



MALAWI ENTERPRISE MIDLINE SURVEY I

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

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

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Yes → **SKIP TO REST OF CONSENT**

☐

No

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

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

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

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

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

If you choose to participate, you'll help complete a short survey that will take approximately 30-40 minutes. The survey will cover topics such as operation of your business, current tools used in the business, performance, loans, bank accounts, etc. / *Ngati mutasankha kutenga nawo mbali, muthandiza kumalizitsa kafukufuku wochepe amene atenge pafupifupi mphindi 30-40. Kafukufukuyu aonanso mbali za kayendedwe ndi zochitika mu bizinesi, zipangizo zomwe mukugwiritsa ntchito ku bizinesi pakali pano, mmene ikuyendela, ngongole, mabuku a ku banki ndi zina zotero.*

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

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

You can interrupt the interview any time for any reason and this will not have any negative consequences. You can contact the phone numbers below for further questions.

Mukhonza kudukiza/kuyimitsa kучезакu nthawi ina iliyonse pa zifukwa zina zilionse ndipo izi sizizabweretsa zotsatila zoipa ku mchitidzewo. Mukhonza kuimba ma foni nambala ali mmusi wa ngati pali mafunso ena.

Stanley Mvula, Field Manager, 0999332051

Dominik Bulla, IPA Country Director, 0884812619

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

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

<input type="checkbox"/> Yes	<input type="checkbox"/> No
Name of Respondent _____	

3. Date of 1 st interview attempt: DD/MM/YYYY	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	4. Survey start time: [in 24 hour clock format] <input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/>	5. 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 Deceased / Moved out of Blantyre/Lilongwe=6
6. Date of 2 nd interview attempt: DD/MM/YYYY	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	7. Survey start time: [in 24 hour clock format] <input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/>	8. Completed interview? See List A	<input type="checkbox"/>	
9. Date of 3 rd interview attempt: DD/MM/YYYY	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	10. Survey start time: [in 24 hour clock format] <input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/>	11. Completed interview? See List A	<input type="checkbox"/>	

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

12. Reschedule 1 Day <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Time <input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Phone number to reach business owner: <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"/>	13. Reschedule 2 Day <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Time <input type="text"/> <input type="text"/> : <input type="text"/> <input type="text"/> Phone number to reach business owner: <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"/>
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SECTION A. CONFIRMATION TO BE IN RIGHT PLACE - CONTACT DETAILS OF BUSINESS OWNER

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

1. First name :				2. Surname:			
3. Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male		4. Age [in completed years]: <input type="text"/> <input type="text"/>					
5. Name of your business [If no business name, put descriptive name in brackets] / <i>Dzina la bizinesi yanu [ngati palibe dzina la bizinesi, ikani dzina longofotozo maonekedwe mu bulaketi]</i>							
6. Cell phone number #1: <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"/>				7. Cell phone number #2: <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"/>			
8. Cell phone number #3: <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"/>							
9. Number of business owners: <input type="text"/> <input type="text"/>							
10. Are you the business owner or the manager or both? / <i>Kodi inu ndinu mwini wa bizineziyi kapena oyendetsa bizineziyi kapena zones?</i> <input type="checkbox"/> Business owner only <input type="checkbox"/> Manager only <input type="checkbox"/> Both business owner and manager							
11. Business physical address / <i>Adiresi yolondolera kumene tingathe kuipeza bizinesi yanu:</i> [Write full address where the business operates, including city, neighborhood or area, street number, street name, and suburb] / <i>[lembani adiresi yonse ya komwe mumachitira bizinesi, kuphatikizapo mmizinda, oyandikira mabomawo mmadera, manambala a mmiseu, maina a misewo ndi mmatauni]</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 (kuphatikizapo dela lojambulidwalo)</i>			

<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
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<p>13. GPS coordinates:</p> <p>S <input type="text"/><input type="text"/>° <input type="text"/><input type="text"/>′ <input type="text"/><input type="text"/><input type="text"/>″</p> <p>E <input type="text"/><input type="text"/><input type="text"/>° <input type="text"/><input type="text"/>′ <input type="text"/><input type="text"/><input type="text"/>″</p> <p>GPS unit # <input type="text"/><input type="text"/></p> <p>Waypoint # <input type="text"/><input type="text"/></p>	<p>14. Other remarks:</p>
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Signature of Enumerator:	15. Enumerator ID: <input type="text"/> <input type="text"/>
Signature of Supervisor:	16. Supervisor ID: <input type="text"/> <input type="text"/>
Signature of Scrutinizer:	17. Scrutinizer ID: <input type="text"/> <input type="text"/>
Signature of Data Entry Operator:	18. Data entry operator: <input type="text"/> <input type="text"/>

SECTION 1. INFORMATION ON BUSINESS OPERATION

1	<p>Are you still operating the business that you had when we first interviewed you around December 2011-April 2012? / <i>Kodi mudakali ndi bizinesi yomwe munali nayo ulendo oyamba tidazacheza nanu pakati pa mwezi wa December 2011- April 2012?</i></p> <p>1=Yes → If YES, go to Section 2 2=No</p>	<div><input type="checkbox"/></div>
2	<p>When did you stop operating this business? Specify month. This should be in 2011 or 2012. / <i>Munasiya liti kuyendetsa bizinesi imeneyi? Tchulani mwezi. Izi zikhale mu 2011 kapena mu 2012.</i></p>	<div>MM/YYYY</div> <div><input type="checkbox"/><input type="checkbox"/>/ <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></div>
3	<p>What is the main reason why you stopped operating your business? / <i>Chifukwa chiyani munasiya kuyendetsa bizinesi yanuyo?</i></p> <p>Do not read out options to respondent.</p> <p>Business was shut down due to regulation issues=1</p> <p>Found a job =2</p> <p>Business closed: Inadequate funds for operations / transport/inputs/workers=3</p> <p>Business closed: Not enough customers=4</p> <p>Business closed: Too much competition=5</p> <p>Business closed: Did not have right technical skills=6</p> <p>Business closed: Could not manage finances properly=7</p> <p>Started another business with better prospects=8</p> <p>Sold the business=9</p> <p>Business closed: I had to close the business to stay at home and take care of children/elder=10</p> <p>I went back to my home-village=11</p> <p>A family member took over the business from me=12</p> <p>Business closed: owner was ill=13</p> <p>Other, specify=96</p>	<div><input type="checkbox"/><input type="checkbox"/></div> <p>Specify for Other:</p>
4	<p>What are you doing now? / <i>Panopo mukupanga chiyani?</i></p> <p>If doing more than one activity, code the most important in terms of income</p> <p>Employed for a wage in the same sector=1</p> <p>Employed for a wage in a different sector=2</p> <p>Started another business in the same sector=3</p> <p>Started another business in a different sector=4</p> <p>Working unpaid for a family business=5</p> <p>Working unpaid for a family farm=6</p> <p>Unemployed/ just staying at home and rely on my spouse's income=7</p>	<div><input type="checkbox"/><input type="checkbox"/></div> <p>Specify for Other:</p>

