2pound-\$9.00, jucy-sunquick-2bottle-8.00. They were invited to a wedding and their gifts were bought from Tapoos worth \$145.00 (Dinner Set-\$85.00, Wall Clock-\$60.00).

## ANNEX 1

### SELECTION OF SAMPLE HOUSEHOLDS

1. Before describing the procedure of selection of sample households you are reminded that a sample of 10 households is to be selected from each selected enumeration area.
2. Basically the procedure of selection of sample households is the same in the three basic strata- division, urban, rural. For each selected PSU, you would prepare a list of Fiji citizen households as per details in the listing form. This list of households will have to be rearranged first by race as 'Fijian', 'Indian' and 'Others'. Within each racial group, households would be classified by size [number of normally resident members of the household] into three classes as less than 4, 4-7 and more than 7 and arranged in ascending order of the size-class. In order to facilitate the task of preparation of rearranged list of households, a worksheet, and no.1 has been devised. Copies of the worksheet would be provided to you during the training sessions. From the rearranged list of households of each selected PSU the sample of requisite number of households [5 for urban and 10 rural] would be drawn as a circular systematic sample with a random start as per procedure mentioned below.

#### Sample Selection

3. Suppose  $N$  is the total number of Fiji citizen households in the EA. Divide  $N$  by 10 and the answer in nearest whole number may be called  $K$ . This  $K$  determines the interval at which the households will be selected from the rearranged list after the first household in the sample has been selected at random.
4. Suppose by this process the first unit selected bears serial number ' $i$ ', then the sample of  $i+k, i+2k, i+3k, \dots, i+24k$ . If in this process, at any stage you reach the last number, i.e.  $N$ , continue with serial number 1 onwards by subtracting  $N$  from that number. The procedure of selection is illustrated with the help of an example in the next paragraph.

#### Example of Selection

5. Suppose a sample urban EA contains 122 Fiji citizen households. Having classified them into racial groups, suppose we find that 82 are Fijians, 27 are Indians and the remaining 11 belong to the class of other races. In this case  $N= 120$  and in the rearranged list, serial numbers 1 to 82 belong to Fijian households, 83 to 109 to Indian households and the numbers 110 to 120 to households of other races. Of course within each of these three

groups of households, viz. 1 to 82, 83 to 109, 110 to 120, households are arranged according to size-classes, less than 4, 4-7 and more than 7.

6. Since  $N = 120$ ,  $K$  will be the nearest whole number obtained by dividing 120 by 10 (the number of households to be selected in the EA) i.e.  $K=12$ , because  $N$  divided by 10 gives 12. For selecting the first household a random number generated on Excel will be used. So you type in `rand ()` in a cell and the number generated will be multiplied by the total number of households in the selected enumeration area. So if the random number generated is 0.618211 and the number of households in the selected EA is 120, then the starting household number will be  $0.618211 \times 120 = 74.2$ . The first household selected is household number 74. Hereafter every twelfth [because  $K=12$ ] household would be selected. Thus the next household in the sample will be the one bearing serial number  $74+12=86$  which is an Indian household. The next will be the one bearing the serial number  $86+12=98$ , then  $98+12=110$ , then  $110+12=122$ . Since we are selecting a circular systematic sample we subtract 120 from 122 and we get the household with serial number 2 in the sample. Thereafter the next household in the sample will now correspond to serial number  $2+12=14$  etc. We need to continue up to 15 households with the last 5 being the reserves.
7. You should remember that the above list gives the serial numbers of the households in the **rearranged list**. The worksheet no.1 will give you the corresponding serial numbers of these households in the list as per schedule 1.