

MALAWI ENTERPRISE SURVEY

Please administer this survey to the **BUSINESS OWNER** of the identified firm.

Please fill-in information for Q1-Q6 before the interview. [Q1-Q8 need to be confirmed with **BUSINESS OWNER** (to ensure we are the right place)]

SECTION 1. CONTACT DETAILS

1. First name:	2. Surname:
3. Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male	4. Age [in completed years]: <input type="checkbox"/> <input type="checkbox"/>
5. Business name [If no business name, put descriptive name in brackets]:	
6. Cell phone #1: <input type="checkbox"/>	7. Cell phone #2: <input type="checkbox"/>

8. Number of business owners:

9. Name of enumerator:	10. Enumerator ID: <input type="checkbox"/> <input type="checkbox"/>
11. Business physical address / <i>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]</i>	12. Landmark or any other information that would help locate the respondent in the future (include drawing of area)/ <i>Chidziwitso kapena mbiri imene ingathe kulongosola ndi kupeza munthuyo mtsogolo.</i>
13. GPS coordinates: S <input type="checkbox"/> <input type="checkbox"/> ° <input type="checkbox"/> <input type="checkbox"/> . <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> ' GPS unit # <input type="checkbox"/> <input type="checkbox"/> E <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> ° <input type="checkbox"/> <input type="checkbox"/> . <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> ' Waypoint # <input type="checkbox"/> <input type="checkbox"/>	14. Other remarks:

Signature of Enumerator:	
Signature of Supervisor:	15. Supervisor ID: <input type="checkbox"/> <input type="checkbox"/>
Signature of Scrutinizer:	16. Scrutinizer ID: <input type="checkbox"/> <input type="checkbox"/>
Signature of Data Entry Operator:	17. Data entry operator: <input type="checkbox"/> <input type="checkbox"/>

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Good day. My name is _____ and I work for Innovations for Poverty Action, a research organization based in Lilongwe. After the short survey that you participated, we are here today to conduct a more detailed survey on businesses in order to better understand their problems. The goal is learn about ways of supporting the growth of firms like yours. 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.

Tsiku labwino. Dzina langa ndine Ndipo ndimagwira ntchito ndi bungwe la Innovations for Poverty Action (I.P.A). Titamaliza kalemba wa ma bizinesi onse mu Lilongwe muno, inu ndi m'modzi wa ma bizines owerengeka amene asankhidwa kutenga nawo gawo pa kafukufuku ofuna kudziwa kayendetsedwe ka ma bizinesi m'malawi, potsatila mawere omwe anapangidwa. Cholinga chachikulu ndikufuna kudziwa za njira zothandizira kutukula ma bizinesi. Chonde dziwani kuti mayankho anu adzathandiza mabizinesi ngati anuwa, kotero tipempha kuti mukhale omasuka. Muli omasuka kuyimitsa kucheza kumeneku pa nthawi iliyonse mwafuna kapenanso kundidziwitsa ngati simungathe kuyankha funso lina mwamafunso omwe ndizikufunsani. Zindikirani kuti zonse zomene tikambirane pano zizakhala zachinsinsi komanso sizizasindikitsidwa kwina kuli konse.

I hereby give consent to be subject of your research / <i>Ndikubvomereza kutenga nawo mbali pa kafukufuku wanu</i>
<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of respondent

18. Date of 1 st interview attempt: DD/MM/YYYY	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	19. Survey start time: [in 24 hour clock format] <input type="checkbox"/> <input type="checkbox"/> : <input type="checkbox"/> <input type="checkbox"/>	20. Completed interview? See List A	<input type="checkbox"/>	List A Completed=1 Partially completed=2 Not available, revisit scheduled=3 Not available, no revisit scheduled=4 Refused to participate=5
21. Date of 2 nd interview attempt: DD/MM/YYYY	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	22. Survey start time: [in 24 hour clock format] <input type="checkbox"/> <input type="checkbox"/> : <input type="checkbox"/> <input type="checkbox"/>	23. Completed interview? See List A	<input type="checkbox"/>	
24. Date of 3 rd interview attempt: DD/MM/YYYY	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	25. Survey start time: [in 24 hour clock format] <input type="checkbox"/> <input type="checkbox"/> : <input type="checkbox"/> <input type="checkbox"/>	26. Completed interview? See List A	<input type="checkbox"/>	



We would like to start by asking you some questions about your business. We encourage you to answer as accurately as you can. Your answers should reflect only your experience. /Tifuna kuyamba ndi kufunsa mafunso okhudzana ndi bizinesi yanu. Tikukulimbikitsani kuyankha mafunso mwachindunji mmene mungathele. Mayakho anu angotiunikira za kukhalitsa kwanu pa bizinesi.

SECTION 2. BASIC INFORMATION ABOUT THE BUSINESS

Section start time: [in 24 hour clock format]

:

1	<p>In which sector does this business operate? / <i>Bizinesi yomwe mukupanga ndi yotani?</i></p> <p>If the business operates in more than one sector, please select the sector that contributes the most for the profits of the business. Refer to List B.</p>	<p><input type="text"/><input type="text"/></p> <p>Specify for Other:</p>
2	<p>Why do you operate in this sector? / <i>Chifukwa chiyani mumapanga bizinesi imeneyi?</i></p> <p>Do not read options to respondent. Simply code the response she/he gives.</p> <p><i>I inherited this business from a family member=1</i></p> <p><i>There were few people working in this sector in this area=2</i></p> <p><i>This is what everyone else is doing=3</i></p> <p><i>This sector allows me to stay at home to take care of the children/housework=4</i></p> <p><i>I have previous experience as a worker in this industry=5</i></p> <p><i>Wanted to benefit from my hobby=6</i></p> <p><i>I saw a market opportunity in this sector=7</i></p> <p><i>This is what someone like me can do around here=8</i></p> <p><i>This sector does not require a big investment to start it =9</i></p> <p><i>I am only doing this until I find a job=10</i></p> <p><i>Other=11, Specify</i></p>	<p><input type="text"/><input type="text"/></p> <p>Specify for Other:</p>
3	<p>Who started the business? / <i>Anayamba bizinesi imeneyi ndi ndani?</i></p> <p>List no more than 3. If there is only one answer, code only one answer.</p> <p><i>Self=1</i></p> <p><i>Spouse/domestic partner=2</i></p> <p><i>Own relative(s)=3</i></p> <p><i>Spouse/domestic partner's relative(s)=4</i></p> <p><i>Non-relative(s)=5</i></p>	<p><input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p>
4	<p>What year did this business first start? / <i>Bizinesi imeneyi inayamba mchaka chanji?</i></p>	<p><input type="text"/><input type="text"/><input type="text"/><input type="text"/></p>
5	<p>What year did you start managing this business? / <i>Ndi chaka chanji chimene munayamba kuyendetsa bizinesi imeneyi?</i></p> <p>If respondent started the business, this response should be the same as in Q4.</p>	<p><input type="text"/><input type="text"/><input type="text"/><input type="text"/></p>

6	<p>Who needs to approve of major decisions for the enterprise involving things such as the budget, large purchases, new suppliers, and pricing policies? / <i>Ndi ndani amene amapanga ziganizo zofunikilra kwambiri pa biznesiyi mbali yokhudzana ndi kupanga ndondomeko yogulira katundu, kugula katundu ochuluka, kupeza maoda atsopano ndi kupanga mitengo?</i></p> <p>Do not read options to respondent. Simply code the response she/he gives.</p> <p><i>I make them alone=1</i></p> <p><i>Need to consult spouse/domestic partner=2</i></p> <p><i>Need to consult other business partners=3</i></p> <p><i>Need to consult the manager =4</i></p> <p><i>Spouse/domestic partner makes most decisions=5</i></p> <p><i>Other business partners make most decisions=6</i></p> <p><i>Manager makes most decisions=7</i></p> <p><i>Other=8, Specify</i></p>	<p style="text-align: center;">□</p> <p>Specify for Other:</p>
7	<p>What was the primary reason you started/joined this business? / <i>Chifukwa chenicheni munayambira/ munalowa biznesiyi ndi chiani?</i></p> <p>Do not read options to respondent. Simply code the response she/he gives.</p> <p><i>Household needed additional money=1</i></p> <p><i>Lost previous job=2</i></p> <p><i>Previous business not successful=3</i></p> <p><i>Could not find a job=4</i></p> <p><i>Saw a market opportunity=5</i></p> <p><i>I took a related training course=6</i></p> <p><i>Received subsidy to set up business=7</i></p> <p><i>Wanted to continue family business=8</i></p> <p><i>Wanted to benefit from my hobby=9</i></p> <p><i>Low capital requirements=10</i></p> <p><i>Allows me to balance family and work life=11</i></p> <p><i>Wanted to be my own boss/have own business=12</i></p> <p><i>Wanted to make money=13</i></p> <p><i>Other=14, Specify</i></p>	<p style="text-align: center;">□□</p> <p>Specify for Other:</p>
8	<p>Currently, how many days per week is this business typically in operation? /<i>Pakali pano , ndi matsiku angati pamulungu amene biznesi yanu imakhala ikuyenda/ikutakata?</i></p>	<p style="text-align: center;">□</p>
9	<p>At what time of the day does this business usually start operating? / <i>Kawirikawiri biznesi yanu imatsekulidwa nthawi yanji?</i></p>	<p>[in hh:mm 24 hour clock format]</p> <p style="text-align: center;">□□:□□</p>
10	<p>At what time does this business usually end its operations? / <i>Nanga mumatseka nthawi zANJI kawirikawiri?</i></p>	<p>[in hh:mm 24 hour clock format]</p> <p style="text-align: center;">□□:□□</p>

11	How many weeks in one month is this business typically in operation? / <i>Ndi milungu ingati pa mwezi imene bizinesi yanu imakhala yotsegula?</i>	<input type="checkbox"/>
	<i>One week=1</i>	
	<i>Two weeks=2</i>	
	<i>Three weeks=3</i>	
	<i>Four weeks (full month)=4</i>	
12	How many months of the year in total does this business operate? / <i>Ndi miyezi ingati yonse pamodzi pa chaka imene bizinesi yanu imakhala yotsegula?</i> Note that this question is asking about seasonality. If business is operating 12 months of the year, but respondent takes one week off each month, please still record 12 months.	<input type="checkbox"/> <input type="checkbox"/>
13	Currently, how many hours per week do you spend on activities related to this business? / <i>Pakali pano ndi maola angati pa mulungu amene mumakhala mukuchita zochitika zofunikira pa bizinesi?</i> Please note that this question is not asking about opening hours of the business. It includes buying materials, production, marketing, distribution, and selling.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
14	Out of the hours that you spend per week on activities related to this business (Q13), how many hours are you just unoccupied waiting for customers, waiting for suppliers, etc? / <i>Mwa maola amene mumakhala pa mulungu mukuchita zochitika pa bizinesi (Q13), ndi maola angati mumangokhala opanda chochitika kumangodikilira makasitomala, kudikilira odzakuodetsani?</i> Code 0 if none.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
15	Out of the hours that you spend per week in activities related to this business (Q13), how many hours are you at the same time taking care of children or looking after sick / elderly? / <i>Mwa maola amene mumakhala pa mulungu kuchita zochitika pa bizinesi (Q13), ndi maola angati mumakhala mu nthawi yomwe yomweyo kukhala mukusamalira ana kapena kuyang'anira odwala / okalamba?</i> Code 0 if none.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
16	Do you manage to do any other activities while you are operating your business? Which? / <i>Mumakwanitsa kuchita zinthu zina uku bizinesi yanu ikuyenda? / Ziti?</i>	<input type="checkbox"/> Specify for Other:..... <input type="checkbox"/> Specify for Other:.....
	This would be within hours the respondent is working in the business. List up to 2.	
	<i>Other Household chores=1</i>	
	<i>Own other business=2</i>	
	<i>Wage work=3</i>	
	<i>Other=4, Specify</i>	
<i>No other activities=5</i>		

17	<p>Using your form of transportation, how long (in minutes) does it typically take you to reach your business from your home (one way)? / <i>Pogwiritsa ntchito njira yanu ya mayendedwe, zimakutengelani (mphindi) zingati kwenikweni kuti mufike ku malo anu a bizinesi kuchokera ku nyumba kwanu? (ulendo umodzi/ kupita kokha)</i></p> <p>Code 0 if respondent's home is the main place of business. If not 0 → Q20</p>	<p><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/> minutes</p>
18	<p>Do you operate your business inside the house you live or outside the house you live (other premises, street, etc)?/<i>Kodi bizinesi yanu mumachitira mnyumba mwanu kapena kunja kwa nyumba yanu (malo ena, nseu wina ndi kwina)?</i></p> <p><i>Inside the house=1</i></p> <p><i>Outside the house=2</i></p> <p><i>Both=3</i></p>	<p><input type="checkbox"/></p>
19	<p>Some small businesses like yours operate the business from home due to different reasons. Why in your case do you operate the business from home? / <i>Ena a bizinesi zing'ono zing'ono ngati zanuzi amachitira panyumba pawo pa zifukwa zosiyanasiyana. Chifukwa chiyani ku mbali yanu mumachitila bizinesi yanu pakhomo pano?</i></p> <p>Do not read all options to respondent. After responding to this question...→ Q21</p> <p><i>Need to take care of my children=1</i></p> <p><i>Need to do other household chores=2</i></p> <p><i>Can't finance new business premises=3</i></p> <p><i>The business is only operating until I find a job=4</i></p> <p><i>My spouse does not allow me to operate it outside=5</i></p> <p><i>It is convenient in my line of business=6</i></p> <p><i>My clients/suppliers are located very close=7</i></p> <p><i>I need to keep it at home to hide from tax/license fees authorities=8</i></p> <p><i>Other=9, Specify</i></p>	<p><input type="checkbox"/></p> <p>Specify for Other:</p>
20	<p>[Ask if not operated from home] What form of transportation do you use to travel between your business and your home? <i>Mumagwiritsa ntchito mayendedwe anji kuyenda pakati pa malo a bizinesi yanu ndi kunyumba kwanu?</i></p> <p><i>By foot=1</i></p> <p><i>Mini-bus=2</i></p> <p><i>Matola=3</i></p> <p><i>Cab / special hire=4</i></p> <p><i>Car=5</i></p> <p><i>Bus=6</i></p> <p><i>Bicycle =7</i></p> <p><i>Taxi=8</i></p> <p><i>Other=9, Specify</i></p>	<p><input type="checkbox"/></p> <p>Specify for Other:</p>