	Unemployed/just staying at home and rely on my parents/relatives' income=8 I do ganyu (piece work/ seasonal work)=9 Studying=10 Other=96, Specify	
5	When did you start this activity? Specify month. This should be in 2011 or 2012. / <i>Munayamba kuchita zimenezi liti? Tchulani mwezi. Izi zikhale mu 2011 kapena mu 2012.</i>	MM/YYYY <div style="display: flex; justify-content: space-around;"> <div><input type="text"/><input type="text"/></div> <div>/</div> <div><input type="text"/><input type="text"/><input type="text"/><input type="text"/></div> </div>
6	Do you think you are better off, worse off, or about the same now, doing [activity listed in Q4], as compared to when you were operating the business you had when we first interviewed you around December 2011-April 2012? / <i>Kodi mukuganiza kuti zili bwino, kapena sizilibwino, kapena zili chimodzimodzi panopo, mmene mukuchita [zochita zomwe ayankha mu 4], pa kusiyanitsa ndi mmene mumayendetsa bizinesi munali nayo mu mwezi wa Disembara 2011 - Epulo 2012?</i> Better off now=1 Worse off now=2 About the same=3	<div style="display: flex; justify-content: center; align-items: center; height: 100px;"> <input style="width: 30px; height: 30px; margin: 0 auto;" type="text"/> </div>
7	Are you planning to re-start your old business in the next year? / <i>Kodi mukukhonza zoyambilanso bizinesi yanu yakale mu chaka chikubwerachi?</i> Yes=1 No=2 Don't know=99	<div style="display: flex; justify-content: center; align-items: center; height: 100px;"> <input style="width: 30px; height: 30px; margin: 0 10px;" type="text"/> <input style="width: 30px; height: 30px;" type="text"/> </div>
8	What was your personal income in the past week? / <i>Mulungu wathawu, ndalama munapeza zanu zinali zingati? DO NOT LEAVE BLANK</i> Ask for the exact amount (middle column) but can complement with range information (min and max) / <i>Funsani za ndalamazo ndendende [mpata wapakatiwo] komazokuti zigwirizane ndi zomwe zapelekedwa (yochepetsetsa ndi yochulukitsitsa). MUSASIYE POSALEMBA-</i>	
	Range Min: 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"/>	Past week income: 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"/>
	Range Max: 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"/>	
9	What was your personal income in the past month? / <i>Ndalama munapeza zanu zinali zingato m'mwezi wathawu? DO NOT LEAVE BLANK</i> Ask for the exact amount (middle column) but can complement with range information (min and max) / <i>Funsani za ndalamazo ndendende [mpata wapakatiwo] komazokuti zigwirizane ndi zomwe zapelekedwa (yochepetsetsa ndi yochulukitsitsa). MUSASIYE POSALEMBA</i>	
	Range Min: 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"/>	Past month income: 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"/>
	Range Max: 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"/>	

IF ANSWERED 3 OR 4 IN Q4, CONTINUE TO SECTION 2 AND FOLLOW THE FULL SURVEY FOR THE NEW BUSINESS.

IF ANY OTHER ANSWER IN Q4, GO TO SECTION 11.

SECTION 2. INFORMATION ABOUT TIME DEDICATED TO BUSINESS

1	<p>What does this business do? / <i>Kwenikweni bizinesi yanu mumatani/ mumapanga chiyani?</i></p> <p>[If firm operates in more than one sector, please indicate the sector that contributes the most for the profits of the business]</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2	<p>Since our last interview (Dec2011-Apr 2012), have you introduced any new products or services? / <i>Kuchokela pamene tinacheza nanu ulendo omaliza mwayambapo kugulitsa katundu watsopano (Dec2011-Apr 2012) kapena mu kuchita zosiyana?</i></p> <p>Yes=1</p> <p>No=2</p> <p>Don't know=99</p>	<input type="checkbox"/> <input type="checkbox"/>
3	<p>Currently, how many days per week is this business typically in operation? / <i>Pakali pano, ndi matsiku angati pamulungu amene bizinesi yanuyi imakhala ikuyenda/ikutakata?</i></p>	<input type="checkbox"/>
4	<p>How many weeks in one month is this business typically in operation? / <i>Ndi milungu ingati (masabata angati) pa mwezi imene/amene bizinesi yanu imakhala ikuyendaa?</i></p> <p>One week=1</p> <p>Two weeks=2</p> <p>Three weeks=3</p> <p>Four weeks (full month)=4</p>	<input type="checkbox"/>
5	<p>Currently, how many hours per week do you spend on activities related to this business? / <i>Pakali pano ndi maola angati pa mulungu (sabata) amene mumakhala mukuchita zochitika zokhuzana ndi bizinesi?</i></p> <p>Please note that this question is not asking only about opening hours of the business. It includes buying materials, production, marketing, distribution, and selling. / <i>Chonde zindikilani kuti funso ili silikufunsa maola otsegulira bizinesi. Zikuphatikizirapo kugula zipangizo zopangila katundu, katundu ogulitsa, kutsatsa, kugawa katundu, ndi kugulitsa.</i></p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
6	<p>Out of the hours that you spend per week on activities related to this business (Q5), how many hours are you just unoccupied waiting for customers, waiting for suppliers, etc? / <i>Mwa maola amene pa mulungu (sabata) mumakhala mukuchita zochitika pa bizinesi (Q5), ndi maola angati amene mumangokhala opanda zochitika (simutangwanika) kumangodikilira makasitomala, kudikilira odzakuodetsani?</i></p> <p>Code 0 if none.</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

7	<p>Out of the hours that you spend per week in activities related to this business (Q5), how many hours are you at the same time taking care of children or looking after sick / elderly? / <i>Mwa maola amene mumakhala pa mulungu kuchita zochitika pa bizinesi (Q5), ndi maola angati mumakhala mu nthawi yomwe yomweyo kukhala mukusamalira ana kapena kuyang'anira odwala / okalamba?</i></p> <p>Code 0 if none.</p>	<div></div> <div></div> <div></div>
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SECTION 3. ASSETS AND NEW INVESTMENTS

1	<p>Is your main place for production or service activities still in the same location as when we interviewed you (Dec-2011- April 2012)? / <i>Kodi malo anu enieni opangira zogulitsa zanu (zochitira buzinesi yanu) ali malo omwe aja amene tinachezera nanu mu mwezi wa (Dec2011-Apr 2012)?</i></p> <p>Yes =1 → skip to Q7</p> <p>No=2</p>	<div></div>
2	<p>When did you move your main place for your production or service activities? Specify month. This should be in 2011 or 2012. / <i>Munachoka (munasuntha) malo anu enieni opangila zogulitsa zanu (zochitira bizinesi yanu) liti? Tchulani mwezi. Izi zikhale mu 2011 kapena mu 2012.</i></p>	<div>MM/YYYY</div> <div></div> <div></div> / <div></div> <div></div> <div></div> <div></div>
3	<p>Why did you move your main place for your production or service activities? / <i>Chifukwa chiyani munachoka (munasuntha) malo opangila zogulitsa zanu (zochitira bizinesi yanu)?</i></p> <p>Do not read out options to respondent.</p> <p><i>There was too much competition in the area where it was located before=1</i></p> <p><i>The rent was too expensive=2</i></p> <p><i>The location was too small / Wanted to be a bigger place=3</i></p> <p><i>I was evicted / the owner of the original location wanted to use it for something else=4</i></p> <p><i>I wanted to be closer to my business partners=5</i></p> <p><i>I wanted to be where my clients are=6</i></p> <p><i>Location was destroyed (by a fire / other natural causes)= 7</i></p> <p><i>Location was demolished (by a person)= 8</i></p> <p><i>Did not have a license to operate business=9</i></p> <p><i>Municipality built this new area=10</i></p> <p><i>Personal reasons (e.g.moved it closer to home to be able to take care of children / a sick family member)=11</i></p> <p><i>Other=96, Specify</i></p>	<div></div> <div></div> <p>Specify for Other:.....</p>
4	<p>What is the new main place for your production or service activities? / <i>Malo anu atsopano eni eni opangila zogulitsa zanu (zochitira bizinesi yanu) ndi ati?</i></p> <p>Home=1</p> <p>Someone else's house=2</p>	<div></div> <div></div> <p>Specify for Other:.....</p>

