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MALAWI ENTERPRISE MIDLINE SURVEY III.B

Hello, my name is _____ and I am a researcher for Innovations for Poverty Action, a non-profit organization dedicated to finding innovative solutions to development issues in various countries. We have been working in Malawi since 2008. I am visiting you today because we are conducting a study about Small Businesses in Malawi. We already visited youthree times before, including approximately 9 months ago, and we are here today to ask you a few other questions about you and your business. We will return in 6 months or so to ask you similar questions.***/Moni,dzina langa ndine ……. ndipo ndine wakafukufuku ku Innovations for Poverty Action, bungwe lomwe siligwira ntchito yopeza phindu komanso si la boma lomwe ntchito yake ndi kupeza njira zatsopano zothetsela mavuto a zitukuko m'maiko osiyanasiyana. Tikugwira ntchito muno m'Malawi kuyambira chaka cha 2008. Ndakuyendelani lero chifukwa tikupanga kafukufuku wa mabizinesi ang'onoang'ono muno m'Malawi. Tinakumanapo nanu kale pafupifupi miyezi isanu ndi inayi yapitayo ndipo ndabwera lero pano ndi mafunso ena angapo pang'ono okhuzana ndi bizinesi yanu.Tidzabweranso miyezi isanu ndi umodzi ikubwerayo kudzakufunsani mafunso okhala ngati omwewa.***

1. Were you interviewed by me or a colleague of mine about 9-12 months ago? / **kodi munachezapo nane kapena mzanga miyezi isanu ndi inayi yapitayo?**

☐ Yes→**SKIP TO REST OF CONSENT** ☐ No

2.Was your business partner interviewed by us about 9 -12 months ago? /**Kodi anzanu/akunyumba kwanu anachezapo nafe miyezi isanu ndi inayi yapitayo?**

☐ Yes→**Ask to speak to the same person interviewed 9-12 months ago**

☐ No→**Revert back to the supervisor for instructions on how to proceed**

The purpose of this survey is to better understand characteristics of small and medium businesses in Malawi, and also to learn relevant information about entrepreneurs who own their own businesses. This will help inform policies and programs directed at small and medium businesses like yours.

/ Cholinga cha kafukufuku ameneyu ndi kufuna kumvetsetsa bwino za kayendetsedwe ka bizinsi za zing'ono ndi zokulilapo m'Malawi, ndiponso kuphunzirapo mfundo zoyenelera za anthu ochita malonda amene ali ndi bizinesi zawozawo. Izi zithandiza kudziwa kayendetsedwe ndi zochitika zomwe zinaikidwa ku bizinesi zazing'ono ndi zokulilapo ngati zanuzi.

If you choose to participate, you'll help complete a short survey that will take approximately 1.5 hours. Participation in this survey is completely voluntary, and there will be no negative repercussions resulting from your voluntary participation. The survey will cover topics such as operation of your business, current tools used in the business, performance, loans, bank accounts, etc***./ Ngati mutasankha kutenga nawo mbali , muthandiza kumalizitsa kafukufuku wochepa amene atenge pafupifupi mphindi ola imotzi. Kutenga nawo mbali pa kafukufuku ndikosakakamiza ndipo simudzakumana ndi vuto lililonse pakutenga nawo mbali mwakufuna kwanu.Kafukufukuyu aonanso mbali za kayendedwe ndi zochitika mu bizinesiyi, zipangizo zomwe mukugwiritsa ntchito ku bizinesiyi pakali pano, mmene ikuyendela, ngongole, mabuku a ku banki ndi zina zotero.***

To compensate for your time, we will give you a small gift (a bar of soap).***Mokupepetsani chifukwa cha nthawi yanu, tikupatsani ka mphatso kakang'ono (mtanda wa sopo)***

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You should know that all businesses visited by us will not be identified in any document resulting from this survey. All the information that you provide will remain fully confidential and no one will be able to link your names to your responses./***Dziwani kuti bizinesi zonse zimene ife taziyendela sizizatchulidwa kapena kuikidwa pa pepala lirilonse la zotsatila za kafukufukuyu. Zimene mungayankhule pano zizakhala za chinsinsi ndipo palibe amene angazakwanitse kulumikiza dzina lanu ndi mayankho anu.***

You can interrupt the interview any time for any reason and this will not have any negative consequences. You can contact the phone numbers below for further questions.
Mukhonza kudukiza/kuyimitsa kuchezaku nthawi ina iliyonse pa zifukwa zina zilizonse ndipo izi sizizabweretsa zotsatila zoipa ku mchitidwewo. Mukhonza kuimba ma foni nambala ali mmusi wa ngati pali mafunso ena.

Billiat Kunje ,Field Manager, 0884944703

Jessica Baumgardner-Zuzik, Programme Manager, 0884 043 727

Do you have any questions?/***Muli ndi funso lina liri lonse?***

If I have answered all your questions, do you agree to participate in this study? / ***Ngati ndayankha mafunso anu onse, mukuvomereza kutenga nawo mbali pa kafukufukuyi?***

☐ Yes ☐ No

Name of Respondent _____

3. Date of 1st interview attempt: **DD/MM/YYYY**	☐☐/☐☐/☐☐☐☐	**4.** Survey start time: **[*in 24 hour clock format*]** ☐☐:☐☐	**5.** Completed interview? **See List A**	☐	**List A** *Completed=1* *Partially completed=2* *Not available, revisit scheduled=3* *Not available, no revisit scheduled=4* *Refused to participate=5* *Deceased / Moved out of Blantyre/Lilongwe=6*
6. Date of 2nd interview attempt: **DD/MM/YYYY**	☐☐/☐☐/☐☐☐☐	**7.** Survey start time: **[*in 24 hour clock format*]** ☐☐:☐☐	**8.** Completed interview**? See List A**	☐	
9. Date of 3rd interview attempt: **DD/MM/YYYY**	☐☐/☐☐/☐☐☐☐	**10.** Survey start time: **[*in 24 hour clock format*]** ☐☐:☐☐	**11.** Completed interview? **See List A**	☐	

Fill-in Attrition Form if answered 6 or 5 in Q11.

12. Reschedule 1 **Day** ☐☐/☐☐/☐☐☐☐ **Time** ☐☐:☐☐ **Phone number to reach business owner:** ☐☐☐☐☐☐☐☐☐☐	**13.** Reschedule 2 **Day** ☐☐/☐☐/☐☐☐☐ **Time** ☐☐:☐☐ **Phone number to reach business owner:** ☐☐☐☐☐☐☐☐☐☐

SECTION A. CONFIRMATION TO BE IN RIGHT PLACE - CONTACT DETAILS OF BUSINESS OWNER

Please administer this survey to the BUSINESS OWNER of the identified firm as per the list provided with the IDs.[Q1-Q5 needs to be confirmed with BUSINESS OWNER (to ensure we are the right place)].

1. First name **:**	**2.** Surname:
3. Gender**:** ☐ Female ☐ Male	**4.** Age **[in completed years]**: ☐☐
5a. Marital Status**:** ☐ Married monogamously / living with partner ☐ Married Polygamously ☐ Divorced / seperated ☐ Widow / widower ☐ Never married / never lived with partner	
5. Name of your business **[If no business name, put descriptive name in brackets]/** ***Dzina la bizinesi yanu [ngati palibe dzina la bizinesi, ikani dzina longofotokoza maonekedwe mu bulaketi]***	
6. Cell phone number #1: ☐☐☐☐☐☐☐☐☐☐	**7.**Cell phone number #2: ☐☐☐☐☐☐☐☐☐☐
8. Cell phone number #3: ☐☐☐☐☐☐☐☐☐☐	

9. Number of business owners: ☐☐
10. Are you the business owner or the manager or both? / ***Kodi inu ndinu mwini wa bizineziyi kapena oyendetsa bizinesiyi kapena zones***? ☐ Business owner only ☐ Manager only ☐ Both business owner and manager

11. Business physical address ***/ Adiresi yolondolera kumene tingathe kuipeza bizinesi yanu:*** **[Write full address where the business operates, including city, neighborhood or area, street number, street name, and suburb] /[*lembani adiresi yonse ya komwe mumachitira bizinesi, kuphatikizapo mmizinda, oyandikira mmadera, manambala a mmiseu, maina a misewo ndi mmatauni*]**	**12.** Landmark or any other information that would help locate the respondent in the future)/ ***Chidziwitso kapena mbiri imene ingathe kulongosola ndi kupeza munthuyo mtsogolo (kuphatikizapo dela lojambulidwalo)***

13. GPS coordinates: **S** ☐☐ ° ☐☐ . ☐☐☐ ‘ **GPS unit #** ☐☐ **E** ☐☐☐ ° ☐☐ . ☐☐☐ ‘ **Waypoint #** ☐☐☐	**14.** Other remarks:

Signature of Enumerator:	**15.** Enumerator ID: ☐☐
Signature of Supervisor:	**16.** Supervisor ID: ☐☐
Signature of Scrutinizer:	**17.** Scrutinizer ID: **23**
Signature of Data Entry Operator:	**18.** Data entry operator: ☐☐

TURN PAGE TO START SURVEY

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SECTION 1. INFORMATION ON BUSINESS OPERATION

1	Are you still operating the business that you had when we first interviewed you aroundDecember 2011–April2012? / ***Kodi mudakali kupanga bizinesi yomwe munali nayo ulendo oyamba tinadzacheza nanu pakati pa mwezi wa December 2011- April 2012?*** *1=Yes* **→If YES, go to Section 2** *2=No*	☐

2	When did you stop operating this business? **Specify month.This should be in 2011, 2012, 2013, or 2014. *INdiliti lomwe munasiya kuyendetsa bizinesi imeneyi? Funsani mwezi. Izi zikhale mu 2011, 2012, 2013 kapena 2014.***	**MM/YYYY** ☐☐/☐☐☐☐
3	What is the main reason why you stopped operating your business? ***/ Chifukwa chiyani munasiya kuyendetsa bizinesi yanuyo?*** **Do not read out options to respondent.** *Business was shut down due to regulation issues=1* *Found a job =2* *Business closed: Inadequate funds for operations/transport/inputs/workers=3* *Business closed: Not enough customers=4* *Business closed: Too much competition=5* *Business closed: Did not have right technical skills=6* *Business closed: Could not manage finances properly=7* *Started another business with better prospects=8* *Sold the business=9* *Business closed: I had to close the business to stay at home and take care of children/elder=10* *I went back to my home-village=11* *A family member took over the business from me=12* *Business closed: owner was ill=13* *There was a fire (or other disaster destroying premises)=14* *Other, specify=96*	☐☐ **Specify for Other:**……
4	Are you planning to re-start your old business in the next year?/ ***Kodi mukukhonza zoyambilanso bizinesi yanu yakale mu chaka chikubwerachi?*** *Yes=1* *No=2* **→If NO, go to Question 6** *Don't know= -9*	☐☐

5	What are you doing or planning to do to restart this old business? **/ Kodi mukupanga chani kapena mukukonzekera bwanji kuti muyambireso bizimizi yakale?** **Do not read out options to respondent.**	☐☐
	Asking for funding from my spouse=1	
	Asking for funding from other people I know=2	
	Asking for funding from moneylender=3	**Specify for Other:**……
	Asking for funding from a microfinance institution=4	
	Asking for funding from a bank=5	
	Getting business / finance training=6	
	Getting technical training=7	
	Getting an insurance=8	
	Registering the business=9	
	Hiring workers=10	
	Other, specify=96	
6	What are you doing now? / ***Panopo mukupanga chiyani***? **If doing more than one activity, code the most important in terms of income**	☐☐
	Employed for a wage in the same sector=1	
	Employed for a wage in a different sector=2	
	Started another business in the same sector=3	
	Started another business in a different sector=4	**Specify for Other: ……**
	Working unpaid for a family business=5	
	Working unpaid for a family farm=6	
	Unemployed/just staying at home and rely on my spouse's income=7	
	Unemployed/just staying at home and rely on my parents/relatives' income=8	
	I do ganyu (piece work/ seasonal work)=9	
	Studying=10	
	Other=96, Specify	
7	When did you start this activity? **Specify month.This should be in 2011, 2012, 2013, or 2014. *I Munayamba liti kupanga zomwe mukupanga panozi? Atchule mwezi. Izi zikuyenera kukhala 2011, 2012, 2013 kapena 2014.***	**MM/YYYY** ☐☐/☐☐☐☐
8	**[Ask if married / living with domestic partner]** Was this decision to start this activity made in consultation with your spouse? / **Chiganizo choyamba kupanga zomwe mukupanga panozi munafunsa akunyumba kwanu?**	☐☐☐
	Yes=1 **→If YES, go to Q10**	
	No=2 **→If NO, go to Q9**	
	Not applicable= -98	

