

**SPECIAL SURVEY ON  
SAVINGS AND HOUSEHOLD INVESTMENTS**

**1994**

**MANUAL  
ON FIELD IMPLEMENTATION**

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**Central Bureau of Statistics  
Jakarta – Indonesia**

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## INTRODUCTION

In the National Economy the household is one of an important economy doer. From the consumption view a household is the last and largest consumer that uses goods and services either domestic or imported products. A household also conducts production activities in several field of business through household industry that surely needs goods and services either for basic materials or investment (capital formation). As an economic doer households will obtain several income either as a worker/employee, as an entrepreneur for a household industry, as an owner of production factor or other incomes. The remaining income after deducted with the consumption expenses will form savings that in its turn is an important funding source to pay for the needs of national investment.

There are a number of surveys that uses the household approach, but a specific survey on savings and various ways on capital formation that is conducted by the household is scarce. The Special Survey on Household Savings and Investment (SKTIR) is conducted to obtain data on the household economy. The gathered information will be very useful to fulfill the needs of data in the development of the Scale Fund Flow, National Investment Matrix, Household Scale and the Integrated National Scale.

The Manual on the Implementation of SKTIR is developed as a guide for enumerators and supervisors in the field implementation to obtain maximum outcome. The guides are operational and directly technical in order to ease the work of the enumerator.

Thank you and good luck.

Jakarta, June 1994

Consumption and Accumulation Scale Bureau  
Central Bureau of Statistics.

## I. PREFACE

### 1. Background and Objectives

The Indonesian National Development has entered The Second Phase of a Long Term Development Period. A carefully directed program or plan, supported by large funds that is efficiently managed is necessary to achieve said objectives. In the past, development funds were derived from two sources, namely loans from foreign countries and from domestic in the form of savings created by 3 economic entities: Government, establishments and households.

The mobilization of domestic funding through various government policies since the liberalization of the bank's interest rate on June 1<sup>st</sup> 1983 has attracted the people's motivation that finally becomes the backbone of investment. Hopefully the funding from foreign countries is only a complement and its role hopefully will decrease, until the effect of development from foreign countries could be avoided.

The composition of development payment is a vital factor to reach the economy growth target. The data/information on the monetary sector related to sources and the usage of funds, specifically for investment, is needed to help the government in formulating policies in the economy field. The Central Bureau of Statistics in collaboration with the Bank of Indonesia, Department of Finance and the National Planning Development Body has developed a Scale Fund Flow (NAD = Neraca Arus Dana) until the year 1991. NAD is a matrix that elaborates the source of funds available, the usage and type of instruments used to distribute the funds from the sources to the users. The efforts on the NAD development will be continued for the following years by still paying attention to the completeness of the data being used. Besides that due to the needs of investment and to understand how far has the efficiency been reached, then an investment matrix is urgently needed to be developed. Investment matrix is a table that elaborates investments based on the economy doer/sector and the type of capital goods used.

The household, being one of the economic entities has played quite a role and has become increasingly important in its potential to generate funds for investment. Government efforts to encourage and motivate household savings, particularly these past few years, have been escalated through the mechanism of Tabanas, Taska, Simpedes, time deposits, and securities. In the meantime, there is still the tendency of some households to practice savings in the form of hard currency which in fact is a potential financial resource. Households themselves of course make their own investment and certainly have a large effect towards capital formation on a national level.

In view of the above, the Special Survey on Household Savings and Investment (SKTIR) was designed specifically to obtain data as to how households created savings, ascertain its size, and households managed such savings. From various economic and non-economic activities, how much is saved, how much is reinvested in business or just daily household necessities such as buying or building a house, purchase of property, production machinery, or even financial investment such as time deposits, or equity shares.

Systematically, SKTIR 1994 is designed to amass the following information:

- a. The ratio, levels and structure of household savings.
- b. The structure of income and consumptive expenditure and as certain the level of income that would enable a household to save.
- c. The structure of fixed capital formation in terms of durable goods, equipment for production, housing, property, and fluctuation in inventory.
- d. Final transactions made by the household.

### 2. Sampling Design and Household Sample Modification

#### Sampling Design

The Special Survey on Household Savings and Investment (SKTIR) 1994 is implemented in 14 provinces: North Sumatra, Riau, Lampung, DKI Jakarta, West Java, Central Java, Special Region of Yogyakarta, East Java, South Kalimantan, East Kalimantan, Bali, East Nusa Tenggara, South Sulawesi and Central Sulawesi. The households only cover regular households, and the total sample is 6,000 households. The selected households from 14 provinces should represent most of the households in Indonesia that also represents various business sectors/fields.

The outline sample is used in the Provincial Outline of Main Example (KCIP). The procedures on sample selection used in this survey are for the urban and rural areas through a 3 phase sampling method. The first procedure is selecting enumeration areas, the second phase is selecting the segment group. The selected area/segment group of SKTIR94 is a sub-sample of SKTIR93 enumeration area/segment group. The next phase is selecting households from selected segment groups. The selection of household sample is conducted in each province by using the VSEN93-L list and is stratified based on the sector/field of work.

### **The Modification of Household Samples**

If a household is selected based on the VSEN93-L list is not enumerated because has moved, the residential building has been demolished, respondent refused to be visited by the enumerator and so on, then the household sample has to be modified.

The modified household has to have the activity of the similar field of work and has the same characteristics that are similar, for example the income per capita (as mentioned in the VSEN93-L list), the residential building construction and so on.

### **3. Schedule of Activities**

The activity of SKTIR94 starts with the preparation conducted by the central such as the development of methodology, questionnaire, guidebook, design of sample selection, printing of documents and the instructors training. Activities conducted in the local areas are training for enumerators/supervisors, sample selection, conducting enumeration, checking and sending the documents to the central. See the detailed schedule of activities in Attachment 3.

### **4. Field Organization**

The people in charge of the implementation of SKTIR94 at the central is Head Bureau of Scale Consumption and Accumulation, the daily head of implementation is the Head of Division of Household Scale. The person responsible of the field implementation is the Head of the Provincial Statistic Office. The supervisor of SKTIR94 is the technical force of the Provincial Statistic Office that has experience in supervising the conduction of various surveys. Most of the SKTIR94 material consists of financial matters, the enumeration officers should be recruited from experienced officers. In rural areas it should be considered other enumerator officers that are considered capable and masters financial aspects in households and household enterprises.

## **II. DESIGNING THE QUESTIONNAIRE**

### **1. Background**

Savings in economic analysis constitute one of most important variables to be observed, as it is a dominant source of funds for investment. The economic sector, which has positive savings, is defined as surplus sectors and those, which have negative savings, are deficit sectors. Financial institutions such as banks, insurance companies, cooperatives, and investment firms maintain the flow of funds from the surplus sectors to be invested in the deficit sectors. The flow of capital can be made through various methods among others as a direct investment (purchase of capital goods), or invested in financial instruments such as savings, direct loans, securities (stocks, insurance policies, and bonds) and other lending instruments.

The household's behavior, as a surplus sector and thus as a source of capital, should be considered by those making financial policies. If the aggregate savings of households in the form of denomination were to be placed under a mattress, the opportunity to increase production by an expansion of capital investment would surely be lost. To uncover exactly how savings households utilize their savings require data of savings, real investment (purchase of equipment) and information of transactions with other sectors. So far, households are not required to report their transactions to Authorities. The required "balance sheet" and "income statement" where savings and other financial sources on one side and the use of such funds on the other are recorded, does not apply to households. Consequently, the best method to obtain data is through a survey.

The Special Survey on Household Savings and Investment (SKTIR94) is designed to obtain data on how the households create savings, the amount also how it is managed. Because savings are defined as the difference between income and expenditure, thus the strategy in this survey is to identify all sources of income and expenditure components. From such savings it would also have to be determined how much is for direct investment (equipment for home industry) and how much is invested in financial instruments.

As the household is formed of a group of individuals, it has different income and expenditure characteristics. Household consumption expenditure is generated collectively or individually. For example, the consumption of food at home is considered collective, as it would be difficult to separate whereas consumption outside the home would be considered individual. The generation of income varies from household to household. Some derive income from salaries/wages, profit from business, ownership of production equipment, pension benefits (transfers), etc. depending on the members' individual economic activity of which some may be more than one.

In making a comprehensive estimation of the income and expenditure of the household, attention should be made to the following:

- (a) Expenditure made by each member of the household besides collective expenditure must be recorded.
- (b) Income generated by each member of the household besides collective income must be recorded.

### **2. Questionnaire Design**

#### **a. Blocks to record Income**

As usual, questionnaires are designed to accommodate recorded data, which has been compiled in order to (a) none is overlooked, and (b) respondents can easily answer. In line with the aforementioned strategy, every member of each household who has an income from employment or an enterprise, income received not from employment or enterprise, or just consume must be recorded. Block III is used for this. The household characteristics are recorded in this block. The characteristics of the work of those that obtains income are recorded here also whether they own another income from undertaking a work. For those who does not work are also asked if they have any income, therefore indication on the income sources of the households will be obtained. The income of each household member that works as a non family-worker/employee in the related household industry (the work characteristics in Block III) is recorded in Block IV.

Block V.1 records the income received as the result of a surplus of entrepreneurial activity. Household enterprise is an economic activity performed by a household or its members to produce goods/services with the intent to receive income/profit aided by employees of which such enterprise is not in the form of a legal entity (not company limited, partnership, proprietorship, etc.). The value of production deducted by the cost of production reflects the income of the household (surplus). This block records income according to the nature and status of the enterprise.

Block VI records household income derived from the ownership for fixed assets and financial wealth. Savings/time deposits, shares, property and house are assets that generate income for services, which is usually termed as property income.

Land, building, machinery and the like generates income in the form of rent. Funds, which are loaned/saved in the form of time deposits, generate interest payments. But there are other possibilities, funds which are invested in the form equity of a company generates income in the form of dividends. Money, property, and entrepreneurship can also be capitalized in a firm or partnership to produce shared profits.

Block VII records the imputation income from the products that are self-consumed or from a house owned and occupied by owner and a house free of rent. Block VIII records households that has no income but receives transfers originating from another party. Block III also has the similar contents so the information could be used when filling in this Block.

The role of the contents in Block III is very helpful in detecting all household income, so filling in Block III should be done very carefully. Hopefully all household income sources could be covered so the estimation of savings is realistic.

#### **b. Blocks to record Expenditure**

In order to record the expenditures, Questionnaire SKTIR94 is also designed to ease the respondent to answer questions more simple and variously. The questions for household consumption are designed global but still noticing the shopping habits of housewives. The daily consumption and durable goods are also separated. Hopefully the data on durable goods will be more accurate due to the expenses are more largely and is not perishable so it is more easily to remember.

Expenditure covering the needs of household members is recorded in Block IX.1 and IX.2 namely expenditure reflecting consumption of food consumption and perishable goods but the expenditures for the consumption of durable goods are recorded in Block X.

Besides household consumption there are also other expenditures that are for rewards on the usage of another party's belongings such as interest from a loan. These expenditures are recorded in Block VI.

Household expenditures that are transfers are recorded in Block VIII.

#### **c. Blocks to record Investment**

As previously illustrated, savings is defined as the difference/remains between income and expenditure. Savings are a source of funds for investment.

Household savings can be utilized for physical investment such as residential buildings and the purchase of production machinery or even financial investments. The definition of physical investment may be further expanded as households frequently have commercial transactions, which are indistinguishable. Consequently, household enterprise should be investigated. So the household investment could be in the form of equipment or an increase in inventory.

Aside from savings, the source of investment funds physically or financially can be derived from loans. The household in general is a surplus sector but nevertheless, it is not uncommon for the household to become a deficit sector and as a consequence in need of loans. It is also common for the household to engage in the money or capital market results on financial transactions between households and other economic sectors.

So the household finance source could be in the form of savings and loans that are used for physic investment and financial investment. Financial investment in the form of hard currency, savings in the bank, securities, all reflect loans from other sectors. Should the household conduct savings in the form municipal bonds, then the debtor is the Bank of Indonesia. If in a savings account, then the debtor is the bank, or if in the form of stocks or bonds, then the debtor is the company issuing them. Having savings or securities means having to part with hard currency. It is through this process that household savings flow to other sectors to be used for investment purposes.

Three blocks are used to record information pertaining to household savings and investment namely:

- Block XI to record physical investment in the form of residential buildings, land and gold jewelry/bars
- Block XII to record physical investment in the form of production machinery of the household enterprise.
- Block XIII to record changes in inventory related to household enterprise.

- Block XIV to record financial investment through monetary transactions.

Block XV.1 and XV.2 covers the contents of the previous blocks and the outcome is presented into 2 balances that are Income and Expenditures Balance also the Household Capital Balance.

**d. Note Block**

This Block is presented in Block XVI and is usually considered unimportant. But the Note Block changes an incorrect questionnaire into a correct one. So it is urged to use this block when there are matters that are not clear or even when the respondent's answer is confusing.

### III. GUIDE ON FILLING IN QUESTIONNAIRE

#### 1. Introduction

Good data collecting should begin from data collecting methods that are clear whether it involves basic or technical recording and thus resulting in good information. Based on experience an enumerator usually meets difficulties on problems that are not elaborated in the manual book. In order to achieve optimum results, basic survey principles have to be understood. Such terminology such as 'accrual basis', 'cash basis', 'double entry', 'imputation' etc. The techniques of recording which are general considered general practice in conducting surveys must also be explained.

#### 2. Recording Principles.

##### a. 'Accrual' and 'Cash' Basis.

The collection of data for the purpose of developing national statistical figures follows the 'accrual' rule. This means that all data collected must reflect actual real conditions, whether it involves production activities, consumption or investment. In addition, in acceptable accounting principles there is also 'cash' basis principle. For example: a household has produced 10 tons of rice this year. For the same year, the household consumed 1 ton and sold the remainder. In this example, the household's production of rice should still be recorded as 10 tons/year and not 9 tons as the actual production is 10 tons. As for 1 ton is recorded as the household's consumption. Because the consumed rice is not sold, the price is determined at the prevailing market value, say Rp.100 per kg. Therefore, the estimated of the household's consumption of rice is  $1,000 \text{ kg} \times \text{Rp.}100 = \text{Rp.}100,000/\text{year}$ .

Besides the 'accrual' principle there is also another principle namely 'Cash Basis' principle. The recording principle of 'Cash Basis' is the recording of data based on a cash transaction occurrence between two parties (an actual event). In general, the recording in this survey is based on the accrual basis but in certain situations require recording of cash basis transactions (usually financial and transfer data). In the previous example what is considered, as the production is the 9 tons of rice because that part actually produces cash. If this example is based on the 'cash basis' principle then the production of rice has deducted with 1 ton. Another example is if purchasing goods by credit and income from an activity that has not been paid. In this illustration the price of the goods are purchased in cash and the amount of income that has to be received.

##### b. 'Double entry' and 'imputation'

An important principle in compiling national statistical figures is the double entry system. This system is based on the rule that every transaction in an economic activity involves two parties. Consequently, such transactions always have a counterpart. In other words, a number or value at both parties will always be equal. Transactions as such occur between producer and consumer, buyer and seller, income and expenditure etc.

The compilation of national statistical figures as a consequence of this rule is should a transaction occur without its counterpart, then there must be imputation. To understand such rulings, let us observe the following illustration.

The concept of 'income' can only assess the level of prosperity of a household obtained from the members' activities in the form salary and wages. In practice, we find that the household also obtains income from other households or household enterprise such operating a stall, shops etc. As a result, the assessment of income can no longer be conducted fairly in evaluating a household's prosperity. To address this problem, we employ the 'income' measurement which take into consideration factors that affects 'prosperity' of a household. Such factors may be other income is they transfer income from other households or others aside from wages and salaries. Usually, there are no transactions with these types of household incomes, and therefore the need for imputation. For example, a household consumes papaya fruit from its own garden.

In such cases, the value of the papaya has to be valued at market value minus the cost to grow it (fertilizer) and added to the household's income. The same amount is then recorded as part of the household's consumption.

From the above illustration, it is obvious that the desired method of recording has been attained and can be itemized as follows:

- (1) The 'imputation' concept, meaning the estimation of the price of papaya is a part of the household income.
- (2) The 'double entry' concept, meaning recording applies to both household income and consumption.
- (3) The 'accrual basis', meaning recording the household's consumption of papaya even though it was not purchased.

There are many examples such as the imputation of ones own house, wages in the form of goods, inherited property, etc.

**c. The Period of Enumeration and Interviewing Technique.**

The period of enumeration in the questionnaire refers to that one year before the enumeration. The enumeration for example began on February 15, 1993; the enumeration period would be from February 15, 1992 to February 14, 1993.

Questions pertaining to sources of household income, it is best to address questions directly with the person involved, as the primary goal of this survey is to record all income that the household receives.

**3. Recording Technique.**

- a. The enumerator should have writing paper available upon entering the field. This would assist the enumerator in making summations as many of blocks, such as income, are to be filled with only the total.
- b. All numbers entered in the questionnaire are to be rounded to the closest thousand. If a figure is less than Rp.500, then the figure is zero. If a figure is more than Rp.500, then the figure is considered 1.
- c. All entries are tightly flushed to the right. For example the place is provided for 6 characters but the value filled in are only 4 characters that is 7285. In this matter write as follows:

| | | 7 | 2 | 8 | 5 |

- d. To avoid misinterpretation pay attention on the way to write numbers such as one, seven six and eight. For example : 1 is considered as a number seven then the way on writing the figures should be uniformed as follows:

Figure	Do not write as	Should be written as
One	<b>1</b>	1
Seven	<b>7</b>	<b>7</b>
Six	<b>6</b>	<b>6</b>
Eight	<b>8</b>	<b>8</b>

- e. The questionnaire is designed with an assumption that the enumerator has good qualifications to answer the questions in general in the form of value and codes. To avoid mistakes on coding the enumerator writes brief information on the upper part or below the related code. If in the questionnaire there are several alternatives in the enumeration period, select one of the alternatives that are considered easy to be answered by the respondent. Pay attention that the survey target is the information of the past year; do not forget to convert to that period for example if it is asked in months it has to be multiplied by 12.
- f. Shaded cells in the questionnaire are to be ignored. Fill unshaded cells with appropriate entries if any. This information is used in the editing process.

#### IV. CONCEPT AND DEFINITION

Most of the instructions on how to fill the SKTIR94 questionnaire are already attached to the questionnaire to ease the task of the enumerator. Due to limitations on the number of pages, not all can be explained on the questionnaire, in particular important concepts and definitions (in line with the survey's objective) are not included. To supplement field implementation, additional information pertaining to question blocks is iterated in this chapter.

##### 1. INFORMATION ON HOUSEHOLDS (BLOCK III)

Block III plays an important role in the whole SKTIR94 questionnaire because it contains main information that is relevant and related to other blocks. This block will have to be asked with care to avoid mistakes (skipped) in Block IV, V, VI, VII and VIII.

The concept of Household in SKTIR94 is a group of people living in a physical/census building or part thereof who eats from one kitchen and commonly managed. Household members based on the concept of population is a person who has stayed for six months or more, or even for less than six months but intends to move in. A household's domestic help or driver who lives and eats in his or her employer's household is regarded as members of that household.

The information in this survey is the household income/received so the concept of working is not the same as the concept used in the Population Census, Supas or Sakernas. Several notes for this matter are as follows:

- a. A household member although is aged less than 10 years old but works/has income is still considered as working.
- b. A person who is a household member for less than a year (previously belonging to another household), income and expenditure is recorded only for the length of time he or she is lived in the household.
- c. A person may possibly undertakes work in 2 or more fields of work that are different, so the income should be asked one by one in Block IV and V.
- d. A person may possibly do not undertake work but obtains income from the ownership of production factor or through transfer.
- e. The estimated salary/wages of a household member that treated as a family worker is not asked because it is considered as joined into the whole household income.
- f. Housewives are not considered as workers.
- g. Domestic help, gardener and private drivers who are treated as members of their employer's household are assumed to have employment, their wages and salaries are included in the consumption expenditures (Block IX). Because considered as household members then the money sent by domestic help to their families or vice versa is considered as the transfer of the employer's household.
- h. Workers/students residing in lodgings, even though eating from the same kitchen is not considered a household member and as a result, all their income and expenditures are not included in the household respondent. The act of providing food and lodgings is considered the respondent's enterprise (recorded in block V) under the building rental type of activity (code 83)

The following is an example on filling in Block III by taking a household case:

Mr. Rasidi (aged 52 years old) is an Elementary School graduate that undertakes work in the rattan handicraft industry. Besides taking orders he also sells his products in a location that also functions as the handicraft workshop. Mr. Rasidi lives not far from his working place with his wife Aminah aged 48 years who did not pass Elementary School. Mr. Rasidi has 2 children Amar aged 22 years old a Secondary School graduate and Farida aged 14 years that goes to a Secondary School not far from their house. In the house also lives Mr. Rasidi's nephew Amin aged 26 years old a graduate from an academy and works as a teacher in a Private Secondary School. Amin owns a house and a piece of inherited land, but because it is located far from

the place that he works, the house and land (0.75ha) is rented. At that moment Amin is waiting for the birth of his first child from his wife Siti aged 20 years old a high school graduate. To help prepare the birth of Amin and Siti's baby Mrs. Rasidi sewed the baby diapers, blanket and others. Amar help's his parents work and receives payment. Mr. Rasidi is active in the handicraft cooperative and sometimes rents his production equipment to the members based on mutual work, and also receives rental payment expenses and a part of the income is saved at Bank Rakyat Indonesia (BRI). If the household of Mr. Rasidi is a sample of the 1994 SKTIR then Block III of the SKTIR94 questionnaire will be filled in as the following page (see p. 13)

## **2. WAGES AND SALARIES (BLOK IV)**

The technical information in this questionnaire is considered appropriate, so the following is only an example on how to fill it in:

Mr. Abas is head of the household and works as a worker in a plantation. The estimation of his income is Rp.100,000 per month. Besides that Mr. Abas also works as a worker in Mr. Sumanto's handicraft wood industry with salary/wages in cash Rp.50,000/month, in-goods Rp.3,000/month (10 kilograms of rice @ Rp.300,-/kg) and a 48-hour overtime in a year @Rp.500/hour. Amir, Mr. Abas' son is an employee of PT Aneka Bangunan a construction company. His income is of wages/salary in cash is Rp.200,000/month and overtime Rp.500,000/year. Mr. Abas and his family live in a house provided by Mr. Sumanto that is estimated with the current price of Rp.20,000/month. Based on the information Block IV is filled in as follows (see p.14):

## **3. INCOME FROM HOUSEHOLD ENTERPRISE (BLOCK V.1)**

The purpose of Block V.1 is to compile information on the income of households originating from enterprise not including the salary and wages as a worker/employee. If a household member is engaged in two or more different industries (the enterprise field code consists of 2 digits) then income from each industry has to be inquired. To obtain the income of a household industry is not easy, because the amount of production/income and expenditures has to be asked first. The household enterprise covers various fields of work where the quality/production process and the materials used is different from one another. It is necessary to determine in this block whether a person who works without employing workers, such as a cobbler, a barber, shoe-shiner, as to whether they have been productive or not. When recording the production fee be careful not to include the household consumption expenditure. Production in the field of agriculture, industry and building is the value of produced goods, for the trading business is the value of the profit (margin) of trading goods and for transportation and services are the income of the services offered.

## **4. INCOME FROM THE OWNERSHIP OF PRODUCTION FACTORS (BLOCK VI)**

The purpose of this block is to record income originating from the owning of production factors during the past year. The income received is if the financial assets, whether they are in the form of land and building is used by another party. Income of this type amongst others include interest, dividend, royalty, rent/contract a house, land rent, profit sharing and others.

Even though the income is still in debt but the value has to be recorded. If an establishment postpones the dividend value that should be the right of the household, the dividend value has to be filled in question 2 column (2). All questions in this block is treated the same as written in the income from actual production factors ownership not when it is paid (accrual basis).

Income from a household enterprise including wage and salaries is not to be recorded in this block. The enumerator must take care not to include income which is not related to ownership of the factors of production but also not to miss those that are related. Try to obtain the data of income from every household member. The period of the past year the value units and the guiding method on filling is based on the general guidance that was elaborated previously.



BLOCK IV. WAGES AND SALARY IN FORM OF MONEY AND IN-KIND  
RECEIVED DURING PREVIOUS YEAR  
(thousand rupiah)

*To be ask to all household members with labor/employee status (block III col. (8) coded 36)*

Serial number of household member*)	Name of household members who are worked as a worker/employee	Field of business (code)	Waged and salary			Honoriarium time, bonus (includes for kind
			Money	In-kind		
				Free rent house	other	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
22		24	26	32	38	44
99	Total					

\*) Number of Household member should appropriate with mentioned in block III column (1)

## 5. IMPUTATION OF OTHER HOUSEHOLD INCOME (BLOCK VII)

This block is the last block that asks the types of other household income excluded in the previous blocks IV, V, and VI. The income recorded in this block reflects the estimated income derived from household activities in producing goods and services for its own account consumption. The income imputation value is recorded in this block and the same amount is entered as consumption expenditure (Block IX.1) and durable goods (Block X) referring to the period of the past year, value unit and methods on filling in is based on the guidance elaborated previously.

## 6. TRANSFERS (BLOCK VIII)

This block aims to ask various household income/expenditure in the form of cash or goods that are transferred (in-kind income). Household-transferred income originates from another party that is not considered as a reward of production factors, on the contrary the outgoing transfers are handed to another party is considered as in-kind. The paid transfers and received directly will affect the household income and expenditure.

Transfers that are recorded are incoming transfers that are received and outgoing transfers that are given. Transfers received by a household from others (other households, company, government, non-profit organization, or foreign grants). But in SKTIR94 the transfer to and from foreign countries are not classified based on the institution.

In the interest of SKTIR94, both incoming and outgoing transfers are classified into two types:

- a. Current transfers
- b. Capital transfers

Three factors in determining whether a transfer is current or capital are premise, purpose and frequency of the transaction. If either party assumes that the transfer is a capital transfer then it is entered as a capital transfer.

1. **Current transfers** from or to a household include all incoming and outgoing transfers of a household for the purpose of consumption. According to its status, the transfer is distinguished between a conditional and unconditional transfer.
  - a. Conditional transfers (contractual current transfer) include all transfers of a household that is based on a contract. Transfer expenditure, which falls in to this classification, are loss, accidents, health, insurance premiums etc. The household income that is included as transfer is receiving claim from an insurance company. The paid fine caused by canceling a contract disregarding the causes is also classified here, but is recorded in Block XIV as the mutation of household finance. Life insurance premium that is paid by the household is an investment for the future and will be received back on the due date.
  - b. Unconditional transfers (unrequited current transfer) includes all transfers of a household which is not based on a contract. Transfers which fall in to this category is given or received without anything in return. An example would be payment of radio tax, income tax, vehicle tax, TV fees, animal tax etc. all of the above tax payments are direct taxes because they are directly levied upon the household. On the household receiving side, transfers of this nature include aid/donations given directly by government agencies such as natural disaster assistance. In a household enterprise tax expenses is divided into direct and indirect taxes. It is a direct tax if it is levied directly on the income of the enterprise and indirectly if levied upon the enterprise's customer. Other transfers which are voluntary in nature, unconditional and non-contractual such as charity, donations, inheritance, contribution etc. is also recorded here.
2. **Capital Transfer**

Capital transfers from or to a household includes all incoming and outgoing transfers of a household for the purpose of investment of which such transactions are not routinely made (occasional). Transfers such as these are used for household investment in the form of financial or capital household enterprise.

## 7. HOUSEHOLD CONSUMPTION EXPENDITURES (BLOCK IX)

The household consumption expenditure is an important part of the household economic activity. The level of expenditure will determine the size of savings. Without involving the household enterprise, the household is considered only as a consumer and a producer.

The purpose of the questions in this block is to seek information pertaining to all of the household consumption expenditure. Household consumption expenditure includes all purchases, contributions and self-made goods for the purpose of own consumption is it food, semi-durable and durable goods, and various services.

Purchases/contributions/ self constructed house, land and gold bars is excluded as household consumption expenditure as they are defined as capital goods.

Questions regarding household consumption encompass the past year. Due to the differing pattern/ frequency of each type of consumption, inquiries should be made of the past month and then calculate for the year.

Attention should be made to three important matters that are:

- a. There are a number of consumption components in this block which are results of imputation from other blocks. For example: imputation of wages in the form of goods from block IV, estimate of house rent of lived in self owned house from block VII, incoming transfer in the form of goods from block VIII. It is therefore necessary to check the interaction of blocks to maintain consistency of recording.
- b. It is necessary to take extra care when recording consumption of households owning an enterprise, It may be possible that expenditure is grouped along with their entrepreneurial activities expenditure. One must try to separate grouped expenditures as much as possible by using indicators such as time frames.

Block IX consists of 2 sub-blocks. Sub-block IX.1 records all consumption whether for food or non-food either durable goods. Sub-block IX.2 is a guiding page to record all food expenditures based on its types/groups. The total of food expenditures in sub-block IX.2 will be moved into question 1 group A in sub-block IX.1.

## **8. PURCHASE AND SELLING DURABLE GOODS (BLOCK X)**

The recording of consumption expenditure of durable goods (block X) in SKTIR94 must be done separately due to the following considerations:

- a. Durable goods, although consumables, may be resold or given to others and still retains a certain value. A resale value estimate is therefore necessary.
- b. Household expenditure for durable goods is generally easy to recall compared to non-durable goods.

The ultimate purpose of block X is to record variation in the net ownership of durable goods for the past year. The net change is the difference between the purchase and sale value. Variation in the net ownership of durable goods occurs not only because of buying and selling activities but also received and given freely such as inheritance/grants. Asides, there is also the possibility of certain households constructing or creating durable goods themselves. Durable goods that are purchased, received from others, sold or given to others must be valued at the market price during the time of transaction. The value of durable goods made by and used for the household is estimated at the equivalent of raw material used. In doing so, expenditure for the purchase of raw material will no longer be included in block IX.1 and IX.2.

## **9. PURCHASE AND SELLING PRODUCTION EQUIPMENT (BLOCK XII)**

Household income is used for consumption purposes and is possible for savings. To households having enterprise, these savings can be used as short-term capital (purchase of raw material, seedlings, etc.) or long-term capital. Long term capital includes the purchase of production equipment. The relationship between income and production equipment is very firm as income/earnings may enlarge capital. Capital in turn is used to increase the number of production equipment that increases income.

To determine whether a good should be recorded as production equipment, one must observe contents of block V.1. If the household do not have an enterprise, then block XII is not filled.

Usually certain respondents are called as workers such as a person that usually digs and ploughs other people rice fields are called agriculture workers. People whom build or repairs other people's buildings are called construction builders/workers. These people are classified as free lance workers. That is why the equipment owned and used by workers such as ploughs, tillers, hand tools, construction tools are recorded in block XII. The agriculture tools are recorded in question 1, carpentry tools and construction are written in question 7.

The information obtained from Block XII is very useful as material to develop an investment matrix specifically for the sector of household enterprises.

## **10. FINANCIAL TRANSACTION (BLOCK XIV)**

A household's finances is subject to change at any given moment, sometimes enjoying surpluses and at other times suffering a deficit, depending on the size of income and consumption expenditure of the duration. Surplus income is usually spent on durable goods or to increase financial holdings.

Information derived from block XIV is essential in order to complete needed data in compiling the flow of capital figures in the household sector.

The variations in financial holding through the course of one year (survey period) whether an increase or a decrease, indicates the flow of a household's finances for the same period. If financial holdings decrease (such as deposits) it would mean there is an increase in consumption or physical or other financial investment. Conversely, should financial holdings increase, then there is additional surplus of it. Financial holdings include all wealth such as cash, savings, stocks and bonds, receivables etc. excluding fixed assets.

Information derived from block XIV is essential in order to complete needed data in compiling the flow of capital figures in the household sector.

The financial transaction in a household does not always occur based on the household savings. The decrease of financial holding (such as deposits) could occur due to the interest is considered low, compared to the belonging of other financial holdings (such as stock/bonds) or vice versa.

## **11. HOUSEHOLD INCOME AND EXPENDITURE SCALES (BLOCK XV.1)**

The household's income and expenditure scales represent the structure of income and expenditures also savings invented by the household. This scale is developed based on the recapitulation of contents proceeding blocks. The right half reflects household income from wages/salaries, surpluses, transfers, income based on the ownership of production factors also other incomes that are income resources. On the left half represents sources of funds that will be consumed, transferred and saved.

The detail of scales are obtained as follows:

### **Left side (Expenditures)**

1. Question 1 = Block IV.1 question 23 column 3
2. Question 22 = Block X question 99 column 6
3. Question 3 = Block VIII question 39 column 7
4. Question 4 = Total expenditures – question 1 – question 2 – question 3 (balancing factor)

### **Right side (Income)**

6. Question 5 = Block IV question 99 column 8
7. Question 6 = Block V.1 question 99 column 12
8. Question 7 = Block VI question 8 column 2
9. Question 8 = Block VII question 4 column 2
10. Question 9 = Block VIII question 19 column 7
11. Total income = Total question 5 till 9

## **12. HOUSEHOLD CAPITAL SCALE (BLOCK XV.2)**

The capital and finance scale illustrates the size and composition of household investment and the source of capital financing. This scale is developed based on the recapitulation contents of the previous blocks. The right half reflects the source of capital originating from savings, depreciation, net capital transfers, net liabilities, and other resources. The left side represents the usage of capital for investment, debt, credit trade, stocks and bonds and others. For more details each question on the Household Capital Scale is obtained as follows:

### **Left Side (Usage)**

1. Question 1 = Block XIII question 99 column 8

2. Question 2a = Block XII question 12 column 4
3. Question 2b = Block XI question 3 column 5
4. Question 2c = Block XI question 2 column 5
5. Question 2d = Block XI question 1 column 5
6. Question 3 = Block XIV, component A question 1 column 5
7. Question 4 = Block XIV, component B question 1 column 5 –  
Block XIV, component A question 2 column 5
8. Question 5 = Block XIV, component B question 3 column 5 –  
Block XIV, component A question 4 column 5
9. Question 6 = Block XIV, component B question 8 column 5 –  
Block XIV, component A question 9 column 5
10. Question 7 = Block XIV, component B question 6 column 5 –  
Block XIV, component A question 7 column 5
11. Question 8 = Block XIV, component B question 4 column 5
12. Question 9 = Block XIV, component B question 5 column 5 –  
Block XIV, component A question 6 column 5
13. Question 10 = Block XIV, component B question 7 column 5
14. Question 11 = Total addition of passiva in the right side (source) – total questions 1 till 10 in the left side (usage)
15. Total addition of activa = total addition of passiva.

**Right side (source)**

16. Question 12 = Block XV.1 question 4
17. Question 13 = Block VIII question 60 column 7
18. Question 14 = Block XIV, component A question 7 column 5 –  
Block XIV, component B question 2 column 5
19. Question 15 = Block XIV, component A question 10 column 5 –  
Block XIV, component B question 9 column 5
20. Question 16 = Block XIV component A question 5 column 5
21. Question 17 = Block XIV component A question 8 column 5
22. Total addition of passiva = total questions 12 till 17.

## V. EPILOGUE

This chapter explains the monitoring guides used in the field in order to avoid enumerating errors in filling questionnaire and to maintain consistency between related blocks. The explanation is intended to make the inspector's job easier.

### Inspection Guides

The SKTIR94 sent to BPS is expected to be accurate and acceptable enabling easy processing. It is for this reason that the before sending to BPS, the lists should be carefully inspected. Functionaries are expected to have initiative and creativity in their task so that enumeration can be conducted on time and produce reliable data.

Inspection of the SKTIR94 List can be done one week after the commencement of enumeration. What must be done generally are:

1. Inspect whether contents are readable and filled in to correct blocks.
2. Inspect whether all questions have been asked.

If their answers appear to be questionable, then the inspector must instruct the enumerator to repeat the enumeration.

### Block I. Identification of Location

- a. Check whether the name of province, regency, city, municipality, village/borough, area status, enumeration area, cluster of segment number, and the SKTIR sample code number correspond with the sample list. Address/RT, RW, RK and the head of household are filled. Try to verify contents.
- b. Contents of Block I question 11 are the same as contents of last indexed household member of block III, column 1.

### Block II. Identification of Enumerator

1. Name and signature of the enumerator
2. Date of enumeration may be more than one if for some reason the enumeration could not be completed in a single day.
3. The inspector's signature is testament to his responsibility for the information contained in the SKTIR94 List.

### Block III. Characteristics of Household

1. Compare age and education level completed by paying attention to minimum age to complete a certain educational level.
2. Observe whether the contents of column (3), (6), (8), (10), (11) and (12) are appropriate to the codes in SKTIR 94.
3. If column (7) is coded 1, then column (8) must be filled.
4. If column (9) is coded 1, then column (10), (11) and (12) must be filled.
5. Code "1" filled in column (13) bears no relation whatsoever to column (7) and (10).

If Block V.1 column 5 is filled in then the status of the household work in Block III has to be coded 02 or 04. In other words if in column 8 or 11 Block III is coded 02 or 04, then Block V.1 column 5 (salary/wages) has to be filled in. Except if Column 8 or 11 Block III is coded 02 or 08 in the contents of Column 5 Block V.1 should not be filled in.

### Block IV. Wages and Salaries in Cash and in Goods received during the Past Year.

1. Block IV must be filled if block III column (8) is code > 16.
2. Block IV column (1) and (2) is filled correspondent to contents of block III, column (1) and (2).
3. Block IV column (3) is not necessary the same as the content in Block III Column (11).

4. Column (8) = Column (4) + Column (5) + Column (6) + Column (7)

**Block V.1. Income of Household Enterprise during the Past Year.**

1. Block V.1 is filled in if the contents of block III column (8) is coded other than 8, 16 and 24.
2. Block V.1, column (1) and (2) is filled correspondent to contents of block III, column (1) and (2).
3. Block V.1 column (3) is not necessary the same as the contents in block III column (11)
4. Column (9) = column (5) + column (6) + column (7) + column (8).
5. Column (10) = column (4) - column (9).
6. Column (12) = column (10) - column (11).

**Block V.2.**

**Block VII. Other Household Income during the Past Year.**

1. Block VII is filled in if block III column (13) is coded "1".
2. Check whether contents of column (2) are of reasonable value for that particular area. If questionable, then inquire enumerator and if necessary repeat the enumeration.
3. Question 4 = question 1 + question 2 + question 3a + question 3b.
4. Check the relation between Block VII with Block IX.1 and Block X.

**Block VIII. Transfers During the Past Year.**

1. Column (7) = Column (2) ... + Column (6)
2. Question 19 = Question 11 + ... + Question 16
3. Question 29 = Question 21 + ... + Question 23
4. Question 39 = Question 31 + ... + Question 35
5. Question 49 = Question 41 + ... + Question 43
6. Question 50 = Question 19 - Question 39, could be negative.
7. Question 60 = Question 29 - Question 49, could be negative.

If Block VIII question 23 (capital transfer) is filled in, check once more whether Block XI column 3 or Block XII Column 2 is filled in. If it is empty please add the same value to the capital transfer into Block XI or Block XII.

**Block IX.1. Household Consumption Expenditure.**

1. Column (3) = 12 x column (2)
2. Question 11 = sum of Question 1 to 10
3. Question 20 = sum of Question 12 to 19
4. Question 21 = sum of Question 11 + Question 20
5. Question 23 = Question 21 - Question 22
6. Pay attention to relationship of contents of block IX.1 with contents of block IV, V.1, VI, VII and VIII, in particular to figures which are results of imputation.

**Block IX.2 Expenditures of Food Consumption.**

1. Column (5) = 365 x Column (2) = 52 x Column (3) = 12 Column (4).
2. Question 12 = total questions 1 till 11
3. Compare Block IX.2 question 12 Column (5) with Block IX.1 question 1 Column (3). If it is not the same, ask the enumerator which one is the correct one. If it is difficult then Block IX.2, question 12 Column (5) is considered correct.

**Block X. Purchase and Sale of Durable Goods during the past Year.**

1. Column (6) = Column (3) – Column (5), could be negative.
2. Question 99 = sum of Questions 1 to 21

If the addition originates as a gift then the source has to be recorded as transfer (Block VIII Q16).

**Block XI. Purchase and Sale of Residential Building, Land and Gold during the past year.**

1. Column (5) = column (2) + column (3) + column (4)
2. Question 6 = (Q1 + Q2 + Q3) – (Q4 + Q5)

If the addition originates from contribution/inheritance then the source is recorded in transfer (Block VIII Q23).

**Block XII. Purchase and Sale of Production Tools during the past year.**

1. Column (4) = Column 2 - Column (3) could be negative
2. Each question (group of field of enterprises) has sub-questions (type of production tools). Total all questions based on the total of each sub questions.

If column 3 Block XI or Column 2 Block XII (the larger value) is filled in then the source has to be checked. The sources are:

- Larger savings balance (Block XV.1 question 4)
- Larger net value from each question in Block XIV.1A compared to each opposite question in Block XIV.1B.
- The net capital transfer (Block VIII question 60).

Check if the blocks used as the above source is filled in. This block is to compare the sources as from purchase and from transfer.

**Block XIII. Change of Household Enterprises Stock during the past year**

1. Column (8) = Column (2) + Column (4) + Column (6)
2. Column (9) = Column (3) + Column (5) + Column (7)
3. Column (10) = Column (9) - Column (8)
4. Question 99 = total of all questions

**Block XIV. Financial Transaction during the past year**

1. Fill in the serial number and name of household members in this block into Column (2), (3) and (4) based on the contents of Block III Column (1) and (2).
2. Column (5) = Column (2) + Column (3) + Column (4)
3. Question A (total) = total questions A1 till A10
4. Question B (total) = total questions B1 till B9
5. Question C = Question A (total) – Question B (total)

If Block XIV.1 question 2B is filled in the possibility is the contents of Block VI question 1b is filled in, as a reward from loaning cash to another household.

**Block XV.1 Household Income and Expenditure Scale**

If the content of savings (balancing) in Block XV.1 is too large (more than 25%) then do one of the following methods:

- Increase the contents of consumption value in Block IX (specifically food consumption in Block IX.2). This requirement is not valid for households that have a large income.
- Check Block XIV.2 in the usage side whether there are any large expenses

## **CODES AND CLASSIFICATION USED IN SKTIR94**

### **A. The Codes on Household Member Relationship with Head of the Household and the Details**

- 1) Head of the household is a person responsible towards the household
- 2) Wife/husband is the wife/husband of head of the household
- 3) A child is a biological child, stepchild or adopted (a child adopted by head of the household)
- 4) Son/daughter In law are a husband/wife from a biological child, stepchild or adopted.
- 5) Grandchildren are the children of biological children, stepchild or adopted.
- 6) Parents/in-laws are father/mother from head of the household or father/mother from wife/husband of head of the household.
- 7) Relatives are people that have a family relationship with head of the household or wife/husband of head of the household such as elder/younger brother, sister, niece, nephew, aunt, uncle, grandfather and others
- 8) Domestic help are other people that work in the household as a helper that lives together and receives salary.
- 9) Others are people that do not have relationship with head of the household such as lodgers, friends and others.

**B. Codes of Attained Education and Details**

- 1) Has Never/not yet Attended School is has never attended/not yet went to school
- 2) Has Never/not yet graduated Elementary School is has attended/currently attending school but has not/not yet graduated
- 3) Elementary School means have passed Elementary School or Islamic Elementary School
- 4) General Secondary School is those that have passed Secondary School, MULO, HBS 3 years, Islamic Secondary School and others.
- 5) Vocational Secondary School is those that have passed vocational Secondary School such as ST, SMEP and others.
- 6) General High School is those that have passed High School, HBS 5 years or AMS, Islamic Secondary School and others.
- 7) Vocational High School has passed a vocational high school equivalent to general high school for example School of Handicraft Industry, School of Arts. School of Gamelan and Singing, School of Music, School of Development Technology, School of Agriculture Technology, School of Shipping Technology, School of Mining Technology, School of Graphic Technology. School of Sports Teacher, School of Teaching the Handicapped (SGPLB), School for Religion Teacher 6 years, School for Pre School Teachers, Course on Teaching (KPG), School of Chemical Analysis, School of Pharmacist Assistant (SAA), School of Midwives, School of Radiology Worker, HBS 5 years.
- 8) Academy are those that has graduated from an academy such as AIS, APDN, AKABRI and others or has received a bachelor's degree from an University/Institute, including Diploma II and III program
- 9) University are those that have graduated from a University/Institute or an undergraduate level (S1)

## **C. Code and Classification of Field of Work (2 digits)**

### **1. Agriculture (including agriculture services)**

- [11] Food Agriculture covers undertaking cultivating rice, second crops (sweet potato, corn, peanuts, vegetables, fruits and others)
- [12] Other Agriculture crops covers undertaking the cultivation of plantation crops (tea, coffee, rubber, coconut, tobacco and others)
- [13] Husbandry and Poultry
- [14] Agriculture services and husbandry covers the services in developing land, fertilizing services, spraying services and others, the services of animal health, livestock and poultry
- [15] Forestry and forest timber
- [16] Hunting/catching and breeding wild animals
- [17] Seawater fishery
- [18] Freshwater fishery

### **2. Mining and Quarrying**

- [21] Coal mining
- [22] Oil and natural gas mining
- [23] Metal ore mining
- [24] Stone, clay and sand mining
- [25] Salt mining and quarrying
- [26] Chemical material mining and mineral fertilizer
- [27] Other mining and quarrying

### **3. Manufacturing industry**

- [31] Food, beverage and tobacco industry
- [32] Textile, ready made clothes and leather
- [34] Paper industry and paper products, printing and publishing
- [35] Chemical industry and products from chemical materials, petroleum, coal, rubber and plastic.
- [37] Basic metal industry
- [38] Metal products industry, machinery and it's tools
- [39] Other industrial manufacturing

### **4. Electricity, Gas and Water**

- [41] Electricity and the operational distribution network for electricity distribution, industry and commercial usage
- [42] Undertaking the production and distribution of natural gas, steam and hot water to be sold to households, industry and other commercial usage

- [43] Undertaking the reservoir, distilling and water distribution to households, industry and other commercial usage.

## **5. Building**

- [52] Civil building
- [52] Electrical building (transmission and distribution) and communication (roads, bridges and others) and other constructions

## **6. Trade**

- [61] Large trading
- [62] Retail trading
- [63] Restaurants
- [64] Hotel and Lodgings

## **7. Transportation**

- [71] Land transportation, transportation using pipe canals
- [72] Water transportation
- [73] Air transportation
- [74] Storage and supporting transportation services
- [75] Communication

## **8. Financial institution, insurance, undertaking renting buildings, land and establishment services**

- [81] Financial institution covers all types of banks undertaking by private, including mortgaging, stock market, foreign money market and financial services such as moneychanger and loan & savings.
- [82] Insurance covers all types of insurance including the insurance agent, insurance services, insurance consultant and pension fund insurance.
- [83] Undertaking rent/selling and buying land, building and establishment services covers undertaking renting/selling and buying immovable goods, including real estate agent, broker and manager that undertakes renting, purchase, selling and estimating value of land/building based on rewarding a contract, including law services, accountancy services and book-keeping. Architecture and technique services, advertisement services, data processing services and tabulation, building services, marketing research and machinery renting services and equipment. Undertaking the rent of transportation mode, machinery/agriculture equipment and construction also the operator is classified into each sectors.

## **9. Community Services, Social and individual**

- [91] Governing services and security defense covers the activities of legislative institute, state institute and government, defense and security.
- [92] Cleaning services and others (private)
- [93] Social and community services (private) cover private educational services, private health services, welfare institutes, professional and workers organizations also social and other community services.
- [94] Entertainment and cultural services (private) covers entertaining services such as the distribution and film production, private radio station, art performances and entertainment services, entertainment

supporting services, writer, song arranger and other artists that are not classified into any groups,  
library activities and other cultural services and recreation

- [95] Individual services and households covers reparation services, laundry services, dying and cleaning, household services and other individual services.
- [96] International body and other extra-territorial body.
- [00] Undertaking other activities with unclear limitations

#### **D. Codes and Identification on Type of Occupations**

- [1] Professional personnel, technician and other personnel
  - Experts that generally have high education
  - Technician that generally are under the supervision of professional personnel
  - Creative personnel and specific expert personnel
  - Teachers (Elementary till University)
  - Member of Indonesian Armed Forces
  
- [2] Leadership personnel and management (Senior State Personnel and Structural Government Official also Management Personnel)
  - Conduct the function of legislative
  - Director/Manager of a private establishment and a head of a unit
  
- [3] Official executor, Management Personnel and other personnel
  - Executor of government occupation
  - Supervision of official occupation
  
- [4] Undertaking Sales and Purchase Personnel
  - Occupation in the field of purchase and selling in a store (large and retail trade)
  - (Manager, Supervisor, Worker)
  
- [5] Occupation services either in an establishment or an individual business (manager, supervisor, and worker)
  
- [6] Undertaking Agriculture, Husbandry, Forestry, Fishery and Hunting
  - Occupation in the field of agriculture, husbandry either in the establishment sector or the family enterprise (manager, executor, worker)
  
- [7] Production Personnel and other personnel, transportation mode operator and manual labor
  - Supervisor of undertaking field sectors production
  - Worker, operator, workers in the field of:
    - a. Mining
    - b. Manufacturing
    - c. Manufacturing goods from leather, stone and iron
    - d. Installment, assembling and machine maintenance, precision instruments, electricity, electronic
    - e. Manufacturing goods from gold, glass, ceramic, rubber, plastic, paper and cardboard
    - f. Printing
    - g. Painting
    - h. Manufacturing musical instrument, handicraft goods, non-iron minerals and other goods
    - i. Construction
    - j. Stationary machine services
    - k. Sea Port workers, transportation mode operator, movers and goods transportation
    - l. Sea and land transportation operator
    - m. Manual Labor not in the field of agriculture

**E. Code and Definition of Work status**

- [1] **Working individually** is working at own risk and not using other workers. Example: *Becak* (pedicab) driver that works at their own risk, Workers at the market, train station or other places that has uncertain employer
- [2] **Working with help by family or non-permanent workers** is working at own risk and using family workers or non-permanent workers. Non permanent workers are workers that work with other people or an institution/office/establishment and only receive salary/wages based on the duration of work or the volume of work done. **Example:** A stall that sells food and beverages who is helped by the household members or other non permanent workers who receives their wages based on the duration of work or the volume of work done.
- [4] **Working with permanent workers** are those that employ paid permanent worker although there are activities or not also helped by family workers/non-permanent workers. Example: A shopkeeper that employs more than one permanent worker, a shoe industry that employs permanent workers.
- [8] **Family workers** are those that help an establishment conducted by another household member to obtain income/profit without receiving salary/wages. Example: a child that helps attending customers in a stall owned by his/her parents. A wife that helps her husband in the rice field.
- [16] **Worker/employee** is a person that works at an institution/another person and receives salary/wages in cash or in goods. Example: civil servant, private/government official, worker/employee in an establishment or a hotel worker, household helper.

**SEMI-DURABLE GOODS**

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Group	Type of Goods
1. Clothes aside socks	Ready-made clothes and clothing material, gloves, sports clothes, helmet, belt, buttons and zipper
2. Shoes	Various shoes including sport shoes
3. Transportation equipment	Tires, inner tires, spare parts and other equipment
4. Recreational equipment	Equipment for hobby needs: record, flowers, sport equipment, camping equipment, film supply, toys and pets.
5. Maintenance Equipment	
6. Other personnel goods	Bag, umbrella, cane, pipe, pocket knife, eyeglasses, wristwatch, pram
7. Stationery supply & goods	Fountain pen, pen, pencil, ruler, drawing equipment, pencil sharpener, stamp, ribbon, type writer, other stationery

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**ACTIVITY SCHEDULE OF  
SPECIAL SURVEY ON SAVINGS AND HOUSEHOLD INVESTMENT**

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<b>No.</b>	<b>Activities</b>	<b>Date</b>
1.	Preparations at BPS Center	
	a. Correspondence with regional offices.	May - July 1994
	b. Sample selection	June 1994
	c. Designing the forms and guide book	May – June 1994
	d. Printing the forms and guide book	June 1994
	e. Sending the documents to the local areas	June – July 1994
2.	Training of instructor	August 8 - 11 1994
3.	Training of field personnel	August 23 -25 1994
4.	Enumeration	September – October 1994
5.	Send documents to BPS Center	October – November 1994
6.	Processing	October – December 1994
7.	Produce reports	January – February 1995

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