	Trading market/market stall =3 Individual workshop/factory/plant=4 Individual shop=5 Car/trunk/cart=6 Other=96, Specify	
5	Do any household activities take place in this new space? / Kodi pa malopa pamachitika zina mwa zomwe zimachitika pa nyumba? Yes=1 No=2	<input type="checkbox"/>
6	Do you think the new main place is better, worse, or about the same as the one used previously for your production or service activities? / Malo atsopanowa ndi abwino, oipa, kapena chimodzimodzi ndi imene mumagwiritsa ntchito poyamba? Better=1 Worse=2 About the same=3	<input type="checkbox"/>
7	Did you make any changes to your main place for your production or service activities in the past 6 months? / Mwawankhonzapo malo anuwa pa miyezi isanu ndi umodzi yapitayi? Yes, I upgraded/ enlarged my shop/premise=1 Yes, I downgraded/ reduced the space of my shop/premise=2 No, I didn't make any change =3	<input type="checkbox"/>
8	How much is this space worth today in its current condition? / Malo amenewa angakhale a ndalama zingatika pakali pano kutengela ndi mmene alili panopo? Clarify to respondent that this question is about the space that you currently use as the main place for your production or service activities. / Fotokozerani kwa ocheza nayeyo kuti funso ili likukhudzana ndi malo enieni amene mumagwiritsa ntchito pakali pano popangila zogulitsa zanu.	MWK <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
9	Do you own, rent or just use this space? / Kodi malowa ndi anu anu, mumabwereka kapena mumangogwiritsa ntchito? Own=1 Rent=2 Use (no rent)=3	<input type="checkbox"/>
10	Does this business have any other branches? / Kodi bizinesi yanuyi ili ndi nthambi zina? Yes=1 No=2 → skip to Q12	<input type="checkbox"/>
11	How many branches does this business have? / Iri ndi nthambi zingatika?	<input type="text"/> <input type="text"/> <input type="text"/>

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

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

	<p>12. Does your business have access to [item]? / <i>Kodi bizinesi yanu imakhala ndi mwayi wogwiritsa ntchito/ingapezeke ndi [chida]</i></p> <p><i>Yes, own item or pay regularly for the service=1;</i></p> <p><i>Yes, do not own item or pay for the service, but business has regular access to it=2;</i></p> <p><i>Yes, do not own item or pay for the service, but business has sporadic access to it=3;</i></p> <p><i>No, do not own and do not have access=4 → Next item</i></p>	<p>13. Quantity business has access to - how many?</p> <p><i>Kodi bizinesi yanu imagwiritsa nchito /ingapezeke ndi [zida] zingati?</i></p>	<p>14. Date of latest acquisition/access or date of start of service?</p> <p><i>Tsiku loyamba limene bizinezi yanu inayamba kugwiritsa ntchito/inagula [chida]?</i></p> <p>MM/YYYY</p>	<p>15. How much would it cost (MWK) you to purchase all [Items] the business has access to in a similar condition?</p> <p><i>Zingakutengeleni ndalama zingati (MWK) kugula [katundu] m'mene aliri panopa?</i></p> <p>MWK</p>
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"/> <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"/>			
Electricity	<input type="checkbox"/>			
Running water	<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"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Chair/bench	<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"/>
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"/> <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"/> <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"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Other 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"/> <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"/> <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"/>			
Weighing 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"/>

16	Have you purchased any equipment or important tools for your sector in the past 6 months? / <i>Mwagulapo chida chilichonse kapena zida zofunikira ku ntchito yanu pa miyezi isanu ndi umodzi yapitayo?</i>	<input type="checkbox"/>
	<i>Yes =1</i>	
	<i>No=2 → skip to Q18</i>	

17	How much in total did you spend on new equipment or important tools for your sector in the past 6 months? / <i>Ndi ndalama zingati zimene munagwiritsa ntchito pogula chida chatsopano kapena zida zofunikira ku bizinesi yanu pa miyezi isanu ndi umodzi yapitayi?</i>	MWK <div style="display: flex; gap: 5px;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div>
18	[If has electricity - response "1" in Q12] Do you have an electricity connection in the business name? / <i>Kodi magetsi ali mu dzina la bizinesi yanu?</i> Code 98 if doesn't have access to electricity. Yes =1 No=2 Don't know=99 Not applicable=98	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>

19. Apart from the items listed above, please list the three most important equipment for your sector. **Please include any sector-specific equipment EVEN if the firm doesn't have access to.** Ask Q20 to Q23 for these tools. / *Pambali pa zipangizo zatchulidwa apa, chonde lembani zidazitatu zomwe ndi zofunikira kwambiri ku mtundu wa bizinesi yanu. Chonde onjezerani zipangizo/zida za ku mtundu wa bizinesi yanu zina zilizonse ngakhale bizinesi yanu itakhala ilibe.*

For each item, list out the name of the item and then ask Q20-Q23 about each item. If the respondent doesn't have access to the item, skip Q21-Q23 for that item and start again for the new item.

19.	20. Does your business have access to [item]? / <i>Kodi bizinesi yanu imakhala ndi mwayi wogwiritsa ntchito/ingapezeke 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>	21. Quantity business has access to - how many? / <i>Kodi bizinesi yanu imagwiritsa nchito /ingapezeke ndi [zida] zingati?</i>	22. Date of latest acquisition/access or date of start of service? / <i>Tsiku loyamba limene bizinesi yanu inayamba kugwiritsa ntchito/inagula [chida]?</i> MM/YYYY	23. 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 [katundu] m'mene aliri panopa?</i> MWK
_____	<div style="border: 1px solid black; width: 20px; height: 20px;"></div>	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> / <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>
_____	<div style="border: 1px solid black; width: 20px; height: 20px;"></div>	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> / <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>
_____	<div style="border: 1px solid black; width: 20px; height: 20px;"></div>	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> / <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>	<div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div>

SECTION 4. CREDIT

1	<p>[Ask this question if has spouse] There are many ways people borrow money. Have you borrowed <u>for your business</u> in the past 6 months from your spouse?</p> <p>/ Pali njira zambiri zomwe munthu angathe kubwereka ndalama. Munayamba mwabwereka ndalama <u>za bizinesi</u> yanu kwa akunyumba kwanu pa miyezi isanu ndi umodzi yapitayo?</p> <p>Yes=1 No=2 Not applicable (No spouse)=98</p>	<input type="checkbox"/> <input type="checkbox"/>
2	<p>Have you borrowed <u>for your business</u> in the past 6 months from any other family member or a friend? / Mwangongolapo ndalama <u>za bizinesi</u> yanu kwa achibale anu kapena anzanu mu miyezi isanu ndi umodzi yapitayo?</p> <p>Yes=1 No=2</p>	<input type="checkbox"/>
3	<p>Have you borrowed <u>for your business</u> in the past 6 months from another business? / Mwangongolapo ndalama <u>za bizinesi</u> yanu pa miyezi isanu ndi umodzi yapitayo kuchokera ku bizinesi ina?</p> <p>Yes=1 No=2</p>	<input type="checkbox"/>
4	<p>Have you borrowed <u>for your business</u> in the past 6 months from a microfinance institution? / Mwangongolapo ndalama <u>za bizinesi</u> yanu mu miyezi isanu ndi umodzi yapitayo ku mabungwe-obwereketsa ndalama?</p> <p>Yes=1 No=2</p>	<input type="checkbox"/>
5	<p>Have you borrowed <u>for your business</u> in the past 6 months from a bank? / Mwangongolapo ndalama <u>za bizinesi</u> mu miyezi isanu ndi umodzi yapitayo kuchokera ku banki?</p> <p>Yes=1 No=2 → skip to Q7</p>	<input type="checkbox"/>
6	<p>In order to borrow the money from a bank, did you have to show a Business Registration Certificate? / Kuti mubwereke ndalama ku banki, munayenera kuwonetsa satifiketi (chipepala chovomereza bizinesi- chitupa) ch/yanu ch/ya bizinesi?</p> <p>Yes=1 No=2 Don't know =99</p>	<input type="checkbox"/> <input type="checkbox"/>