9	**[Ask if married / living with domestic partner]** Does your spouse know about this decision to start this activity? / ***Akunyumba kwanu amadziwa zachiganizo chimenechi*?**	☐☐☐
	Yes=1	
	No=2	
	Not applicable= -98	
10	Did any other household member or friend help you when making this decision?/ ***Wapakhomo panu aliyense kapena nzanu anakuthandizani popanga chiganizo chimenechi*?**	☐
	Yes=1	
	No=2	
11	Do you think you are better off, worse off, or about the same now, doing [**activity listed in Q6**], as compared to when you were operating the business you had when we first interviewed you around December 2011–April 2012? / ***Kodi mukuganiza kuti zili bwino, kapena sizilibwino, kapena zili chimodzimodzi panopo, mmene mukuchita [zochita zomwe ayankha mu 6], pa kusiyanitsa ndi mmenemumayendetsa bizinesi munali nayo mu mwezi wa Disembara 2011 – Epulo 2012*?**	☐
	Better off now=1	
	Worse off now=2	
	About the same=3	
12	Do you think you are better off, worse off, or about the same, doing [**activity listed in Q6**] as compared to other men doing similar activity in the same sector?/ ***Kodi mukuganiza kuti zilibwino, kapena sizilibwino, kapena zili chimodzimodzi panopa mmene mukuchita [zomwe ayankha mu 6] kuyerekezera ndi azibambo enaomwe amapanaga bizimizingati yanuyi*?**	☐
	Better off than other men doing similar activity=1	
	Worse off than other men doing similar activity =2	
	About the same as other men doing similar activity=3	
13	Do you think you are better off, worse off, or about the same, doing [**activity listed in Q6**] as compared to other women doing similar activity in the same sector? / ***Kodi mukuganiza kuti zilibwino, kapena sizilibwino, kapena zili chimodzimodzi panopa mmene mukuchita [zomwe ayankha mu 6] kuyerekezera ndi azimayi ena omwe amapanaga bizimizingati yanuyi*?**	☐
	Better off than other women doing similar activity=1	
	Worse off than other women doing similar activity =2	
	About the same than other women doing similar activity =3	

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14	What was your personal income in the past week? / ***Mulungu wathawu, ndalama munapeza zanu zinali zingati?*****DO NOT LEAVE BLANK** **Ask for the exact amount (middle column) but can complement with range information (min and max) /*Funsani za ndalamazo ndendende [mpata wapakatiwo] komazokuti zigwirizane ndi zomwe zapelekedwa (yochepetsetsa ndi yochulukitsitsa). MUSASIYE POSALEMBA-***		
	Range Min: MWK ☐☐☐☐☐☐☐	**Past week income:** MWK ☐☐☐☐☐☐☐	**Range Max:** MWK ☐☐☐☐☐☐☐
15	What was your personal income in the past month?/***Ndalama munapeza zanu zinali zingati m'mwezi wathawu?*** **DO NOT LEAVE BLANK** **Ask for the exact amount (middle column) but can complement with range information (min and max) / *Funsani za ndalamazo ndendende [mpata wapakatiwo] komazokuti zigwirizane ndi zomwe zapelekedwa (yochepetsetsa ndi yochulukitsitsa). MUSASIYE POSALEMBA***		
	Range Min: MWK ☐☐☐☐☐☐☐	**Past month income:** MWK ☐☐☐☐☐☐☐	**Range Max:** MWK ☐☐☐☐☐☐☐

IF ANSWERED 3 OR 4 IN Q6, CONTINUE TO SECTION 2 AND FOLLOW THE FULL SURVEY FOR THE NEW BUSINESS.

IF ANY OTHER ANSWER IN Q6, GO TO SECTION 11.

SECTION 2. INFORMATION ABOUT TIME DEDICATED TO BUSINESS

1	What does this business do?/***Kwenikweni bizinesi yanu mumatani/ mumapanga chiyani?*** **If firm operates in more than one sector, please indicate the sector that contributes the most for the profits of the business**	☐☐☐
2	In the past 6 months, have you introduced any new products or services?/***Pa miyezi isanu ndi umodzi yapitayi, mwayambapo kugulitsa katundu osaiyana kapena kupanga zosiyana ndizomwe mumapanga?***	☐☐
	Yes=1	
	No=2	
	Don't know= -9	
3	Currently, how many days per week is this business typically in operation? ***/Pakali pano, ndi matsiku angati pamulungu amene bizinesi yanuyi imakhala ikuyenda/ikutakata?***	☐
4	How many weeks in one month is this business typically in operation?***/ Ndi milungu ingati(masabata angati) pa mwezi imene/amene bizinesi yanu imakhala ikuyendaa?***	☐
	One week=1	
	Two weeks=2	
	Three weeks=3	
	Four weeks (full month)=4	

5	Currently, how many hours per week do you spend on activities related to this business? ***/ Pakali pano ndi maola angati pa mulungu(sabata) amene mumakhala mukuchita zochitika zokhuzana ndi bizinesiyi?*** **Please note that this question is not asking only about opening hours of the business. It includes buying materials, production, marketing, distribution, and selling. *I Chonde zindikilani kuti funso ili silikufunsa maola otsegulira bizinesi. Zikuphatikizirapo kugula zipangizo zopangila katundu, katundu ogulitsa, kutsatsa, kugawa katundu, ndi kugulitsa.***	☐☐☐
6	Out of the hours that you spend per week on activities related to this business (**Q5**), how many hours are you just unoccupied waiting for customers, waiting for suppliers, etc?***/ Mwa maola amene pa mulungu(sabata) mumakhala mukuchita zochitika pa bizinesiyi (Q5), ndi maola angati amene mumangokhala opanda chochitika(simutangwanika) kumangodikilira makasitomala, kudikilira odzakuodetsani?*** **Code 0 if none.**	☐☐☐
7	Out of the hours that you spend per week in activities related to this business (**Q5**), how many hours are you at the same time taking care of children or looking after sick / elderly? ***/ Mwa maola amene mumakhala pa mulungu kuchita zochitika pa bizinesiyi (Q5), ndi maola angati mumakhala mu nthawi yomweyo mukusamalira ana kapena kuyang'anira odwala / okalamba?*** **Code 0 if none.**	☐☐☐

SECTION 3.ASSETS AND NEW INVESTMENTS

1	Is your main place for production or service activities still in the same location as when we first interviewed you (Dec-2011-April 2012)? ***/ Kodi malo anu enieni opangira zogulitsa zanu(zochitira buzinesi yanu) ali malo omwe aja amene tinachezera nanu mu mwezi wa (Dec2011-Apr 2012)?*** *Yes=1* → **skip to Q7** *No=2*	☐
2	When did you move your main place for your production or service activities? **Specify month.This should be in 2011, 2012, 2013, or 2014. *IKodi munachoka liti malo anu ogwilira ntchito?***	**MM/YYYY** ☐☐ / ☐☐☐☐

3	Why did you move your main place for your production or service activities? / ***Chifukwa chiyani munachoka (munasuntha) malo opangila zogulitsa zanu (zochitira bizinesi yanu)*?** **Do not read out options to respondent.**	
	There was too much competition in the area where it was located before=1	
	The rent was too expensive=2	
	The location was too small / wanted to be a bigger place=3	
	I was evicted / the owner of the original location wanted to use it for something else=4	☐☐
	I wanted to be closer to my business partners=5	
	I wanted to be where my clients are=6	**Specify for Other:**……
	Location was destroyed (by a fire / other natural causes)=7	
	Location was demolished (by a person)=8	
	Did not have a license to operate business=9	
	Municipality built this new area=10	
	Personal reasons (e.g.moved it closer to home to be able to take careof children / a sick family member)=11	
	Felt discriminated against after previously failed business = 12	
	Other=96, Specify	
4	What is the **new** main place for your production or service activities? / ***Malo anu atsopano eni eni opangila zogulitsa zanu (zochitira bizinesi yanu) ndi ati*?**	☐☐
	Home=1	
	Someone else's house=2	
	Trading market/market stall =3	**Specify for Other:**……
	Individual workshop/factory/plant=4	
	Individual shop=5	
	Car/trunk/cart=6	
	Other=96, Specify	
5	Do any household activities take place in this **new** space? ***/ Kodi pa malopa pamachitika zina mwa zomwe zimachitika pa nyumba*?** *Yes=1* *No=2*	☐
6	Do you think the new main place is better, worse, or about the same as the one used previously for your production or service activities? /***Malo atsopanowa ndi abwino, oipa, kapena chimodzimodzi ndi imene mumagwiritsa ntchito poyamba***?	☐
	Better=1	
	Worse=2	
	About the same=3	

7	Did you make any changes to your main place for your production or service activities in the past 6 months? **/ *Mwawankhonzapo malo anuwa pa miyezi isanu ndi umodzi yapitayi*?** *Yes, I upgraded/ enlarged my shop/premise=1* *Yes, I downgraded/ reduced the space of my shop/premise=2* *No, I didn't make any change =3*	☐
8	How much is this space worth today in its current condition? **/ *Malo amenewa angakhaleandalama zingati pakali pano kutengela ndi mmene alili panopo*?** **Clarify to respondent that this question is about the space that you currently use as the main place for your production or service activities. / *Fotokozerani kwa ocheza nayeyo kuti funso ili likukhudzana ndi malo enieni amene mumagwiritsa ntchito pakali pano popangila zogulitsa zanu.***	**MWK** ☐☐☐☐☐☐☐
9	Do you own, rent or just use this space? **/ *Kodi malowa ndi anu anu, mumabwereka kapena mumangogwiritsa ntchito*?** *Own=1* *Rent=2* *Use (no rent)=3*	☐
10	Does this business have any other branches? **/*Kodi bizinesi yanuyi ili ndi nthambi zina*?** *Yes=1* *No=2*→ **skip to Q12**	☐
11	How many branches does this business have? / ***Iri ndi nthambi zingati*?**	☐☐☐

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Now, I would like to ask you about your business equipment and other property and utilities that you use in your business. ***/Tsopano ndikufunsani za zida za bizinesi ndi katundu winaamene mumagwiritsa ntchito pa bizinesi yanu.***

For each item, read out the name of the item and then ask Q12-Q15 about each item. If the respondent doesn't have access to the item (answer "4" for Q12), skip Q13-Q15 for that item and start again for the new item.

	12. Does your business have access to [item]? ***/Kodi bizinesi yanuimakhala ndi mwayi wogwiritsa ntchito/ingapezeke ndi [chida]*** *Yes, own item or pay regularly for the service=1;* *Yes, do not own item or pay for the service, but business has regular access to it=2;* *Yes, do not own item or pay for the service, but business has sporadic access to it=3;* *No, do not own and do not have access=4* → **Next item**	**13.**Quantity business has access to – how many? ***Kodi bizinesi yanu imagwiritsa nchito /ingapezeke ndi [zida] zingati?***	**14.**Date of latest acquisition/access? ***Tsiku loyamba limene bizinezi yanu inayamba kugwiritsa ntchito/inagula [chida]?*** **MM/YYYY** **DO NOT LEAVE MONTH BLANK**	**15.**How much would it cost (MWK) you to purchase all [Items] the business has access to in a similar condition? ***Zingakutengeleni ndalama zingati (MWK) kugula [katundu] m'mene aliri panopa?*** **MWK**
Mobile phone	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
Landline	☐			
Electricity	☐			
Running water	☐			
Table	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
Chair/bench	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
Car	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
Motorcycle	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
Bicycle or cart	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
Other storage area	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
Computer	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
Internet/email	☐			
Weighing scale	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐

☐ ☐☐ ☐☐ ☐☐☐

16. Apart from the items listed above, please list the three most important equipment for your sector. **Please include any sector-specific equipment EVEN if the firm doesn't have access to. Ask Q17 to Q20 for these tools./*Pambali pa zipangizo zatchulidwa apa, chonde lembani zidazitatu zomwe ndi zofunikira kwambiri ku mtundu wa bizinesi yanu. Chonde onjezerani zipangizo/zida za ku mtundu wa bizinesi yanu zina zilizonse ngakhale bizinesi yanu itakhala ilibe.***

For each item, list out the name of the item and then ask Q17-Q20 about each item. If the respondent doesn't have access to the item, skip Q18-Q20 for that item and start again for the new item.