21	Does this business have any other branches? / <i>Kodi bizinesi yanuyi ili ndi nthambi zina kwina?</i>	□
	Yes=1	
	No=2 → Q23	
22	Where are this business' other branches? / <i>Nthambi za bizinesi imeneyi zili kuti?</i>	□
	Within Lilongwe=1	
	Within Blantyre=2	
	Outside=3	
23	Who typically manages the business when you are sick or out of town? / <i>Mukadwala kapena mukachokapo amene amayendetsa bizinesi yanu ndi ndani?</i>	□□ Specify for Other:.....
	Spouse / domestic partner=1	
	Relative (non-business partner nor employee)=2	
	Business partner (Relative)=3	
	Business partner (non-relative)=4	
	Employee (Relative)=5	
	Other employee (non-relative)=6	
	Manager=7	
	Friend=8	
	Neighbor=9	
Other=10, Specify		
No one, business closes=11		
24	What would happen to this business if you could not work anymore? / <i>Chingachitike ku bizinesi yanu ndi chiyani mutakhala kuti simungagwirensa ntchito ina iliyonse?</i>	□ Specify for Other:.....
	Do not read all options to respondent.	
	It would close down=1	
	My family would continue running the business or take it over=2	
	The business would be sold=3	
	My non-relative partners would continue on their own=4	
	My manager/employee would run it =5	
Not sure/haven't thought about it=6		
Other=7, Specify		

Section end time: [in 24 hour clock format]

□□: □□

SECTION 3. PREMISES AND EQUIPMENT

1	What is the main place for your production or service activities? / <i>Malo eni eni opangila ndi ochitila bizinesi yanu ndi ati?</i>	Specify for Other:.....	
	Home=1		<input type="checkbox"/>
	Someone else's house=2		
	Trading market/market stall =3		
	Individual workshop/factory/plant=4		
	Individual shop=5		
	Car/trunk/cart=6		
Other=7, Specify			
2	Approximately how large is this space? / <i>Malowo ndi akulu bwanji pafupifupi?</i>		
	10 square meter and below=1		
	More than 10 square meter but less than 30 square meter =2		<input type="checkbox"/>
	30 square meter and above but less than 50 square meter =3		<input type="checkbox"/>
	50 square meter and above but less than 80 square meter=4		
	80 square meter and above but less than 120 square meter=5		
	Above 120 square meter=6		
Don't know=99			
3	Do any household activities take place in this space? / <i>Kodi pa malopa pamagwiritsidwanso ntchito zomwe zimachitika pa nyumba?</i> Yes=1, No=2.	<input type="checkbox"/>	
4	How much is this space worth today in its current condition? / <i>Malo amenewa pakali pano ndi a ndalama zokwana zingati kutengela ndi mmene alili panopo?</i>	MWK <input type="checkbox"/>	
5	Do you own, rent or just use this space? / <i>Kodi ndi anu anu, mumabwereka kapena mumangogwiritsa ntchito malowa?</i>	<input type="checkbox"/>	
	Own=1		
	Rent=2		
Use (no rent)=3			
6	Do you have any proof that shows that you own (or rent) of this place? / <i>Muli ndi umboni osonyeza kuti ndi anuanu (kapena mumabwereka) malowa?</i>	Specify for Other:.....	
	Title of deed=1		<input type="checkbox"/>
	Offer of the right of occupancy=2		<input type="checkbox"/>
	Letter or allocation from City Council=3		
	Settlement permit=4		
	Traditional right of occupancy=5		
	Land sale agreement=6		
	Inheritance letter=7		
	Lease (for renters)= 8		
	Resident's license=9		
	Receipt=10		
	Other title=11, Specify		
No documentation=12			



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 zipangizo ndi zina zogwirira ntchito zimene mumagwiritsa ntchito pa bizinesi.*

For each item, read out the name of the item and then ask Q7-Q12 about each item. If the respondent doesn't have access to the item, skip Q8-Q12 for that item and start again for the new item.

	7. Does your business have access to [item]? / <i>Kodi bizinesi yanu ili ndi (chida)</i> <i>Yes, own item or pay regularly for the service=1;</i> <i>Yes, do not own item or pay for the service, but business has regular access to it=2;</i> <i>Yes, do not own item or pay for the service, but business has sporadic access to it=3;</i> <i>No, do not own and do not have access=4 → Next item</i>	8. Condition at first time of access: / <i>Mmene munkachipez a koyamba chinali chikuoneka bwanji ubwino/umoyo wake</i> <i>New=1</i> <i>Used=2</i>	9. Quantity business has access to - how many? / <i>Bizinesi yanu ili ndi ? (chida) zochuluka bwanji?</i>	10. Date of latest acquisition/access or date of start of service? / <i>Tsiku lomalizila limene munapeza kapena munayamba kugwiritsa ntchito (chida)</i> YEAR	11. How much would it cost (MWK) you to purchase all [Items] the business has access to in a similar condition? / <i>Zingakutengeleni ndalama zingati (MWK) kugula (chida) chomwe bizinesi yanu ingapeze chimodzimodzi?</i>	12. Is [item] also used by your household for non-business uses? / <i>Kodi (chida) chimagwiranso ntchito pakhomo panu yosagwirizana ndi bizinesi yanu?</i> <i>Yes=1</i> <i>No=2</i>
Mobile phone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landline	<input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/>
Electricity	<input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/>
Running water	<input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/>
Table	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motorcycle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bicycle or cart	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Storage area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Computer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Internet/email	<input type="checkbox"/>			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/>
Weighting scale	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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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 / have access to./ *Chonde lembani zipangizo/zida zitatu zomwe ndi zofunikira kwambiri ku mtundu wa bizinesi yanu. Ask Q7 to Q12 for these tools.*

1. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section end time: [in 24 hour clock format]

<input type="checkbox"/> <input type="checkbox"/>	:	<input type="checkbox"/> <input type="checkbox"/>
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SECTION 4. FINANCE

1	When this business first started, where did the start-up capital for this business come from? <i>Pachiyambi cha bizinesi iyi, ndalama/mpamba yoyambila munaitenga kuti?</i>	<table border="1"> <tr> <td><input type="checkbox"/><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/><input type="checkbox"/></td> </tr> </table> <p>Specify for Other:.....</p>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	<input type="checkbox"/> <input type="checkbox"/>				
	<input type="checkbox"/> <input type="checkbox"/>				
	<input type="checkbox"/> <input type="checkbox"/>				
	List up to 3 options that helped finance the start of this business. Do not read options to respondent. Simply code the responses he/she gives. This is asking when the business first started, which is not necessarily when the owner began to operate it.				
	<i>Personal savings=1</i>				
	<i>Spouse/domestic partner's savings=2</i>				
	<i>Own inheritance=3</i>				
	<i>Spouse/domestic partner's inheritance=4</i>				
	<i>Pension=5</i>				
	<i>Pay for being fired =6</i>				
	<i>Sold assets (car, land, other business, etc)= 7</i>				
	<i>Received money from savings club=8</i>				
	<i>Savings from a business partner=9</i>				
	<i>Gift from relative=10</i>				
	<i>Gift from other non-relative (individual)=11</i>				
	<i>Gift from government=12</i>				
<i>Gift from religious group/charity=13</i>					
<i>Gift from cooperative/business association=14</i>					
<i>Loan from bank/financial institution=15</i>					
<i>Loan from microfinance institution=16</i>					
<i>Loan from moneylender=17</i>					

	<p><i>Loan from a Savings and Credit Cooperative (SACCO)=18</i></p> <p><i>Loan from spouse/domestic partner=19</i></p> <p><i>Loan from relative(s)=20</i></p> <p><i>Loan from other non-relative (individual)=21</i></p> <p><i>Loan from government/government agency=22</i></p> <p><i>Loan from religious group/charity=23</i></p> <p><i>Loan from cooperative/business association=24</i></p> <p><i>Other=25, Specify</i></p> <p><i>Don't know=99</i></p>	
2	<p>How much money was necessary to start-up this business? / <i>Ndi ndalama zingati zomwe zimafunikira kuyambira biznesiyi?</i></p> <p>Allow the respondent to answer in a range and code the corresponding option.</p> <p><i>None=1</i></p> <p><i>MWK 1 - MWK 10,000=2</i></p> <p><i>MWK 10,001 - MWK 20,000=3</i></p> <p><i>MWK 20,001 - MWK 50,000=4</i></p> <p><i>MWK 50,001 - MWK 100,000=5</i></p> <p><i>MWK 100,001 - MWK 200,000=6</i></p> <p><i>MWK 200,001 - MWK 400,000=7</i></p> <p><i>MWK 400,001 - MWK 600,000=8</i></p> <p><i>MWK 600,001 - MWK 800,000=9</i></p> <p><i>MWK 800,001 - MWK 1,000,000=10</i></p> <p><i>Over MWK 1,000,000=11</i></p> <p><i>Don't know=99</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
3	<p>[Ask if has/had spouse] There are many ways people borrow money. Have you borrowed <u>for your business</u> in the past from your spouse? / <i>Pali njira zambiri zomwe munthu angathe kubwereka ndalama. Munayamba mwangongola ndalama kwa akunyumba kwanu za <u>biznesi</u> yanu?</i></p> <p><i>Yes=1; No=2</i></p>	<p><input type="checkbox"/></p>

<input type="checkbox"/>					
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4	<p>Have you borrowed <u>for your business</u> in the past from any other family member or a friend? / <i>munayamba mwangongola ndalama kwa achibale anu kapena anzanu za <u>bizinesi</u> yanu mmbuyomu?</i></p> <p>Yes=1; No=2</p>	<input type="checkbox"/>				
5	<p>Have you borrowed <u>for your business</u> in the past from another business? / <i>munayamba mwangongola ndalama ku <u>bizinesi</u> zina?</i></p> <p>Yes=1; No=2</p>	<input type="checkbox"/>				
6	<p>Have you borrowed <u>for your business</u> in the past from a microfinance institution? / <i>munayamba mwangongola ndalama za bizinesi ku mabungwe ang'onoang'ono obwereketsa ndalama?</i></p> <p>Yes=1; No=2</p>	<input type="checkbox"/>				
7	<p>Have you borrowed <u>for your business</u> in the past from a bank? / <i>munayamba mwangongola ndalama za bizinesi ku banki?</i></p> <p>Yes=1; No=2</p>	<input type="checkbox"/>				
8	<p>Have you borrowed <u>for your business</u> in the past from any other source? Which? / <i>munayamba mwangongola ndalama za bizinesi kwina kulikonse? Kuti?</i></p> <p>List up to 2 sources in order of importance (size of loan).</p> <p>Moneylender=1</p> <p>Non-relative (individual)=2</p> <p>Government / government agency=3</p> <p>Religious group / charity=4</p> <p>Cooperative / business association=5</p> <p>Supplier / retailer/ local store=6</p> <p>Savings and Credit Cooperative (SACCO)=7</p> <p>Rotating Savings and Credit Association (ROSCA)=8</p> <p>Other=9, Specify</p> <p>Business didn't borrow in the past from any other source=98</p>	<table border="1"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> <p>Specify for Other:.....</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<p>If “No” to all in Q3-Q8, go to Q23</p>						

9	Of all the money you borrowed for your business in the past, how much do you still owe?/ <i>Pandalama zonse zimene munangongolera bizinesi yanuzo, ndi ndalama zingati zimene simunabweze?</i>	MWK <input type="checkbox"/>
10	How much did you borrow the MOST RECENT time FOR YOUR BUSINESS? <i>Mwangongolapo ndalama zingati posachedwapa za bizinesi yanu?</i>	MWK <input type="checkbox"/>
11	When did you borrow the most recent time? / <i>Mwangongolapo liti posachedwapa?</i> Record month and year.	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
12	How long were you given to pay this amount back? / <i>Munapatsidwa nthawi yaitali bwanji kubweza ngongole imeneyi?</i> Code in years OR months OR weeks.	Years: <input type="checkbox"/> <input type="checkbox"/> Months: <input type="checkbox"/> <input type="checkbox"/> Weeks: <input type="checkbox"/> <input type="checkbox"/>
13	What frequency were you supposed to make the loan payments? / <i>Mumayenela kubweza ngongoleyo mowirikiza bwanji?</i>	<input type="checkbox"/>
	<i>Daily=1</i>	
	<i>Weekly=2</i>	
	<i>Fortnightly=3</i>	
	<i>Monthly=4</i>	
	<i>Quarterly=5</i>	
	<i>Twice a year=6</i>	
	<i>Annually=7</i>	
	<i>Lump sum, all at the end=8</i>	
<i>Whenever I could=9</i>		
<i>Whenever the lender asks=10</i>		
14	How much do you have to pay in each of those loan payments (installments)? / <i>Mukuyenera kubweza zingati pang'ono pang'ono nthawi iliyonse mukubweza ngongole imeneyo?</i>	MWK <input type="checkbox"/>
15	How much do you still owe from the most recent loan? / <i>Ndalama zimene zasala pangongole yaposachedwapa ndi zingati?</i>	MWK <input type="checkbox"/>
16	What is/was the primary use of the most recent loan? / <i>Kwenikweni ngongole imene mwatenga posachedwayo inali ya ntchito yanji?</i> Primary means where most of the funds went. Do not read out options.	<input type="checkbox"/> <input type="checkbox"/>

<input type="checkbox"/>							
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	<p><i>Construction=1</i></p> <p><i>Rent=2</i></p> <p><i>Purchase of inputs/raw materials=3</i></p> <p><i>License or permit fees=4</i></p> <p><i>Pay off past business debt=5</i></p> <p><i>Purchase of marketing materials or services=6</i></p> <p><i>Purchase of equipment=7</i></p> <p><i>Pay workers=8</i></p> <p><i>Buy property/land=9</i></p> <p><i>Personal expenses=10, Specify</i></p> <p><i>Other=11, Specify</i></p>	<p align="center">Specify for personal expenses:.....</p> <p>Specify for Other:.....</p>
17	<p>Sometimes people who get loans face pressure to spend the money on non-business purchases such as personal expenses. Approximately, how much of this loan did you have to use towards non business-related expenses?</p> <p><i>Anthu ena omwe amatenga ngongole amakumana ndi vuto lomwe limawapangitsa kugwiritsa ntchito ndalamazo pa zinthu zosagwirizana ndi bizinesi monga Kugulira zinthu zofuna zawo. Ndi ndalama zokwana pafupifupi zingati za ngongoleyo zomwe munagwiritsa ntchito kugulira zinthu zomwe sizinali za bizinesi?</i></p> <p>Code 0 if money from the loan was only used for business purchases.</p>	<p>MWK <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p>
18	<p>In order to get the loan, what kind of collateral/guarantee did you have to put up as security? / <i>Kuti mutenge ngongole, ndi chikole chamtundu wanji chomwe mumayenera kupereka ngati chitetezo?</i></p> <p>List up to 2.</p> <p><i>Cash deposit into an account=1</i></p> <p><i>Business asset/materials=2</i></p> <p><i>House/building=3</i></p> <p><i>Household assets=4</i></p> <p><i>Land=5</i></p> <p><i>Livestock=6</i></p> <p><i>Labor=7</i></p> <p><i>Group (peer monitoring)=8</i></p>	<p align="center"><input type="checkbox"/><input type="checkbox"/> <input type="checkbox"/><input type="checkbox"/></p> <p>Specify for Other:.....</p>