7	<p>Have you borrowed for your business in the past 6 months from any other source? Which? / <i>Mwangongolapo ndalama za bizinesi yanu mu miyezi isanu ndi umodzi yapitayo kuchokera kwina kuli konse? Iti?</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=96, Specify</p> <p>Business didn't borrow in the past 6 months from any other source=98</p>	<div> <div><input type="checkbox"/><input type="checkbox"/></div> <div><input type="checkbox"/><input type="checkbox"/></div> </div> <p>Specify for Other:.....</p>
8	<p>Of all the money you borrowed for your business in the past (ever), how much do you still owe? / <i>Pandalama zonse zimene munangongolera bizinesi yanuzo, ndi ndalama zingati zimene simunabweze?</i></p> <p>Code 0 if none.</p>	<p>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"/></p>
9	<p>LAST TIME you borrowed FOR YOUR BUSINESS, how much did you borrow? <i>Mwangongolapo ndalama zingati posachedwapa za bizinesi yanu?</i></p> <p>Tick in the respective box if never ever borrowed money for the business and SKIP TO Q12.</p>	<p>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"/></p> <p>Never borrowed money for the business: <input type="checkbox"/></p>
10	<p>When did you last borrow? / <i>Posachedwapa mwangongolapo liti?</i></p> <p>Record month and year.</p>	<p><input type="text"/><input type="text"/> / <input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/></p>
11	<p>What is/was the primary use of the last loan? / <i>Kwenikweni ngongole imene munatenga posachedwapayo inali ya ntchito yanji?</i></p> <p>Primary means where most of the funds went. Do not read out options.</p> <p>Construction=1</p> <p>Rent=2</p> <p>Purchase of inputs/raw materials=3</p> <p>License or permit fees=4</p> <p>Pay off past business debt=5</p> <p>Purchase of marketing materials or services=6</p> <p>Purchase of equipment=7</p> <p>Pay workers=8</p> <p>Buy property/land=9</p> <p>Personal expenses=10, Specify</p> <p>Purchase of goods to be sold=11</p> <p>Other=96, Specify</p>	<div> <div><input type="checkbox"/><input type="checkbox"/></div> </div> <p>Specify for personal expenses:.....</p> <p>Specify for Other:.....</p>

12	<p>If suddenly you're faced with an unexpected situation and you need MWK 5,000 in 2 weeks for your business, do you think you can borrow it? / <i>Ngati mwadzidzidzi mutakumana ndi vuto losayembekezeleka ndipo mukufuna MK5,000 ya bizinesi yanu mu masabata awiri obwerawa, mukuganiza kuti mukhonza kungongola?</i></p> <p>Yes=1 No=2 → Q16</p>	<div></div>
13	<p>If suddenly you're faced with an unexpected situation and you need MWK 20,000 in 2 weeks for your business, do you think you can borrow it? / <i>Zitakhala kuti mwadzidzidzi mwakumana ndi vuto losayembekezeleka ndipo mukufuna MK20,000 ya bizinesi yanu mu masabata awiri obwerawa, mukuganiza kuti mukhonza kukakongola?</i></p> <p>Yes=1 No=2 → Q16</p>	<div></div>
14	<p>If suddenly you're faced with an unexpected situation and you need MWK 50,000 in 2 weeks for your business, do you think you can borrow it? / <i>Zitakhala kuti mwadzidzidzi mwakumana ndi vuto losayembekezeleka ndipo mukufuna MK50,000 ya bizinesi yanu mu masabata awiri obwerawa, mukuganiza kuti mukhonza kukakongola?</i></p> <p>Yes=1 No=2 → Q16</p>	<div></div>
15	<p>If suddenly you're faced with an unexpected situation and you need MWK 150,000 in 2 weeks for your business, do you think you can borrow it? / <i>Zitakhala kuti mwadzidzidzi mwakumana ndi vuto losayembekezeleka ndipo mukufuna MK150,000 ya bizinesi yanu mu masabata awiri obwerawa, mukuganiza kuti mukhonza kukakongola?</i></p> <p>Yes=1 No=2</p>	<div></div>
16	<p>If suddenly you're faced with an unexpected situation and you need money in 2 weeks for your business, what is the maximum amount of money that you would be able to borrow? / <i>Zitakhala kuti mwadzidzidzi mwakumana ndi vuto losayembekezeleka ndipo mukufuna ndalama ya bizinesi yanu mu masabata awiri obwerawa, ndi ndalama yochuluka bwanji imene mungakwanitse kungongola?</i></p>	<div>MWK <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>
17	<p>If you faced that situation of needing that money in 2 weeks for your business, where would you be able to borrow it?</p> <p>List up to 2 sources in order of importance (size of loan).</p> <p>Spouse=1 Family member / friend=2</p>	<div> <div></div> <div></div> <div></div> <div></div> </div> <div>Specify for Other:.....</div>

	Other business=3	
	Microfinance institution=4	
	Bank/financial institution=5	
	Moneylender=1	
	Non-relative (individual)=2	
	Government / government agency=3	
	Religious group / charity=4	
	Cooperative / business association=5	
	Supplier / retailer/ local store=6	
	Savings and Credit Cooperative (SACCO)=7	
	Rotating Savings and Credit Association (ROSCA)=8	
	Other=96, Specify	

SECTION 5. BANK ACCOUNT

1	<p>Do you save the money you earn in this business at your home? / <i>Kodi mumasunga ndalama zimene mumapeza ku bizinesiyo kunyumba?</i></p> <p>Yes=1 No=2</p>	<input type="checkbox"/>
2	<p>Do you save the money you earn in this business with friends / family/ or other individuals? / <i>Kodi mumasunga ndalama zimene mumapeza ku bizinesiyo kwa anzathu/ achibale/ kapena anthu ena?</i></p> <p>Yes=1 No=2</p>	<input type="checkbox"/>
3	<p>How else do you save the money you earn in this business? <i>INdi njira ina iti imene mumasungila ndalama yomwe mumapeza mu bizinesiyo?</i></p> <p>Do not read options to the respondent, but say to the respondent that they can provide more than one answer.</p> <p>I save money in the business premises=1</p> <p>Through a ROSCA/SACCO=2</p> <p>My business partner saves the money =3</p> <p>I save in a bank=4</p> <p>I don't save any other way / I don't save=5</p> <p>Other=96, Specify</p>	<div style="display: flex; align-items: center;"> <div style="display: flex; flex-direction: column; gap: 5px;"> <div><input type="checkbox"/><input type="checkbox"/></div> <div><input type="checkbox"/><input type="checkbox"/></div> <div><input type="checkbox"/><input type="checkbox"/></div> <div><input type="checkbox"/><input type="checkbox"/></div> </div> <div style="margin-left: 20px;">Specify for Other:.....</div> </div>