16.	**17.** Does your business have access to [item]? ***/ Kodi bizinesi yanu imakhala ndi mwayi wogwiritsa ntchito/ingapezeke ndi [chida]*** *Yes, own item or pay regularly for the service=1;* *Yes, do not own item or pay for the service, but business has regular access to it=2;* *Yes, do not own item or pay for the service, but business has sporadic access to it=3;* *No, do not own and do not have access=4* → **Next item**	**18.**Quantity business has access to – how many?***/ Kodi bizinesi yanu imagwiritsa nchito /ingapezeke ndi [zida] zingati?***	**19.**Date of latest acquisition/access or date of start of service? ***/ Tsiku loyamba limene bizinezi yanu inayamba kugwiritsa ntchito/inagula [chida]?*** **MM/YYYY** **DO NOT LEAVE MONTH BLANK**	**20.**How much would it cost (MWK) you to purchase all [Items] the business has access to in a similar condition? ***/ Zingakutengeleni ndalama zingati (MWK) kugula [katundu] m'mene aliri panopa?*** **MWK**
_____	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
_____	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐
_____	☐	☐☐	☐☐ / ☐☐☐☐	☐☐☐☐☐☐☐

21	Have you purchased any equipment or important tools for your sector in the past 6 months? / ***Mwagulapo chida chilichonse kapena zida zofunikira ku ntchito yanu pa miyezi isanu ndi umodzi yapitayo?*** *Yes =1* *No=2* → **skip to Q23**	☐
22	How much in total did you spend on new equipment or important tools for your sector in the past 6 months? / ***Ndi ndalama zingati zimene munagwiritsa ntchito pogula chida chatsopano kapena zida zofunikira ku bizinezi yanu pa miyezi isanu ndi umodzi yapitayi?***	**MWK**☐☐☐☐☐☐☐

23	[**If has electricity – response "1" in Q12**] Do you have an electricity connection in the business name? / ***Kodi magetsi ali mu dzina la bizinesi yanu*****?** **Code -98 if doesn't have access to electricity.** *Yes =1* *No=2* *Don't know= -9* *Not applicable= -98*	☐☐☐

SECTION 4.CREDIT

1	[**Ask this question if has spouse/living with partner**] There are many ways people borrow money. Have you borrowed <u>for your business</u>in the past 6 months from your spouse? / ***Pali njira zambiri zomwe munthu angathe kubwereka ndalama. Munayamba mwabwereka ndalama <u>za bizinesi</u> yanu kwa akunyumba kwanu pa miyezi isanu ndi umodzi yapitayo*****?** *Yes=1* *No=2* *Not applicable (No spouse)= -98*	☐☐☐
2	Have you borrowed <u>for your business</u> in the past 6 months from any other family member or a friend? / *M**wangongolapo ndalama <u>za bizinesi</u> yanu kwa achibale anu kapena anzanu mu miyezi isanu ndi umodzi yapitayo*****?** Yes=1 No=2	☐
3	Have you borrowed <u>for your business</u> in the past 6 months from another business? / ***Mwangongolapo ndalama <u>za bizinesi</u>yanu pa miyezi isanu ndi umodzi yapitayo kuchokera ku bizinesi ina*****?** Yes=1 No=2	☐
4	Have you borrowed <u>for your business</u> in the past 6 months from a microfinance institution? /***Mwangongolapo ndalama <u>za bizinesi</u> yanu mu miyezi isanu ndi umodzi yapitayo ku mabungwe-obwereketsa ndalama***? Yes=1 No=2	☐

5	Have you borrowed <u>for your business</u> in the past 6 months from a bank? / ***Mwangongolapo ndalama <u>za bizinesi</u> mu miyezi isanu ndi umodzi yapitayo kuchokera ku banki***? Yes=1 No=2→ **skip to Q7**	☐
6	In order to borrow the money from a bank, did you have to show a Business Registration Certificate? / ***Kuti mubwereke ndalama ku banki, munayenera kuwonetsa satifiketi (chipepala chovomereza bizinesi- chitupa) ch/yanu ch/ya bizinesi***? *Yes=1* *No=2* *Don't know = -9*	☐☐
7	Have you borrowed <u>for your business</u> in the past 6 months from any other source? Which?/***Mwangongolapo ndalama <u>za bizinesi</u> yanu mu miyezi isanu ndi umodzi yapitayo kuchokera kwina kuli konse? Kuti?*** **List up to 2 sources in order of importance (size of loan).** *Moneylender=1* *Non-relative (individual)=2* *Government / government agency=3* *Religious group / charity=4* *Cooperative / business association=5* *Supplier / retailer/ local store=6* *Savings and Credit Cooperative (SACCO)=7* *Rotating Savings and Credit Association (ROSCA)=8* *Other=96, Specify* ***Business didn't borrow in the past 6 months from any other source=98***	☐☐ ☐☐ **Specify for Other:**.....
8	Of all the money you borrowed for your business **in the past (ever)**, how much do you still owe?**/ *Pandalama zonse zimene munangongolera bizinesi yanuzo, ndi ndalama zingati zimene simunabweze*?** **Code 0 if none.**	MWK ☐☐☐☐☐☐☐☐☐
9	LAST TIME you borrowed FOR YOUR BUSINESS, how much did you borrow? / ***Nthawi yomaliza imene munabweleka ndalama, munabweleka ndalama zingati***? **Tick in the respective box if never ever borrowed money for the business and SKIP TO Q12.**	MWK ☐☐☐☐☐☐☐ **Never borrowed money for the business:** ☐
10	When did you last borrow? / ***Munabweleka liti komaliza?***	☐☐/☐☐☐☐

11	What is/was the primary use of the last loan? / ***Kwenikweni ngongole imene munatengayo inali ya ntchito yanji?*** **Primary means where most of the funds went.** **Do not read out options.** *Construction=1* *Rent=2* *Purchase of inputs/raw materials=3* *License or permit fees=4* *Pay off past business debt=5* *Purchase of marketing materials or services=6* *Purchase of equipment=7* *Pay workers=8* *Buy property/land=9* *Personal expenses=10, Specify* *Purchase of goods to be sold=11* *Other=96, Specify*	☐☐ **Specify for personal expenses:**..... **Specify for Other:**.....
12	If suddenly you're faced with an unexpected situation and you need MWK 5,000 in 2 weeks for your business, do you think you can borrow it? /***Ngati mwadzidzidzi mutakumana ndi vuto losayembekezeleka ndipo mukufuna MK5,000ya bizinesi yanu mu masabata awiri obwerawa, mukuganiza kuti mukhonza kungongola?*** *Yes=1* *No=2*→ **Q16**	☐
13	If suddenly you're faced with an unexpected situation and you need MWK 20,000 in 2 weeks for your business, do you think you can borrow it? / ***Zitakhala kuti mwadzidzidzi mwakumana ndi vuto losayembekezeleka ndipo mukufuna MK20,000 ya bizinesi yanu mu masabata awiriobwerawa, mukuganiza kuti mukhonza kukakongola?*** *Yes=1* *No=2*→ **Q16**	☐
14	If suddenly you're faced with an unexpected situation and you need MWK 50,000 in 2 weeks for your business, do you think you can borrow it? ***/ Zitakhala kuti mwadzidzidzi mwakumana ndi vuto losayembekezeleka ndipo mukufuna MK50,000 ya bizinesi yanu mu masabata awiri obwerawa, mukuganiza kuti mukhonza kukakongola?*** *Yes=1* *No=2*→ **Q16**	☐

15	If suddenly you're faced with an unexpected situation and you need MWK 150,000 in 2 weeks for your business, do you think you can borrow it? / ***Zitakhala kuti mwadzidzidzi mwakumana ndi vuto losayembekezeleka ndipo mukufuna MK150,000 ya bizinesi yanu mu masabata awiri obwerawa, mukuganiza kuti mukhonza kukakongola?*** *Yes=1* *No=2*	☐
16	If suddenly you're faced with an unexpected situation and you need money in 2 weeks for your business, what is the maximum amount of money that you would be able to borrow? ***/ Zitakhala kuti mwadzidzidzidzi mwakumana ndi vuto losayembekezeleka ndipo mukufuna ndalama ya bizinesi yanu mu masabata awiri obwerawa, ndi ndalama yochuluka bwanji imene mungakwanitse kungongola?***	**MWK** ☐☐☐☐☐☐☐
17	If you're faced with that situation of needing that money in 2 weeks for your business,where would you be able to borrow it? /***Litati vuto lofuna ndalama pa bizinesi yanu lakugwelani m'masabata awiri, kumene mungakathe kungongola ndalama ndi kuti?*** **List up to 2 sources in order of importance (size of loan).** *Spouse=1* *Family member / friend=2* *Other business=3* *Microfinance institution=4* *Bank/financial institution=5* *Moneylender=6* *Non-relative (individual)=7* *Government / government agency=8* *Religious group / charity=9* *Cooperative / business association=10* *Supplier / retailer/ local store=11* *Savings and Credit Cooperative (SACCO)=12* *Rotating Savings and Credit Association (ROSCA)=13* *Other=96, Specify*	☐☐ ☐☐ **Specify for Other:**.....

☐ ☐☐ ☐☐ ☐☐☐

SECTION 5. SAVINGS

1	Do you save the money you earn in this business at your home? / ***Kodi mumasunga ndalama zimene mumapeza ku bizinesiyi kunyumba?*** *Yes=1* *No=2*	☐
2	Do you save the money you earn in this business with friends / family/ or other individuals?***/ Kodi mumasunga ndalama zimene mumapeza ku bizinesiyi kwa anzanu/ achibale/ kapena anthu ena?*** Yes=1 No=2	☐
3	How else do you save the money you earn in this business**? /*Ndi njira ina iti imene mumasungila ndalama yomwe mumapeza mu bizinesiyi?*** **Do not read options to the respondent, but say to the respondent that they can provide more than one answer.** *I save money in the business premises=1* *Through a ROSCA/SACCO=2* *My business partner saves the money =3* *I save in a bank=4* *I don't save any other way / I don't save=5* *Microfinancing institution=6* *Other=96, Specify*	☐☐ ☐☐ ☐☐ ☐☐ **Specify for Other:**……

☐ ☐☐ ☐☐ ☐☐☐

Now, I would like to ask you about financial products like bank accounts and other saving products that you and your business have access to, including those in your own name or in someone else's name. There are many ways that people and businesses can save money including with microfinance institutions, SACCOs, via mobile money, and with traditional banks. For each of these, I would like to ask you a couple of questions./***Tsopano ndikufunsani zokhuzana ndi za chuma monga ma akaunti ku banki(buku la ku banki) ndi za kasungidwe zimene inu ndi bizinesi yanu mumatha kuzifikira/kuzipeza, kuphatikiza zomwe zili mu dzina lanu kapena dzina la wina. Pali njira zambiri zimene bizinesi ingathe kusunga ndalama kuphatikiza mabungwe obwereketsa ndalama, ma SACCO, ndalama zodzela mu foni ya mmanja, ndi mabanki. Pa chilichonse mwa izi ndifuna ndikufunseni mafunso angapo.***

	4.Do you have access to money deposited in an [account]?***IMuli ndi mwayi otenga ndalama zomwe mwasungitsa ku ……. [akaunti]?*** *Yes=1* *No=2*→ **Next account**	**5. In** which institution is this [account]?***INdi bungwe liti kuli akauntiyo?*** **Record up to 2 institutions. /** ***Lembani mpaka mabungwe awiri.*** *FMB=1;* *NBS Bank=2;* *National Bank=3;* *OIBM=4;* *Standard Bank=5;* *INDE Bank=6* *Malawi Saving Bank (MSB)=7* *FINCA=8* *FINCOP=9* *Malawi Rural Finance Company=10* *Individual=11* *Other=96*	**6.** How much savings are currently in this [account]?/***Ndi ndalama zochuluka bwanji zomwe zili ku [akaunti]?***	**7.** Is this [account] in your name, in the name of the business, or in the name of your spouse? Or do you share? Or is it in the name of someone else?/***Kodi akauntiyi ili mu dzina lanu, dzina la bizinesi kapena dzina la akunyumba kwanu? Kapena ndi yogawana? Kapena ili mu dzina la munthu wina?*** *My name=1;* *Name of the business=2;* *Name of my spouse=3;* *My name and my spouse=4;* *Name of another relative=5;* *Name of a business partner=6;* *Other=96, Specify*	**8**. Is this [account] used both for business and personal/family reasons (school fees, groceries for home, etc)?/ ***Kodi akaunti imeneyi imagwiritsidwa ntchito zonse ,monga ku bizinesi, ku zofuna zanu/ ku zifukwa za banja lanu (fizi, zofunikira za pakhomo)*** *Yes=1;* *No, just for personal=2;* *No, just for business=3* *No use, just opened the account but haven't used=4*	**9**. **[Ask if married / living with domestic partner]** Does your spouse know how much money there is in the bank [account]?/***[Funsani ngati ndi okwatira/ ngati akukhala ndi abwenzi lawo]Kodi akunyumba anu akudziwa kuti muli ndi ndalama zingati ku akaunti yaku banki?*** *Yes=1;* *No=2;* *Don't know= -9* *Not applicable= -98*
Account with a microfinance institution	☐	☐☐ ☐☐	MWK ☐☐☐☐☐☐☐☐	☐☐	☐	☐☐☐

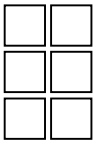
☐ ☐☐ ☐☐ ☐☐☐

Account in a Rotating / Accumulating Savings and Credit Association (ROSCA & ASCA)	☐	☐☐ ☐☐	MWK ☐☐☐☐☐☐☐☐	☐☐	☐	☐☐☐
Account in a Savings and Credit Cooperative (SACCO)	☐	☐☐ ☐☐	MWK ☐☐☐☐☐☐☐☐	☐☐	☐	☐☐☐
Mobile banking account (Airtel Money & MPAMBA)	☐	☐☐ ☐☐	MWK ☐☐☐☐☐☐☐☐	☐☐	☐	☐☐☐
Bank account in the name of the business	☐	☐☐ ☐☐	MWK ☐☐☐☐☐☐☐☐		☐	☐☐☐
Checking / Current bank account (NOT in the name of business)	☐	☐☐ ☐☐	MWK ☐☐☐☐☐☐☐☐	☐☐	☐	☐☐☐
Savings bank account (NOT in the name of business)	☐	☐☐ ☐☐	MWK ☐☐☐☐☐☐☐☐	☐☐	☐	☐☐☐
Loan account (NOT in the name of business)	☐	☐☐ ☐☐	MWK ☐☐☐☐☐☐☐☐	☐☐	☐	☐☐☐

If all No (2) in Q4 go to Q10
If at least one Yes (1) for a Bank Account in Q4(Bank account in the name of the business; Checking/current bank account; Savings bank account; Loan account) go to Q11
If at least one Yes (1) but not for a Bank Account in Q4, go to Q14.