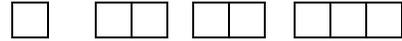
	<p><i>Employer guarantee=9</i></p> <p><i>Relative guarantee =10</i></p> <p><i>Non-relative guarantee=11</i></p> <p><i>Other=12, Specify</i></p> <p><i>No collateral /guarantee needed=99</i></p>	
19	<p>In order to borrow the money, did you have to present a business plan? / <i>Kuti mutenge ngongole, kodi munayenera kuonetsa ndondomeko wa tsogolo la bizinesi yanu?</i></p> <p>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.</p> <p><i>Yes=1</i> <i>No=2</i> <i>Don't know = 99</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
20	<p>In order to borrow the money, did you have to show credit history? / <i>Kuti mutenge ngongole, kodi munayenera kuonetsa mbiri yanu ya ngongole?</i></p> <p><i>Yes=1</i> <i>No=2</i> <i>Don't know = 99</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
21	<p>In the past 12 months, did you have any problem in paying back a loan on the day it was due? / <i>Pa miyezi khumi ndi iwiri yapitayi, Munakumanapo ndi vuto lobweza ngongole pa tsiku loyenera kubweza ngongole litafika?</i></p> <p><i>Yes=1</i> <i>No=2 → Q23</i></p>	<p><input type="checkbox"/></p>
22	<p>When you couldn't pay back the loan, what did you have to do? / <i>Mutalephera kubweza ngongole, munatani?</i></p> <p>These options should not be read to the respondent.</p> <p><i>Defaulted on the payment (still owing that money) =1</i></p> <p><i>Renegotiated the period of payment of the loan=2</i></p> <p><i>Got another loan to payback the initial one=3</i></p> <p><i>Paid back with products/services from my business=4</i></p>	<p><input type="checkbox"/></p> <p>Specify for Other:.....</p>

	<p><i>Paid back with sexual favors=5</i></p> <p><i>Paid back with personal items=6</i></p> <p><i>Other=7, Specify</i></p>	
23	<p>Did you apply for a loan for this business in the past 12 months? How many times? / <i>Munapemphapo ngongole ya bizinesi yanu pa miyezi khumi ndi iwiri yapitayi? / Kangati?</i></p> <p>This question is about the amount of times that applied for a loan, it's not the same as the amount of times the respondent got the loan, as in Q3-Q8. Code 0 if none and → Q26</p>	<input type="checkbox"/> <input type="checkbox"/>
24	<p>In the past 12 months, how many times have you obtained a loan? / <i>Pa miyezi khumi ndi iwiri yapitayi, mwatengapo ngongole kangati?</i></p> <p>If same answer as in previous question (Q23) → Q26</p>	<input type="checkbox"/> <input type="checkbox"/>
25	<p>Consider your last loan application in the last 12 months that was denied. Why was it denied? / <i>Ganizirani za ngongole imene munapempha pa miyezi khumi ndi iwiri yapitayi imene munakanizidwa? munakanizidwa chifukwa chiyani?</i></p> <p>These options should not be read to the respondent.</p> <p><i>Could not provide security/collateral=1</i></p> <p><i>Could not come up with my own contribution=2</i></p> <p><i>Business was too risky/not feasible=3</i></p> <p><i>My business was not registered=4</i></p> <p><i>Did not have the right documentation=5</i></p> <p><i>Did not have a credit record=6</i></p> <p><i>Had bad credit history=7</i></p> <p><i>Did not have a business plan=8</i></p> <p><i>Don't know=99</i></p> <p><i>Other=10, Specify</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p> <p>Specify for Other:.....</p>
26	<p>Are you currently interested in borrowing money for your business? / <i>Kodi pakali pano muli ndi khumbo lofuna kubwereka ndalama za bizinesi yanu?</i></p> <p>Yes=1 No=2 → Q28</p>	<input type="checkbox"/>

27	What is the amount in Malawian Kwacha that you would like to borrow? / <i>Mmalawi kwacha Ndi ndalama zokwana bwanji zimene mungafune kubwerekka?</i>	MWK <input type="checkbox"/>
28	Gifts are anything including cash that has been given to the business without payment or any services offered for free. Grants are an example, as are free inputs/raw materials. Did anyone or any institution give this business any GIFTS in the past 12 months? <i>Mphatso ndi chilichonse kuphatikizirapo ndalama zimene zaperekedwa ku bizinesi popanda kubweza kapena kugwirila ntchito ina iliyonse yoperekedwa mwa ulere. Ndalama zopatsidwa mmalo mwa ngongole ndi zina mwa zitsanzo, monga mmene zimakhallira zipangizo zaulere. Alipo munthu kapena bungwe lirilonse linaperekapo mphatso ku bizinesi yanuyi pa miyezi khumi ndi iwiri yapitayo?</i> Yes=1; No=2 → Q31	<input type="checkbox"/>
29	Please estimate the total value of gifts in cash and gifts in kind received in the past 12 months (value at the moment you received the gifts) / <i>Chonde yerekezani kuchuluka kwa mphatso ku ndalama ndi mphatso za mtundu wina zomwe zinalandilidwa pa miyezi khumi ndi iwiri yapitayo.</i>	CASH: MWK <input type="checkbox"/> <input type="checkbox"/> KIND: MWK <input type="checkbox"/>
30	Who gave the highest value gift? / <i>Anapeleka mphatso yochuluka kwambiri ndi ndani?</i> Spouse/ domestic partner=1 Relative(s)=2 Non-relative (individual)=3 Government / government agency=4 Religious group / charity=5 Cooperative / business association=6 Supplier / retailer/ local store=7 Other=8, Specify	<input type="checkbox"/> Specify for Other:.....
31	Did you buy raw materials, goods to resell, or equipment for your business on credit in the past 12 months? / <i>Kodi munagula zipangizo, katundu oti mugulitse, kapena zida za bizinesi yanu pa ngongole miyezi khumi ndi iwiri yapitayo?</i> Yes, usually=1 Yes, but rarely=2 No=3	<input type="checkbox"/>

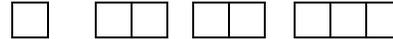
Section end time: [in 24 hour clock format]

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SECTION 5. BANK ACCOUNT AND OTHER FINANCIAL SERVICES

1	How do you save the money you earn in this business? / <i>Mumasunga bwanji ndalama zimene mumapeza mu bizinesi imeneyi?</i>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Specify for Other:.....
	These options should not be read to the respondent.	
	<i>I save money at home=1</i>	
	<i>I save with friends/family membe/ moneylender=2</i>	
	<i>I save money in the business premises=3</i>	
	<i>Through a ROSCA/SACCO=4</i>	
	<i>I give the money to my spouse who saves the money for me=5</i>	
	<i>I give the money to someone else in my family who saves the money for me =6</i>	
	<i>My business partner saves the money =7</i>	
	<i>I save in a bank=8</i>	
	<i>I don't save=9</i>	
	<i>Other=10, Specify</i>	



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 the business 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 zozzela mu foni ya mmanja, ndi mabanki. Pa chilichonse mwa izi ndifuna ndikufunsemi mafunso angapo.

	<p>2. Do you have access to money deposited in an [account]? /Muli ndi mwayi otenga ndalama zomwe mwasungit sa ku (akaunti)</p> <p>Yes=1 No=2 → Next account</p>	<p>3. In which institution/bank/co operative is this [account]? Record up to 2 institutions.</p> <p>Ndi bungwe liti/bank/ limene kuli akauntiyo?</p> <p>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=12</p>	<p>4. How much savings are currently in this [account]?/ Ndi ndalama zochuluka bwanji zomwe zili ku (akaunti)? Allow the respondent to answer in a range and code the corresponding option.</p> <p><i>I'm overdrawn (the amount I have withdrawn was over my balance)=1</i> MWK 0 - MWK 1,000=2 MWK 1,001 - MWK 3,000=3 MWK 3,001 - MWK 5,000=4 MWK 5,001 - MWK 7,500=5 MWK 7,501 - MWK 10,000=6 MWK 10,001 - MWK 25,000=7 MWK 25,001 - MWK 50,000=8 MWK 50,001 - MWK 100,000=9 MWK 100,001 - MWK 200,000=10 MWK 200,001 - MWK 300,000=11 MWK 300,001 - MWK 500,000=12 MWK 500,001 - MWK 750,000=13 MWK 750,001 - MWK 1,000,000=14 <i>More than MWK 1,000,000=15</i></p>	<p>5. 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?</p> <p>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=7, Specify</p>	<p>6. 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)</p> <p>Yes=1; No, just for personal=2; No, just for business=3</p>	<p>7. [Ask if married / living with domestic partner Does your spouse know how much money there is in the bank [account]?/Kodi akunyumba anu akudziwa kuti muli ndi ndalama zingati ku akaunti yaku banki</p> <p>Yes=1; No=2; Don't know=99</p>
Account with a microfinance institution	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Account in a Rotating /	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

Accumulating Savings and Credit Association (ROSCA & ASCA)		<input type="checkbox"/> <input type="checkbox"/>				
Account in a Savings and Credit Cooperative (SACCO)	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>				
Mobile banking account (Airtel Money, formerly Zain Zap)	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>				
Bank account in the name of the business	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>				
Checking / Current bank account (NOT in the name of business)	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>				
Savings bank account (NOT in the name of business)	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>				
Loan account (NOT in the name of business)	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/> <input type="checkbox"/>				

If "No" to all in Q2 go to Q8

8	<p>[Ask if all "No" in Q2] Why don't you have money deposited in any of these options?/Chifukwa chiyani mulibe ndalama kumalo amene nda tchulawa?</p> <p>These options should not be read to the respondent. After responding to this question → Q11</p> <p><i>I don't trust banks=1</i></p> <p><i>I keep money somewhere else=2</i></p> <p><i>Fees are too expensive=3</i></p> <p><i>I don't know where to start=4</i></p> <p><i>I cannot save / I am very poor=5</i></p> <p><i>I don't have time to open a bank account=6</i></p> <p><i>The nearest bank is too far away=7</i></p> <p><i>Other=8, Specify</i></p>	<p style="text-align: center;">□</p> <p>Specify for Other:.....</p>
9	<p>[Ask if at least one "Yes" in Q2] Why do you have money deposited? /Chifukwa chiyani munasungitsa ndalama?</p> <p>These options should not be read to the respondent.</p> <p><i>To save money=1</i></p> <p><i>To avoid that I spend the money=2</i></p> <p><i>To avoid my spouse uses the money=3</i></p> <p><i>To avoid other family member/friend uses the money=4</i></p> <p><i>To manage my accounts better=5</i></p> <p><i>To manage my investments=6</i></p> <p><i>To obtain a loan=7</i></p> <p><i>For security=8</i></p> <p><i>Don't know=9</i></p> <p><i>Other=10, Specify</i></p>	<p style="text-align: center;">□ □</p> <p>Specify for Other:.....</p>
10	<p>[Ask if no bank account in the name of the business, check in table above] Small businesses like yours typically use the personal bank account for business but each may have a particular reason why they don't have a separate business bank account. What is your reason? Why don't you have a separate business-only bank account? / Bizinesi zing'ono zing'ono ngati zanuzi zimagwiritsa ntchito akaunti ya umwini (munthu) koma aliyense ali ndi zifukwa zimene sakhalira ndi akaunti za bizinesi za pa dera. Chifukwa cha inu ndi chiyani? Ndi chifukwa chiyani mulibe akaunti ya padera ya bizinesi yanu?</p> <p>These options should not be read to the respondent.</p> <p><i>I don't see any benefits in separating business from personal money=1</i></p> <p><i>Business and personal money are the same=2</i></p> <p><i>Fees for business bank accounts are very expensive=3</i></p> <p><i>My business is not registered=4</i></p> <p><i>I want to open a business bank account but have been postponing going to the bank=5</i></p> <p><i>Having two separate accounts is too much work=6</i></p> <p><i>Other=7, Specify</i></p>	<p style="text-align: center;">□ □</p> <p>Specify for Other:.....</p>

	<p>I am going to read some statements to you. Please tell me if you agree or disagree with each statement. / Ndikuwengerani mawu , chonde ndiuzeni ngati mukugwirizana nazo (kubvomereza) kapena ayi.</p> <p>Please read out all statements.</p> <p>Agree=1 Disagree=2 Not applicable=98</p>	
	Financial institutions explain well the details of the products they offer. / Mabungwe osungitsa ndalama amalungosola momveka wa bwino za katundu/njira zawo wa/za tsopano.	<input type="checkbox"/> <input type="checkbox"/>
	Banking fees are high./ Malipiro a kasungitsidwe ka ndalama ndi okwera	<input type="checkbox"/> <input type="checkbox"/>
	It is difficult to open a bank account./ kutsekula akaunti/buku ku banki ndi kovuta	<input type="checkbox"/> <input type="checkbox"/>
	I would never take out a loan./ Sindingazafune kutenga ngongole	<input type="checkbox"/> <input type="checkbox"/>
	I separate well the business money from the household money./ Ndimadziwa kusiyantsa ndalama za bizinesi ndi ndalama za pakhomu bwinobwino	<input type="checkbox"/> <input type="checkbox"/>
	[Ask if has a spouse] I am able to turn to my spouse to provide me with money for emergencies in my business./ [funsani ngati ndi apabanja] Ndimatha kufunsa akunyumba kwanga kuti andipitse ndalama za dzidzidzi za bizinesi yanga.	<input type="checkbox"/> <input type="checkbox"/>
	I save regularly./ Ndimasunga ndalama pafupipafupi	<input type="checkbox"/> <input type="checkbox"/>
11	[Ask if has a spouse] Whenever I have money on hand, my spouse always ends up requesting some of it./ [funsani ngati ndi apabanja] Ndikakhala ndi ndalama mmanja, akunyumba kwanga amapezeka andipempha zina mwa ndalamazo nthawi zones	<input type="checkbox"/> <input type="checkbox"/>
	Whenever I have money on hand, other family members and friends always end up requesting some of it. / Ndikakhala ndi ndalama mmanja, achibale ndi anzanga amapezeka andipempha zina mwa ndalamazo nthawi zonse.	<input type="checkbox"/> <input type="checkbox"/>
	Financial institutions give too much credit. / Mabungwe osunga ndalama amapereka ngongole zochuluka koposa	<input type="checkbox"/> <input type="checkbox"/>
	People who do well in their business here are likely to receive additional requests from family and friends for money to help out with some expense or another. / Anthu amene bizinesi zimawayendela kuno ayeneleka kulandila mapempho ofuna ndalama ena oonjezela kuchokela kwa achibale ndi anzawo kuwathandizira kugula zina ndi zina	<input type="checkbox"/> <input type="checkbox"/>
	Financial institutions have products and services designed for people like me. / Mabungwe osunga ndalama ali ndi katundu /njira(malonda) amene anangotipangira anthu ngati ine.	<input type="checkbox"/> <input type="checkbox"/>
	I could manage fine without a bank account. / Ndikhonza kukwanilitsa bwino lomwe opanda akaunti yak u banki	<input type="checkbox"/> <input type="checkbox"/>
	Machines and equipment held in the business are a good way of saving money so that others don't take it. / Makina ndi zida zina zomwe zili mu biznesiyi ndi njira yabwino yosungira ndalama kuti ena asatenge.	<input type="checkbox"/> <input type="checkbox"/>
	I trust banks. / Ndimakhulupilira ma banki	<input type="checkbox"/> <input type="checkbox"/>
12	Using the form of transportation you would use, how long (in minutes) would it take you from your business to the nearest formal bank branch? / Potengera mayendedwe amene mungagwiritse ntchito, zingakutengereni mphindi zochuluka bwanji kuchokera ku bizinesi yanu kukafika ku banki imene muli nayo pafupi?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> minutes
13	Using the form of transportation you would use, how much in MWK would it cost you to go from your business to the nearest formal bank branch? / Potengera mayendedwe amene mungagwiritse ntchito, zingakutengereni ndalama zochuluka bwanji kuti inu muchoke ku bizinesi yanu kukafika ku banki imene muli nayo pafupi?	MWK <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	Code 0 if none.	