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

	<p>4. Do you have access to money deposited in an [account]? / <i>Muli ndi mwayi otenga ndalama zomwe mwasungitsa ku [akaunti]?</i></p> <p>Yes=1 No=2 → Next account</p>	<p>5. In which institution is this [account]? / <i>Ndi bungwe liti e kuli akauntiyo?</i></p> <p>Record up to 2 institutions. / <i>Lembani mpaka mabungwe awiri.</i></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=96</p>	<p>6. How much savings are currently in this [account]? / <i>Ndi ndalama zochuluka bwanji zomwe zili ku [akaunti]?</i></p> <p>Allow the respondent to answer in a range and code the corresponding option.</p> <div> <div>I'm overdrawn (the amount I have withdrawn was over my balance)=1</div> <div>MWK 0 - MWK 1,000=2</div> <div>MWK 1,001 - MWK 3,000=3</div> <div>MWK 3,001 - MWK 5,000=4</div> <div>MWK 5,001 - MWK 7,500=5</div> <div>MWK 7,501 - MWK 10,000=6</div> <div>MWK 10,001 - MWK 25,000=7</div> <div>MWK 25,001 - MWK 50,000=8</div> <div>MWK 50,001 - MWK 100,000=9</div> <div>MWK 100,001 - MWK 200,000=10</div> <div>MWK 200,001 - MWK 300,000=11</div> <div>MWK 300,001 - MWK 500,000=12</div> <div>MWK 500,001 - MWK 750,000=13</div> <div>MWK 750,001 - MWK 1,000,000=14</div> <div>More than MWK 1,000,000=15</div> </div>	<p>7. Is this [account] in your name, in the name of the business, or in the name of your spouse? Or do you share? Or is it in the name of someone else? / <i>Kodi akauntiyo ili mu dzina lanu, dzina la bizinesi kapena dzina la akunyumba kwanu? Kapena ndi yogawana? Kapena ili mu dzina la munthu wina?</i></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=96, Specify</p>	<p>8. Is this [account] used both for business and personal/family reasons (school fees, groceries for home, etc)? / <i>Kodi akaunti imeneyi imagwiritsidwa ntchito zonse ,monga ku bizinesi, ku zofuna zanu/ ku zifukwa za banja lanu (fizi, zofunikira za pakhomo)</i></p> <p>Yes=1; No, just for personal=2; No, just for business=3 No use, just opened the account but haven't used=4</p>	<p>9. [Ask if married / living with domestic partner] Does your spouse know how much money there is in the bank [account]? / <i>[Funsani ngati ndi okwatira/ ngati akukhala ndi abwenzi lawo] Kodi akunyumba anu akudziwa kuti muli ndi ndalama zingati ku akaunti yaku banki?</i></p> <p>Yes=1; No=2; Don't know=99 Not applicable=98</p>
Account with a microfinance institution	<div></div>	<div> <div></div> <div></div> </div>	<div> <div></div> </div>	<div> <div></div> </div>	<div> <div></div> </div>	<div> <div></div> </div>

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Account in a Rotating / Accumulating Savings and Credit Association (ROSCA & ASCA)	<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"/>				
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"/> <input type="checkbox"/>				
Mobile banking account (Airtel Money)	<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"/>				
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"/> <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"/> <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"/> <input type="checkbox"/>				

If at least one Yes (1) in Q4 go to Q11

10	<p>[Ask if all "No" in Q4] Why don't you have money deposited in any of these options? / <i>Chifukwa chiyani mulibe ndalama zomwe munasunga kumalo amene nda tchulawa?</i></p> <p>Do not read options to the respondent. After responding to this question→ Go to Q12</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=96, Specify</i></p>	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <p>Specify for Other:.....</p>
11	<p>[Ask if no bank account in the name of the business, check Q7 and Q4 in table above]</p> <p>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? / <i>Bizinesi zing'ono zing'ono ngati zanuzi zimagwiritsa ntchito akaunti ya umwini (munthu) pa za bizinesi 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?</i></p> <p>Do not read options 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>Don't know enough / lack information about business bank accounts=7</i></p> <p><i>Other=96, Specify</i></p>	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <p>Specify for Other:.....</p>
12	<p>Do you have any insurance in the name of the business? / <i>Kodi muli ndi ndondomeko iri yonse yolembedwa yotetezela bizinesi yanu?</i></p> <p><i>Yes=1</i></p> <p><i>No=2</i></p> <p><i>Don't know = 99</i></p>	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>

SECTION 6. REGISTRATION

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

1	<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?</p> <p><i>/ Mabizinesi ena amakalowetsedwa mu kaundulla kwa wamkulu oyang'anila kawundula (Registrar General) ku Blantyre ndipo ena ayi. Malo onsewa amagwira ntchito m'Malawi muno nthawi imodzi. Inu mukuganiza kuti zithandizo ziwiri zimene mumapeza polembetsa bizinesi yanu mu kawundula ndi ziti?</i></p> <p>List up to two benefits in order of importance. Do not read the options 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=96, Specify</p> <p>No benefits=18</p> <p>Don't know=99</p>	<div> <div></div> <div></div> </div> <p>Specify for Other:.....</p>
2	<p>Does your business have a Business Registration Certificate, meaning, is your business registered? / Kodi bizinesi yanu ili ndi chiphaso cha mu kaundula, kutanthauza, kodi bizinesi yanu inalembetsedwa mu kaundula?</p> <p>Politely request to see the Business Registration Certificate.</p> <p>Yes and show certificate=1</p> <p>Yes, but doesn't show the certificate=2</p> <p>No=3 →Go to Q7</p> <p>No, I have requested and submitted all the papers but still waiting for the certificate=4→Go to Q6</p> <p>Don't know=99 →Go to Q7</p>	<div> <div></div> <div></div> </div>
3	<p>When did you obtain the Business Registration Certificate? / kodi satifikati yanu ya bizinesi munatenga liti?</p>	<div> <div></div> <div></div> </div>

4	<p>Did you use your Business Registration Certificate for any purposes since you got it? / <i>Munagwiritsapo ntchito (chitupa/satifiketi) cha bizinesi yanu chiilandilireni?</i></p> <p>Yes=1</p> <p>No=2→Go to Q6</p>	<div></div>
5	<p>For what purpose did you use the Business Registration Certificate? / <i>Munagwiritsa ntchito yanji satifiketiyo?</i></p> <p>Do not read options to the respondent.</p> <p>List all that apply up to 5. If respondent provides only one response, say they can respond other uses.</p> <p>Open business bank account=1</p> <p>Participate in training (and open business bank account)=2</p> <p>Access to bank loan=3</p> <p>Show certificate to customers / Put on the wall=4</p> <p>Provide invoices to customers for tax purposes=5</p> <p>Provide receipts to customers =6</p> <p>Register for taxes (no payment mentioned)=7</p> <p>Pay taxes=8</p> <p>Show to inspections / authorities / Avoid being harassed=9</p> <p>Get an export license=10</p> <p>Supply private firms / Access tenders with private companies=11</p> <p>Access to government contracts=12</p> <p>Get access to government's assistance / matching grant / BUGS =13</p> <p>Register as Member of Malawian Chamber of Commerce (MCCI)=14</p> <p>Register land in the name of business=15</p> <p>Get an insurance in the name of the business=16</p> <p>Get electricity in the name of the business=17</p> <p>Hire new workers=18</p> <p>Other=96, Specify</p>	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> <p>Specify for Other:.....</p>
6	<p>Did you receive help from any individual or organization to register your business? / <i>Munalandira thandizo kuchokera kwa anthu kapena bungwe kuti mulembetse bizinesi yanuyi?</i></p> <p>Yes=1</p> <p>No=2</p>	<div></div>
7	<p>[Ask if operates in a trading market] Did this business pay market dues in the past 12 months? / <i>[Funsani ngati amagulitsira mumsika] Kodi bizinesi yanuyi yakhomelapo ndalama za mumsika muno pa miyezi 12 yapitayi?</i></p> <p>Yes=1</p> <p>No=2</p> <p>Not applicable=98</p> <p>If operates in a trading market, after responding to this question, go to Q10.</p>	<div> <div></div> <div></div> </div>
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>[Funsani ngati samagulitsila mumsika] Kodi bizinesi inali ipirapo chiphaso cha assembly (ofesi ya mzinda uno) pa miyezi khumi ndi iwiri yapitayo?</i></p> <p>Politely request to see the license.</p>	<div> <div></div> <div></div> </div>

	Yes, shows the license=1 Yes, shows a receipt=2 Yes, doesn't show anything or something else=3 No=4 Don't know=99	
9	[Ask if does NOT operate in a trading market] Did this business pay any sector specific business license in the past 6 months? / <i>[Funsani ngati samagulitsila mumsika] Kodi bizinesi yi inalipirapo chiphaso cha mbali ya bizinesi ya mtundu wina uli onse pa miyezi isanu ndi umodzi yapitayo?</i> Politely request to see the license. Yes, shows the license=1 Yes, shows a receipt=2 Yes, doesn't show anything or something else=3 No=4 Don't know=99	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>
10	Did you pay the following taxes for your business in the past 6 months? / <i>Kodi munalipirapo misonkho ya bizinesi yanu pa miyezi isanu ndi umodzi yapitayo?</i> Read out all taxes. Yes=1 No=2 Not applicable=98	
	VAT: Value added Tax	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>
	Corporate tax	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>
	Personal income tax	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>
11	Is this business registered for taxes? / <i>Kodi bizinesi yi inalembetsedwa kulipira misonkho?</i> Politely request to see a Tax Payer Identification Number (TPIN) card. Yes, shows a Tax Payer Identification Number (TPIN) =1 Yes, doesn't show anything or something else=2 No=3	<div><input type="checkbox"/></div>
12	During the last 6 months, has your business received an inspection from any of the following? / <i>Miyezi isanu ndi umodzi yapitayi, kodi bizinesi yanu yalandilapo oyang'anira kuchokera ku?</i> Read out all types of inspectors Yes=1 No=2 Don't know=99	
	City council / municipality inspector / <i>woyendera wochokera ku khonsolo ya mzinda</i>	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>
	Ministry of Industry and Trade inspector / <i>woyendera wochokera ku unduna wa zamalonda</i>	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>
	Taxes inspector / <i>wokhometsa msonkho</i>	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>
	Labor inspector / <i>woyang'anila za olembedwa ntchito ku unduna wa olembedwa ntchito</i>	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>
	Health inspector / <i>woyendera wochokera ku unduna wa za umoyo</i>	<div><input type="checkbox"/></div> <div><input type="checkbox"/></div>

	Inspector not identified to any organization/ <i>woyendera wosadziwika ndi bungwe lina liri lonse</i>		
If “No” or “Don’t know” to all skip to Q15			
13	Were you fined as a result of any of these inspections in the past 6 months? / <i>Munalipilitsidwako chindapusa chifukwa chaku yendeledwaku mu miyezi isanu ndi umodzi yapitayi?</i>	<input type="checkbox"/>	
	Yes=1		
	No=2 → Go to Q15		
14	How much did you typically pay as fine following these inspections in the past 6 months? / <i>Kodi munalipilistidwa chindapusa cha ndalama zingatipa miyezi isanu ndi umodzi yapitayi?</i>	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"/>
<p>We realize that both business people with documentation and those without often are asked to pay bribes for operating their businesses. / <i>Tinazindikira kuti onse pamodzi anthu a mapepala ngati awa ndi omwe alibe amafunsidwa kawirikawiri kuti alipire ziphuphu poyendetsa bizinesi zawo.</i></p>			
15	Have you been asked for a bribe in the past 6 months relating to your business activity? / <i>Kodi munafunsidwapo kupereka chiphuphu pa zochitika za bizinesi yanu pa miyezi isanu ndi umodzi yapitayi?</i>	<input type="checkbox"/>	
	Yes=1		
	No=2 → Q17		
16	Could you tell me approximately how much in bribes (including cash, merchandise or other goods) did you have to pay in the PAST MONTH to keep your business running smoothly?	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"/>	
	<i>/ Mungandiuze kuti ndi pafupifupi ndalama zingati zimene munapereka pa ziphuphu mwezi wathawu kuti bizinesi yanu iziyenda (bwino lomwe) myaa?</i>		
	Input value of any in-kind payments (including payment in merchandise). Code 0 if respondent didn’t pay bribes in the past month. / <i>Yikani mtengo wa kulipila kwina kulikonse (kuphatikizila kulipila katundu).</i>		
17 & 18 Now I am going to ask you about other types of harassment that people like you may face when trying to run their businesses. <i>/ Tsopano ndi kufunsani za nkhanza zomwe anthu ngati inu mumakumana nazo poyesera kuyendetsa bizinesi zawo.</i> Read out.		17. Could you tell me if you have experienced [this] in the past 6 months? / <i>Mungandiuzeko ngati munakumana nazo [izi] a miyezi isanu ndi umodzi yapitayo?</i> Read out. Yes=1 No=2 → Next item	18. Could you tell me what best describes the identity of the person who did [this]. / <i>Mungandiuze mmene mungalongosolere maonekedwe a munthu anachita [izi]?</i> See List C
Threats to shut down business / <i>Kuopsezedwa kutsekedwa bizinesi</i>		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Locking of premises/ <i>Kukhoma/Kutseka malowa</i>		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Vandalism of premises or merchandise / <i>Kuphwanyiridwa malowa kapena kuonongeledwa 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>			
19	<p>Are you more confident, equally confident or less confident than when we interviewed last time (Dec 2011 - April 2012) that you can say no to people that harass you?</p> <p>More confident=1</p> <p>Equally confident=2</p> <p>Less confident=3</p> <p>Don't know=99</p>	<div></div>	

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

SECTION 7. PRODUCTION AND SALES

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

- List E. Units

Piece=1

Procedure=2

Plate (of food)=3

Set=4

Grams=5

Kilograms=6

Meters=7

Inches=8

Milliliters=9

Liters=10

Other=96, Specify

List G. Period

Day=1

Week=2

Fortnight=3

Month=4

Quarter=5

Half year=6

Year=7

4	<p>What is the current value in MWK of all completed <u>products and inputs</u> that you have either here or in storage somewhere else?</p> <p><i>/ Kodi zingakhale ndalama zingati panopo mu MWK za katundu ndi zolowa zonse zimene inu muli nazo kuno kapena mwasunga kwina kwake?</i></p> <p>This question is about all products and inputs, not only, products A, and B. Code 0 if none. DO NOT LEAVE BLANK</p>	<p>MWK <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></p>
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5	Approximately how many customers did this business have in the past ____? / <i>Ndi pafupifupi makasitomala angati amene achita bizinesi pa..... yathayi?</i>	Period	<div></div>
	Please refer (and pre-fill) to the period reported in Section 7, Q2 . If there are different periods for the listed products, use the largest period.	Number of customers	<div></div> <div></div> <div></div> <div></div> <div></div>
6	Do you provide receipts to your customers? / <i>Kodi mumapereka malisiti kwa ma kasitomala anu?</i>	<div></div>	
	<i>Always=1</i>		
	<i>For most customers=2</i>		
	<i>For few customers=3</i>		
	<i>Only when asked by customer=4</i>		
7	Has your firm advertised / made people aware of your business in the following places in the past 6 months? / <i>Kodi bizinesi yanu inatsatsapo/ kapena kudziwitsa anthu za malonda anu ku malo awa mu miyezi isanu ndi umodzi yapitayi?</i>		
	Read out all places. <i>Yes=1, No=2</i>		
	Newspaper / magazine / radio advertisement/ <i>Nyuzipepala/kunenelera malonda pa wailesi/mu magazine</i>	<div></div>	
	Business cards/ <i>kudzera mu ma khadi ofotokoza za bizinezi yanu</i>	<div></div>	
	Flyers / Brochures / Posters / Outdoors/ <i>kudzera mu timapepala tosindikizidwa/ ma positala/kuwauza anthu mwapadera za bizinezi yanu</i>	<div></div>	
	Brokers / Commissioners/ <i>kudzera mwa a mkhala pakati monga komishonala</i>	<div></div>	
8	Loud-speaker on street/ <i>pogwiritsa ntchito mkuza mawu</i>	<div></div>	
	How many tender proposals did this business submit in the past 6 months? / <i>Pa miyezi isanu ndi umodzi yathayi bizinesi yanu yafunsapo kuperekela katundu ku malo angati?</i>		
9	Code 0 if none. Tender or invitation for bids is a request of competing offers from different bidders looking to obtain an award of business activity in works, supply, or service contracts.	<div></div> <div></div>	
	Does your business belong to the Malawian Chamber of Commerce (MCCCI)? / <i>Kodi bizinezi yanu ili nawo mu kaundula wa bungwe la boma lowona za malonda?</i>		
	If yes, politely request to see proof of membership.	<div></div> <div></div>	
	<i>Yes and shows proof of membership=1</i>		
	<i>Yes, but doesn't show proof of membership=2</i>		
10	<i>No=3</i>		
	<i>Don't know=99</i>		
	Does your business have an export license? / <i>Kodi biznezi yanu ili ndi chiphaso choyiyeneleza kugulitsa katundu kunja kwa dziko lino?</i>		
	If yes, politely request to see export license.	<div></div> <div></div>	
	<i>Yes and shows export license=1</i>		
	<i>Yes but doesn't show export license=2</i>		
	<i>No=3</i>		
	<i>Don't know=99</i>		

SECTION 8.

1	<p>Do you agree or disagree with the following statement: “It is better to combine money for your personal/household use with that for business use because it simplifies your money matters”? / <i>Kodi mukungwirizana zano: “Kuti ndi bwino ku phatikiza ndalama za bizinesi ndi ndalama za pakhomu chifukwa sizimakusokoneza iwe mwini”?</i></p> <p>Agree=1</p> <p>Disagree=2</p>	<div></div>
2	<p>What are the reasons why a business owner might separate business and household money? / <i>Kodi ndi zifukwa zitatu ziti zimene mwini bizinesi angathe ku siyanitsila ndalama za bizinesi ndi zapakhomo?</i></p> <p>Ask for multiple ways.</p> <p>Do not read options to respondent.</p> <p>To avoid the business owner from misusing the money=1</p> <p>To avoid the spouse from using the business money=2</p> <p>To avoid other family members from using the business money=3</p> <p>To know how much you are making from the business (to know profits) and how much from other sources of income=4</p> <p>To protect against the risk of business failure=5</p> <p>To protect from theft=6</p> <p>To prepare better budgeting / business planning=7</p> <p>Other=96, Specify</p> <p>Don't know=99</p>	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> <p>Specify for Other:.....</p>
3	<p>What are some of the ways that a business owner can separate business money from household money? / <i>Kodi ndi njira ziti zimene muntu wa bizinesi angathe ku siyanistila ndalama za bizinesi ndi za pakhomu?</i></p> <p>Ask for multiple ways.</p> <p>Do not read options to respondent.</p> <p>Keep separate accounts in my head=1</p> <p>Keep money in different places (bank not mentioned)=2</p> <p>Keep business money in a bank account=3</p> <p>Keep two separate bank accounts: one for the business and one for the household=4</p> <p>Invest business cash in things/commodities right away=5</p> <p>Keep separate records/budgets=6</p> <p>Other=96, Specify</p> <p>Don't know=99</p>	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> <p>Specify for Other:.....</p>
4	<p>Lynda is preparing a budget for her business. Which of the following needs to be included in the budget?</p> <p><i>Linda akukonza dongosolo la kayendetsedwe ka chuma cha bizinesi yake, chimene chikuyenera kuphatikizidwa mu dongosolo la chuma limeneli ndi chiti mwa zinthu izi?</i></p> <p>Read options aloud.</p> <p>Income only=1/ (Zolowa) ndalama zomwe wapeza atagulitsa zones</p> <p>Expenses only=2/ (zotuluka) Ndalama zomwe wagwiritsa ntchito kuodela katundu</p> <p>Both income and expenses=3/ Zonse pamodzi zolowa ndi zotuluka</p> <p>Don't know=99</p>	<div></div>

5	<p>Can you open a savings account in a bank in the name of the business with an amount as low as MWK 5,000? / <i>Kodi mungathe kutsekula akaunti yosungila ndalama ku banki ya dzina la bizinesi yanu ndi ndalama zochepa ngati MWK5,000?</i></p> <p>Yes=1 No=2; Don't know=99</p>	<div> <div></div> <div></div> </div>
6	<p>Did you complete any training in the past six months? / <i>Kodi munachitapo maphunziro ena aliwonse mu miyezi isanu ndi umodzi yapitayi?</i></p> <p>Yes=1 No=2 →Q13</p>	<div> <div></div> </div>

<p>7. List the names of the 2 most recent training activities / <i>Tchulani maina a maphunziro 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. / <i>Tchulani mitundu ya anthu kapena/ mabungwe amene anapereka maphunziro.</i></p> <p>Government/ government agency=1; College/ University=2; Institute/ Technical school=3; Private consultant=4; Private firm=5; Employer/ Previous employer=6 My spouse=7; Family/ friends=8 Chamber of Commerce/ Industry Association=9; Small Business Development Organization=10; Other NGO=11; NBS BANK / TEECs=12 Other=96, Specify</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. / <i>Tchulani awiri mwa maluso amene munapeza pa maphunziro aliwonse munachita.</i></p> <p>Entrepreneurship=1 Separate household and business (money)=2 Book keeping=3 Financial literacy=4 Marketing=5 Technical skills=6 Sales=7 People management=8 Safety measures=9 Other=96, specify</p>	<p>10. What was the total duration of the [training] (in number of days OR months)?</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 mu MWK?</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>Because it was for free=1; My spouse told me too=2; I want to close this business and get a paid job=3; To manage my business better=4 (no money mentioned); To manage my money better=5; To get a loan=6 To get a business bank account=7 Other=96, Specify</p>
	<div></div> <div></div>	<div></div> <div></div>	<div></div> mm <div></div> dd	MWK <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div> <div></div>
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13	<p>In the past 6 months, has your business participated in any Government program (excluding training) for small enterprises, such as business advisory services or receiving funding for developing business plan / designing marketing materials / participating in fairs/etc? / <i>Pa miyezi isanu ndi umodzi yapitayi bizinesi yanu yakhalapo pamaphunziro ndi aboma pamaphunziro ama bizinesi angonoangono, ngati kumbali ya mmene mungapeleze chithandizo cha ndalama / kalembedwe koyitanila katundu wanu / kutengapo mbali mukuwonetsela katundu wanu ndi zina zotelo?</i></p> <p>Yes=1 No=2</p>	<div><input type="checkbox"/></div>
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SECTION 9. PROFITS, REVENUES AND EXPENDITURES

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

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

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

4	<p>Do you take money whenever needed (every day, every other day, etc) from the business to pay your own or your family expenses? / <i>Mumatha kungotenga ndalama nthawi ina iliyonse zikafunika (tsiku lirilonse, masiku ena, tec) kuchokera ku bizinesi kulipilira zinthu zina zokhuza inu nokha kapena zokhuza banja lanu?</i></p> <p>The personal and family's expenses include food for the household, health expenses, school uniforms, etc.</p> <p>Yes=1 No=2</p>	<div></div>				
WEEK						
5	<p>What was the total income the business earned during the past WEEK after paying all expenses, including salaries, rents, materials, etc. That is, what were the PROFITS of your business during the past WEEK? Expenses include the payments to business owners if these were paid as a <u>regular</u> salary.</p> <p><i>Mutatha kulipira zonse zoyenelera kulipiridwa, kuphatikizira malipiro, kulipira nyumba, zipangizo ndi zina zotero mulungu wathawu bizinesi yanu mwapeza ndalama zochuluka bwanji zonse pamodzi, kutanthauza kuti mawini a bizinesi yanu mulungu wathawu.? Zolipirazi kuphatikiza zolipira eni bizinesi ngati amalipiridwa pafupipafupi.</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"> <tr> <td> Range Min: 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"/> </td> <td> Past week profits: 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"/> </td> <td> Range Max: 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"/> </td> </tr> </table>			Range Min: 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"/>	Past week profits: 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"/>	Range Max: 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"/>
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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 pamodzi (mu kwacha Malawi) .</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"> <tr> <td> Range Min: 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"/> </td> <td> Past week revenues: 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"/> </td> <td> Range Max: 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"/> </td> </tr> </table>			Range Min: 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"/>	Past week revenues: 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"/>	Range Max: 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"/>
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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> <table border="1"> <tr> <td> Range Min: 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"/> </td> <td> Past month profits: 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"/> </td> <td> Range Max: 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"/> </td> </tr> </table>			Range Min: 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"/>	Past month profits: 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"/>	Range Max: 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"/>
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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> <table border="1"> <tr> <td> Range Min: 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"/> </td> <td> Past month revenues: 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"/> </td> <td> Range Min: 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"/> </td> </tr> </table>			Range Min: 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"/>	Past month revenues: 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"/>	Range Min: 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"/>
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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>					

Transport for employees	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"/>
Other travelling expenses	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"/>
Delivery and freight cost of products/inputs	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"/>
Food / in-kind payments to employees	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"/>
Salaries of employees	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"/>
Raw materials/inputs	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"/>
Products that were sold during this month	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"/>
Maintaining inventories and storage (not the products/inputs themselves)	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"/>
Electricity	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"/>
Water	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"/>
Gas and fuel	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"/>
Maintenance and general repairs	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"/>
Brokers' commissions	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"/>
Rent for machinery and equipment	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"/>
Rent for land and space	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"/>
Telephone or cellphone charges	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"/>
Marketing and promotion	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"/>
Taxes and (market) fees	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"/>
Interest paid	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"/>
All other expenses	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"/>

SECTION 10. WORKERS AND BUSINESS OWNERS

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

Workers' category	2. How many workers are [CATEGORY]? / <i>Ndi antchito angati amene ali [.....]?</i> If None, Code 0 and → Next	3. How many [CATEGORY] are male? / <i>Alipo ma [.....] angati omwe ndi amuna?</i>	4. 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>	5. How many [CATEGORY] are female? / <i>Angati omwe ndi akazi?</i>	6. 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>	7. 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 → Next
	2	3	4	5	6	7
Business owners	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	
Technical workers/ in production / providing services	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div>
Sales people	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div>
Apprenticeship / Intern	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div>
Temporary workers	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div>
Managers (Not Business Owners)	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div>
Accounting/finance	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div>
Other	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div>

MAKE SURE ALL CATEGORIES IN Q2 ADD TO TOTAL IN Q1

SECTION 11. OPINIONS, INCOME AND HOUSEHOLD

<p>I am going to read some statements to you. Please tell me if you agree or disagree with each statement. / <i>Ndikuwerengerani mawu , chonde ndiuzeni ngati mukugwirizana nazo (kubvomereza) kapena ayi.</i></p> <p>Please read out all statements.</p> <p>Agree=1 Disagree=2 Not applicable=98</p>		
1	Financial institutions explain well the details of the products they offer. / <i>Mabungwe osungitsa ndalama amalongosola momveka wa bwino za katundu/njira zawo wa/za tsopano.</i>	<input type="checkbox"/>
	Banking fees are high./ <i>Malipiro a kasungitsidwe ka ndalama ndi okwera</i>	<input type="checkbox"/>
	It is difficult to open a bank account./ <i>kutsekula akaunti/buku ku banki ndi kovuta</i>	<input type="checkbox"/>
	I would never take out a loan./ <i>Sindingazafune kutenga ngongole</i>	<input type="checkbox"/>
	I separate well the business money from the household money./ <i>Ndimadziwa kusiyanyitsa ndalama za bizinesi ndi ndalama za pakhomu bwinobwino.</i>	<input type="checkbox"/>
	[Ask question if has a spouse] I am able to turn to my spouse to provide me with money for emergencies in my business./ <i>Ndimatha kufunsa akunyumba kwanga kuti andipatse ndalama za dzidzidzi za bizinesi yanga.</i>	<input type="checkbox"/> <input type="checkbox"/>
	I save regularly./ <i>Ndimasunga ndalama pafupipafupi.</i>	<input type="checkbox"/>
	[Ask question if has a spouse] Whenever my spouse asks for money, I always give it without question./ <i>Aku nyumba kwanga akandipempha ndalama ndimawapatsa mosafunsa zambiri.</i>	<input type="checkbox"/> <input type="checkbox"/>
	Whenever my family asks for money, I always give it without question / <i>Apa banja panga akandipempha ndalama ndimawapatsa mosafunsa zambiri.</i>	<input type="checkbox"/>
	Financial institutions give too much credit. / <i>Mabungwe osunga ndalama amapereka ngongole zochuluka koposa</i>	<input type="checkbox"/>
	Financial institutions have products and services designed for people like me. / <i>Mabungwe osunga ndalama ali ndi katundu /njira(malonda) amene anangotipangira anthu ngati ine.</i>	<input type="checkbox"/>
	I could manage fine without a bank account. / <i>Ndikhonza kukwanilitsa bwino lomwe opanda akaunti yak u banki</i>	<input type="checkbox"/>
I trust banks. / <i>Ndimakhulupilira ma banki</i>	<input type="checkbox"/>	
2	<p>All things considered, how satisfied are you with your current work?</p> <p>Read out all options</p> <p>Very Dissatisfied=1 Dissatisfied =2 Neither dissatisfied nor satisfied =3 Satisfied=4 Very satisfied=5</p>	<input type="checkbox"/>

	<p>I am going to name a few organizations/individuals. For each one, could you tell me how much confidence you have in them? / Nditchula maina a mabungwe / anthu. Kwa aliyense mungandiuze kuti mumawakhulupilira motani?</p> <p>Read out all options and statements.</p> <p><i>None at all=1</i> <i>Not very much confidence=2</i> <i>Quite a lot of confidence =3</i> <i>A great deal of confidence=4</i> <i>Not Applicable=98</i></p>	
3	<p>Church/Mosque/ kutchalithi kapena Kumzikiti</p> <p>Courts/Khoti</p> <p>Police/achitetezo (A poilisi)</p> <p>National Government/Boma</p> <p>City Council / Municipal government/ a khonsolo ya mzinda</p> <p>Tax authorities/a nsonkho</p> <p>Family/ achibale (Akubanja kwanu)</p> <p>[Ask question if married / living with someone] Spouse /[[funsani ngati ali pabanja/ akukhala ndi winawake]</p> <p>Workers/ ogwira ntchito</p>	<div> <div></div> </div> <div> <div></div> </div> <div> <div></div> </div> <div> <div></div> </div> <div> <div></div> </div> <div> <div></div> </div> <div> <div></div> </div> <div> <div></div> <div></div> </div> <div> <div></div> </div>
4	<p>How many businesses do you currently have? / Ndi ma bizinesi angati amene muli nawo pakali pano?</p> <p>Please include the business of which the interview is about.</p>	<div> <div></div> </div>
5	<p>When you are not operating this business, what is your primary income-earning activity? / Pamene simukuchita bizinesi, chimene chimakupezatsani ndalama choyambilira ndi chiyani?</p> <p><i>None=1 → Q8</i></p> <p><i>Another enterprise=2</i></p> <p><i>Farm/Plot=3</i></p> <p><i>Wage employment=4</i></p> <p><i>Casual labor=5</i></p> <p><i>Other=96, Specify</i></p>	<div> <div></div> <div></div> </div> <p>Specify for Other:.....</p>
6	<p>Approximately how many hours do you devote to this other activity in a typical week? / Ndi pafupifupi maola angati amene mumadzipereka kuchita zomwe zimakupezetsani ndalamazo pa mulungu?</p>	<div> <div></div> <div></div> <div></div> </div>
7	<p>How much did you earn from this other activity in the past month? / Munapangapo ndalama zingati kuchokera ku zochitika zimenezo m'mwezi wathawu?</p>	<p>MWK</p> <div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>
8	<p>Who in your household decides how the finances should be spent? / Ndani amaganiza mmene chuma cha pakhomopo chingagwiritsidwe ntchito?</p> <p>List up to 2.</p> <p>Self=1</p>	<div> <div></div> <div></div> <div></div> <div></div> </div> <p>Other, Specify:.....</p>

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

THANK RESPONDENT AND END INTERVIEW

Business survey end time (1st interview attempt)

[in hh:mm 24 hour clock format]

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Business survey end time (2nd interview attempt)

[in hh:mm 24 hour clock format]

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Business survey end time (3rd interview attempt)

[in hh:mm 24 hour clock format]

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Interviewer Observations:

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

Yes=1/No=2

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

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

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