10	**[Ask if all "No" in Q4]** Why don't you have money deposited in any of these options? ***/ Chifukwa chiyani mulibe ndalamazosungitsa kumalo amene nda tchulawa?*** **Do not read options to the respondent.** **After responding to this question→Go to Q14** *I don't trust banks=1* *I keep money somewhere else=2* *Fees are too expensive=3* *I don't know where to start=4* *I cannot save / I am very poor=5* *I don't have time to open a bank account=6* *The nearest bank is too far away=7* *Other=96, Specify* *Not Applicable= -98*	☐☐☐ **Specify for Other:**.....
11	[**Ask if any bank account, check Q4 in table above**] Did your bank contact you over the phone in the past 12 months? ***/[Ask if any bank account, check Q4 in table above] Ku bank kwanu anakuyimbilanipo lamya pa miyezi khumi ndi iwri yapitayo*** *Yes=1* *No=2* *Don't know = -9* *Not Applicable= -98*	☐☐☐
12	[**Ask if any bank account, check Q4 in table above**] Did your bank offer any product or service in the past 12 months in addition to the bank account that you already had? ***/ [Ask if any bank account, check Q4 in table above] Bank yanu inaperekeko njira iliyonse kapena service mumiyezi khumi ndi iwiri yapitayo kuwonjezerapo pa account yomwe munali nayo kale?*** *Yes=1* *No=2*→**Go to Q14** *Don't know = -9* →**Go to Q14** *Not Applicable= -98*	☐☐☐
13	Which product or service did your bank offer in the past 12 months? ***/ Ndi njira iti kapena service yomwe bank yanu inapereka mumiyezi khumi ndi iwiri yapitayo?*** **List all that apply.** *A business bank account=1* *Another savings account=2* *A credit facility=3* *An insurance scheme=4* *A training program=5* *A promotion=6* *Other=96, Specify* *Not Applicable= -98*	☐☐ ☐☐ ☐☐ **Specify for Other:**.....

14	Do you have any insurance scheme (against theft, fire, etc) in the name of the business? ***/ Kodi muli ndi ndondomeko iri yonse yolembedwa yotetezela bizinesi yanu(monga kubeledwa, kumoto, etc)?*** *Yes=1* *No=2* → **Question 16** *Don't know = -9* → **Question 16**	☐☐
15	Which insurance schemes do you currently have in the name of the business? / ***Ndi ndondomeko yake iti yomwe muli nayo mu dzina labizinesi?*** **List all that apply** *Insurance against theft=1* *Insurance against fire=2* *Weatherinsurance=3* *Life insurance for business owner(s)=4* *Health insurance for business owner(s)=5* *Life insurance for workers=6* *Health insurance for workers=7* *Other=96, Specify*	☐☐ ☐☐ ☐☐ **Specify for Other:**.....
16	Did you experience fire in your business premises in the past 12 months? ***/ Kodi munakumanapo ndi vuto la moto pa malo anu abizimizi pa miyezi khumi ndi iwiri yapitayo?*** *Yes=1* *No=2* *Don't know = -9*	☐☐
17	Did you experience weather-related damage on your business premises in the past 12 months? /**Munakumanapo ndi vuto lokhudzana ndi zanyengo pamalo anu a bizimizi pamiyezi khumi ndi iwiwri yapitayo?** Yes=1 No=2 Don't know = -9	☐☐
18	**[Ask if fire or weather-related damage in the past 12 months - YES in Q16 or Q17]** What was the value of your loss in Malawian Kwachas associated with this incident in the past 12 months? //**Kodi munaluza ndalama zingati zokhudzana ndi chochitikacho pamiyezi khumi ndi iwiri yapitayo?** **If more than one incident in the past 12 months, please add the total of the various incidents.**	MWK ☐☐☐☐☐☐☐☐

19	**[Ask if fire or weather-related damage in the past 12 months – YES in Q16 or Q17]** How did you cover for these losses? /**Munabwezeretsa bwanji katundu amene munaluzayo?** **List all that apply** *I had insurance=1* *Asked for a loan/credit from spouse=2* *Asked for a loan/credit from family member=3* *Asked for a loan/credit from moneylender=4* *Asked for a loan/credit from a microfinance institution=5* *Asked for a loan/credit from a bank=2* *Business savings=7* *Had personal savings=8* *My spouse's personal savings=9* *Another family or friend personal savings=10* *Other=96, Specify*	 **Specify for Other:**……

SECTION 6. REGISTRATION

Please reiterate that the respondents' information will not be identified in any document resulting from this survey. All the information that is provided will remain fully confidential and no one will be able to link names to the responses beyond this study. *IChonde bwerezaninso kuti Zonse zimene zingayankhulidwe pa kucheza kumeneku sizizatsindikizidwa kapena kulembedwa pena paliponse pazotsatila za kafukufuku uyu. Zonse zimene zingayankhulidwe zizakhala za chinsisi ndipo palibe amene angathe kulumikiza dzina lanu ku mayankho pambali pa kafukufuku uyu.*

1	Some businesses are registered at the Registrar's General and others are not. Both types of firms operate in Malawi at the same time. What do you think are the top two benefits of registering the business? /***Mabizinesi ena amakalowetsedwa mu kaundulla kwa wamkulu oyang'anila kawundula (Registrar General) ndipo ena ayi. Malo onsewa amagwira ntchito m'Malawi muno nthawi imodzi. Inu mukuganiza kuti mappindu awiri amene zingapezeke polembetsa bizinesi yanu mu kawundula ndi ziti?*** **List up to two benefits in order of importance. -DO NOT READ OUT OPTIONS-** *Comply with the law=1* *Avoid harassment from authorities=2* *Avoid fines=3* *Issue receipts=4* *Open a business bank account=5* *Access to finance=6* *Less bribes to pay=7* *Access to government assistance=8* *Access to new clients=9* *Access to raw materials=10* *Be a member of the Chamber of Commerce=11* *Export license=12* *Access to government tenders=13* *Ability to hire formal workers=14* *Obtain tax history for future loans=15* *To be considered a "real" business=16* *Other=96, Specify* ***No benefits=17*** *Don't know= -9*	 **Specify for Other:**……

2	Does your business have a Business Registration Certificate, meaning, is your business registered?/ ***Kodi bizinesi yanu ili ndi chiphaso cha mu kaundula, kutanthauza,kodi bizinesi yanu inalembetsedwa mu kaundula?*** **Politely request to see the Business Registration Certificate.** *Yes and show certificate=1* *Yes, but doesn't show the certificate=2* *No=3*→**Go to Q7** *No, I have requested and submitted all the papers but still waiting for the certificate=4*→**Go to Q6** *Don't know= -9* →**Go to Q7**	☐☐
3	When did you obtain the Business Registration Certificate?/**Kodi satifikati yanu ya bizinesi munatenga liti?** **Do not leave month blank.**	**MM/YYYY** ☐☐/☐☐☐☐
4	Did you use your Business Registration Certificate for any purposes since you got it?/***Munagwiritsapo ntchito (chitupa/satifiketi) cha bizinesi yanu chiilandilireni?*** *Yes=1* *No=2*→**Go to Q6**	☐
5	For what purpose did you use the Business Registration Certificate**? /** ***Munagwiritsa ntchito yanji satifiketiyo?*** **Do not read options to the respondent.** **List all that apply up to 5. If respondent provides only one response, say they can respond to other uses.** *Open business bank account=1* *Participate in training (and open business bank account)=2* *Access to bank loan=3* *Show certificate to customers / Put on the wall=4* *Provide invoices to customers for tax purposes=5* *Provide receipts to customers =6* *Register for taxes (no payment mentioned)=7* *Pay taxes=8* *Show to inspections / authorities / Avoid being harassed=9* *Get an export license=10* *Supply private firms / Access tenders with private companies=11* *Access to government contracts=12* *Get access to government's assistance / matching grant / BUGS =13* *Register as Member of Malawian Chamber of Commerce (MCCCI)=14* *Register land in the name of business=15* *Get an insurance in the name of the business=16* *Get electricity in the name of the business=17* *Hire new workers=18* *Other=96, Specify*	☐☐ ☐☐ ☐☐ ☐☐ ☐☐ **Specify for Other:**.....
6	Did you receive help from any individual or organization to register your business?/***Munalandira thandizo kuchokera kwa anthu kapena bungwe kuti mulembetse bizinesi yanuyi?*** *Yes=1* *No=2*	☐

7	**[Ask if operates in a trading market]** Did this business pay market dues in the past 12 months? ***/[Funsani ngati amagulitsira mumsika] Kodi bizinesi yanuyi yakhomelapo ndalama za mumsika muno pa miyezi 12 yapitayi?*** *Yes=1* *No=2* *Not applicable= -98* **After responding to this question (operating in a trading market), code -98 for Q8 and Q9 and go to Q10.**	☐☐☐
8	**[Ask if does NOT operate in a trading market]** Did this business pay a City Assembly business license in the past 12 months?***/[Funsani ngati samagulitsila mumsika]Kodi bizinesiyi inalipirapo chiphaso cha assembly (ofesi ya mzinda uno) pa miyezi khumi ndi iwiri yapitayo?*** **Politely request to see the license.**	☐☐
	Yes, shows the license=1	
	Yes, shows a receipt=2	
	Yes, doesn't show anything or something else=3	
	No=4	
	Don't know= -9	
	Not Applicable= -98	
9	**[Ask if does NOT operate in a trading market]** Did this business pay any sector specific business license in the past 12months? ***/[Funsani ngati samagulitsila mumsika] Kodi bizinesiyi inalipirapo chiphaso cha mbali ya bizinesi ya mtundu wina uli onse pa miyezi khumi ndi iwiri yapitayo?*** **Politely request to see the license.**	☐☐☐
	Yes, shows the license=1	
	Yes, shows a receipt=2	
	Yes, doesn't show anything or something else=3	
	No=4	
	Don't know= -9	
	Not Applicable= -98	
10	Did you pay the following taxes for your business in the past 12months?***/ Kodi munalipirapo misonkho ya bizinesi yanu pa miyezikhumi ndi iwiri yapitayo?*** **Read out all taxes.** *Yes=1* *No=2* *Not applicable= -98*	
	VAT: Value added Tax	☐☐☐
	Corporate tax	☐☐☐
	Personal income tax	☐☐☐

11	Is this business registered for taxes? ***/ Kodi bizinesiyi inalembetsedwa kulipira misonkho?*** **Politely request to see a *Tax Payer Identification Number* (TPIN) card.**	☐
	Yes, shows a Tax Payer Identification Number (TPIN) =1	
	Yes, doesn't show anything or something else=2	
	No=3	
12	During the past 6 months, has your business received an inspection from any of the following?/***Miyezi isanu ndi umodzi yapitayi, kodi bizinesi yanu yalandilapo oyang'anira kuchokera ku?*** **Read out all types of inspectors** *Yes=1* *No=2* *Don't know= -9*	
	City council / municipality inspector/***woyendera wochokera ku khonsolo ya mzinda***	☐☐
	Ministry of Industry and Trade inspector/***woyendera wochokera ku unduna wazamalonda***	☐☐
	Taxes inspector/***wokhometsa msonkho***	☐☐
	Labor inspector/***woyang'anila za olembedwa ntchito ku unduna wa olembedwa ntchito***	☐☐
	Health inspector/***woyendera wochokera ku unduna wa za umoyo***	☐☐
	Inspector not identified to any organization/***woyendera wosadziwika ndi bungwe lina liri lonse***	☐☐
If "No" or "Don't know" to all skip to Q15		
13	Were you fined as a result of any of these inspections in the past 6 months?/***Munalipilitsidwako chindapusa chifukwa chaku yendeledwaku mu miyezi isanu ndi umodzi yapitayi?***	☐
	Yes=1	
	No=2→**Go to Q15**	
14	How much did you typically pay as fine following these inspections in the past 6 months?/***Kodi munalipilistidwa chindapusa cha ndalama zingatipa miyezi isanu ndi umodzi yapitayi?***	MWK ☐☐☐☐☐☐☐
We realize that both business people with documentation and those without often are asked to pay bribes for operating their businesses. ***/Tinazindikira kuti onse pamodzi anthu a mapepala ngati awa ndi omwe alibe amafunsidwa kawirikawiri kuti alipire ziphuphu poyendetsa bizinesi zawo.***		
15	Out of every 10 business owners (not you), how many do you think experienced requests for bribes relating to their business activity from inspectors or police at least once in the past 6 months? /***Mwa eni bizinesi khumi (osati inu), ndi angati amene mukuganiza kuti amakumana ndi zofunsidwa kupereka ziphuphu zokhuzana ndi zochitika za bizinesi zawo kuchokera kwa oyendela ndi apolisi mwina kamodzi pa miyezi isanu ndi umodzi yapitayi?***	☐☐
16	Have you been asked for a bribe in the past 6 months relating to your business activity? ***/ Kodi munafunsidwapo kupereka chiphuphu pa zochitika za bizinesi yanu pa miyezi isanu ndi umodzi yapitayi?*** *Yes=1* *No=2*→**Q19**	☐

17	Could you tell me what best describes the identity of the person who most often asked for a bribe in the past 6 months? /***Mungamufotokozee bwanji munthu amene anakufusafunsani za kupanmga ziphuphu pa miyezi isanu ndi umodzi yapitayi***? **See List C**	☐☐ **Specify for Other:**……
18	Could you tell me approximately how much in bribes (including cash, merchandise or other goods) did you have to pay in **the PAST MONTH** to keep your business running smoothly? ***/ Mungandiuze kuti ndi pafupifupi ndalama zingati /katundu zimene munapereka pa ziphuphu MWEZI WATHAWU kuti bizinesi yanu iziyenda (bwino lomwe) myaa***? **Input value of any in-kind payments (including payment in merchandise). Code 0 if respondent didn't pay bribes in the past month. /** ***Yikani mtengo wa kulipila kwina kulikonse (kuphatikizila kulipila katundu).***	MWK ☐☐☐☐☐☐☐
19	Have you been asked for a bribe in the past [ever] relating to your business activity by a bank or lending officer? **/** ***Mwafunsidwako kupereka chiphuphu mbuyomu [ever] chokhudzana ndi zochitika pa bizinesi yanu ndi akubanki kapena ofisala obwereketsa ndalama*** *Yes=1* *No=2*	☐

20 & 21 Now I am going to ask you about other types of harassment that people like you may face **when trying to run their businesses.** ***/ Tsopano ndi kufunsani za nkhanza zomwe anthu ngati inu mumakumana nazo poyesera kuyendetsa bizinesi zawo.*** **Read out.**	**20.** Could you tell me if you have experienced [this] in the past 6 months?***/ Mungandiuzeko ngati munakumana nazo [izi] a miyezi isanu ndi umodzi yapitayo***? **Read out.** *Yes=1* *No=2 → Next item*	**21.** Could you tell me what best describes the identity of the person who did [this]. ***/ Mungamufotokozee bwanji munthu amene anachita [izi]***? **See List C**
Threats to shut down business **/** ***Kuopsezedwa kutsekeledwa bizinesi***	☐	☐☐
Locking of premises**/** ***Kukhoma/Kutseka malowa***	☐	☐☐
Vandalism of premises or merchandise **/** ***Kuphwanyiridwa malowa kapena kuonongeledwa katundu***	☐	☐☐
Confiscation of property or merchandise ***/Kuchotseledwa kapena kulandidwa zinthu zanu kapena katundu***	☐	☐☐
Sexual proposals **/** ***Kufunsiridwa***	☐	☐☐
Beating **/** ***Kumenyedwa***	☐	☐☐

22	Are you more confident, equally confident or less confident than when we interviewed you the first time (Dec 2011 – April 2012) that you can say no to people that harass you? / ***Muli ochilimika kwambiri chimodzimodzi kapena pang'ono kuchokela nthawi imene tinadzakuyendelani mu (Dec2011-April 2012) kuti mutha osaopsezedwa ndi anthu*?** *More confident=1* *Equally confident=2* *Less confident=3* *Don't know= -9*	☐☐

List C. Person who harassed or asked for bribe
Police =1
City Council / Municipality/ Malawi Bureau of Standards personnel=2
Tax Authority=3
Ministry of Industry and Trade=4
Neighboring business=5
Someone respondent owes money=6
Spouse/domestic partner=7
Relative of self/domestic partner=8
Business partner=9
Employee=10
Customer=11
Stranger=12
Landlord=13
Riotting mob=14
Bank or lending officer=15
Other=96, Specify

☐ ☐☐ ☐☐ ☐☐☐

SECTION 7. PRODUCTION AND SALES

	1. What were the top two products or service in total value of revenues in the past 6 months? / *Ndi Katundu muwiri uti yemwe ali pamwamba mkatundu kumbali ya kubweretsa ndalama pa miyezi isanu ndi umodzi yapitayi?* **Enumerator should write down the name of the Product or Service and keep referring to this for each subsequent question so that it is easy to keep the identities of Product/Service A and B straight.**	2. What is the normal unit of measurement for [product/service]? / ***Kodi [prodiuct/service] imayezedwa bwanji.*** **Refer to list E for units.**	**3.** How many of [product/service] do you sell/provide per_____? ***INdi [katundu] ochuluka bwanji amene mumagulitsa/mumapezeka naye pa ……?*** **.** **Refer to List G for period. Use the minimum period for sales. For example, if only sells Product A on a weekly basis (not daily), ask "*How many of Product A do you sell/provide per week*?"**		**4.** What is the typical price at which you sell one unit of [product/service]? ***/ Mumagulitsa ndalama zingati [katunduyu]?***
		Unit	**Period**	**Quantity per period**	**Typical Price (MWK)**
Product / Service A	☐☐☐	☐☐	☐	☐☐☐☐	☐☐☐☐☐☐☐
Product / Service B	☐☐☐	☐☐	☐	☐☐☐☐	☐☐☐☐☐☐☐

List E. Units

Piece=1
Procedure=2
Plate (of food)=3
Set=4
Grams=5
Kilograms=6
Meters=7
Inches=8
Milliliters=9
Liters=10
Other=96, Specify

List G. Period

Day=1
Week=2
Fortnight=3
Month=4
Quarter=5
Half year=6
Year=7

5	What is the current value in MWK of all <u>completed products and inputs</u> that you have either here or in storage somewhere else? ***/ Kodi zingakhale ndalama zingati panopo mu MWK za katundu ndi zolowa zonse zimene inu muli nazo kuno kapena mwasunga kwina kwake?*** **This question is about all products and inputs, not only, products A and B. Code 0 if none.DO NOT LEAVE BLANK**	**MWK** ☐☐☐☐☐☐☐☐☐

6	Approximately how many customers did this business have in the past ____? **/ *Ndi pafupifupi makasitomala angati amene achita bizinesiyi pa..... yathayi*?** **Please refer (and pre-fill) to the period reported in Section 7, Q3. If there are different periods for the listed products, use the largest period.**	Period	☐
		Number of customers	☐☐☐☐☐
7	Do you provide receipts to your customers? ***/Kodi mumapereka malisiti kwa ma kasitomala anu*?**		☐
	Always=1		
	For most customers=2		
	For few customers=3		
	Only when asked by customer=4		
	No=5		
8	Has your firm advertised / made people aware of your business in the following places in the past 6 months? / ***Kodi bizinesi yanu inatsatsapo/ kapena kudziwitsa anthu za malonda anu ku malo awa mu miyezi isanu ndi umodzi yapitayi*?** **Read out all places**. *Yes=1* *No=2*		
	Newspaper / magazine / radio advertisement/***Nyuzipepala/kunenelera malonda pa wailesi/mu magazine***		☐
	Business cards/***kudzera mu ma khadi ofotokoza za bizinezi yanu***		☐
	Flyers / Brochures / Posters / Outdoors/ ***kudzera mu timapepala tosindikizidwa/ ma positala/kuwauza anthu mwapadera za bizinezi yanu***		☐
	Brokers / Commissioners/ ***kudzera mwa a mkhala pakati monga komishonala***		☐
	Loud-speaker on street/ ***pogwiritsa ntchito mkuza mawu***		☐
9	How many tender proposals (or responses to requests for quotes) did this business submit in the past 6 months? **/ *Pa miyezi isanu ndi umodzi yathayi bizinesi yanu yafunsapo kuperekela katundu ku malo angati*?** **Code 0 if none.** **Tender or invitation for bids is a request of competing offers from different bidders looking to obtain an award of business activity in works, supply, or service contracts.**		☐☐
10	Does your business belong to the Malawian Chamber of Commerce (MCCCI)? / ***Kodi bizinezi yanu ili nawo mu kaundula wa bungwe la boma lowona za malonda*?** **If yes, politely request to see proof of membership.**		☐☐
	Yes and shows proof of membership=1		
	Yes, but doesn't show proof of membership=2		
	No=3		
	Don't know= -9		
11	Does your business have an export license? /***Kodi biznezi yanu ili ndi chiphaso choyiyeneleza kugulitsa katundu kunja kwa dziko lino*?** **If yes, politely request to see export license.**		☐☐
	Yes and shows export license=1		
	Yes but doesn't show export license=2		
	No=3		
	Don't know= -9		

SECTION 8.

1	Do you agree or disagree with the following statement: "It is better to combine money for your personal/household use with that for business use because it simplifies your money matters"? / ***Kodi mukungwirizana zano:"Kuti ndi bwino ku phatikiza ndalama za bizinesi ndi ndalama za pakhomo chifukwa sizimakusokoneza iwe mwini"*?**	☐
	Agree=1	
	Disagree=2	
2	What are the reasons why a business owner might separate business and household money? / ***Kodi ndi zifukwa zitatu ziti zimene mwini bizinesi angathe ku siyanitsila ndalama za bizinesi ndi zapakhomo*?** **Ask for multiple ways.** **Do not read options to respondent.**	☐☐ ☐☐ ☐☐ ☐☐ ☐☐
	To avoid the business owner from misusing the money=1	
	To avoid the spouse from using the business money=2	
	To avoid other family members from using the business money=3	
	To know how much you are making from the business (to know profits) and how much from other sources of income=4	
	To protect against the risk of business failure=5	**Specify for Other:**……
	To protect from theft=6	
	To prepare better budgeting / business planning=7	
	Other=96, Specify	
	Don't know= -9	
3	What are some of the ways that a business owner can separate business money from household money? / ***Kodi ndi njira ziti zimene muntu wa bizinesi angathe ku siyanistila ndalama za bizinesi ndi za pakhomo*?** **Ask for multiple ways.** **Do not read options to respondent.**	☐☐ ☐☐ ☐☐ ☐☐ ☐☐
	Keep separate accounts in my head=1	
	Keep money in different places (bank not mentioned)=2	
	Keep business money in a bank account=3	
	Keep two separate bank accounts: one for the business and one for the household=4	
	Invest business cash in things/commodities right away=5	**Specify for Other:**……
	Keep separate records/budgets=6	
	Other=96, Specify	
	Don't know= -9	
4	Let's assume that you deposited 100,000 Malawian Kwacha in a bank account for 2 years at 8% annual interest rate. How much money will you have in your account in 2 years if you do not withdraw from or add to this account any money? / ***Tiyerekeze kuti mwasungitsa ndalama yokwanira 100,000 ku banki kwa zanka ziwiri ndipo chiwongola dzanja cha pachaka ndi 8%. Ndi ndalama zingati zimene mudzakhale nazo ku akauntiko mu zaka ziwiri ngati simunatapeko kapena kuwonjezerako ndalama iliyonse*?** **Read out the options.**	☐☐
	More than 108,000 Kwacha=1	
	Exactly 108,000 Kwachas=2	
	Less than 108,000 Kwachas=3	
	Don't know= -9	

5	Let's assume that you saw a TV-set of the same model on sale in two different shops. The initial retail price of it was 10,000 Kwacha. One shop offered a discount of 1,500 Kwacha, while the other one offered a 10% discount. Which one is a better bargain – a discount of 1,500 Kwacha or of 10%? / ***Tiyerekeze kuti mwaona wayilesi ya kanema (TV) yamtund u ofanana mu mashop awiri osiyana. Mtengo oyambira ndi 10,000. Shop ina ikuchotsera 1,500 kwacha pamene ina ikuchotsera 10%. Kuchotsera kwabwino ndikuti, kwa 1,500kwacha kapena kwa 10%?*** Read out the options. *A discount of 1,500 Kwacha=1* *A discount of 10%=2* *They are both the same=3* *Don't know= -9*	☐☐
6	Let's assume that you took a bank credit of 5,000 Malawian Kwacha to be paid backin one payment at the end of the year. The credit fee is 300 Malawian Kwacha. Give a rough estimate of the annual interest rate on your credit./***Tiyerekeze kuti mwatenga ngongole ku banki ya 5,000 kwacha kuti mudzabweza pakamodzi pakutha pa chaka. Ndalama yowonjezerapo ndi ndi 300kwacha. Mongoyerekeza chiwongola dzanja pakutha pachaka ndi ndalama zingati?*** **Read out the options.** *3%=1* *6%=2* *9%=3* *12%=4* *Don't know= -9*	☐☐
7	Did you complete **any** training in the past six months? ***/Kodi munachitapo maphunziro ena aliwonse mu miyezi isanu ndi umodzi yapitayi?*** *Yes=1* *No=2*→**Q14**	☐