14	<p>If it was offered to you, would you be interested in participating in a short training program on separating household and business money? / <i>Zitaperekedwa kwa inu mungakhale osangalatsidwa kutenga nawo mbali pa maphunziro ochepa osiyanitsa ndalama za pakhomu ndi ndalama za bizinesi?</i> Yes=1; No=2</p>	□ □	
15	<p>Would you consider opening a bank account IN THE NAME OF YOUR BUSINESS if a special incentive was offered to you such as a reduction in the minimum amount needed to have the account operating? / <i>Mungaganize zotsekula akaunti mudzina la bizinesi yanu mutapatsidwa kamwayi monga kuchepetsa ndalama kutengera ndi ndalama imene imafunikira potsekula akaunti?</i> Yes=1; No=2; Don't know=99</p>	□ □	
16	<p>I am now going to ask you some questions about whether you would prefer to receive a sum of money today, or in a month's time. These are only questions to find out your preference, please answer which one you prefer. Would you prefer to receive MWK 1,000 today or MWK 900 one month from today? <i>Tsopano ndikufunsani mafunso okhuzana ndi zimene inuyo mungafune pa kulandira ndalama lero kapena pakatha mwezi. Mafunsowa ndi ongofuna kudziwa chisankho chimene mungapange, chonde yankhani funso lomwe mungasangalatsidwe nalo. Kodi mungafune kulandira lero MWK1000 kapena MWK900 pakatha mwezi kuyambira lero?</i> Tick the selected option.</p>	MWK 1,000 today	□
		MWK 900 one month from today → Next section	□
17	<p>Would you prefer to receive MWK 1,000 today or MWK 1,000 one month from today?/ <i>Kodi mungafune kulandira lero MWK1000 kapena MWK1000 pakatha mwezi kuyambira lero?</i></p>	MWK 1,000 today	□
		MWK 1,000 one month from today → Next section	□
18	<p>Would you prefer to receive MWK 1,000 today or MWK 1,250 one month from today? / <i>Kodi mungafune kulandira lero MWK1000 kapena MWK1,250 pakatha mwezi kuyambira lero?</i></p>	MWK 1,000 today	□
		MWK 1,250 one month from today → Next section	□
19	<p>Would you prefer to receive MWK 1,000 today or MWK 1,500 one month from today? / <i>Kodi mungafune kulandira lero MWK1000 kapena MWK1,500 pakatha mwezi kuyambira lero?</i></p>	MWK 1,000 today	□
		MWK 1,500 one month from today → Next section	□
20	<p>Would you prefer to receive MWK 1,000 today or MWK 2,000 one month from today? / <i>Kodi mungafune kulandira lero MWK1000 kapena MWK2000 pakatha mwezi kuyambira lero?</i></p>	MWK 1,000 today	□
		MWK 2,000 one month from today → Next section	□
21	<p>How much would someone have to give you in one month from today for you choose to wait instead of receiving MWK 1,000 today? / <i>Ndi ndalama zochulukwa bwanji zimene wina angakhonze kukupatsani pakatha mwezi kuyambira lero mutasankha kudikilira mmalo molandira MWK1,000 lero?</i></p>	MWK □ □ □ □ □ □ □ □	

Section end time: [in 24 hour clock format]

□ □ : □ □

SECTION 6. BUSINESS 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. / 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	<p>Some businesses are registered at the Registrar's General in Blantyre 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? / <i>Bizinesi zina zimalembetsedwa kwa a Registrar General ku Blantyre ndipo bizinesi zina ayi. Bizinesi zonsezi zimakhala zikuyendela limodzi Mmalawi muno nthawi yomweyo. Zifukwa ziwiri zoyenelera zothandiza polembetsa bizinesi zomwe inu mungaganize ndi chiani?</i></p> <p>List up to two benefits in order of importance. These options should not be read to the respondent.</p> <p>Comply with the law=1</p> <p>Avoid harassment from authorities=2</p> <p>Avoid fines=3</p> <p>Issue receipts=4</p> <p>Open a business bank account=5</p> <p>Access to finance=6</p> <p>Less bribes to pay=7</p> <p>Access to government assistance=8</p> <p>Access to new clients=9</p> <p>Access to raw materials=10</p> <p>Be a member of the Chamber of Commerce=11</p> <p>Export license=12</p> <p>Access to government tenders=13</p> <p>Ability to hire formal workers=14</p> <p>Obtain tax history for future loans=15</p> <p>To be considered a "real" business=16</p> <p>Other=17, Specify</p> <p>No benefits=18</p> <p>Don't know=99</p>	<table border="1"> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table> <p>Specify for Other:.....</p>				
2	<p>You told us this business is not registered at the Registrar's General in Blantyre. Why is this business not registered? / <i>Munatiuza kuti bizinesi iyi sinalembetsedwe kwa Registrar General ku Blantyre. Chifukwa chiyani bizinesi ndi yosalembetsedwa?</i></p> <p>These options should not be read to the respondent. If respondent answer "business is too small", please prompt back to get the real reason besides being small.</p> <p>I have tried to register but was not successful=1</p> <p>The costs of registering are too high=2</p> <p>Registering the business is too complicated=3</p> <p>I fear I'll have to pay taxes if I register the business=4</p> <p>I didn't find time yet to register the business=5</p> <p>No action will be taken against me if I don't register=6</p> <p>I don't see any benefits in being registered=7</p> <p>Don't know where the registration office is=8</p> <p>Don't know what business registration is=9</p>	<table border="1"> <tr> <td></td> <td></td> </tr> </table> <p>Specify for Other:.....</p>				

	<p><i>I'm already paying the City Assembly license / taxes=10</i></p> <p><i>Business registration does not apply for this business=11</i></p> <p><i>Other=12, Specify</i></p>	
3	<p>What information would make you consider register your business? / Ndi mfundo zANJI zimene zingakupangitseni inu kuganiza zolembetsa bizinesi yanu?</p> <p>These options should not be read to the respondent.</p> <p><i>Cost of registration is low=1</i></p> <p><i>There are clear benefits in registering=2</i></p> <p><i>The tax authorities would not take any action against me if I registered my business=3</i></p> <p><i>I can register my business in my own city=4</i></p> <p><i>Information about what is registration would be sufficient=5</i></p> <p><i>I would never register my business=6</i></p> <p><i>Other=7, Specify</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p> <p>Specify for Other:.....</p>
4	<p>What is the minimum cost for registering your business at the Registrar's General? / <i>Kodi ndindalama zingati kulembetsa bizinesi yanu kwa Registrar's General?</i></p> <p>Code 99 if respondent doesn't know.</p>	<p>MWK <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/></p>
5	<p>Do you need a valid ID to register your business? / <i>Kodi mumayenera kukhala ndi chiphaso choyenelera kuti mulembetse bizinesi?</i></p> <p><i>Yes=1</i></p> <p><i>No=2</i></p> <p><i>Don't know=99</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
6	<p>How much time does it take for the Registrar's General to process an application to register a business? / Zimatenga masiku angati kuti a Registrar General ayendetse pepala/kalata zofunsa kulembetsa bizinesi?</p> <p>Code in days. Code 99 if respondent doesn't know.</p>	<p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> days</p> <p><input type="checkbox"/> <input type="checkbox"/></p>
7	<p>[Ask if operates in a trading market] Did this business pay market dues in the past 12 months? / <i>Kodi bizinesi yanuyi yakhomelapo ndalama za mumsika muno pa miyezi 12 yapitayi?</i></p> <p><i>Yes=1</i></p> <p><i>No=2</i></p> <p><i>Not applicable=98</i></p> <p>If operates in a trading market, after responding to this question, go to Q10.</p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
8	<p>[Ask if does NOT operate in a trading market] Did this business pay a City Assembly business license in the past 12 months? / <i>Kodi bizinesi inyalipirapo chiphaso cha assembly (ofesi ya mzinda uno) pa miyezi khumi ndi iwiri yapitayo?</i></p> <p>Politely request to see the license.</p> <p><i>Yes, shows the license=1</i></p> <p><i>Yes, shows a receipt=2</i></p> <p><i>Yes, doesn't show anything or something else=3</i></p> <p><i>No=4</i></p> <p><i>Don't know=99</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p>

9	<p>[Ask if does NOT operate in a trading market] Did this business pay any sector specific business license in the past 12 months? / <i>Kodi biznesiyi inalipirapo chiphaso cha mbali ya biznesi ya mtundu wina uli onse pa miyezi khumi ndi iwiri yapitayo?</i></p> <p>Politely request to see the license.</p> <p>Yes, shows the license=1</p> <p>Yes, shows a receipt=2</p> <p>Yes, doesn't show anything or something else=3</p> <p>No=4</p> <p>Don't know=99</p>	<p style="text-align: center;">□ □</p>
10	<p>Has this business ever been inspected by municipality (City Assembly) authorities? / <i>Kodi biznesi iyi inadzayendeledwapo ndi akulu akulu a ku assembly (ofesi ya mzinda uno)</i></p> <p>Yes=1</p> <p>No=2 → Q12</p>	<p style="text-align: center;">□</p>
11	<p>What happened when your business was inspected by municipality (City Assembly) authorities? / <i>Chinachitika ndi chiyani ku biznesi yanu akulu akulu a ku assembly atayendela?</i></p> <p>These options should not be read to the respondent.</p> <p>They locked my business until I paid the license fee=1</p> <p>I paid the business license fee=2</p> <p>The official let me go in exchange of a bribe =3</p> <p>The official let me go in exchange of sexual favors=4</p> <p>Nothing, I had everything in order=5</p> <p>Other=6, Specify</p>	<p style="text-align: center;">□</p> <p>Specify for Other:.....</p>
12	<p>Did you pay the following taxes for your business in the past 12 months? / <i>Kodi munalipirapo misonkho ya buznesi yanu pa miyezi khumi ndi iwiri yapitayo?</i></p> <p>Read out.</p> <p>Yes=1</p> <p>No=2</p> <p>Not applicable=98</p>	<p style="text-align: center;">□ □</p>
13	<p>Is this business registered for taxes? / <i>Kodi biznesiyi inalembetsedwa kulipira misonkho?</i></p> <p>Politely request to see a Tax Payer Identification Number (TPIN) card.</p> <p>Yes, shows a Tax Payer Identification Number (TPIN) card=1 → Q16</p> <p>Yes, doesn't show anything or something else=2 → Q16</p> <p>No=3</p>	<p style="text-align: center;">□</p>
14	<p>Why is this business not registered for taxes? / <i>Chifukwa chiyani simunalembetse biznesi yanu kulipira misonkho?</i></p> <p>These options should not be read to the respondent.</p> <p>Business is too small to pay taxes=1</p> <p>Taxes are very high in Malawi=2</p>	<p style="text-align: center;">□ □</p>

20	<p>Could you tell me approximately how much in bribes did you have to pay in the PAST MONTH to keep your business running smoothly?</p> <p><i>Mungandiuze kuti ndi pafupifupi ndalama zingati zimene munapereka pa ziphuphu mu mwezi wathawu kuti bizinesi yanu iziyenda myaa?</i></p> <p>Input value of any in-kind payments (including payment in merchandise). Code 0 if respondent didn't pay bribes in the past month.</p>	<p>MWK □ □ □ □ □ □ □ □</p>
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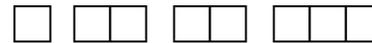
<p>21 & 22</p> <p>Now I am going to ask you about other types of harassment that people like you may face when trying to run their businesses.</p> <p><i>Tsopano ndi kufunsani za nkhanza zomwe anthu ngati inu mumakumana nazo poyesera kuyendetsa bizinesi zawo?</i></p> <p>Read out.</p>	<p>21. Could you tell me if you have experienced this in the past 12 months? / <i>Mungandiuze ngati munakumana nazo zimenezi pa miyezi khumi ndi iwiri yapitayo?</i></p> <p>Read out. Yes=1 No=2 → Next item</p>	<p>22. Could you tell me what best describes the identity of the person who did this. / <i>Mungandiuze mmene mungalongosolere maonekedwe a munthu anachita zimenezoyo?</i></p> <p>See List C</p>
Threats to shut down business / <i>Kuopsezewa kutsekedwa bizinesi</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Locking of premises/ <i>Kukhoma malowo</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Vandalism of premises or merchandise / <i>Kuphwanyiridwa malowo kapena kuonongedwa katundu</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Confiscation of property or merchandise / <i>Kuchotseledwa kapena kulandidwa zinthu zanu kapena katundu</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Sexual proposals / <i>Kufunsiridwa</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Beating / <i>Kumenyedwa</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

Section end time: [in 24 hour clock format]

□ □ : □ □

SECTION 7. PRODUCTION

1	<p>How many different products do you make/services do you provide? / <i>Mumapanga katundu wa mtundu wanji kapena ntchito yanji ?</i></p>	<p>□ □</p>
2	<p>How many NEW products/services did you introduce in the past 12 months? / <i>Pa miyezi khumi ndi iwiri yapitayi ndi katundu watsopano mungati amene mwabweretsa.</i></p>	<p>□ □</p>



	3. What were the top three products or services in total value of revenues in the past 12 months? <i>Ndi Katundu mutatuuti yemwe ali pamwamba mkatundu kumbali ya kubweretsa ndalama pa miyezi khumi ndi iwiri yapitayi?</i> See List D for products and services. 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 Products/Services A, B, and C straight.	4. How much time does it typically take to produce/provide one unit of [product/service]? / <i>Zimakutengerani nthawi yaitali bwanji kuti mutulutse /mupezeke ndi uniti ya katundu ngati ameneyo?</i> Refer to List E for “Units” and List F for “Time to Produce one Unit”.		5. [Ask only if firm produces final goods/ Do not ask for retail shops] How many of [product] do you typically produce in _____? / <i>[funsani ngati amapanga katundu okha katundu oti agulitseyo] Ndi katundu ochuluka bwanji amene amapangayo pa ?</i> Refer to period answered in previous question using List G. For example, if (2) in Q4, ask “How many of [product] do you typically produce in one week?” Use the same unit.		6. How many of [product/service] do you sell/provide per _____? <i>/Ndi [katundu] ochuluka bwanji amene mumagulitsa/mumapezeka naye pa?</i> Refer to period answered in Q4 using List G. For example, if (2) in Q4, ask “How many do you sell/provide per week? ” Use the same unit.		7. What is the typical price at which you sell [product]? / <i>Mtengo wake umene mumagulitsira [katundu] ndi bwanji?</i>
		Unit	Time to produce one unit	Period	Quantity per period	Quantity per period	Period	Typical Price (MWK)
Product / Service A	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Product / Service B	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Product / Service C	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

If only services → Q9

- 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=11, Specify

- List F. Time to produce/sell one unit**
Less than one day=1
Between one day and one week=2
Between one and two weeks=3
Between two weeks and a month=4
Within one and three months=5
Between three months and six month=6
Between six months and one year=7

- List G. Period**
Day=1
Week=2
Fortnight=3
Month=4
Quarter=5
Half year=6
Year=7

□	□□	□□	□□□
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8	<p>[If not only services] What is the current value in MWK of all completed products that you have either here or in storage somewhere else? / [Ngati sintchito yokha] <i>Ndi ndalama zingati pakali pano za katundu amene muli naye muno kapena munasunga kwina kwaka?</i></p> <p>This question is about all products, not only, A, B and C. Code 0 if none.</p>	MWK □□□□□□□
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<p>9. What are the primary inputs/raw materials/goods to resell required to make your products or provide your services? / <i>Zipangizo zimene mumagwiritsa ntchito kapena katundu amene mumagulitsanso ndi chiyani?</i></p> <p>See List H or inputs/good to resell. List the 3 main inputs in total cost of raw materials in a typical cycle of production/provision of service.</p> <p>Enumerator should write down the name of the Input and keep referring to this for each subsequent question so that it is easy to keep the identities of Inputs A, B, and C straight.</p>	<p>10. How often do you typically purchase these [inputs/goods to resell]?/ <i>Mumagula zipangizozi mowirikiza bwanji kuti mugulitsenso?</i></p> <p>Daily=1 Weekly=2 Monthly=3 Quarterly=4 Yearly=5</p>	<p>11. When you purchase the [inputs/goods to resell], how many/much of [input/goods to resell] do you typically buy per ____? How much in MWK do you spend each time on [inputs/goods to resell] (total cost)?/ <i>Mukagula [zipangizozi,] Ndi [zipangizo] zingati zimene mumagula pa? Ndi ndalama zochuluka bwanji zimene mumaononga nthawi zonse pa [zipangizo] (zonse pamodzi) ?</i></p> <p>Use period from previous question (Q10). Refer to List I for “Units”.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Unit</th> <th style="width: 35%;">Quantity purchased</th> <th style="width: 50%;">Amount Spent (MWK)</th> </tr> </thead> <tbody> <tr> <td>Input A</td> <td>□□□</td> <td>□□□□□□□□</td> </tr> <tr> <td>Input B</td> <td>□□□</td> <td>□□□□□□□□</td> </tr> <tr> <td>Input C</td> <td>□□□</td> <td>□□□□□□□□</td> </tr> </tbody> </table>	Unit	Quantity purchased	Amount Spent (MWK)	Input A	□□□	□□□□□□□□	Input B	□□□	□□□□□□□□	Input C	□□□	□□□□□□□□
Unit	Quantity purchased	Amount Spent (MWK)												
Input A	□□□	□□□□□□□□												
Input B	□□□	□□□□□□□□												
Input C	□□□	□□□□□□□□												

List I. Units

- Piece=1
- Procedure=2
- Plate (of food)=3
- Set=4
- Grams=5
- Kilograms=6
- Meters=7
- Inches=8
- Milliliters=9
- Liters=10
- Other=11, Specify

<input type="checkbox"/>					
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	<p>12. Do you have a contract with at least one supplier to purchase a certain number of [inputs/goods to resell] at a certain frequency (contract can be formal or just an informal commitment)?</p> <p><i>Muli pamgwirizano ndi okupatsilani katundu kugula katundu mungapo motsatana (mgwirizano utha kukhala odziwika olembelana kapena osalembelana)?</i></p> <p>Contract does not have to be written.</p> <p>Yes=1 No=2</p>	<p>13. [If has inputs (not retail shop)] When you purchase your inputs, what proportion (in percentage terms) of [input] is to be used in producing/providing product/service A?</p> <p><i>[ngati ali ndi zipangizo(osati katundu wa mushop)] Mukagula zipangizo ndi katundu ochuluka bwanji (mma percent) wa (zipangizo) amene mungagwiritse ntchito kupangira zimene mumagulitsa?</i></p> <p>Please refer to Product A in Q3.</p>
Input A	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Input B	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Input C	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

14	<p>[Ask if has inputs (not retail shop)] What is the current cost value in MWK of all INPUTS that you have either here or in storage somewhere else?</p> <p><i>Panopo mtengo wa zipangizo zomwe muli nazo pano kapena zimene mwasunga kwina kwake ndi zingati?</i></p> <p>This question is about all inputs, not only, A, B and C. Code 0 if none.</p>	<p>MWK <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p>
15	<p>Do any of your INPUTS or FINAL PRODUCTS ever get stolen? / <i>Kodi zipangizo zanu kapena katundu wanu ogulitsa anayamba wabedwapo?</i></p> <p>Yes=1, No=2 → Next Section</p>	<p><input type="checkbox"/></p>
16	<p>In the past 12months, what is the value of ALL inputs and final products that got stolen? / <i>Pa miyezi khumi ndi iwiri yapitayo ndi zipangizo kapena katundu za ndalama zochuluka bwanji zimene zinabedwa?</i></p>	<p>MWK <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p>

Section end time: [in 24 hour clock format]

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SECTION 8. PRICE AND SALES

1	<p>Do you determine the price at which you sell the main product/provide the main service or do you sell at the price that other businesses in your sector in your area are charging?</p> <p>Refer to products listed in Section 7,Q3</p> <p>Kodi mumatha kungoganizira za mtengo umene mungagulitsire katundu wanu weniweni/ ntchito imene mumachita yeniyeni kapena mumagulitsa pa mitengo imene a bizinesi zina zofanana nazo akugulitsira?</p> <p>I determine my own price=1</p> <p>I sell at the price everyone is charging in the market=2</p>	<p style="text-align: center;">□</p>
2	<p>If your major competitor increased the price of the main product/service by MWK____(calculate 10% of the price of Product/Service A), what would you do to the price of your main product/service?</p> <p>Refer to Q7 in Section 7 for Product A.</p> <p>Munthu yemwe mumapikisana atawonjezera mtengo pa katundu wake/ ntchito yake ndi MWK..... (welengerani 10% ya mtengo wa katundu/ntchito A) Inuyo mungatani naye katundu wanu/ ntchito yanu ?</p> <p>Do not read list out loud.</p> <p>I would increase the price of my main product by more than 10%=1</p> <p>I would increase the price of my main product by 10%=2</p> <p>I would increase the price of my main product by less than 10%=3</p> <p>I would keep the price of my main product the same=4</p> <p>I would lower the price of my main product =5</p>	<p style="text-align: center;">□</p>
3	<p>Approximately, how many immediate competitors do you have in this market (that is, people offering identical or similar products or services whom your customers would go to)?</p> <p>Pa msika pano pali bizinesi pafupifupi zingati zomwe inu mumapikisana nazo (zomwe zimapanga bizinesi yofanana ndi yanu kapena kugulitsa katundu ofanana ndi wanu komwe makasitomala anu atha kupita)?</p>	<p style="text-align: center;">□ □ □</p>
4	<p>How do you currently differentiate your products or services from theirs? / Pakali pano mukusiyanyitsa bwanji pa katundu /ntchito w/yawo ndi w/yanu?</p> <p>List up to 2. Do not read options to respondent.</p> <p>Cost=1</p> <p>Packaging=2</p> <p>Quality of final product=3</p> <p>Quality of staff=4</p> <p>Credit policy=5</p> <p>Offering more complementary services / products=6</p> <p>Use of different inputs or equipment=7</p> <p>Cleaner / neater premises=8</p> <p>Location closer to customers=9</p> <p>Friendliness of service / customer care=10</p> <p>Other=11, Specify</p> <p>Don't differentiate=98</p>	<p style="text-align: center;">□ □ □ □</p> <p>Specify for Other:.....</p>

5	<p>Do you give discounts for different customers? / <i>Kodi mumatsitsa mitengo kwa makasitomala osiyanasiyana?</i></p> <p>Code all that apply. Can prompt respondent.</p> <p><i>Yes, I charge less for friends=1</i></p> <p><i>Yes, I charge less for family=2</i></p> <p><i>Yes, I charge less for repeated customers=3</i></p> <p><i>Yes, I charge less for people who have less money=4</i></p> <p><i>Yes, I charge differently depending on whether customer is paying in full at the time of delivery=5</i></p> <p><i>Yes, I charge less for businesses that resell my products=6</i></p> <p><i>Yes, I charge less per product if customer buys in bulk (large quantities)=7</i></p> <p><i>No=8</i></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
6	<p>Are prices fixed or do you bargain with your customers? / <i>Mitengo yanu ndi yokhazikika kapena mumakambilana ndi makasitomala anu?</i></p> <p><i>Yes, prices fixed=1</i></p> <p><i>No, bargaining allowed=2</i></p>	<p><input type="checkbox"/></p>
7	<p>[If not only services] Do any of your clients re-sell your products without altering them (besides packaging)?</p> <p><i>[ngati sintchito yokha] Kodi makasitomala anu ena amatha kugulitsanso katundu wanu asanamugwiritse ntchito(Kupatula kapakilidwa)?</i></p> <p>Code 98 if only services → Next Section</p> <p><i>Yes=1</i></p> <p><i>No=2 → Q9</i></p> <p><i>Don't know=99 → Q9</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
8	<p>[If not only services] Approximately, at what price do they sell your products to their customers? / <i>Pafupifupi amagulitsa pamtengo wanji katundu wanuyi kwa makasitomala awo?</i></p> <p>For each product not re-sold, code 98. Code 99 for each product the respondent doesn't know the price.</p>	<p>Product A: MWK <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p> <p>Product B: MWK <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p> <p>Product C: MWK <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p>
9	<p>[If not only services] Do any of your clients use your products as inputs in their products or services that they then sell?</p> <p><i>Kodi muli ndi makasitomala ena amene amagwiritsa ntchito katundu wanu ngati zipangizo zopangira katundu wawo kapena ntchito imene akatha amagulitsanso?</i></p> <p><i>Yes=1</i></p> <p><i>No=2 → Next Section</i></p> <p><i>Don't know=99 → Next Section</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
10	<p>[If not only services] Approximately, at what price do they sell these new products or services that use your products? / <i>Amagulitsa pafupifupi ndalama zingati katundu yemwe amapanga pogwiritsa ntchito zipangizo zanzuzo?</i></p> <p>For each product not used as input by the respondent's clients, code 98. Code 99 for each product the respondent doesn't know the price.</p>	<p>Product A: MWK <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p> <p>Product B: MWK <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p> <p>Product C: MWK <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p>

Section end time: [in 24 hour clock format]

□□: □□

6	<p>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.</p> <p><i>Munatolera ndalama zingati zonse pamodzi mulungu wathawu? Izi tikutanthauza ndalama zonse pamodzi zomwe munapeza mutagulitsa katundu yense .</i></p> <p>Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-</p>			
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; padding: 5px;"> Range Min: MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/> </td> <td style="width: 33%; padding: 5px;"> Past week revenues: MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/> </td> <td style="width: 33%; padding: 5px;"> Range Max: MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/> </td> </tr> </table>		Range Min: MWK <input style="width: 40px;" type="text"/>	Past week revenues: MWK <input style="width: 40px;" type="text"/>	Range Max: MWK <input style="width: 40px;" type="text"/>
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MONTH