☐ ☐☐ ☐☐ ☐☐☐

8. List the names of the 2 most recent training activities***/ Tchulani maina a maphunziro awiri amene munakaphunzirako posachedwapa***	**9.** Who provided this [training]? ***/Anapereka maphunzirowa ndi ndani?*** **List the type of individual / organization who provided the training. / Tchulani mitundu ya anthu kapena/ mabungwe amene anapereka maphunziro.** *Government/ government agency=1;* *College/University=2;* *Institute/Technical school=3;* *Private consultant=4;* *Private firm=5;* *Employer/Previous employer=6* *My spouse=7;* *Family/friends=8* *Chamber of Commerce/Industry Association=9;* *Small Business Development Organization=10;* *Other NGO=11;* *NBS BANK / TEECs=12* *Other=96, Specify*	**10**. What type of skills did you learn in this [training]? / ***Luso limene munaphunzira ku [maphunziro] ndi lotani?*** **List up to 2 skills for each training activity. / *Tchulani awiri mwa maluso amene munapeza pa maphunziro aliwonse munachita.*** *Entrepreneurship=1* *Separate household and business (money)=2* *Book keeping=3* *Financial literacy=4* *Marketing=5* *Technical skills=6* *Sales=7* *People management=8* *Safety measures=9* *Other=96, specify*	**11.** What was the total duration of the [training] (in number of days OR months)? ***/Maphunziro amenewa anatenga masiku angati [Mu miyezi kapena masiku]?*** **List only mm or dd.**	**12.**How much in MWK did the [training] cost? ***/Maphunziro amenewa anakutengelani ndalama zingati mu MWK?*** **Code 0 if none.**	**13.** Why did you take the [training]? ***/ Chifukwa chiyani munapanga [maphunzirowa]?*** **Do not read list out loud.** *Because it was for free=1;* *My spouse told me too=2;* *I want to close this business and get a paid job=3;* *To manage my business better=4 (no money mentioned);* *To manage my money better=5;* *To get a loan=6* *To get a business bank account=7* *Other=96, Specify*
	☐☐	☐☐ ☐☐	☐☐mm ☐☐ dd	MWK☐☐☐☐☐	☐☐
	☐☐	☐☐ ☐☐	☐☐mm ☐☐ dd	MWK☐☐☐☐☐	☐☐

14	In the past 6 months, has your business participated in any Government program (excluding training) for small enterprises, such as business advisory services or receiving funding for developing business plan/designing marketing materials/participating in fairs/etc? ***/ Pa miyezi isanu ndi umodzi yapitayi bizinesi yanu yakhalapo pandondomeko ndi boma okhudzana ndi zochitichitika zina za mmene mmene mungapeleze chithandizo cha ndalama/ kalembedwe koyitanila katundu wanu/kutengapo mbali mukuwonetsela katundu wanu ndi zina zotelo?*** *Yes=1* *No=2*	☐

SECTION 9. PROFITS, REVENUES AND EXPENDITURES

I am now going to ask you about the financial performance of your business including sales, costs and profits. I understand that this information is private, so I would like to reiterate that the figures you provide will be treated secretly. No one will be able to link your name to the responses. Therefore, all the information you provide will not be identified in any document or used by anyone beyond this research.
Let the respondent be aware that he/she may refer to his/her financial records.

Tsopano ndikufusani za mmene chuma cha bizinesi yanu chakhala chikuyendera, pakagulitsidwe, ndalama zonse mumalowetsa komaso phindu limene mumapeza.Ndikuvetsa kuti zimenezi ndi za chinsinsi, koma ndikufuna ndikutsimikizireni kuti zones zimene mungandiuze zikhala za chinsinsi,ndipo palibe wina amene angadziwe kuti munayankha ndinu.Dziwani kuti zonse zimene mungatiuze sizidzasindikizidwa kapane kugwiritsidwa ntchito ina kupatula yafukufukuyu. Muli ololedwa kumayang'ana m'mabuku anu a zachuma a bizinesi.

1	Does this business have a written business plan? ***/ Kodi business yanu ili ndi dongosolo la kayendetsedwe ka bizinesi yolembedwa?*** **A business plan is a document that summarizes the operational and financial objectives of a business and contains the detailed plans showing how the objectives are to be realized. Sometimes banks ask for a business plan when applying for a loan.** *Yes=1* *No=2*	☐
2	Does this business have a written annual budget? ***/Kodi bizinesi yanu ili ndi ndondomeko ya chuma ya pa chaka yolembedwa?*** **If yes, politely request to see the annual budget.** **A budget is an outline of an organization's financial projections. While planning a budget can occur at any time, for many businesses, planning a budget is an annual task.** *Yes and can show=1* *Yes but cannot show=2* *No=3*	☐
3	Do you keep financial records or accounts for this business (record of expenditures)? ***/ Kodi mumasunga ndondomeko ya za chuma pa zolowa ndi zotuluka?*** **Politely ask to see records.** *Yes and shows records=1* *Yes and shows disorganized personal notes=2* *Yes but cannot show=3* *No=4*	☐

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4	Do you take money whenever needed (every day, every other day, etc) from the business to pay your own or your family expenses? ***/ Mumatha kungotenga ndalama nthawi ina iliyonse zikafunika (tsiku lirilonse, masiku ena,tec) kuchokera ku bizinesi kulipilira zinthu zina zokhuza inu nokha kapena zokhuza banja lanu?*** **The personal and family's expenses include food for the household, health expenses, school uniforms, etc.** *Yes=1* *No=2* **DO NOT LEAVE BLANK**	☐

WEEK

5	What was the total income the business earned during the past WEEK after paying all expenses, including salaries, rents, materials, etc. That is, what were the PROFITS of your business during the past WEEK? Expenses include the payments to business owners if these were paid as a <u>regular</u> salary. ***Mutatha kulipira zonse zoyenelera kulipiridwa, kuphatikizira malipiro, kulipira nyumba, zipangizo ndi zina zotero mulungu wathawu bizinesi yanu mwapeza ndalama zochuluka bwanji zonse pamodzi, kutanthauza kuti mawini a bizinesi yanu mulungu wathawu.? Zolipirazi kuphatikiza zolipira eni bizinesi ngati amalipiridwa pafupipafupi.*** **Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-**		
	Range Min: MWK ☐☐☐☐☐☐☐	**Past week profits:** MWK ☐☐☐☐☐☐☐	**Range Max:** MWK ☐☐☐☐☐☐☐
6	What were this business' total REVENUES in the past WEEK? By revenues we mean the total amount of turnover, the same as overall sales in Malawian Kwacha. ***Munatolera ndalama zingati zonse pamodzi mulungu wathawu? Izi tikutanthauza ndalama zonse pamodzi zomwe munapeza mutagulitsa katundu yense pamodzi (mu kwacha Malawi) .*** **Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-**		
	Range Min: MWK ☐☐☐☐☐☐☐☐	**Past week revenues:** MWK ☐☐☐☐☐☐☐☐	**Range Max:** MWK ☐☐☐☐☐☐☐☐

MONTH

7	What were the PROFITS of your business during the past MONTH? ***/ Mawini amene munapeza pa bizinesi yanu mwezi wathawu ndi angati?*** **Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-**		
	Range Min: MWK ☐☐☐☐☐☐☐	**Past month profits:** MWK ☐☐☐☐☐☐☐	**Range Max:** MWK ☐☐☐☐☐☐☐
8	What were the total REVENUES in the past MONTH? ***/Ndalama zonse zimene munatolera mutatha kugulitsa katundu mwezi wathawue ndi zingati?*** **Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-**		
	Range Min: MWK ☐☐☐☐☐☐☐☐	**Past month revenues:** MWK ☐☐☐☐☐☐☐☐	**Range Min:** MWK ☐☐☐☐☐☐☐☐

9	What was the approximate amount spent on the following in the PAST MONTH? ***/ Munagwiritsa ntchito ndalama zingati mwezi wathawu pa zinthu izi?*** **Read out expenses.** **Code 0 for expenses the business didn't have in the past month.** **-DO NOT LEAVE BLANK-**	
	Transport for employees	MWK ☐☐☐☐☐☐☐
	Other traveling expenses	MWK ☐☐☐☐☐☐☐
	Delivery and freight cost of products/inputs	MWK ☐☐☐☐☐☐☐
	Food / in-kind payments to employees	MWK ☐☐☐☐☐☐☐
	Salaries of employees	MWK ☐☐☐☐☐☐☐
	Raw materials/inputs	MWK ☐☐☐☐☐☐☐
	Products that were sold during this month	MWK ☐☐☐☐☐☐☐
	Maintaining inventories and storage (not the products/inputs themselves)	MWK ☐☐☐☐☐☐☐
	Firewood and charcoal	MWK ☐☐☐☐☐☐☐
	Electricity	MWK ☐☐☐☐☐☐☐
	Water	MWK ☐☐☐☐☐☐☐
	Gas and fuel	MWK ☐☐☐☐☐☐☐
	Maintenance and general repairs	MWK ☐☐☐☐☐☐☐
	Brokers' commissions	MWK ☐☐☐☐☐☐☐
	Rent for machinery and equipment	MWK ☐☐☐☐☐☐☐
	Rent for land and space	MWK ☐☐☐☐☐☐☐
	Telephone or cellphone charges	MWK ☐☐☐☐☐☐☐
	Marketing and promotion	MWK ☐☐☐☐☐☐☐
	Taxes and (market) fees	MWK ☐☐☐☐☐☐☐
	Interest paid	MWK ☐☐☐☐☐☐☐
	All other expenses	MWK ☐☐☐☐☐☐☐

☐ ☐☐ ☐☐ ☐☐☐

SECTION 10. WORKERS AND BUSINESS OWNERS

1	CURRENTLY how many people do any work for this enterprise? **Also read:** Please include unpaid people that help in the business including family members and all other workers including full-time, part-time, temporary, managers and apprentices. Please **include business owners** if they work on the day to day of the business (including respondent). ***Ndi anthu angati amene pakali pano amagwilira ntchito bizinesi ino? Komanso werengani : Chonde onjezerani anthu omwe salipidwa amene amathandiza pa bizinesiyi kuphatikizila achibale ndi antchito ena onse kuphatikizirapo olembedwa ntchito, apanthawi, aganyu, oyang'anira ndi ophunzira. Chonde phatikiziraninso eni bizinesi ngati amagwira ntchito pa tsiku ndi tsiku za bizinesiyi (kuphatikizanso ocheza nawo)***	☐☐☐

Workers' category	**2.** How many workers are [CATEGORY]**? / *Ndi antchito angati amene ali [.....]*?** **If None, Code 0 and → Next**	**3.** How many [CATEGORY] are male? **/ *Alipo ma [.....] angati omwe ndi amuna*?**	**4.** How many MALE [CATEGORY] are from your family or from the family of any of the other owners? **/ *Ndi amuna angati [.....] amene ali a mbanja mwanu kapena a mbanja mwa ena mwa eni bizinesi*?**	**5.** How many [CATEGORY] are female? / ***Angati omwe ndi akazi*?**	**6.** How many FEMALE [CATEGORY] are from your family or from the family of any of the other owners? **/ *Ndi akazi angati [.....] amene ali a mbanja mwanu kapena a mbanja mwa ena mwa eni bizinesi*?**	**7**. How much are [CATEGORY] typically paid per _____? **/ *Mumawalipira ndalama zingati [CATEGORY]*?** **Code 0 if unpaid. Use more appropriate Period code below.** **Period** *Day=1; Week=2; Month=3*	
	2	**3**	**4**	**5**	**6**	**7**	
Business owners (include owner)	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐☐☐	**Period**	**Amount paid (MWK)**
Technical workers/ in production / providing services	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐	☐☐☐☐☐☐
Sales people (other than those above)	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐	☐☐☐☐☐☐
Apprenticeship / Intern	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐	☐☐☐☐☐☐
Temporary workers	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐	☐☐☐☐☐☐
Managers (Not Business Owners)	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐	☐☐☐☐☐☐
Accounting/finance	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐	☐☐☐☐☐☐
Other	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐☐☐	☐	☐☐☐☐☐☐

MAKE SURE ALL CATEGORIES IN Q2 ADD TO TOTAL IN Q1

SECTION 11.OPINIONS, INCOME AND HOUSEHOLD

1	I am going to read some statements to you. Please tell me if you agree or disagree with each statement. /***Ndikuwerengerani mawu , chonde ndiuzeni ngati mukugwirizana nazo (kubvomereza) kapena ayi.*** **Please read out all statements.** *Agree=1* *Disagree=2* *Not applicable= -98*	
	A woman's place is at the home./***Mzimayi amayenera kukhala pakhomo***	☐
	Financial institutions explain well the details of the products they offer. ***/ Mabungwe osungitsa ndalama amalongosola momveka bwino za katundu kapena njira zawo zonses.***	☐
	Banking fees are high***./Malipiro a kasungitsidwe ka ndalama ndi okwera***	☐
	If a woman earns more money than her husband, it's almost certain to cause problems/***Ngati mzimayi amapanga ndalama zambiri kuposa amuna ake, ndizachidziwikire kuti zikhoza kuyambitsa mavuto***	☐
	It is difficult to open a bank account***./ kutsekula akaunti/buku ku banki ndi kovuta***	☐
	I would never take out a loan***./ Sindingazafune kutenga ngongole***	☐
	Having a job is the best way for a woman to be an independent person. / ***Kukhala ndi ntchito ndi njira yabwino kwa mzimayi kukhala munthu oziyimira payekha***	☐
	I separate well the business money from the household money***./ Ndimadziwa kusiyanitsa ndalama za bizinesi ndi ndalama za pakhomo bwinobwino***.	☐
	[**Ask question if has a spouse/living with partner**] I am able to turn to my spouse to provide me with money for emergencies in my business.***/ Ndimatha kufunsa akunyumba kwanga kuti andipatse ndalama za dzidzidzi za bizinesi yanga.***	☐☐☐
	[**Ask question if has a spouse/living with partner**] Whenever my spouse asks for money, I always give it without question.***/ Aku nyumba kwanga akandipempha ndalama ndimawapatsa mosafunsa zambiri.***	☐☐☐
	When a mother works outside the home, the children suffer. / ***Mzimayi akakhala kuti amagwira ntchito kwina, ana amavutika***	☐
	Whenever my family asks for money, I always give it without question***/ Apa banja panga akandipempha ndalama ndimawapatsa mosafunsa zambiri.***	☐
	Financial institutions give too much credit. ***/ Mabungwe osunga ndalama amapereka ngongole zochuluka koposa***	☐
	Financial institutions have products and services designed for people like me. ***/ Mabungwe osunga ndalama ali ndi katundu /njira(malonda) amene anangotipangira anthu ngati ine.***	☐
	Being a housewife is just as fulfilling as working for pay./***Kukhala mzimayi wapakhomo ndi chimodzimodzi kugwira ntchito yolipidwa***	☐
	I could manage fine without a bank account. ***/ Ndikhonza kukwanilitsa bwino lomwe opanda akaunti yak u banki***	☐
	I trust banks. ***/ Ndimakhulupilira ma banki***	☐
	A friend of the bank or lending officer is more likely to get a loan/ ***Ndizachidziwikire kuti munthu odziwika ku banki kapena odziwana ndi obwereketsa ndalama atha kutenga ngongole***	☐
	An acquaintance of the bank or lending officer is more likely to get a loan/***Odziwika ku bank kapena odziwana ndi obwereketsa ndalama atha kutenga ngongole***	☐
	A government official is more likely to get a loan/ ***Ndizachidziwikire kuti akulu akulu a m'boma atha kutenga ngongole***	☐
	A family relation of the bank or lending officer is more likely to get a loan/ ***Ndizachidziwikire kuti wachibale ndi anthu a ku banki kapena ndi anthu obwereketsa ndalama atha kutenga ngongole***	☐
	On the whole, men make better business managers than women./***Mu zonse, azibambo amayendetsa bwino bizimizi kusiyana ndi azimayi***	☐

	A man finds it easier to start a new business than a woman when both of their previous businesses failed./***Chimakhala chapafupi kwa mzibambo kuyamba bizimizi yatsopano kusiyana ndi mzimayi akakhal a kuti onse mabizimizi awo analephera***	☐
	A man and a woman find it as easy to start a new business when both of them failed previousbusinesses./***Mzibambo ndi mzimayi amachipeza chapafupi kuyamba bizimizi zatsopano akahala kuti bizimizi zawo zakale zinakanika***	☐
	Business people offer gifts (including cash, merchandise or other goods) to influence the outcome of a loan application/ ***Anthu amabizinesi amapereka mphatso (ndalama , katundu kapena zinthu zina) kuti ziathandize kupeza mwai wa ngongole***	☐
	Business people offer investment opportunities as an incentive to the bank or lending officer to influence the outcome of a loan application/***Anthu a mabizinesi amapereka mwai wa zamalonda kwa anthu a kubank kapena obwereketsa ndalama kuti zotsatila zapempho la ngongole ziwakomere.***	☐
	I trust most Malawian business people in my sector to help each other./ ***Ndimakhulupilira a Malawi ambiri opanga bizinesi ngati yangayi kuti tizithandizana***	☐
	I trust most foreign business people in my sector to help each other./ ***Ndimakhulupilira anthu akunja ambiri opanga bizinesi ngati yangayi kuti tizithandizana***	☐
	A husband and wife should both contribute to the household income./***Mzimayi ndi mzibambo amayenera onse kuthandizana pakapezedwe ka ndalama pa khomo***	☐
	There should be equal pay for equal work.***/ Pakuyenera kukhala malipiro ofanana pa ntchito yofanana***	☐
	It is easier to borrow money from other businesses than a bank or lending institution./ ***Ndikwapafupi kubwereka ndalama kwa ma bizinesi ena kusiyana ndi ku banki kapena bungwe lobwereketsa ndalama***	☐
	Men should be more educated than women./***Azibambo amayenera kukhala ophunzira kuposa azimayi***	☐
	Men are better negotiators than women./***Azibambo amadziwa kunenelera kuposa azimayi***	☐

2	In your opinion, what are the top three (3) characteristics of a good wife? /***Mmaganizo anu, ndi zinthu zitatu ziti zazikulu zomwe zimawonetsa mzimayi wabwino***?	*1.* _____ *2.* _____ *3.* _____
3	In your opinion, what are the top three (3) characteristics of a good husband? /***Mmaganizo anu, ndi zinthu zitatu ziti zazikulu zomwe zimawonetsa mzibambo wabwino***?	*1.* _____ *2.* _____ *3.* _____

4	All things considered, how satisfied are you with your current work? / ***Titaganizira zithu zonse, ndinu okwanilitsidwa bwanji ndi ntchito imene mukupanga pakali pano***? Read out all options *Very Dissatisfied=1* *Dissatisfied =2* *Neither dissatisfied nor satisfied =3* *Satisfied=4* *Very satisfied=5*	☐

5	I am now going to show you a scale. Please indicate where you see yourself on the scale. / ***Tsopano ndikuwonetsani sikelo. Chonde ndiwuzeni mmene mukuziwonera pa sikelopo*** Example: **Walk ------|------|------|------|------|------ Bicycle** A B C D E If I strongly prefer walking for short distances to using a bicycle, I would choose A. If I prefer walking to cycling a little bit, I would choose B. If I am equally happy walking or cycling, I would choose C. Similarly I would choose D if I prefer cycling a little bit, and E if I really prefer cycling to walking a lot./ ***Ngati ndimakonda kuyenda wapansi mitunda yayifupi kusiyana ndikugwiritsa ntchito njinga, ndikhoza kusankha A. Ngati ndimakonda kuyenda wapansi pang'ono kusiyana ndikukwera njinga, ndingasankhe B. Ngati ndimakonda zonse mofanana, kuyenda wapansi kapena kukwera njinga ndingasankhe C. Chimodzimodzi ndingasankhe D ngati ndimakonda kukwera njinga pang'ono, ndi E ngati ndimakonda kuwera njinga kwambiri.***	
	Family ------|------|------|------|------|------ Work A B C D E	☐
	Work ------|------|------|------|------|------ Leisure A B C D E	☐
	Family ------|------|------|------|------|------ Religion A B C D E	☐
	Religion ------|------|------|------|------|------ Work A B C D E	☐
	Work ------|------|------|------|------|------ Education A B C D E	☐
	Education ------|------|------|------|------|------ Training A B C D E	☐
	Training ------|------|------|------|------|------ Work A B C D E	☐

6	I am going to name a few organizations/individuals. For each one, could you tell me how much confidence you have in them? ***/ Nditchula maina a mabungwe / anthu. Kwa aliyense mungandiuze kuti mumawakhulupilira motani?*** **Read out all options and statements.** *None at all=1* *Not very much confidence=2* *Quite a lot of confidence =3* *A great deal of confidence=4* *Not Applicable= -98*	
	Church/Mosque***/ kutchalithi kapena Kumzikiti***	☐
	Courts/***Khoti***	☐
	Police/***achitetezo (A poilisi)***	☐
	National Government/***Boma***	☐
	City Council / Municipal government/ ***a khonsolo ya mzinda***	☐
	Tax authorities/***a nsonkho***	☐
	Family/ ***achibale (Akubanja kwanu)***	☐
	[**Ask question if married / living with parnter**] Spouse /***[funsani ngati ali pabanja/ akukhala ndi winawake]***	☐☐☐
	Workers/ ***ogwira ntchito***	☐

7	How many businesses do you currently have?/***Ndi ma bizinesi angati amene muli nawo pakali pano*?** **Please include the business of which the interview is about. If they do not currently operate a business (business closed), Code 0 for none.** **DO NOT LEAVE BLANK.**	☐
8	When you are not operating this business, what is your primary income-earning activity? **/ *Pamene simukuchita bizinesiyi, chimene chimakupezatsani ndalama choyambilira ndi chiyani*?**	☐☐ **Specify for Other:**.....
	None=1→**Q11**	
	Another enterprise=2	
	Farm/Plot=3	
	Wage employment=4	
	Casual labor=5	
	Other=96, Specify	
9	Approximately how many hours do you devote to this other activity in a typical week? / ***Ndi pafupifupi maola angati amene mumadzipereka kuchita zomwe zimakupezetsani ndalamazo pa mulungu*?**	☐☐☐
10	How much did you earn from this other activity in the past month? / ***Munapangapo ndalama zingati kuchokera ku zochitika zimenezo m'mwezi wathawu*?**	**MWK**☐☐☐☐☐☐☐
11	Who in your household decides how the finances should be spent? **/ *Ndani amaganiza mmene chuma cha pakhomopo chingagwiritsidwe ntchito*?** **List up to 2**.	☐☐ ☐☐ **Other, Specify:**.....
	Self=1	
	Spouse=2	
	My father=3	
	My mother=4	
	My spouse's father=5	
	My spouse's mother=6	
	My son=7	
	My daughter=8	
	My sister=9	
	My brother=10	
	0ther=96, Specify	

12	Who decides on household expenditures purchased on a daily basis? **/ *Ndani amapanga chiganizo pa zakagwiritsidwe ntchito ka zogula za tsiku lirilonse*?** **List up to 2**. *Self=1* *Spouse=2* *My father=3* *My mother=4* *My spouse's father=5* *My spouse's mother=6* *My son=7* *My daughter=8* *My sister=9* *My brother=10* *0ther=96, Specify*	☐☐ ☐☐ **Other, Specify:**.....
13	Who usually decides how your earnings will be used? **/ *Amapanga chiganizo kagwiritsidwe ntchito ka ndalama zanu ndi ndani*?** **List up to 2**. *Self=1* *Spouse=2* *My father=3* *My mother=4* *My spouse's father=5* *My spouse's mother=6* *My son=7* *My daughter=8* *My sister=9* *My brother=10* *0ther=96, Specify*	☐☐ ☐☐ **Other, Specify:**.....

14	Are you or your business a member of a social networking gathering, group, or club, which helps you find business opportunities? Group/club/network/gathering refers to a group with at least 3 members. / ***Inuyo kapena bizinesi yanu ndi membala wa gulu la social networking gathering, gulu kapena kapena kalabu yomwe imakuthandizani kupeza mimwayi ya bizinesi?Gulu/kalabu/network/ likutanthauza ma membala osachepera atattu.*** *Yes= 1* *No= 2*→**Q17**	☐

15 & 16		15. Did belonging to this social networking gathering, group, or club ever help your business access [option]? **/ *Kodi kukhala membala wa social networking gathering, gulu kapena kalabu kumathandiza bizinesi yanu chilichonse mwa izi*?** **Read out all statements.** *Yes= 1* *No= 2*→**Next**	16. How did belonging to this social networking gathering, group, or club help you to access [option]?/***Kodi kukhala mugulumu kwakuthandizani bwanji kupeza []*?** *It helped me receive information about [option]=1* *It has acted as guarantor to get loan=2* *It helped me to know a person who helps secure credit lines=3* *It helped me to know a person who helps secure contracts=4* *It helped me to meet with clients=5* *It helped me to meet with suppliers=6* *It helped me learn about new equipment available =7* *Other=96, Specify* **List up to 2 answers.**
	Credit/ ***Ngongole***	☐	☐☐
	Business Contracts/ ***Mgwirizan o wa bizinesi (ma contract)***	☐	☐☐
	Training/ ***Maphunziro***	☐	☐☐
17	Are you involved in any formal or informal activities that enable you to interact with bank or lending officers?/ ***Mumatenga nawo mbali pa zichitochito zilizonse zovomerezeka kapena zosavomerekeza zomwe zitha kukupasani mwai wokambilana ndi a mabanki kapena wobwereketsa ndalama*?** *Yes= 1* *No= 2*		☐

Section 12

1	We are going to talk now about businesses that close for various reasons in your community. By closing, we mean businesses that failed and do not have resources to continue./***Tsopano tikamba za mabizimizi amene amatsekekedwa pa zifukwa zosiyanasiyana mu dera mwanu muno. Pakutseka tikutantha bizimizi zomwe zinalephera ndipo alibe ndalam zoti apitilizire.***	**Men**	**Women**
	Do you think [_____] lose respect in your community when their business closes?**/ *Mukuganiza kuti[ ] zinawachotsera ulemu mudera muno bizimizi ikatsekedwa*?** *Yes = 1* *No = 2*	☐	☐
2	Can [_____] continue trying to create a new successful business in your community after their business closed?***/Kodi [ ] angapitilize kuyamba bizimizi yochita bwino mudera mwanu pamene bizimizi ina inalephera*?** *Yes = 1* *No = 2*	☐	☐

		Men	Women
3	Are [_____] compelled by their spouse to just stay at home after their business closed?/***Mukuwona kuti [ ] amapangitsidwa ndi akunyumba kwawo kungokhala pakhomo bizimizi yawo itatsekedwa?*** *Yes = 1* *No = 2*	☐	☐
4	Are [_____] compelled by their spouse to look for a wage job for a living after their business closed?/***Mukuwona kuti [ ] amalimbikitsidwa ndi akunyumba kwawo kusaka nchito yolipidwa bizimizi yawo itatsekedwa?*** *Yes = 1* *No = 2*	☐	☐
5	Is it easy for [_____] in your community to keep their business networks after their business closed? / ***Ndizosavuta kwa [ ] mudera mwanu muno kusunga ziballe za bizimizi pomwebizimizi yawo inalephera***? *Yes = 1* *No = 2*	☐	☐
6	Do [_____] in your community have access to the same information about business opportunities after their business closed? ***Kodi [ ] mudera mwanu muno amakhala ndi mwayi opeza uthenga opeza mimwayi yamabizimiziz atsopano bizimizi yawo itatsekedwa?*** *Yes = 1* *No = 2*	☐	☐
7	Do [_____] in your community have access to the same rotating savings products after their business closed? / ***Kodi [ ] mudera mwanu muno amakhala ndi mwayi opeza chipereganyu bizimizi yawo itatsekedwa?*** *Yes = 1* *No = 2*	☐	☐
8	Is there any change in the ease of accessing credit for [_____] after their business closed?/***Kodi pamakhala kusintha pakapezedwe kangogngole kwa [ ] bizimizi yawo itatsekedwa?*** *It is easier to access credit = 1* *It is about the same = 2* *It is more difficult to access credit=3* *Don't know= -9*	☐☐	☐☐
9	Do [_____] look more often for credit in informal mechanisms, like money lenders, after their business closed?/***Kodi [ ] amayang'ana pafupipafupi ngongole munjira zosasindikizidwa, ngati obwereketsa ndalama bizimizi yawo itatsekedwa?*** *Yes = 1* *No = 2* *Don't know= -9*	☐☐	☐☐

		Men	Women
10	If [_____] try to get credit for their new business after their previous business closed, is the amount of collateral demanded higher or lower from the amount required by businesses just starting out at the same time? / ***Ngati [ ] atayesa kutenga mgongole ya bizimizi yawo yatsopano pamene bizimizi yawo yoyamba inatsekedwa, chikole chomwe chimafunidwa chimakhala chotsikira kapena chokwelera ndi ndala zomwe bizimiziyo ikufuna itangoyamba nthawi yuomweyo?*** *Higher=1* *Same=2* *Lower=3* *Don't know= -9*	☐☐	☐☐
11	Is it easier or more difficult to identify good business partners for [_____]'s new business ideas after their previous business closed? / ***Ndizophwekelako kapena zovutilako kwa [ ]kupeza oyendetsa nawo bizimizi kapena owathandiza maganizo atsopano abizimizi pamene bimizi yawo yoyamba inatsekedwa?*** *Easier=1* *Same=2* *More difficult=3* *Don't know= -9*	☐☐	☐☐
12	Is it easier or more difficult to identify good workers for [_____]'s new firms once they had businesses that closed? / ***Ndizosavutilapo kapena zovuta kwambiri kwa [ ] kupeza a ntchito abwino pamabizimizi yawo pamene ali ndi bizimizi yoti inatsekedwapo?*** Read out options *Easier=1* *Same=2* *More difficult=3* *Don't know= -9*	☐☐	☐☐

13	I am going to read some statements to you. Please tell me if you agree or disagree with each statement. /***Ndikuwerengerani mawu , chonde ndiuzeni ngati mukugwirizana nazo (kubvomereza) kapena ayi.*** **Please read out all statements.** *Agree=1* *Disagree=2* *Don't know= -9*	
	Men in my community often blame themselves unneccesarily for lack of business success./***Azibambo mudera mwathu amazinena okha kuti apangitsa bizimizi yawo kukhala yolephera***	☐☐
	Women in my community often blame themselves unneccesarily for lack of business success. /***Azimayi mudera mwathu amazinena okha kuti apangitsa bizimizi yawo kukhala yolephera***	☐☐
	Men in my community often feel they have lost respect of spouse after their business closed./ ***Azibambo mudera mwathu amawona kuti azichotsera ulemu kwa akazi awo bizimizi yawo ikalephera***	☐☐
	Women in my community often feel they have lost respect of spouse after their business closed./ ***Azimayi mudera mwathu amawona kuti azichotsera ulemu kwa amuna awo bizimizi yawo ikalephera***	☐☐
	Men in my community often feel they have lost face among friends and neighbours after their business closed./***Azibambo mudera mwathu amawona ngati azinyazitsa pamaso pa azinzawo kapena oyandikana nawo nyumba bizimizi yawo ikalephera***	☐☐
	Women in my community often feel they have lost face among friends and neighbours after their business closed. /***Azimayi mudera mwathu amawona ngati azinyazitsa pamaso pa azinzawo kapena oyandikana nawo nyumba bizimizi yawo ikalephera***	☐☐
	Men in my community often feel like not leaving the house or meeting other people after their business closed./***Azibambo mudera mwathu amaona ngati asatuluke mnyumba kapena asakumane ndi anthu ena pamene bizimizi yalephera***	☐☐
	Women in my community often feel like not leaving the house or meeting other people after their business closed. /***Azimayi mudera mwathu amaona ngati asatuluke mnyumba kapena asakumane ndi anthu ena pamene bizimizi yalephera***	☐☐
	Men in my community often feel stressed after their business closed./ ***Azibambo mudera mwathu sapeza mtendere bizimizi yawo ikalephera***	☐☐
	Women in my community often feel stressed after their business closed. / ***Azimaimai mudera mwathu sapeza mtendere bizimizi yawo ikalephera***	☐☐
	Men in my community often lose the motivation to start a new business after their business closed./***Azibambo mdera mwathu samazilimbikitsa kuyamba bizimizi ina pamene ina yakanika***	☐☐
	Women in my community often lose the motivation to start a new business after their business closed. /***Azimayi mdera mwathu samazilimbikitsa kuyamba bizimizi ina pamene ina yakanika***	☐☐
14	Have you had at least one business before that closed?/ ***Munakhalapo ndi bizimizi yoti inatsekedwa***? **All of the people that had responded "No" in Section 1, Question 1, should respond to the following questions. The same for all others that closed businesses in the past even if the current business is still operating.** *Yes = 1* *No = 2* →**END OF SURVEY**	☐

15	Do you think you lost respect in your community when your business closed? / ***Mukuwona ngati munazichotsera ulemu chifukwa choti bizimizi yanu inatsekedwa?*** *Yes = 1* *No = 2*	☐
16	Could you continue trying to create a new successful business in your community after your business closed? / ***Mukhoza kupitiliza kuyamba bizimizi yochita bwino mdera mwanu muno pamene bizimizi yanu inatsekedwa?*** *Yes = 1* *No = 2*	☐
17	**[Ask if married / living with domestic partner]** Were you compelled by your spouse to just stay at home after your business closed? / ***Munapangitsidwa ndi akunyumba kwanu kungokhala pakhomo pamene bizimizi yanu inatsekedwa?*** *Yes = 1* *No = 2* *Not applicable= -98*	☐☐☐
18	**[Ask if married / living with domestic partner]** Were you compelled by your spouse to to look for a wage job for a living after your business closed? / ***Munapangitsidwa ndi akunyumba kwanu kufuna ntchito yolipidwa bizimizi yanu itatsekedwa?*** *Yes = 1* *No = 2* *Not applicable= -98*	☐☐☐
19	Was it easy for you to keep your business network after your business closed? / ***Zinali zosavuta kwa inu kusunga zibale za bizimizi, bizimizi yanu itatsekedwa?*** *Yes = 1* *No = 2*	☐
20	Did you have access to the same information about business opportunities after your business closed? / ***Mumakhala ndi mwai opeza mauthenga omwewo okhudza mimwayi ya bizimizi pamene bizimizi inatsekedwa?*** *Yes = 1* *No = 2*	☐
21	Did you have access to the same rotating savings products after your business closed? / ***Kodi bizinesi yanu itatsekedwa munali mdi mwai opanga nawo chipereganyu ndi magulu omwewo munkapanga nawo chipereganyu.*** *Yes = 1* *No = 2* *Not applicable= -98*	☐☐☐

22	Was it easier or more difficult to access credit after your business closed? / ***Zinali zosavuta kapena zovutilapo kupezza ngongole pamene bizimizi yanu inatsekedwa?*** *Yes = 1* *No = 2* *Not applicable= -98*	☐☐☐
23	Did you look more often for credit in informal mechanisms like money lenders after your business closed? / ***Munafunako ngongole kawirikawiri mmalo osazindikizidwa ngati kwa obwereketsa ndalama pamene bizimizi yanu inatsekedwa?*** *Yes = 1* *No = 2* *Not applicable= -98* → **Code -98 for Q24 & GO TO Q25**	☐☐☐
24	When trying to get credit after your business closed, was the amount of collateral demanded higher or lower from the amount required to businesses just starting out at the same time? / ***Pamene munkayesakutenga ngongole pamene bizimizi yanu inatsekedwa, chikole chomwe chmafunidwa chinali chotsikira kapena chokwelera ndi ndalama zomwe bizimiziyo ikufuna itangoyamba nthawi yuomweyo?*** *Higher = 1* *Same=2* *Lower=3* *Not applicable= -98*	☐☐☐
25	Was it easier or more difficult to identify good business partners for your new business ideas after your previous business closed? / ***Zinali zosavutilako kapena zovutilako kupeza anthu abwino oyendetsa nawo bizimizi pachiganizo cha bizimizi yatsopano pamene bizimizi yoyamba inaktsekedwa?*** *Easier=1* *Same=2* *More difficult=3* *Not applicable= -98*	☐☐☐
26	Was it easier or more difficult to identify good workers for your new businesses after your previous business closed ? /***Zinali zosavutilako kapena zovutilako kupeza a ntchito abwino pa bizimizi yanu yatsopano pamene yoyamba inatsekedwa?*** *Easier=1* *Same=2* *More difficult=3* *Not applicable= -98*	☐☐☐

	I am going to read some statements to you. Please tell me if you agree or disagree with each statement. /***Ndikuwerengerani mawu , chonde ndiuzeni ngati mukugwirizana nazo (kubvomereza) kapena ayi.*** **Please read out all statements.** *Agree=1* *Disagree=2* *Not applicable= -98*	
	I often blamed myself unneccesarily for lack of business success./***Nthawi zambiri ndimazinena ndekha kuti ndimapangitsa bizimizi yanga kulephera***	☐
27	[**Ask question if has a spouse/living with partner**] I often felt I have lost respect of my spouse after my business closed./***Ndimaona ngati akunyumba kwanga samandipitsaso ulemu omwe ankandipatsa bizimizi yanga isanatsekedwe***	☐☐☐
	I often felt losing face among friends and neighbours after my business closed./***Sindimawonekeraso kawirikawiri kwa azinzanga ndi oyandikana nawo nyumba pamene bizimizi yanga inatsekedwa***	☐
	I often felt like not leaving the house or meeting other people after my business closed./***Kawirikawiri ndimawona ngati ndisatuluke mnyumba kapena ndisamakumane ndi anthu pamene bizimizi yanga inatsekedwa***	☐
	I often felt stressed after my business closed./***Kawirikawiri ndimakhala osowa mtendere pamene bizimizi yanga inatsekedwa***	☐
	I lost the motivation to start a new business after my business closed./***Ndinalibeso chilimbikitso choyamba bizimizi ina pamene bizimizi yanga inatsekedwa***	☐

THANK RESPONDENT AND END INTERVIEW

Midlinesurvey end time (1st interview attempt)

[*in hh:mm 24 hour clock format*]

☐☐:☐☐

Midlinesurvey end time (2nd interview attempt)

[*in hh:mm 24 hour clock format*]

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Midlinesurvey end time (3rd interview attempt)

[*in hh:mm 24 hour clock format*]

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Interviewer Observations:

IO1. Does the business have a sign up clearly stating the name of the business or the type of business it is?

Yes=1/No=2

☐

IO2. Does the business have a Business Registration Certificate displayed in a place where potential customers can see it?

Yes=1/No=2/Not applicable= -98

☐☐☐