7	<p>What were the PROFITS of your business during the past MONTH? / <i>Mawini amene munapeza pa bizinesi yanu mwezi wathawu ndi angati?</i></p> <p>Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-</p>			
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8	<p>What were the total REVENUES in the past MONTH? / <i>Ndalama zonse zimene munatolera mutatha kugulitsa katundu mwezi wathawue ndi zingati?</i></p> <p>Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-</p>			
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9	<p>What was the approximate amount spent on the following in the PAST MONTH? / <i>Munagwiritsa ntchito ndalama zingati mwezi wathawu pa zinthu izi?</i></p> <p>Read out expenses. Code 0 for expenses the business didn't have in the past month. -DO NOT LEAVE BLANK-</p>																																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;">Transport for employees</td> <td style="width: 50%; padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Other travelling expenses</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Food / in-kind payments to employees</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Salaries of employees</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Raw materials/inputs</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Goods to resell</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Maintaining inventories and storage</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Electricity</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Water</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Gas and fuel</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Maintenance and general repairs</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Brokers' commissions</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Rent for machinery and equipment</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Rent for land and space</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Telephone or cellphone charges</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Marketing and promotion</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Taxes and (market) fees</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">Interest paid</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> <tr> <td style="padding: 5px;">All other expenses</td> <td style="padding: 5px;">MWK <input style="width: 40px;" type="text"/><input style="width: 40px;" type="text"/></td> </tr> </table>		Transport for employees	MWK <input style="width: 40px;" type="text"/>	Other travelling expenses	MWK <input style="width: 40px;" type="text"/>	Food / in-kind payments to employees	MWK <input style="width: 40px;" type="text"/>	Salaries of employees	MWK <input style="width: 40px;" type="text"/>	Raw materials/inputs	MWK <input style="width: 40px;" type="text"/>	Goods to resell	MWK <input style="width: 40px;" type="text"/>	Maintaining inventories and storage	MWK <input style="width: 40px;" type="text"/>	Electricity	MWK <input style="width: 40px;" type="text"/>	Water	MWK <input style="width: 40px;" type="text"/>	Gas and fuel	MWK <input style="width: 40px;" type="text"/>	Maintenance and general repairs	MWK <input style="width: 40px;" type="text"/>	Brokers' commissions	MWK <input style="width: 40px;" type="text"/>	Rent for machinery and equipment	MWK <input style="width: 40px;" type="text"/>	Rent for land and space	MWK <input style="width: 40px;" type="text"/>	Telephone or cellphone charges	MWK <input style="width: 40px;" type="text"/>	Marketing and promotion	MWK <input style="width: 40px;" type="text"/>	Taxes and (market) fees	MWK <input style="width: 40px;" type="text"/>	Interest paid	MWK <input style="width: 40px;" type="text"/>	All other expenses	MWK <input style="width: 40px;" type="text"/>
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10	<p>What were the total REVENUES in a typical MONTH? / kawirikawiri pa mwezi mumapeza <i>ndalama zingati mutagulitsa katundu?</i></p> <p>Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-</p>
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Range Min: MWK □ □ □ □ □ □ □ □	Typical month revenues: MWK □ □ □ □ □ □ □ □	Range Max: MWK □ □ □ □ □ □ □ □
YEAR		
11	What were the PROFITS of your business during the past 12 months (YEAR)? / <i>Mawini a bizinesi yanu anali angati pa miyezi khumi ndi iwiriyi?</i> Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-- If business has just started (less than 1 year) put 98 (not applicable)	
	Range Min: MWK □ □ □ □ □ □ □ □	Past year profits: MWK □ □ □ □ □ □ □ □
		Range Max: MWK □ □ □ □ □ □ □ □
12	What were the total REVENUES in the past 12 months (YEAR)? / <i>Ndalama zonse zimene munapeza mutagulitsa katundu pa miyezi khumi ndi iwiri yathayi ndi zingati?</i> Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-- If business has just started (less than 1 year) put 98 (not applicable)	
	Range Min: MWK □ □ □ □ □ □ □ □	Past year revenues: MWK □ □ □ □ □ □ □ □
		Range Max: MWK □ □ □ □ □ □ □ □
13	How much do you expect the total REVENUES for the next 12 months (YEAR)? / <i>Mukuyembekezera kudzapeza ndalama zingati mukatha kugulitsa katundu wanu yense mu miyezi khumi ndi iwiri ikubweray?</i> Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK--	
	Range Min: MWK □ □ □ □ □ □ □ □	Next year revenues: MWK □ □ □ □ □ □ □ □
		Range Max: MWK □ □ □ □ □ □ □ □
14	Do revenues show a seasonal pattern? <i>Kodi ndalama zopeza mutatha kugulitsa katundu wanu amayendera nyengo?</i>	<input type="checkbox"/> Specify for Other:
	<i>No pattern=1</i> <i>Highest in January-March=2</i> <i>Highest in April -June=3</i> <i>Highest in July-September=4</i> <i>Highest in October-December=5</i> <i>Highest at the start of school terms=6</i> <i>Lowest at the start of school terms=7</i> <i>Other=8, Specify</i>	
15	Did you pay yourself a regular fixed salary from your earnings in the past 12 months? <i>Munazilipirapo ndalama inailiyonse mwa apo ndi</i>	<input type="checkbox"/>

	<i>Purchase health/life/ accident insurance=2</i> <i>Open bank account/ increase savings=3</i> <i>Other=4, Specify</i>	
11	<p>Please identify the most important thing to find information on before taking a loan. / <i>Chonde tchulani chinthu chofunikira kuti mupeze mfundo zoyenelera musanatenge ngongole.</i></p> <p>Do not read out options from list.</p> <i>Name of the loan officer =1</i> <i>Rate of interest=2</i> <i>Location of the bank=3</i> <i>Time of installment meetings =4</i> <i>Fine for paying the installments in delay=5</i> <i>Number of installments for the loan=6</i> <i>Security / collateral=7</i> <i>Tip/Bribe needed=8</i> <i>Other=9, Specify</i>	<p style="text-align: center;">□</p> <p>Specify for Other:.....</p>
12	<p>Suppose you need to take a loan of MWK 10,000 and you have two opportunities. One is you pay an interest of MWK 100 every month for twelve months and the other is pay an interest of MWK 1,200 at the end of one year. Which one has a higher interest rate?</p> <p><i>Tiyerekeze mukufuna kutenga ngongole ya ndalama zokwanira MWK10,000 ndipo pali mwayi uwiri, oyamba ndi okuti muzipereka chiongola dzanja cha MWK100 pakutha kwa mwezi kwa miyezi khumi ndi iwiri ndipo mwayi wa chiwiri ndi okuti muzalipira chiongola dzanja cha MWK1,200 pakutha pa chaka chimodzi, ndi njira iti imene ili ndi chiongola dzanja chokwera?</i></p> <i>MWK 100 every month for twelve months=1</i> <i>MWK 1,200 at the end of the year=2</i> <i>Both have the same interest rate =3</i>	<p style="text-align: center;">□</p>
13	<p>What is the largest possible problem of keeping cash (savings) from the business at home? / <i>Kodi kuopsa kwakukulu kosunga ndalama za bizinesi kunyumba ndi kotani?</i></p> <p>Do not read out options from list.</p> <i>I spent the business money on personal items=1</i> <i>My spouse takes it=2</i> <i>My friends / other family members ask for it=3</i> <i>Theft=4</i> <i>Fire=5</i> <i>No risk=6</i> <i>Other=7, Specify</i>	<p style="text-align: center;">□</p> <p>Specify for Other:.....</p>
14	<p>Suppose that you were offered a loan of MWK 30,000, would you be willing to pay back _____ / <i>Tiyerekeze kuti munapatsidwa ngongole ya MWK30,000, mungakhale ovomera kubweza</i></p> <p><i>Yes=1 (when Yes → Q15) , No=2</i></p> <i>MWK 42,000 in 3 months?</i> <i>MWK 39,000 in 3 months?</i> <i>MWK 36,000 in 3 months?</i> <i>MWK 33,000 in 3 months?</i> <i>MWK 30,000 in 3 months?</i>	<p style="text-align: center;">□</p>

Workers' category	5. How many workers are [CATEGORY]? / <i>Ndi antchito angati amene ali [.....]?</i> If None, Code 0 and → Next	6. How many [CATEGORY] are male? / <i>Alipo amuna angati ma [.....]?</i>	7. How many MALE [CATEGORY] are from your family or from the family of any of the other owners? / <i>Ndi amuna angati [.....] amene ali a mbanja mwanu kapena a mbanja mwa ena mwa eni bizinesi?</i>	8. How many [CATEGORY] are female? / <i>Alipo akazi angati ma [.....]?</i>	9. How many FEMALE [CATEGORY] are from your family or from the family of any of the other owners? / <i>Ndi akazi angati [.....] amene ali a mbanja mwanu kapena a mbanja mwa ena mwa eni bizinesi?</i>	10. How many days in a WEEK does [CATEGORY] typically work? / <i>Ndi masiku angati pa mulungu amene [.....] amagwira ntchito?</i>	11. How many hours in a WEEK does [CATEGORY] typically work? / <i>Ndi maola angati pa mulungu amene [.....] amagwira ntchito?</i>	12. How many weeks in a MONTH does [CATEGORY] typically work? / <i>Ndi milungu ingati pa mwezi imene [.....] amagwira ntchito?</i>	13. Do [CATEGORY] typically have a written employment contract with you? / <i>Kodi [.....] ali ndi chikalata cha mgwirizano olembedwa ntchito ndi inu?</i> 1= Yes 2= No
	5	6	7	8	9	10	11	12	13
Business owners After Q5 → Next	□ □ □								
Technical workers/ in production / providing services	□ □ □	□ □ □	□ □ □	□ □ □	□ □ □	□	□ □ □	□	□
Sales people	□ □ □	□ □ □	□ □ □	□ □ □	□ □ □	□	□ □ □	□	□
Apprenticeship / Intern	□ □ □	□ □ □	□ □ □	□ □ □	□ □ □	□	□ □ □	□	□
Temporary workers	□ □ □	□ □ □	□ □ □	□ □ □	□ □ □	□	□ □ □	□	□
Managers (Not Business Owners)	□ □ □	□ □ □	□ □ □	□ □ □	□ □ □	□	□ □ □	□	□
Accounting/finance	□ □ □	□ □ □	□ □ □	□ □ □	□ □ □	□	□ □ □	□	□
Other	□ □ □	□ □ □	□ □ □	□ □ □	□ □ □	□	□ □ □	□	□

MAKE SURE ALL CATEGORIES IN Q5 ADD TO TOTAL IN Q1

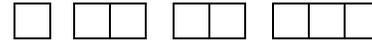
Section end time: [in 24 hour clock format]

□ □ : □ □

SECTION 14. TRAINING AND NETWORKS

1	<p>What were the main sources of learning the skills you are using in managing this business? / <i>Kumene munaphunzira luso lomwe mukugwiritsa ntchito pa kayendetsedwe ka bizinesiyo ndi kuti?</i></p> <p>List up to 2 in order of importance. Do NOT read list out loud.</p>	<p style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></p> <p>Specify for Other:</p> <p style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></p> <p>Specify for Other:.....</p>
	Taught myself=1	
	Previous job/employer=2	
	Business partner=3	
	Spouse / domestic partner=4	
	Other family member=5	
	Friend=6	
	School=7	
	University=8	
	Private training institute=9	
	Other training program=10	
	Government / government agency=11	
	Business association=12	
	Micro finance institution=13	
	Bank=14	
	Cooperative=15	
	NGO=16	
	Religious institution=17	
Chamber of commerce=18		
Mentor/advisor=19		
Apprenticeship=20		
Other=21, Specify		
2	<p>Can you read and write with understanding in any language? / <i>Kodi mungathe kulemba ndi kuwerenga ndi kumvetsetsa mu chilankhulo china chilichonse?</i></p>	<p><input type="checkbox"/></p>
	Unable to read and write=1	
	Able to read only=2	
3	<p>Have you ever attended any school? / <i>Munayamba mwaphunzira sukulu ina iliyonse?</i></p> <p>Yes=1 ->Q5</p> <p>No=2</p>	<p><input type="checkbox"/></p>
4	<p>Why have you not attended school? / <i>Chifukwa chiyani simunaphunzirepo sukulu?</i></p> <p>Do not read out. Code appropriate answer and go to Q6.</p>	<p style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></p> <p>Specify for Other:.....</p>
	Too expensive=1	
	Too far away=2	
	Poor school quality=3	
	Had to help at home=4	
	Had to help with farm work=5	
Had to help with family business=6		

	<p><i>Education not useful=7</i></p> <p><i>Parents did not want=8</i></p> <p><i>Not willing to attend=9</i></p> <p><i>Orphaned=10</i></p> <p><i>Displaced=11</i></p> <p><i>Disabled=12</i></p> <p><i>Other=13, Specify</i></p>	
5	<p>What is the highest grade that you have completed? / <i>Kusukulu munalekeza kalasi yanji?</i></p> <p><i>Nursery=1</i></p> <p><i>Not completed Standard 1=2</i></p> <p><i>Completed Standard 1=3</i></p> <p><i>Completed Standard 2=4</i></p> <p><i>Completed Standard 3=5</i></p> <p><i>Completed Standard 4=6</i></p> <p><i>Completed Standard 5=7</i></p> <p><i>Completed Standard 6=8</i></p> <p><i>Completed Standard 7=9</i></p> <p><i>Completed Standard 8=10</i></p> <p><i>Completed Form 1=11</i></p> <p><i>Completed Form 2=12</i></p> <p><i>Completed Form 3=13</i></p> <p><i>Completed Form 4=14</i></p> <p><i>Adult Vocational=15</i></p> <p><i>Completed diploma/ degree and above=16</i></p> <p><i>Don't Know=99</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p>
6	<p>Did you complete any other training, in addition to any formal education, in the past two years? / <i>Munaphunzirapo ndi kumaliza maphunziro ena, kuphatikizira ku maphunziro mwachulawa, pa zaka ziwiri zapitazo?</i></p> <p><i>Yes=1</i></p> <p><i>No=2 →Q13</i></p>	<p><input type="checkbox"/></p>



<p>7. List the names of the 2 most recent training activities/ <i>Tchulani maina awiri amene munakaphunzirako posachedwapa</i></p>	<p>8. Who provided this [training]? / <i>Anapereka maphunzirowa ndi ndani?</i></p> <p>List the type of individual / organization who provided the training.</p> <p><i>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; Other=12, Specify</i></p>	<p>9. What type of skills did you learn in this [training]? / <i>Luso limene munaphunzira ku [maphunziro] ndi lotani?</i></p> <p>List up to 2 skills for each training activity.</p> <p><i>Entrepreneurship=1 Book keeping=2 Financial literacy=3 Marketing=4 Technical skills=5 Sales=6 People management=7 Safety measures=8 Stress management=9 Other=10, specify</i></p>	<p>10. What was the total duration of the [training] (in months OR days)?</p> <p><i>Maphunziro amenewa anatenga masiku angati [Mu miyezi kapena masiku]?</i></p>	<p>11. How much in MWK did the [training] cost?</p> <p><i>Maphunziro amenewa anakutengelani ndalama zingati?</i></p> <p>Code 0 if none.</p>	<p>12. Why did you take the [training]? / <i>Chifukwa chiyani munapanga [maphunzirowa] ?</i></p> <p>Do not read list out loud.</p> <p><i>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; Other=6, Specify</i></p> <p>AFTER RESPONDING TO THIS QUESTION, GO TO Q14</p>
	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> mm <input type="text"/> <input type="text"/> dd	MWK <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>
	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> mm <input type="text"/> <input type="text"/> dd	MWK <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>

13	<p>[Ask if respondent didn't complete any training in the past 2 years(No in Q6)] Why did you not take any training in the past two years?</p> <p><i>Chifukwa chiyani simunachite maphunziro aliwonse zaka ziwiri zapitazo?</i></p> <p>Do not read list aloud.</p> <p><i>I prefer on-the-job training=1</i></p> <p><i>I don't need training / I know all I need for managing the business=2</i></p> <p><i>I meet often with other business owners to share knowledge=3</i></p> <p><i>I don't have time to do training=4</i></p> <p><i>I cannot afford to pay for training=5</i></p> <p><i>There is no one offering the training that I need=6</i></p> <p><i>Other=7, Specify</i></p>	<p style="text-align: center;">□</p> <p>Specify for Other:.....</p>
14	<p>Please rate your current knowledge (on a scale from 1 to 5 where Very poor=1; Poor=2; Neither poor, nor good=3; Good=4; Very good=5) of the following: / <i>Pakudziwa kwanu kwa zinthu pakali pano, inu mungathe kuziika pati mutazilinga mmene mukuchitila</i></p> <p>Read out. <i>Very poor=1, Poor=2, Neither poor, nor good=3, Good=4, Very good=5</i></p> <p>Technical knowledge about the product/service you provide</p> <p>Knowledge about equipment/tools available in my line of business</p> <p>Keeping home and business money separate</p> <p>Managing workers</p> <p>Book-keeping</p> <p>Accessing credit and finance</p> <p>Process for registering the business</p> <p>Process for paying taxes</p> <p>Sales</p>	<p style="text-align: center;">□</p>
15 & 16	<p>15. Has this business ever received the following kinds of support? /Kodi bizinesi yanuyi inayambapo yalandira mitundu ya zithandizo izi?</p> <p style="text-align: right;">Read out. <i>Yes=1</i></p> <p style="text-align: center;"><i>No=2 → Next type of support</i></p> <p>Advice on business planning and/or business viability/<i>Malangizo a dongosolo la kayendetsedwe ka bizinesi</i></p> <p>Assistance registering the business / <i>Thandizo pa kulembetsa bizinesi</i></p> <p>Assistance with government tendering/ <i>Thandizo pa kafunsidwe ka kupereka katundu ku boma</i></p> <p>Mentoring / <i>kupereka chilimbikitso</i></p> <p>Legal advice /<i>Malangizo a za Malamulo</i></p>	<p>16. [Ask If yes] Indicate individual / type of organization that provided this support. / Ngati ndi choncho onetsani panokha mtundu wa bungwe limene linapereka thandizo.</p> <p>See list associated with Q8.</p> <p style="text-align: center;">□ □ Specify for Other:.....</p>

	Meetings with other businesses / <i>Msonkhano ndi a bizinesi zina</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> Specify for Other:.....
17	How many people do you know that also operate a firm in ANY line of business? / <i>Ndi anthu angati amene mukudziwa amayendetsa bizinesi za mtundu uliwonse??</i> Code 0 if none.		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
18	How many people do you know that also operate a firm in YOUR major line of business (your sector)? / <i>Ndi anthu angati amene mukuwadziwa omwe akuchita bizinesi ngati yanuyi?</i> Code 0 if none.		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
19	How often did you interact in the past 12 months with people managing other businesses in your sector to discuss techniques or new ways of doing things? <i>Pa miyezi khumi ndi iwiri yapitayo mwalumikizana mowirikiza bwanji ndi anthu amene akuchita bizinesi yofanana ndi yanuyi, kukambilana njira za tsopano zochitira bizinesi?yi?</i>		<input type="checkbox"/>
	<i>Everyday=1</i>		Specify for Other:.....
	<i>Every week=2</i>		
	<i>Every month=3</i>		
	<i>Occasionally=4</i>		
	<i>I never interact with other businesses for that reason=5</i>		
20	Do you feel compelled to share new information with people managing other businesses in your sector on the following? / <i>Kodi mumakhala okakamizika kugawana mfundo zatsopano zoyendetsela bizinesi ya mtundu wanuwu ndianthu oyendetsa bizinesi ngati yanuyi pa ? Werengani mokuwa</i> Read out. <i>Yes=1</i> <i>No=2</i>		
	New clients that you got / <i>makasitomala atsopano amene muli nawo</i>		<input type="checkbox"/>
	New suppliers that you found / <i>Maoda/kooda atsopano amene mwapeza</i>		<input type="checkbox"/>
	Skills/techniques of making things/ <i>Njira ndi luso lopangila zinthu mwatsopano</i>		<input type="checkbox"/>
	New tools/machines available to do the work/ <i>Zida ndi makina atsopano ogwilira ntchito</i>		<input type="checkbox"/>
	New assistance that you have received / <i>Thandizo latsopano limene mwalandila</i>		<input type="checkbox"/>

Section end time: [in 24 hour clock format]

□ □ : □ □

SECTION 15. BUSINESS OWNER

1	When you are not operating this business, what is your primary income-earning activity? / <i>Pamene simukuchita bizinesiyo, chimene chimakupuzatsani ndalama choyambilira ndi chiyani?</i>	<input type="checkbox"/> Specify for Other:.....
	<i>None=1 → Q4</i>	
	<i>Another enterprise=2</i>	
	<i>Farm/Plot=3</i>	
	<i>Wage employment=4</i>	
	<i>Casual labor=5</i>	
2	Approximately how many hours do you devote to this other activity in a typical week? / <i>Ndi pafupifupi maola angati amene mumadzipereka kuchita zomwe zimakupuzatsani ndalamazo pa mulungu?</i>	<input type="text"/> <input type="text"/> <input type="text"/>
3	Approximately how much do you earn from this other activity in a typical month? / <i>Mumapeza pafupifupi ndalama zingati pa mwezi pochita zimene zimakupuzatsani ndalamazo?</i>	MWK <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
4	How many other businesses have you started in the past that you are currently not pursuing anymore? / <i>Ndi bizinesi zina zingati zimene munayambapo m'mbuyomu zimene pakali pano simukuzichitanso?</i> Code 0 if none → Q7	<input type="checkbox"/>
5	In which sector did the previous (most recent) business operate? / <i>Ndi mtundu uti wa bizinesi umene mumachita (umene mwachita chaposachedwapa)?</i> Refer to List B for options.	<input type="text"/> <input type="text"/> Specify for Other:.....
6	What happened to this other business (most recent) that you are not operating anymore? / <i>Chinachitika ndi chiyani ku bizinesiyo (imene mwachita posachedwapa) kuti musiye kuiyendetsa?</i> Do not read this list to the respondent.	<input type="checkbox"/> <input type="checkbox"/> Specify for Other:.....
	<i>Business was shut down due to regulation issues=1</i>	
	<i>Not enough money to purchase adequate equipment/transport/inputs/workers=2</i>	
	<i>Not enough customers=3</i>	
	<i>Did not have right technical skills=4</i>	
	<i>Could not manage finances properly=5</i>	
	<i>Could not manage workers properly=6</i>	
	<i>Found a better job=7</i>	
	<i>Started another business with better prospects=8</i>	
	<i>Someone bought old business=9</i>	
<i>Family reasons=10</i>		
<i>Other=11, Specify</i>		
7	What were you doing before you started/took over this business? / <i>Mumachita chiyani musanatenge / musanayambe kuchita bizinesi imeneyi?</i>	<input type="text"/> <input type="text"/> Specify for Other:.....

	<i>Employed for a wage in the same sector=1</i> <i>I had another business in the same sector=2</i> <i>Employed for a wage in a different sector=3</i> <i>I had another business in a different sector=4</i> <i>Apprenticeship in the same sector=5</i> <i>I was working unpaid for a family business=6</i> <i>I was working unpaid for a family farm=7</i> <i>I was unemployed=8</i> <i>I was studying / I was just staying at home =97 → Q10</i> <i>Other=9, Specify</i>	
8	For how many years were you doing this activity before starting/taking over this business? / <i>Munachita ntchito imeneyo kwa zaka zingati musanayambe/musanatenge bizinesi imeneyi?</i> Code 1 if less than one year.	□□ Years
9	What was your personal income in MWK in a typical month in this previous occupation? / <i>Mumapeza ndalama zingati pa mwezi pa nthawi imeneyo?</i>	MWK □□□□□□
10	What did/does your mother do for a living? / <i>Amayi anu amagwira ntchito yanji pa moyo wawo?</i> <i>Stayed at home, household work=1</i> <i>Managed her own/family enterprise (entrepreneur)=2</i> <i>Wage employment=3</i> <i>Casual labor=4</i> <i>Worked in the family farm=5</i> <i>Worked for the government=6</i> <i>Other=7, Specify</i> <i>Don't know=99</i>	□□ Specify for Other:.....
11	What did/does your father do for a living? / <i>Abambo anu amagwira ntchito yanji pa moyo wawo?</i> <i>Stayed at home, household work=1</i> <i>Managed his own/family enterprise (entrepreneur)=2</i> <i>Wage employment=3</i> <i>Casual labor=4</i> <i>Worked in the family farm=5</i> <i>Worked for the government=6</i> <i>Other=7, Specify</i> <i>Don't know=99</i>	□□ Specify for Other:.....
12	[Ask if married / living with someone] What does your spouse do for a living? / <i>Akazi/Amuna anu amagwira ntchito yanji pa moyo wawo?</i> <i>Stays at home, household work=1</i> <i>Manages own/family enterprise (entrepreneur)=2</i> <i>Wage employment=3</i> <i>Casual labor=4</i>	□□ Specify for Other:.....

	<i>Works in the family farm=5</i>	
	<i>Works for the government=6</i>	
	<i>Other=7, Specify</i>	
	<i>Don't know=99</i>	

Section end time: [in 24 hour clock format]

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SECTION 16. HOUSEHOLD INFORMATION

1	How many people live in your household (include yourself in the numbers)? How many are female and how many are male? <i>Ndi anthu angati amene amakhala mnyumba mwanu (inunso muziwerenge)? Ndi angati amene ali akazi ndipo amuna ndi angati?</i>	Male	Female					
	Read out. Code 0 if none for each.							
	Elder (older than 65 years old)	<input type="checkbox"/>	<input type="checkbox"/>					
	Adults working age (age between 18 and 65 years)	<input type="checkbox"/>	<input type="checkbox"/>					
	Adolescents (age 15-17)	<input type="checkbox"/>	<input type="checkbox"/>					
	Children (age 5-14)	<input type="checkbox"/>	<input type="checkbox"/>					
Young children (age 0-4)	<input type="checkbox"/>	<input type="checkbox"/>						
2	Who is the main provider of cash for food and other goods in your household? / <i>Weniweni amene amapereka ndalama za chakudya ndi zinthu zina mnyumba mwanu ndi ndani?</i>	<input type="checkbox"/> <input type="checkbox"/> Other, Specify:.....						
	<i>Self=1</i>							
	<i>Spouse=2</i>							
	<i>My father=3</i>							
	<i>My mother=4</i>							
	<i>My spouse's father=5</i>							
	<i>My spouse's mother=6</i>							
	<i>My son=7</i>							
	<i>My daughter=8</i>							
	<i>My sister=9</i>							
<i>My brother=10</i>								
<i>Other=11, Specify</i>								
3	In the past 6 MONTHS, how much money has your household spent on each of the following items? / <i>Pa miyezi isanu ndi umodzi yapitayo, ndi ndalama zochuluka bwanji zimene zagwiritsidwa ntchito pa zinthu izi?</i>							
	Read out. Code 0 for each without expense.							
	Children's schooling	MWK	<input type="checkbox"/>					
	Children clothing, female	MWK	<input type="checkbox"/>					
	Children clothing, male	MWK	<input type="checkbox"/>					
	Adults clothing, female	MWK	<input type="checkbox"/>					
	Adults clothing, male	MWK	<input type="checkbox"/>					
Footwear, female	MWK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

	Footwear, male	MWK □ □ □ □ □ □ □ □
	Celebrations, social events	MWK □ □ □ □ □ □ □ □
	Construction, house repairs	MWK □ □ □ □ □ □ □ □
4	<p>In the past 7 days, how much time (in hours or minutes) did you spend constructing or making major repairs to your dwelling, farm building, private road, or wells?</p> <p><i>Pa masiku asanu ndi awiri apitawo(7), ndi nthawi yaitali bwanji (maola kapena mphindi) imene munatenga kukhonza kapena kumanga nyumba yanu, kumanga zomangamanga ku farm kwanu, nsewu wa kunyumba kwanu, kapena kukumba chitsime?</i></p> <p>Code 0 if none.</p>	In hours: □ □ OR in minutes: □ □
5	<p>In the past 7 days, how much time (in hours or minutes) did you spend preparing food for immediate consumption?</p> <p><i>Pa masiku asanu ndi awiri apitawo(7), ndi nthawi yaitali bwanji (maola kapena mphindi) imene munatenga kukonza chakudya choti chidyedwe nthawi yomweyo?</i></p> <p>Code 0 if none.</p>	In hours: □ □ OR in minutes: □ □
6	<p>In the past 7 days, how much time (in hours or minutes) did you spend milling and other food processing for the household?</p> <p><i>Pa masiku asanu ndi awiri apitawo(7), ndi nthawi yaitali bwanji (maola ndi mphindi) imene munatenga kugaya ndi kukonza zakudya za panyumba panu?</i></p> <p>This includes threshing and milling grain, making butter and cheese, slaughtering livestock, curing hides and skins, preserving food for later consumption, making beer and alcohol, and other similar activities. It does not include preparing food for immediate consumption. Code 0 if none.</p>	In hours: □ □ OR in minutes: □ □
7	<p>In the past 7 days, how much time (in hours or minutes) did you spend making handicrafts for household use?</p> <p><i>Pa masiku asanu ndi awiri apitawo(7), ndi nthawi yaitali bwanji (maola ndi mphindi) imene munatenga kusema ndi kugoba ziwiya za panyumba panu?</i></p> <p>Code 0 if none.</p>	In hours: □ □ OR in minutes: □
8	<p>In the past 7 days, how much time (in hours or minutes) did you spend taking care of children, the elderly or ill/sick household members?</p> <p><i>Pa masiku asanu ndi awiri apitawo(7), ndi nthawi yaitali bwanji (maola ndi mphindi) imene munatenga kusamalira ana, okalamba kapena odwala a pa nyumba panu?</i></p> <p>Code 0 if none.</p>	In hours: □ □ OR in minutes: □
<p>IF NOT MARRIED / LIVING WITH SOMEONE, go to NEXT SECTION</p>		

9	<p>[Ask If respondent is female] How many wives/live-in partners does your husband/partner have? / <i>Amuna anu ali ndi akazi angati?</i></p> <p>If only one wife → Q11</p>	<p>□ □</p>
10	<p>[If respondent is female] What is your marital rank? / <i>Kodi ndinu mkazi wa chingati ku banja lanu?</i></p> <p>This should be based on order of marriage, not a subjective ranking.</p>	<p>□ □</p>
11	<p>When you began living together with your spouse/domestic partner, how did the economic status of your parents compare to the status of your parents-in-law? / <i>Mutayamba kukhala limodzi ndi amuna/akazi /akunyumba anu, chuma cha makolo anu chinali bwanji pofanizira ndi chuma cha apongozi anu?</i></p> <p>Much higher=1</p> <p>Somewhat higher=2</p> <p>About the same=3</p> <p>Somewhat lower=4</p> <p>Much lower=5</p> <p>Parents not alive at time of marriage=98</p>	<p>□ □</p>
12	<p>When you began living together with your spouse/domestic partner, did any of you move residence? / <i>Mutayamba kukhala ndi amuna/akazi/akunyumba kwanu, alipo mwa inu amene anasamuka?</i></p> <p>I moved into my spouse's family residence=1</p> <p>My spouse moved into my family's residence=2</p> <p>I moved into my spouse's home=3</p> <p>My spouse moved into my residence=4</p> <p>My spouse and I both moved into a new residence=5</p> <p>No=98</p>	<p>□ □</p>
13	<p>In the event that this marriage/union ended (through means other than death), would you be able to return to your parent's home? / <i>Mu nyengo yoti ukwati/mgwirizano watha (mwa njira ina kupatula imfa) mungathe kubwelera ku nyumba kwa makolo anu?</i></p> <p>Yes=1</p> <p>No = 2</p>	<p>□</p>
14	<p>Does your domestic partner know about the business that you currently operate? / <i>Kodi akunyumba kwanu amadziwa za bizinesi imene mumapanga?</i></p> <p>Yes=1</p> <p>No=2</p>	<p>□</p>
15	<p>Typically, out of every MWK 1,000 that you earn in your business, how many MWK does your domestic partner know about? / <i>Mwa MWK1,000 yomwe mumapeza mu bizinesi, Ndi ndalama zingati zimene akunyumba kwanu amaziziwa?</i></p>	<p>MWK □ □ □ □</p>

16	<p>Typically, out of every MWK 1,000 that you earn in your business, how many MWK go towards household expenses? / <i>Mwa MWK1,000 yomwe mumapeza mu bizinesi, Ndi ndalama zingati zomwe zimagula zinthu za pakhomu?</i></p> <p>Household expenses do not include personal goods or business expenses.</p>	<p>MWK □ □ □ □</p>
17	<p>Typically, out of every MWK 1,000 spent towards household expenses, how many MWK comes from your domestic partner? / <i>Mwa MWK1,000 yomwe imagwiritsidwa ntchito pakhomu panu, ndi ndalama zokwana bwanji zimene zimachokera kwa akunyumba kwanu?</i></p> <p>Household expenses do not include personal goods or business expenses.</p>	<p>MWK □ □ □ □</p>
18	<p>Did your spouse ask you to give him/her money that you didn't want to in the past 12 months? / <i>Akazi/amuna anu anakupemphani kuti muwapatse ndalama zimene simunafune kuwapatsa pa miyezi khumi ndi iwiri yapitayi?</i></p> <p>Yes=1 ; No=2</p>	<p>□</p>

Section end time: [in 24 hour clock format]

□ □ : □ □

SECTION 17. HOUSEHOLD DECISION MAKING

1	<p>Who in your household decides how the finances should be spent? / <i>Ndani amaganiza mmene chuma cha pakhomopo chingawiritsidwe ntchito?</i></p> <p>List up to 2.</p> <p>Self=1</p> <p>Spouse=2</p> <p>My father=3</p> <p>My mother=4</p> <p>My spouse's father=5</p> <p>My spouse's mother=6</p> <p>My son=7</p> <p>My daughter=8</p> <p>My sister=9</p> <p>My brother=10</p> <p>Other=11, Specify</p>	<p>□ □ □ □</p> <p>Other, Specify:.....</p>
2	<p>Who decides on household expenditures purchased on a daily basis? / <i>Ndani Amapanga chiganizo pa zakawiritsidwe ntchito ka zogula za tsiku lililonse?</i></p> <p>List up to 2.</p> <p>Self=1</p> <p>Spouse=2</p> <p>My father=3</p> <p>My mother=4</p> <p>My spouse's father=5</p> <p>My spouse's mother=6</p> <p>My son=7</p>	<p>□ □ □ □</p> <p>Other, Specify:.....</p>

	<p><i>My daughter=8</i></p> <p><i>My sister=9</i></p> <p><i>My brother=10</i></p> <p><i>Other=11, Specify</i></p>	
3	<p>Who usually decides how your earnings will be used? / <i>Amapanga chiganizo kagwiritsidwe ntchito ka ndalama zanu ndi ndani?</i></p> <p>List up to 2.</p> <p><i>Self=1</i></p> <p><i>Spouse=2</i></p> <p><i>My father=3</i></p> <p><i>My mother=4</i></p> <p><i>My spouse's father=5</i></p> <p><i>My spouse's mother=6</i></p> <p><i>My son=7</i></p> <p><i>My daughter=8</i></p> <p><i>My sister=9</i></p> <p><i>My brother=10</i></p> <p><i>Other=11, Specify</i></p>	<p style="text-align: center;"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </p> <p>Other, Specify:.....</p>
4	<p>Who usually decides on what to do in case adults in the household get sick? / <i>Amene amapanga chiganizo pa zoyenera kuchita munthu wamkulu akadwala mnyumba mwanu ndi ndani?</i></p> <p>List up to 2.</p> <p><i>Self=1</i></p> <p><i>Spouse=2</i></p> <p><i>My father=3</i></p> <p><i>My mother=4</i></p> <p><i>My spouse's father=5</i></p> <p><i>My spouse's mother=6</i></p> <p><i>My son=7</i></p> <p><i>My daughter=8</i></p> <p><i>My sister=9</i></p> <p><i>My brother=10</i></p> <p><i>Other=11, Specify</i></p>	<p style="text-align: center;"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </p> <p>Other, Specify:.....</p>
5	<p>[Ask if household has children] Who decides whether children should attend school? / <i>Amene amapanga chiganizo chokuti ana apite ku sukulu ndi ndani?</i></p> <p>List up to 2.</p> <p><i>Self=1</i></p> <p><i>Spouse=2</i></p> <p><i>My father=3</i></p> <p><i>My mother=4</i></p> <p><i>My spouse's father=5</i></p> <p><i>My spouse's mother=6</i></p> <p><i>My son=7</i></p> <p><i>My daughter=8</i></p>	<p style="text-align: center;"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </p> <p>Other, Specify:.....</p>

	<p><i>My sister=9</i></p> <p><i>My brother=10</i></p> <p><i>Other=11, Specify</i></p>	
6	<p>Who decides how inputs are allocated across plots owned by the household? / <i>Amene amapanga chiganizo choti zipangizo za ulimi izi zipite munda uwu pa minda ya pakhomu panu ndi ndani?</i></p> <p>List up to 2. Code 98 if no plots/land.</p> <p><i>Self=1</i></p> <p><i>Spouse=2</i></p> <p><i>My father=3</i></p> <p><i>My mother=4</i></p> <p><i>My spouse's father=5</i></p> <p><i>My spouse's mother=6</i></p> <p><i>My son=7</i></p> <p><i>My daughter=8</i></p> <p><i>My sister=9</i></p> <p><i>My brother=10</i></p> <p><i>Other=11, Specify</i></p>	<p style="text-align: center;"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </p> <p>Other, Specify:.....</p>
7	<p>Who usually decides whether you work / operate your business or not? / <i>Amene amaganiza kuti lero mugwire ntchito / muyendetse bizinesi yanu ndi ndani?</i></p> <p><i>Self=1</i></p> <p><i>Spouse=2</i></p> <p><i>My father=3</i></p> <p><i>My mother=4</i></p> <p><i>My spouse's father=5</i></p> <p><i>My spouse's mother=6</i></p> <p><i>My son=7</i></p> <p><i>My daughter=8</i></p> <p><i>My sister=9</i></p> <p><i>My brother=10</i></p> <p><i>Other=11, Specify</i></p>	<p style="text-align: center;"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </p> <p>Other, Specify:.....</p>
8	<p>[Ask if married / living with a partner] Who decides whether you and your partner use contraception? / <i>Amapanga chiganizo kuti inu kapena okonedwa anu mugwiritse ntchito njira za kulera ndi ndani?</i></p> <p><i>Self=1</i></p> <p><i>Spouse=2</i></p> <p><i>My father=3</i></p> <p><i>My mother=4</i></p> <p><i>My spouse's father=5</i></p> <p><i>My spouse's mother=6</i></p> <p><i>My son=7</i></p> <p><i>My daughter=8</i></p> <p><i>My sister=9</i></p> <p><i>My brother=10</i></p> <p><i>Other=11, Specify</i></p>	<p style="text-align: center;"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </p> <p>Other, Specify:.....</p>

9	<p>In a couple, who do you think <u>should</u> have the greater say in each of the following decisions? / <i>Pa banja, mukuganiza kuti angakhale ndi mphamvu zoyankhulapo pa maganizo awa ndi ndani?</i></p> <p>Read out options and statements. <i>Husband=1</i> <i>Wife=2</i> <i>Both equally=3</i></p>	
	Making large household purchases	<input type="checkbox"/>
	Making daily household purchases	<input type="checkbox"/>
	Wife's personal purchases	<input type="checkbox"/>
	Borrowing money	<input type="checkbox"/>
	Lending money	<input type="checkbox"/>
	Wife's choice of occupation	<input type="checkbox"/>
	Wife's place of work (home vs outside)	<input type="checkbox"/>
	Wife's working hours	<input type="checkbox"/>
	Wife's participation in groups	<input type="checkbox"/>
Having children	<input type="checkbox"/>	
10	<p>In your opinion, does a man have a good reason to hit his wife if: / <i>Pa maganizo anu, kodi Mwamuna angakhale ndi chifukwa chokwanila kumenya mkazi wake:</i></p> <p>Read out. <i>Yes=1</i> <i>No=2</i></p>	
	She does not complete her housework to his satisfaction	<input type="checkbox"/>
	She disobeys him	<input type="checkbox"/>
	She refuses to have sexual relations with him	<input type="checkbox"/>
	She asks him whether he has other girlfriends	<input type="checkbox"/>
	He suspects that she is unfaithful	<input type="checkbox"/>
	He finds out that she has been unfaithful	<input type="checkbox"/>

IF RESPONDENT IS MALE, GO TO END OF INTERVIEW, IF FEMALE CONTINUE

11	<p>[Ask if female and married/ has a partner] I am now going to ask you about some situations that are true for many women. Thinking about your current husband/partner, would you say it is generally true that he:</p> <p><i>Tsopano ndikufunsani zochitika zina zomwe ndi zoona kwa amayi ambiri. Kuganizira za Mwamuna muli naye pano, munganene kuti ndi zoona kuti ndi:</i></p> <p>Read out. <i>Yes=1; No=2</i></p>	
	Tries to keep you from seeing your friends and family	<input type="checkbox"/>
	Physically force you to have sexual intercourse with him even when you did not want to	<input type="checkbox"/>
	Insists on knowing where you are at all times	<input type="checkbox"/>
	Is often suspicious that you are unfaithful	<input type="checkbox"/>

12	<p>[Ask if female] I am now going to ask you about certain actions that a husband/partner might take. Out of every 10 women, can you tell me how many do you think experience this at least once in the past 12 months? / <i>Tsopano ndi kufunsani za zina zomwe amuna amakhoza kuchita. Mwa amayi 10, mungandiuze kuti ndi amayi angati amene akumana ndi izi mwina kamodzi pa miyezi khumi ndi iwiri yathayi?</i></p> <p>Read out.</p>	
	Being slapped or thrown something at them that could hurt by their husband/partner	<input type="checkbox"/> <input type="checkbox"/>
	Choked or burnt on purpose by the husband/partner	<input type="checkbox"/> <input type="checkbox"/>
	Threatened by the husband/partner to use or actually used a gun, knife, or other weapon against them	<input type="checkbox"/> <input type="checkbox"/>

13	<p>[Ask if female and married/ has a partner] Many women experience these situations. Now if you don't mind, I am going to ask about your own case. Can you tell me about the frequency with which your current husband/partner might have taken these actions against you?</p> <p><i>Amayi ambiri amakumana ndi vuto limeneli. Tsopano ngati simungadandaule, ndikufunsani za inuyo. Mungandiuze mmene amuna anu amene muli nawo pano ngati amachita zimenezi ndi mowirikiza bwanji?</i></p> <p><i>Many times in the past 12 months=1</i> <i>Few times in the past 12 months = 2</i> <i>Once in the past 12 months=3</i> <i>Frequently but not in the past 12 months=4</i> <i>Rarely but not in the past 12 months=5</i> <i>Once but not in the past 12 months=6</i> <i>Never=7</i></p>	
	Slapped you or throw something at you that could hurt you? / <i>Kukumenyani mbama kapena kukugendani ndi chinachake chomwe chingkhonze kukupwetekani?</i>	<input type="checkbox"/>
	Choked you or burnt you on purpose? / <i>Kukunyokani(kukubanikitsani) kapena kukuwotchani mwadala?</i>	<input type="checkbox"/>
	Threatened to use or actually used a gun, knife, or other weapon against you? / <i>Kukuopsezani kugwiritsa ntchito mfuti, mpeni, ndi zida zina kwa inu</i>	<input type="checkbox"/>

Go to End of Interview if Never (7) to all sub-questions

14	<p>[Ask if female and married/ living with someone] Whom have you told about the physical violence? / <i>Ndi ndani munamuuzako za nkhanza za chonchizi?</i></p> <p>List up to 2.</p> <p><i>No one=1</i></p> <p><i>Friends=2</i></p> <p><i>Parents=3</i></p> <p><i>Brother or sister=4</i></p> <p><i>Spouse/partner's family=5</i></p> <p><i>Children=6</i></p> <p><i>Other family=7</i></p> <p><i>Neighbors=8</i></p> <p><i>Police=9</i></p> <p><i>Doctor/heath worker=10</i></p> <p><i>Priest=11</i></p> <p><i>Counselor=12</i></p> <p><i>NGO/ women organizer=13</i></p> <p><i>Local leader=14</i></p>	<p align="center"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </p> <p>Other, Specify:.....</p>
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	<i>Other=15, Specify</i>	
15	[Ask if female married/ living with someone] Did you ever go somewhere for help? Where?	<div style="text-align: center;"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Other, Specify:..... </div>
	<i>Munayambapo mwapita kwina kwake kukafunsa chithandizo? Kuti?</i>	
	List up to 2.	
	<i>Police=1</i>	
	<i>Hospital or health center=2</i>	
	<i>Social services (includes counseling, support group or network)=3</i>	
	<i>Legal advice center=4</i>	
	<i>Court=5</i>	
	<i>Shelter=6</i>	
	<i>Local leader=7</i>	
	<i>Women's organization=8</i>	
	<i>Friend=9</i>	
	<i>Relative=10</i>	
<i>Priest/religious leader=11</i>		
<i>Other=12, Specify</i>		

THANK RESPONDENT AND END INTERVIEW

Business survey end time (1st interview attempt)

[in hh:mm 24 hour clock format]
:

Business survey end time (2nd interview attempt)

[in hh:mm 24 hour clock format]
:

Business survey end time (3rd interview attempt)

[in hh:mm 24 hour clock format]
: