



MALAWI ENTERPRISE MIDLINE SURVEY II

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 twice before, including 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 9-12 months ago? / kodi munachezapo nane kapena mzanga miyezi isanu ndi inayi yapitayo?

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

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

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

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

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

/ *Cholinga cha kafukufuku ameneyu ndi kufuna kumvetsetsa bwino za kayendetsedwe ka 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 zanuzi.*

If you choose to participate, you'll help complete a short survey that will take approximately 1 hour. 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 wochepera amene atenge pafupifupi mphindi ola imotzi. 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). *Mokupepetsani chifukwa cha nthawi yanu, tikupatsani ka mphatso kakang'ono (mtanda wa sopo)*

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 taziwendela sizizatchulidwa kapena kuikidwa pa pepala lilirilonse la zotsatila za kafukufukuyu. Zimene mungayankhule pano zizakhala za chinsinsi ndipo palibe amene angazakwanitse kulumikiza dzina lanu ndi mayankho anu.*

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

Jessica Baumgardner-Zuzik, Field Coordinator, 0884 043 727

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

☐ Yes ☐ No

Name of Respondent _____

3. Date of 1 st interview attempt: DD/MM/YYYY	<input type="text"/>	4. Survey start time: [in 24 hour clock format] <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"/>	7. Survey start time: [in 24 hour clock format] <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"/>	10. Survey start time: [in 24 hour clock format] <input type="text"/>	11. Completed interview? See List A	<input type="checkbox"/>	

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

[illegible]

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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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="checkbox"/> <input type="checkbox"/>			
5a. Marital Status: <input type="checkbox"/> Married monogamously / living with partner <input type="checkbox"/> Married Polygamously <input type="checkbox"/> Divorced / seperated <input type="checkbox"/> Widow / widower <input type="checkbox"/> Never married / never lived with partner							
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 longofotozoza maonekedwe mu bulaketi]</i>							
6. Cell phone number #1: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				7. Cell phone number #2: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
8. Cell phone number #3: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
9. Number of business owners: <input type="checkbox"/> <input type="checkbox"/>							
10. Are you the business owner or the manager or both? / <i>Kodi inu ndinu mwini wa bizineziyi kapena oyendetsa bizinesiye 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 kuliyeza bizinesi yanu:</i> [Write full address where the business operates, including city, neighborhood or area, street number, street name, and suburb] / <i>[Iembani adiresi yonse ya komwe mumachitira bizinesi, kuphatikizapo mmizinda, oyandikira 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>			

<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 kupanga bizinesi yomwe munali nayo ulendo oyamba tinadzacheza 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 2011,2012or 2013. /<i>Ndiliti lomwe munasiya kuyendetsa bizinesi imeneyi? Funsani mwezi. Izi zikhale mu 2011, 2012 kapena 2013</i></p>	<p>MM/YYYY</p> <div><input type="checkbox"/><input type="checkbox"/></div> / <div><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><i>Business was shut down due to regulation issues=1</i></p> <p><i>Found a job =2</i></p> <p><i>Business closed: Inadequate funds for operations/transport/inputs/workers=3</i></p> <p><i>Business closed: Not enough customers=4</i></p> <p><i>Business closed: Too much competition=5</i></p> <p><i>Business closed: Did not have right technical skills=6</i></p> <p><i>Business closed: Could not manage finances properly=7</i></p> <p><i>Started another business with better prospects=8</i></p> <p><i>Sold the business=9</i></p> <p><i>Business closed: I had to close the business to stay at home and take care of children/elder=10</i></p> <p><i>I went back to my home-village=11</i></p> <p><i>A family member took over the business from me=12</i></p> <p><i>Business closed: owner was ill=13</i></p> <p><i>Other, specify=96</i></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><i>Employed for a wage in the same sector=1</i></p> <p><i>Employed for a wage in a different sector=2</i></p> <p><i>Started another business in the same sector=3</i></p> <p><i>Started another business in a different sector=4</i></p> <p><i>Working unpaid for a family business=5</i></p> <p><i>Working unpaid for a family farm=6</i></p> <p><i>Unemployed/just staying at home and rely on my spouse's income=7</i></p> <p><i>Unemployed/just staying at home and rely on my parents/relatives' income=8</i></p> <p><i>I do ganyu (piece work/ seasonal work)=9</i></p> <p><i>Studying=10</i></p> <p><i>Other=96, Specify</i></p>	<div><input type="checkbox"/><input type="checkbox"/></div> <p>Specify for Other:</p>
5	<p>When did you start this activity?Specify month.This should be in 2011,2012, or 2013. / <i>Munayamba liti kupanga zomwe mukupanga panozi? Atchule mwezi. Izi zikuyenera kukhala 2011, 2012 kapena 2013.</i></p>	<p>MM/YYYY</p> <div><input type="checkbox"/><input type="checkbox"/></div> / <div><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></div>
6	<p>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 kusiyantsa ndi mmenemumayendetsa bizinesi munali nayo mu mwezi wa Disembara 2011 - Epulo 2012?</i></p> <p><i>Better off now=1</i></p> <p><i>Worse off now=2</i></p> <p><i>About the same=3</i></p>	<div><input type="checkbox"/></div>
7	<p>Are you planning to re-start your old business in the next year?/ <i>Kodi mukukhonza zoyambilanso bizinesi yanu yakale mu chaka chikubwerachi?</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"/><input type="checkbox"/></div>

8	What was your personal income in the past week? / <i>Mulungu wathawu, ndalama munapeza zanu zinali zingati?</i> DO NOT LEAVE BLANK 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 <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	Past week income: MWK <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	Range Max: MWK <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>
9	What was your personal income in the past month? / <i>Ndalama munapeza zanu zinali zingati m'mwezi wathawu?</i> DO NOT LEAVE BLANK 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 <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	Past month income: MWK <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	Range Max: MWK <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>

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	What does this business do? / <i>Kwenikweni bizinesi yanu mumatani/ mumapanga chiyani?</i>	<div> <div></div> <div></div> <div></div> </div>
	If firm operates in more than one sector, please indicate the sector that contributes the most for the profits of the business	
2	In the past 6 months, have you introduced any new products or services? / <i>Pa miyezi isanu ndi umodzi yapitayi, mwayambapo kugulitsa katundu osaiyana kapena kupanga zosiyana ndizomwe mumapanga?</i>	<div> <div></div> <div></div> </div>
	Yes=1	
	No=2	
	Don't know=99	
3	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>	<div> <div></div> </div>
4	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>	<div> <div></div> </div>
	One week=1	
	Two weeks=2	
	Three weeks=3	
	Four weeks (full month)=4	

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>yi?</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>	<div><input type="text"/><input type="text"/><input type="text"/></div>
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</i>yi (Q5), ndi maola angati amene mumangokhala opanda chochitika(simutangwanika) kumangodikilira makasitomala, kudikilira odzakuodetsani?</p> <p>Code 0 if none.</p>	<div><input type="text"/><input type="text"/><input type="text"/></div>
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</i>yi (Q5), ndi maola angati mumakhala mu nthawi yomweyo mukusamalira ana kapena kuyang'anira odwala / okalamba?</p> <p>Code 0 if none.</p>	<div><input type="text"/><input type="text"/><input type="text"/></div>

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 first 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><input type="text"/></div>
2	<p>When did you move yourmain place for your production or service activities? Specify month.This should be in 2011, 2012or 2013. /<i>Kodi munachoka liti malo anu ogwilira ntchito?</i></p>	<div>MM/YYYY</div> <div><input type="text"/><input type="text"/> / <input type="text"/><input type="text"/><input type="text"/><input type="text"/></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><input type="checkbox"/><input type="checkbox"/></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><i>Home=1</i></p> <p><i>Someone else's house=2</i></p> <p><i>Trading market/market stall =3</i></p> <p><i>Individual workshop/factory/plant=4</i></p> <p><i>Individual shop=5</i></p> <p><i>Car/trunk/cart=6</i></p> <p><i>Other=96, Specify</i></p>	<div><input type="checkbox"/><input type="checkbox"/></div> <p>Specify for Other:.....</p>
5	<p>Do any household activities take place in this new space? / <i>Kodi pa malopa pamachitika zina mwa zomwe zimachitika pa nyumba?</i></p> <p><i>Yes=1</i></p> <p><i>No=2</i></p>	<div><input type="checkbox"/></div>
6	<p>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? / <i>Malo atsopanowa ndi abwino, oipa, kapena chimodzimodzi ndi imene mumagwiritsa ntchito poyamba?</i></p> <p><i>Better=1</i></p> <p><i>Worse=2</i></p> <p><i>About the same=3</i></p>	<div><input type="checkbox"/></div>

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

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

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

	12. Does your business have access to [item]? / <i>Kodi bizinesi yanuimakhala 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>	13.Quantity business has access to - how many? <i>Kodi bizinesi yanu imagwiritsa nchito /ingapezeke ndi [zida] zingati?</i>	14. Date of latest acquisition/access? <i>Tsiku lomaliza limene bizinezi yanu inagwiritsa ntchito/inagula[chida]?</i> MM/YYYY	15.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
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. 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 Q16-Q20 about each item. If the respondent doesn't have access to the item, skip Q19-Q20 for that item and start again for the new item.

16.	17. Does your business have access to [item]? / <i>Kodi bizinesi yanu imakhala ndi mwayi wogwiritsa ntchito/ingapezeke ndi [chida]</i> Yes, own item or pay regularly for the service=1; Yes, do not own item or pay for the service, but business has regular access to it=2; Yes, do not own item or pay for the service, but business has sporadic access to it=3; No, do not own and do not have access=4 → Next item	18.Quantity business has access to - how many?/ <i>Kodi bizinesi yanu imagwiritsa ntchito /ingapezeke ndi [zida] zingati?</i>	19.Date of latest acquisition/access or date of start of service? <i>/ Tsiku loyamba limene bizinezi yanu inayamba kugwiritsa ntchito/inagula [chida]?</i> MM/YYYY	20.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
_____	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <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"/>

21	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> Yes =1 No=2→ skip to Q23	<input style="width: 30px; height: 30px;" type="checkbox"/>
22	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 bizinezi yanu pa miyezi isanu ndi umodzi yapitayi?</i>	MWK <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>

23	[If has electricity - response "1" in Q12] Do you have an electricity connection in the business name? / <i>Kodi magetsi ali mu dzina la biznesi yanu?</i>	<div><input type="checkbox"/><input type="checkbox"/></div>
	Code 98 if doesn't have access to electricity.	
	Yes =1	
	No=2	
	Don't know=99	
	Not applicable=98	

SECTION 4.CREDIT

1	<p>[Ask this question if has spouse/living with partner] There are many ways people borrow money. Have you borrowed <u>for your business</u> in the past 6 months from your spouse?</p> <p>/ <i>Pali njira zambiri zomwe munthu angathe kubwereka ndalama. Munayamba mwabwereka ndalama <u>za biznesi</u> yanu kwa akunyumba kwanu pa miyezi isanu ndi umodzi yapitayo?</i></p> <p>Yes=1 No=2 Not applicable (No spouse)=98</p>	<div><input type="checkbox"/><input type="checkbox"/></div>
2	<p>Have you borrowed <u>for your business</u> in the past 6 months from any other family member or a friend? / <i>Mwangongolapo ndalama <u>za biznesi</u> yanu kwa achibale anu kapena anzanu mu miyezi isanu ndi umodzi yapitayo?</i></p> <p>Yes=1 No=2</p>	<div><input type="checkbox"/></div>
3	<p>Have you borrowed <u>for your business</u> in the past 6 months from another business? / <i>Mwangongolapo ndalama <u>za biznesi</u> yanu pa miyezi isanu ndi umodzi yapitayo kuchokera ku biznesi ina?</i></p> <p>Yes=1 No=2</p>	<div><input type="checkbox"/></div>
4	<p>Have you borrowed <u>for your business</u> in the past 6 months from a microfinance institution? / <i>Mwangongolapo ndalama <u>za biznesi</u> yanu mu miyezi isanu ndi umodzi yapitayo ku mabungwe-obwereketsa ndalama?</i></p> <p>Yes=1 No=2</p>	<div><input type="checkbox"/></div>
5	<p>Have you borrowed <u>for your business</u> in the past 6 months from a bank? / <i>Mwangongolapo ndalama <u>za biznesi</u> mu miyezi isanu ndi umodzi yapitayo kuchokera ku banki?</i></p> <p>Yes=1 No=2 → skip to Q7</p>	<div><input type="checkbox"/></div>

6	<p>In order to borrow the money from a bank, did you have to show a Business Registration Certificate? / <i>Kuti mubwereke ndalama ku banki, munayenera kuwonetsa satifiketi (chi pepala chovomereza bizinesi- chitupa) ch/yanu ch/ya bizinesi?</i></p> <p>Yes=1 No=2 Don't know =99</p>	<div> <div></div> <div></div> </div>
7	<p>Have you borrowed <u>for your business</u> in the past 6 months from any other source? Which?/ <i>Mwangongolapo ndalama <u>za bizinesi</u> yanu mu miyezi isanu ndi umodzi yapitayo kuchokera kwina kuli konse? Kuti?</i></p> <p>List up to 2 sources in order of importance (size of loan).</p> <div> <div>Moneylender=1</div> <div>Non-relative (individual)=2</div> <div>Government / government agency=3</div> <div>Religious group / charity=4</div> <div>Cooperative / business association=5</div> <div>Supplier / retailer/ local store=6</div> <div>Savings and Credit Cooperative (SACCO)=7</div> <div>Rotating Savings and Credit Association (ROSCA)=8</div> <div>Other=96, Specify</div> <div>Business didn't borrow in the past 6 months from any other source=98</div> </div>	<div> <div> <div></div> <div></div> </div> <div></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>	<div>MWK</div> <div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>
9	<p>LAST TIME you borrowed FOR YOUR BUSINESS, how much did you borrow? / <i>Nthawi yomaliza imene munabweleka ndalama, munabweleka ndalama zingati?</i></p> <p>Tick in the respective box if never ever borrowed money for the business and SKIP TO Q12.</p>	<div>MWK</div> <div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div> <p>Never borrowed money for the business: <div></div></p>
10	<p>When did you last borrow? / <i>Munabweleka liti komaliza?</i></p>	<div> <div></div> <div></div> </div> <div>/</div> <div> <div></div> <div></div> <div></div> <div></div> </div>

11	<p>What is/was the primary use of the last loan? / <i>Kwenikweni ngongole imene munatengayo inali ya ntchito yanzi?</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><input type="checkbox"/><input type="checkbox"/></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 MK5,000ya bizinesi yanu mu masabata awiri obwerawa, mukuganiza kuti mukhonza kungongola?</i></p> <p>Yes=1 No=2→ Q16</p>	<div><input type="checkbox"/></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 awiriobwerawa, mukuganiza kuti mukhonza kukakongola?</i></p> <p>Yes=1 No=2→ Q16</p>	<div><input type="checkbox"/></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><input type="checkbox"/></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're faced with that situation of needing that money in 2 weeks for your business, where would you be able to borrow it? / <i>Litati vuto lofuna ndalama pa bizinesi yanu lakugwelani m' masabata awiri, kumene mungakathe kungongola ndalama ndi kuti?</i></p> <p>List up to 2 sources in order of importance (size of loan).</p> <div> <div>Spouse=1</div> <div>Family member / friend=2</div> <div>Other business=3</div> <div>Microfinance institution=4</div> <div>Bank/financial institution=5</div> <div>Moneylender=6</div> <div>Non-relative (individual)=7</div> <div>Government / government agency=8</div> <div>Religious group / charity=9</div> <div>Cooperative / business association=10</div> <div>Supplier / retailer/ local store=11</div> <div>Savings and Credit Cooperative (SACCO)=12</div> <div>Rotating Savings and Credit Association (ROSCA)=13</div> <div>Other=96, Specify</div> </div>	<div> <div></div> <div></div> <div></div> <div></div> </div> <p>Specify for Other:.....</p>

SECTION 5. SAVINGS

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>	<div></div>
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 anzanu/ achibale/ kapena anthu ena?</i></p> <p>Yes=1 No=2</p>	<div></div>
3	<p>How else do you save the money you earn in this business? /<i>Ndi 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>I save money in the business premises=1</i></p> <p><i>Through a ROSCA/SACCO=2</i></p> <p><i>My business partner saves the money =3</i></p> <p><i>I save in a bank=4</i></p> <p><i>I don't save any other way / I don't save=5</i></p> <p><i>Microfinancing institution=6</i></p> <p><i>Other=96, Specify</i></p>	<div> <div></div> <div></div> <div></div> <div></div> </div> <p>Specify for Other:.....</p>

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 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> <p><i>I'm overdrawn (the amount I have withdrawn was over my balance)=1</i></p> <p>MWK 0 – MWK 1,000=2</p> <p>MWK 1,001 – MWK 3,000=3</p> <p>MWK 3,001 – MWK 5,000=4</p> <p>MWK 5,001 – MWK 7,500=5</p> <p>MWK 7,501 – MWK 10,000=6</p> <p>MWK 10,001 – MWK 25,000=7</p> <p>MWK 25,001 – MWK 50,000=8</p> <p>MWK 50,001 – MWK 100,000=9</p> <p>MWK 100,001 – MWK 200,000=10</p> <p>MWK 200,001 – MWK 300,000=11</p> <p>MWK 300,001 – MWK 500,000=12</p> <p>MWK 500,001 – MWK 750,000=13</p> <p>MWK 750,001 – MWK 1,000,000=14</p> <p>More than MWK 1,000,000=15</p>	<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	<input type="checkbox"/>	<div><input type="checkbox"/><input type="checkbox"/></div> <div><input type="checkbox"/><input type="checkbox"/></div>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

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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?/Chifukwa chiyani mulibe ndalamazosungitsa kumalo amene nda tchulawa?</p> <p>Do not read options to the respondent.</p> <p>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"/><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? / 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?</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"/><input type="checkbox"/></div> <p>Specify for Other:.....</p>
12	<p>Do you have any insurance scheme (against theft, fire, etc) in the name of the business?/Kodi muli ndi ndondomeko iri yonse yolembedwa yotetezela bizinesi yanu(monga kubeledwa, kumoto, etc)?</p> <p>Yes=1</p> <p>No=2→Section 6</p> <p>Don't know = 99→Section 6</p>	<div><input type="checkbox"/><input type="checkbox"/></div>

13	Which insurance schemes do you currently have in the name of the business? / <i>Ndi ndondomeko yake iti yomwe muli nayo mu dzina labizinesi?</i>	<div> <div></div> <div></div> <div></div> <div></div> </div> Specify for Other:.....
	List all that apply	
	Insurance against theft=1	
	Insurance against fire=2	
	Weather insurance=3	
	Life insurance for business owner(s)=4	
	Health insurance for business owner(s)=5	
	Life insurance for workers=6	
	Health insurance for workers=7	
Other=96, Specify		

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	Some businesses are registered at the Registrar's General and others are not. Both types of firms operate in Malawi at the same time. What do you think are the top two benefits of registering the business? / <i>Mabizinesi ena amakalowetsedwa mu kaundulla kwa wamkulu oyang'anila kawundula (Registrar General) ndipo ena ayi. Malo onsewa amagwira ntchito m'Malawi muno nthawi imodzi. Inu mukuganiza kuti zithandizo ziwiri zimene zingapezeke polembetsa bizinesi yanu mu kawundula ndi ziti?</i>	<div> <div></div> <div></div> <div></div> <div></div> </div> Specify for Other:.....
	List up to two benefits in order of importance. Do not read the options to the respondent.	
	Comply with the law=1	
	Avoid harassment from authorities=2	
	Avoid fines=3	
	Issue receipts=4	
	Open a business bank account=5	
	Access to finance=6	
	Less bribes to pay=7	
	Access to government assistance=8	
	Access to new clients=9	
	Access to raw materials=10	
	Be a member of the Chamber of Commerce=11	
	Export license=12	
	Access to government tenders=13	
	Ability to hire formal workers=14	
	Obtain tax history for future loans=15	
	To be considered a "real" business=16	
	Other=96, Specify	
	No benefits=18	
Don't know=99		

2	Does your business have a Business Registration Certificate, meaning, is your business registered?/ <i>Kodi bizinesi yanu ili ndi chiphaso cha mu kaundula, kutanthauza, kodi bizinesi yanu inalembetsedwa mu kaundula?</i>	
	Politely request to see the Business Registration Certificate.	
	Yes and show certificate=1	<div></div> <div></div>
	Yes, but doesn't show the certificate=2	
	No=3→Go to Q7	
	No, I have requested and submitted all the papers but still waiting for the certificate=4→Go to Q6	
	Don't know=99→Go to Q7	
3	When did you obtain the Business Registration Certificate?/ <i>Kodi satifikati yanu ya bizinesi munatenga liti?</i>	MM/YYYY <div></div> <div></div> / <div></div> <div></div> <div></div> <div></div>
4	Did you use your Business Registration Certificate for any purposes since you got it?/ <i>Munagwiritsapo ntchito (chitupa/satifiketi) cha bizinesi yanu chiilandilireni?</i>	<div></div>
	Yes=1	
	No=2→Go to Q6	
5	For what purpose did you use the Business Registration Certificate? / <i>Munagwiritsa ntchito yanji satifiketiyo?</i>	
	Do not read options to the respondent.	
	List all that apply up to 5. If respondent provides only one response, say they can respond other uses.	
	Open business bank account=1	
	Participate in training (and open business bank account)=2	
	Access to bank loan=3	
	Show certificate to customers / Put on the wall=4	<div></div> <div></div>
	Provide invoices to customers for tax purposes=5	<div></div> <div></div>
	Provide receipts to customers =6	<div></div> <div></div>
	Register for taxes (no payment mentioned)=7	<div></div> <div></div>
	Pay taxes=8	<div></div> <div></div>
	Show to inspections / authorities / Avoid being harassed=9	<div></div> <div></div>
	Get an export license=10	
	Supply private firms / Access tenders with private companies=11	
	Access to government contracts=12	
	Get access to government's assistance / matching grant / BUGS =13	
	Register as Member of Malawian Chamber of Commerce (MCCCI)=14	
	Register land in the name of business=15	
	Get an insurance in the name of the business=16	
	Get electricity in the name of the business=17	
	Hire new workers=18	
	Other=96, Specify	
6	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>	<div></div>
	Yes=1	
	No=2	

Specify for Other:.....

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 biznesi yanuyi yakhomelapo ndalama za mumsika muno pa miyezi 12 yapitayi?</i></p> <p>Yes=1 No=2 Not applicable=98</p> <p>After responding to this question (operating in a trading market) go to Q10.</p>	<input type="checkbox"/> <input type="checkbox"/>	
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 biznesiyi inalipirapo chiphaso cha assembly (ofesi ya mzinda uno) pa miyezi khumi ndi iwiri yapitayo?</i></p> <p>Politely request to see the license.</p> <p>Yes, shows the license=1</p> <p>Yes, shows a receipt=2</p> <p>Yes, doesn't show anything or something else=3</p> <p>No=4</p> <p>Don't know=99</p>	<input type="checkbox"/> <input type="checkbox"/>	
9	<p>[Ask if does NOT operate in a trading market] Did this business pay any sector specific business license in the past 12months? / <i>[Funsani ngati samagulitsila mumsika] Kodi biznesiyi inalipirapo chiphaso cha mbali ya biznesi ya mtundu wina uli onse pa miyezi khumi ndi iwiri yapitayo?</i></p> <p>Politely request to see the license.</p> <p>Yes, shows the license=1</p> <p>Yes, shows a receipt=2</p> <p>Yes, doesn't show anything or something else=3</p> <p>No=4</p> <p>Don't know=99</p>	<input type="checkbox"/> <input type="checkbox"/>	
10	<p>Did you pay the following taxes for your business in the past 12months? / <i>Kodi munalipirapo misonkho ya biznesi yanu pa miyezikhumi ndi iwiri yapitayo?</i></p> <p>Read out all taxes.</p> <p>Yes=1 No=2 Not applicable=98</p>	VAT: Value added Tax	<input type="checkbox"/> <input type="checkbox"/>
		Corporate tax	<input type="checkbox"/> <input type="checkbox"/>
		Personal income tax	<input type="checkbox"/> <input type="checkbox"/>
11	<p>Is this business registered for taxes? / <i>Kodi biznesiyi inalembetsedwa kulipira misonkho?</i></p> <p>Politely request to see a Tax Payer Identification Number (TPIN) card.</p> <p>Yes, shows a Tax Payer Identification Number (TPIN) =1</p> <p>Yes, doesn't show anything or something else=2</p> <p>No=3</p>	<input type="checkbox"/>	

12	During the past 6 months, has your business received an inspection from any of the following?/ <i>Miyezi isanu ndi umodzi yapitayi, kodi biznesi 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>	<input type="checkbox"/> <input type="checkbox"/>
	Ministry of Industry and Trade inspector/ <i>woyendera wochokera ku unduna wazamalonda</i>	<input type="checkbox"/> <input type="checkbox"/>
	Taxes inspector/ <i>wokhometsa msonkho</i>	<input type="checkbox"/> <input type="checkbox"/>
	Labor inspector/ <i>woyang'anila za olembedwa ntchito ku unduna wa olembedwa ntchito</i>	<input type="checkbox"/> <input type="checkbox"/>
	Health inspector/ <i>woyendera wochokera ku unduna wa za umoyo</i>	<input type="checkbox"/> <input type="checkbox"/>
	Inspector not identified to any organization/ <i>woyendera wosadziwika ndi bungwe lina liri lonse</i>	<input type="checkbox"/> <input type="checkbox"/>
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"/>
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 biznesi zawo.</i>		
15	Out of every 10 business owners (not you), how many do you think experienced requests for bribes relating to their business activity from inspectors or police at least once in the past 6 months? / <i>Mwa eni biznesi khumi (osati inu), ndi angati amene mukuganiza kuti amakumana ndi zofunsidwa kupereka ziphuphu zokhuzana ndi zochitika za biznesi zawo kuchokera kwa oyendela ndi apolisi mwina kamodzi pa miyezi isanu ndi umodzi yapitayi?</i>	<input type="text"/> <input type="text"/>
16	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 biznesi yanu pa miyezi isanu ndi umodzi yapitayi?</i> Yes=1 No=2→Q19	<input type="checkbox"/>
17	Could you tell me what best describes the identity of the person who most often asked for a bribe in the past 6 months? / <i>Mungamufotokozee bwanji munthu amene anakufusafunsani za kupanmga ziphuphu pa miyezi isanu ndi umodzi yapitayi?</i> See List C	<input type="text"/> <input type="text"/> Specify for Other:.....

18	<p>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?</p> <p>/ <i>Mungandiuze kuti ndi pafupifupi ndalama zingati /katundu zimene munapereka pa ziphuphu MWEZI WATHAWU kuti bizinesi yanu iziyenda (bwino lomwe) myaa?</i></p> <p>Input value of any in-kind payments (including payment in merchandise). Code 0 if respondent didn't pay bribes in the past month. / <i>Yikani mtengo wa kulipila kwina kulikonse (kuphatikizila kulipila katundu).</i></p>	<p>MWK <div></div></p>	
19	<p>Have you been asked for a bribe in the past [ever] relating to your business activity by a bank or lending officer? / <i>Mwafunsidwako kupereka chiphuphu mbuyomu [ever] chokhudzana ndi zochitika pa bizinesi yanu ndi akubanki kapena ofisala obwereketsa ndalama</i></p> <p>Yes=1 No=2</p>	<div></div>	
<p>20&21</p> <p>Now I am going to ask you about other types of harassment that people like you may face when trying to run their businesses.</p> <p>/ <i>Tsopano ndi kufunsani za nkhanza zomwe anthu ngati inu mumakumana nazo poyesera kuyendetsa bizinesi zawo.</i></p> <p>Read out.</p>		<p>20. Could you tell me if you have experienced [this] in the past 6 months?/ <i>Mungandiuzeke ngati munakumana nazo [izi] a miyezi isanu ndi umodzi yapitayo?</i></p> <p>Read out. Yes=1 No=2 → Next item</p>	<p>21. Could you tell me what best describes the identity of the person who did [this]. / <i>Mungamufotokozee bwanji munthu amene anachita [izi]?</i></p> <p>See List C</p>
Threats to shut down business / <i>Kuopsezedwa kutsekeledwa bizinesi</i>		<div></div>	<div></div>
Locking of premises/ <i>Kukhoma/Kutseka malowa</i>		<div></div>	<div></div>
Vandalism of premises or merchandise / <i>Kuphwanyiridwa malowa kapena kuonongeledwa katundu</i>		<div></div>	<div></div>
Confiscation of property or merchandise / <i>Kuchotseledwa kapena kulandidwa zinthu zanu kapena katundu</i>		<div></div>	<div></div>
Sexual proposals / <i>Kufunsiridwa</i>		<div></div>	<div></div>
Beating / <i>Kumenyedwa</i>		<div></div>	<div></div>
22	<p>Are you more confident, equally confident or less confident than when we interviewed you the first time (Dec 2011 – April 2012) that you can say no to people that harass you? / <i>Muli ochilimika kwambiri chimodzimodzi kapena pang'ono kuchokela nthawi imene tinadzakuyendelani mu (Dec2011-April 2012) kuti mutha osaopsezedwa ndi anthu?</i></p> <p>More confident=1 Equally confident=2 Less confident=3 Don't know=99</p>	<div></div>	

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

SECTION 7. PRODUCTION AND SALES

	<p>1. What were the top two products or service in total value of revenues in the past 6 months? / <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. What is the normal unit of measurement for [product/service]? / <i>Kodi [prodiuct/service] imayezedwa bwanji.</i></p> <p>Refer to list E for units.</p>	<p>3. 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 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>4. 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>	<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>

- List E. Units

Piece=1

Procedure=2

Plate (of food)=3

Set=4

Grams=5

Kilograms=6

Meters=7

Inches=8

Milliliters=9

Liters=10

Other=96, Specify
- List G. Period

Day=1

Week=2

Fortnight=3

Month=4

Quarter=5

Half year=6

Year=7

5	<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? / <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></div> </div></p>
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6	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, Q3 . 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>
7	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>		
	<i>No=5</i>		
8	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. Yes=1 No=2		
	Newspaper / magazine / radio advertisement/ <i>Nyuzipepala/kunenelera malonda pa walesi/mu magazine</i>		<div></div>
	Business cards/ <i>kudzera mu ma khadi ofotokoza za bizinesi yanu</i>		<div></div>
	Flyers / Brochures / Posters / Outdoors/ <i>kudzera mu timapepala tosindikizidwa/ ma positala/kuwauza anthu mwapadera za bizinesi yanu</i>		<div></div>
	Brokers / Commissioners/ <i>kudzera mwa a mkhala pakati monga komishonala</i>		<div></div>
9	Loud-speaker on street/ <i>pogwiritsa ntchito mkuza mawu</i>		<div></div>
	How many tender proposals (or responses to requests for quotes) 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>	<div></div> <div></div>	
Code 0 if none. Tender or invitation for bids is a request of competing offers from different bidders looking to obtain an award of business activity in works, supply, or service contracts.			
10	Does your business belong to the Malawian Chamber of Commerce (MCCI)? / <i>Kodi bizinesi yanu ili nawo mu kaundula wa bungwe la boma lowona za malonda?</i>	<div></div> <div></div>	
	If yes, politely request to see proof of membership.		
	<i>Yes and shows proof of membership=1</i>		
	<i>Yes, but doesn't show proof of membership=2</i>		
	<i>No=3</i>		
11	<i>Don't know=99</i>		
	Does your business have an export license? / <i>Kodi bizinesi yanu ili ndi chiphaso choyiyeneleza kugulitsa katundu kunja kwa dziko lino?</i>	<div></div> <div></div>	
	If yes, politely request to see export license.		
	<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>Let's assume that you deposited 100,000 Malawian Kwacha in a bank account for 2 years at 8% annual interest rate. How much money will you have in your account in 2 years if you do not withdraw from or add to this account any money? / <i>Tiyerekeze kuti mwasungitsa ndalama yokwanira 100,000 ku banki kwa zanka ziwiri ndipo chiwongola dzanja cha pachaka ndi 8%. Ndi ndalama zingati zimene mudzakhale nazo ku akauntiko mu zaka ziwiri ngati simunatapeko kapena kuwonjezerako ndalama iliyonse?</i></p> <p>Read out the options.</p> <p>More than 108,000 Kwacha=1</p> <p>Exactly 108,000 Kwachas=2</p> <p>Less than 108,000 Kwachas=3</p> <p>Don't know=99</p>	<div> <div></div> <div></div> </div>

5	<p>Let's assume that you saw a TV-set of the same model on sales in two different shops. The initial retail price of it was 10,000 Kwacha. One shop offered a discount of 1,500 Kwacha, while the other one offered a 10% discount. Which one is a better bargain - a discount of 1,500 Kwacha or of 10%? / <i>Tiyerekeze kuti mwaona wayilesi ya kanema (TV) yamtund u ofanana mu mashop awiri osiyana. Mtengo oyambira ndi 10,000. Shop ina ikuchotsera 1,500 kwacha pamene ina ikuchotsera 10%. Kuchotsera kwabwino ndikuti, kwa 1,500kwacha kapena kwa 10%?</i></p> <p>Read out the options.</p> <p>A discount of 1,500 Kwacha=1</p> <p>A discount of 10%=2</p> <p>They are both the same=3</p> <p>Don't know=99</p>	<div><input type="checkbox"/><input type="checkbox"/></div>
6	<p>Let's assume that you took a bank credit of 5,000 Malawian Kwacha to be paid back in one payment at the end of the year. The credit fee is 300 Malawian Kwacha. Give a rough estimate of the annual interest rate on your credit. / <i>Tiyerekeze kuti mwatenga ngongole ku banki ya 5,000 kwacha kuti mudzabweza pakamodzi pakutha pa chaka. Ndalama yowonjezerapo ndi ndi 300kwacha. Mongoyerekeza chiwongola dzanja pakutha pachaka ndi ndalama zingati?</i></p> <p>Read out the options.</p> <p>3%=1</p> <p>6%=2</p> <p>9%=3</p> <p>12%=4</p> <p>Don't know=99</p>	<div><input type="checkbox"/><input type="checkbox"/></div>
7	<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</p> <p>No=2 → Q14</p>	<div><input type="checkbox"/></div>

<p>8. List the names of the 2 most recent training activities/ <i>Tchulani maina a maphunziro awiri amene munakaphunzirako posachedwapa</i></p>	<p>9. 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><i>Government/ government agency=1; College/University=2; Institute/Technical school=3; Private consultant=4; Private firm=5; Employer/Previous employer=6 My spouse=7; Family/friends=8 Chamber of Commerce/Industry Association=9; Small Business Development Organization=10; Other NGO=11; NBS BANK / TEECs=12 Other=96, Specify</i></p>	<p>10. 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><i>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</i></p>	<p>11. 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>12.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>13. Why did you take the [training]? / <i>Chifukwa chiyani munapanga [maphunzirowa]?</i></p> <p>Do not read list out loud.</p> <p><i>Because it was for free=1; My spouse told me too=2; I want to close this business and get a paid job=3; To manage my business better=4 (no money mentioned); To manage my money better=5; To get a loan=6 To get a business bank account=7 Other=96, Specify</i></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>
	<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>

14	<p>In the past 6 months, has your business participated in anyGovernment 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 pandondomeko ndi boma okhudzana ndi zochitichitika zina za mmene mmene mungapeleze chithandizo cha ndalama/ kalembedwe koyitanila katundu wanu/kutengapo mbali mukuwonetsela katundu wanu ndi zina zotelo?</i></p> <p>Yes=1 No=2</p>	<input type="checkbox"/>
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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>	<input type="checkbox"/>
2	<p>Does this business have a written annual budget? /<i>Kodi bizinesi yanu ili ndi ndondomeko ya chuma 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>	<input type="checkbox"/>
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>	<input type="checkbox"/>

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 lililonse, 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"/></td> <td>Past week profits: MWK <input type="text"/></td> <td>Range Max: MWK <input type="text"/></td> </tr> </table>			Range Min: MWK <input type="text"/>	Past week profits: MWK <input type="text"/>	Range Max: MWK <input type="text"/>
Range Min: MWK <input type="text"/>	Past week profits: MWK <input type="text"/>	Range Max: MWK <input type="text"/>				
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"/></td> <td>Past week revenues: MWK <input type="text"/></td> <td>Range Max: MWK <input type="text"/></td> </tr> </table>			Range Min: MWK <input type="text"/>	Past week revenues: MWK <input type="text"/>	Range Max: MWK <input type="text"/>
Range Min: MWK <input type="text"/>	Past week revenues: MWK <input type="text"/>	Range Max: MWK <input type="text"/>				
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"/></td> <td>Past month profits: MWK <input type="text"/></td> <td>Range Max: MWK <input type="text"/></td> </tr> </table>			Range Min: MWK <input type="text"/>	Past month profits: MWK <input type="text"/>	Range Max: MWK <input type="text"/>
Range Min: MWK <input type="text"/>	Past month profits: MWK <input type="text"/>	Range Max: MWK <input type="text"/>				
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"/></td> <td>Past month revenues: MWK <input type="text"/></td> <td>Range Min: MWK <input type="text"/></td> </tr> </table>			Range Min: MWK <input type="text"/>	Past month revenues: MWK <input type="text"/>	Range Min: MWK <input type="text"/>
Range Min: MWK <input type="text"/>	Past month revenues: MWK <input type="text"/>	Range Min: MWK <input type="text"/>				
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								
Other traveling expenses	MWK								
Delivery and freight cost of products/inputs	MWK								
Food / in-kind payments to employees	MWK								
Salaries of employees	MWK								
Raw materials/inputs	MWK								
Products that were sold during this month	MWK								
Maintaining inventories and storage (not the products/inputs themselves)	MWK								
Electricity	MWK								
Water	MWK								
Gas and fuel	MWK								
Maintenance and general repairs	MWK								
Brokers' commissions	MWK								
Rent for machinery and equipment	MWK								
Rent for land and space	MWK								
Telephone or cellphone charges	MWK								
Marketing and promotion	MWK								
Taxes and (market) fees	MWK								
Interest paid	MWK								
All other expenses	MWK								

SECTION 10. WORKERS AND BUSINESS OWNERS

1	<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> <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>	<div></div>
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Workers' category	2. How many workers are [CATEGORY]? / <i>Ndi antchito angati amene ali [.....]?</i>	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. How much are [CATEGORY] typically paid per ____? / <i>Mumawalipira ndalama zingati [CATEGORY]?</i>	
	If None, Code 0 and → Next						
	2	3	4	5	6	7	
Business owners	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	Period	Amount paid (MWK)
Technical workers/ in production / providing services	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
Sales people (other than those above)	<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>
Temporary workers	<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>
Accounting/finance	<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>

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</p> <p>Disagree=2</p> <p>Not applicable=98</p>	
Financial institutions explain well the details of the products they offer. / <i>Mabungwe osungitsa ndalama amalongozola momveka bwino za katundu kapena njira zawo zonses.</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/living with partner] 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"/>
[Ask question if has a spouse/living with partner] 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"/>
A friend of the bank or lending officer is more likely to get a loan/ <i>Ndizachidziwikire kuti munthu odziwika ku banki kapena odziwana ndi obwereketsa ndalama atha kutenga ngongole</i>	<input type="checkbox"/>
An acquaintance of the bank or lending officer is more likely to get a loan/ <i>Odziwika ku bank kapena odziwana ndi obwereketsa ndalama atha kutenga ngongole</i>	<input type="checkbox"/>
A government official is more likely to get a loan/ <i>Ndizachidziwikire kuti akulu akulu a m'boma atha kutenga ngongole</i>	<input type="checkbox"/>
A family relation of the bank or lending officer is more likely to get a loan/ <i>Ndizachidziwikire kuti wachibale ndi anthu a ku banki kapena ndi anthu obwereketsa ndalama atha kutenga ngongole</i>	<input type="checkbox"/>
Business people offer gifts (including cash, merchandise or other goods) to influence the outcome of a loan application/ <i>Anthu amabizinesi amapereka mphatso (ndalama , katundu kapena zinthu zina) kuti ziathandize kupeza mwai wa ngongole</i>	<input type="checkbox"/>
Business people offer investment opportunities as an incentive to the bank or lending officer to influence the outcome of a loan application/ <i>Anthu a mabizinesi amapereka mwai wa zamalonda kwa anthu a kubank kapena obwereketsa ndalama kuti zotsatila zapempho la ngongole ziwakomere.</i>	<input type="checkbox"/>
I trust most Malawian business people in my sector to help each other./ <i>Ndimakhulupilira a Malawi ambiri opanga bizinesi ngati yangayi kuti tizithandizana</i>	<input type="checkbox"/>
I trust most foreign business people in my sector to help each other./ <i>Ndimakhulupilira anthu akunja ambiri opanga bizinesi ngati yangayi kuti tizithandizana</i>	<input type="checkbox"/>
It is easier to borrow money from other businesses than a bank or lending institution./ <i>Ndikwapafupi kubwereka ndalama kwa ma bizinesi ena kusiyana ndi ku banki kapena bungwe lobwereketsa ndalama</i>	<input type="checkbox"/>

2	<p>All things considered, how satisfied are you with your current work? / <i>Titaganizira zithu zonse, ndinu okwanilitsidwa bwanji ndi ntchito imene mukupanga pakali pano?</i></p> <p>Read out all options</p> <p>Very Dissatisfied=1 Dissatisfied =2 Neither dissatisfied nor satisfied =3 Satisfied=4 Very satisfied=5</p>	<div></div>
3	<p>I am going to name a few organizations/individuals. For each one, could you tell me how much confidence you have in them? / <i>Nditchula maina a mabungwe / anthu. Kwa aliyense mungandiuze kuti mumawakhulupilira motani?</i></p> <p>Read out all options and statements.</p> <p>None at all=1 Not very much confidence=2 Quite a lot of confidence =3 A great deal of confidence=4 Not Applicable=98</p>	
	Church/Mosque/ kutchalithi kapena Kumzikiti	<div></div>
	Courts/Khoti	<div></div>
	Police/achitetezo (A poilisi)	<div></div>
	National Government/Boma	<div></div>
	City Council / Municipal government/ a khonsolo ya mzinda	<div></div>
	Tax authorities/a nsonkho	<div></div>
	Family/ achibale (Akubanja kwanu)	<div></div>
	[Ask question if married / living with parnter] Spouse /[[funsani ngati ali pabanja/ akukhala ndi winawake]	<div></div> <div></div>
	Workers/ ogwira ntchito	<div></div>
4	<p>How many businesses do you currently have?/ <i>Ndi ma bizinesi angati amene muli nawo pakali pano?</i></p> <p>Please include the business of which the interview is about.</p>	<div></div>

5	<p>When you are not operating this business, what is your primary income-earning activity? / <i>Pamene simukuchita bizinesiye, chimene chimakupezatsani ndalama choyambilira ndi chiyani?</i></p> <p>None=1→Q8</p> <p>Another enterprise=2</p> <p>Farm/Plot=3</p> <p>Wage employment=4</p> <p>Casual labor=5</p> <p>Other=96, Specify</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? / <i>Ndi pafupifupi maola angati amene mumadzipereka kuchita zomwe zimakupezatsani ndalamazo pa mulungu?</i></p>	<div> <div></div> <div></div> <div></div> </div>
7	<p>How much did you earn from this other activity in the past month? / <i>Munapangapo ndalama zingati kuchokera ku zochitika zimenezo m'mwezi wathawu?</i></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? / <i>Ndani amaganiza mmene chuma cha pakhomopo chingagwiritsidwe ntchito?</i></p> <p>List up to 2.</p> <p>Self=1</p> <p>Spouse=2</p> <p>My father=3</p> <p>My mother=4</p> <p>My spouse's father=5</p> <p>My spouse's mother=6</p> <p>My son=7</p> <p>My daughter=8</p> <p>My sister=9</p> <p>My brother=10</p> <p>Other=96, Specify</p>	<div> <div> <div></div> <div></div> </div> <div> <div></div> <div></div> </div> </div> <p>Other, Specify:.....</p>
9	<p>Who decides on household expenditures purchased on a daily basis? / <i>Ndani amapanga chiganizo pa zakagwiritsidwe ntchito ka zogula za tsiku lililonse?</i></p> <p>List up to 2.</p> <p>Self=1</p> <p>Spouse=2</p> <p>My father=3</p> <p>My mother=4</p> <p>My spouse's father=5</p> <p>My spouse's mother=6</p> <p>My son=7</p> <p>My daughter=8</p> <p>My sister=9</p> <p>My brother=10</p> <p>Other=96, Specify</p>	<div> <div> <div></div> <div></div> </div> <div> <div></div> <div></div> </div> </div> <p>Other, Specify:.....</p>

10	Who usually decides how your earnings will be used? / <i>Amapanga chiganizo kagwiritsidwe ntchito ka ndalama zanu ndi ndani?</i>	<div> <div></div> <div></div> </div> Other, Specify:.....
	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	

SECTION 12.SOCIAL NETWORKS AND INTERRELATIONSHIPS

1	<p>Are you or your business a member of a social networking gathering, group, or club, which helps you find business opportunities? Group/club/network/gathering refers for a group with at least 3 members. / <i>Inuyo kapena bizinesi yanu ndi membala wa gulu la social networking gathering, gulu kapena kapena kalabu yomwe imakuthandizani kupeza mimwayi ya bizinesi?Gulu/kalabu/network/ likutanthauza ma membala osachepera atattu.</i></p> <p>Yes= 1 No= 2→Q4</p>	<div></div>
2&3	<p>2. Did belonging to this social networking gathering, group, or club ever help your business access [option]? / <i>Kodi kukhala membala wa social networking gathering, gulu kapena kalabu kumathandiza bizinesi yanu chilichonse mwa izi?</i></p> <p>Read out all statements.</p> <p>Yes= 1 No= 2→Next</p>	<p>3. How did belonging to this social networking gathering, group, or club help you to access [option]?/ <i>Kodi kukhala mugulumu kwakuthandizani bwanji kupeza []?</i></p> <p><i>It helped me receive information about [option]=1</i> <i>It has acted as guarantor to get loan=2</i> <i>It helped me to know a person who helps secure credit lines=3</i> <i>It helped me to know a personwho helps secure contracts=4</i> <i>It helped me to meet with clients=5</i> <i>It helped me to meet with suppliers=6</i> <i>It helped me learn about new equipment available =7</i> Other=96, Specify</p> <p>List up to 2 answers.</p>
	Credit/ <i>Ngongole</i>	<div></div> <div></div>
	Business Contracts/ <i>Mgwirizan o wa bizinesi (ma contract)</i>	<div></div> <div></div>
	Training/ <i>Maphunziro</i>	<div></div> <div></div>

4	<p>Are you involved in any formal or informal activities that enable you to interact with bank or lending officers?/ <i>Mumatenga nawo mbali pa zichitochito zilizonse zovomerezeka kapena zosavomerezeka zomwe zitha kukupasani mwai wokambilana ndi a mabanki kapena wobwereketsa ndalama?</i></p> <p>Yes= 1 No= 2</p>	<div></div>
5	<p>How likely is it for you to obtain a loan from a bank or lending institution if you personally know the bank or lending officer?/ <i>Ndimwachidziwikile bwanji kuti mukhoza kupeza ngongole ku banki kapena bungwe lobwereketsa ndalama ngati mukudziwika ku bankiko kapena ofisala wa kubungwe lobwereketsa ndalama?</i></p> <p>Read out all options.</p> <p>Very unlikely=1</p> <p>Unlikely=2</p> <p>Neither likely nor unlikely= 3</p> <p>Likely= 4</p> <p>Very likely= 5</p>	<div></div>
6	<p>Why do you believe it is answer listed in Q5 for you to obtain a loan from a bank or lending institution if you personally know the bank or lending officer?/ <i>Ndichifukwa chani mukukhulupilira kuti [yankho lalembedwa kufunso 5] kwa inu kutenga ngongole ku banki kapena ku bungwe lobwereketsa ndalama ngati mukudziwika ku banki kapena mumadziwana ndi ofisala wa kubungwe lobwereketsa ndalama?</i></p> <p>Do not read out options to respondent.</p> <p>Banks and lending institutions follow individual lending guidelines=1</p> <p>They can track you if you default on their loans =2</p> <p>Bank or lending officer does not have the power to make the final loan decision=3</p> <p>Bank or lending officers have the power to negotiate loan decisions, but do not have the final say=4</p> <p>It is unprofessional, but that is how loan requests are done=5</p> <p>It is easier to offer a gift, whether monetary or otherwise=6</p> <p>It depends on how powerful you are or who you know =7</p> <p>I have obtained or I know people who have obtained loans this way=8</p> <p>Bank or lending officer knows my business needs personally=9</p> <p>Personal friendships do not affect business transaction=10</p> <p>Other=96, Specify</p>	<div> <div></div> <div></div> </div> <p>Specify for Other:.....</p>

7	<p>What do you believe banks or lending insitutions need to change for business people to access credit easier?/ <i>Mumakhulupilira kuti ndichani chomwe ma bank kapena mabungwe obwereketsa ndalama akuyenera kusintha kuti anthu azitha kupeza nawo mwai wa ngongole mosavutikira?</i></p>	<div> <div></div> <div></div> </div> <p>Specify for Other:.....</p>	
	Do not read out options to respondent.		
	Reduce interest rates=1		
	Better target small businesses =2		
	Better training opportunities and awareness campaigns on loan requirements=3		
	Alternative assets considered as collateral=4		
	Standardize loan guidelines=5		
	Faster loan approvals=6		
	Partner with other Microfinance Institutions =7		
	Provide flexible lending products=8		
	Reduce bribery/corruption=9		
Other=96, Specify			
8	<p>I am going to read some statements to you describing people's behaviors. Please tell me how strongly you agree or disagree thateach statement describes you. Describe yourself as you generally are now, not as you wish to be in the future. Describe yourself as you honestly see yourself, in relation to other people you know of the same sex as you are, and roughly your same age. So that you can describe yourself in an honest manner, your responses will be kept confidential. Please use the following scale where 1 = Strongly disagree; 2 = Disagree; 3 = Neither agree nor disagree; 4 = Agree; 5 = Strongly agree.</p> <p><i>Ndikuwerengerani ziganizo zofotokoza khalidwe la anthu.Chonde ndiuzeni ngati mukugwirizana nazo kapena ayi ngati chiganizochi chikufotokoza zainu. Tazifotokozeni mmene mukuzionera panopa osati mmene mukufunira kudzakhalira mtsogolo. Tazifotokozeni panopa mwachilungamo mmene mum aziwonera, modziyerekeza ndi anthu ena amene mumawadziwa (ngati ali amuna ayerekezere ndi amuna, chimodzimodziso kwa akazi) ndipo oti simuchita kusiyana nawo zaka kwambiri.Mayankho anu tiwasunga mwachinsinsi ndicholinga choti muzifotokoze mwachilungamo. Chonde gwiritsani mulingo uwu; 1=kusagwirizana nazo kwambiri 2=kusagwirizana nazo 3=Kusagwirizana nazo kapena kugwirizana nazo 4=Kugwirizana nazo 5=Kugwirizana nazo kwambiri</i></p> <p>Please read out all statements.</p> <p>Strongly disagree= 1</p> <p>Disagree=2</p> <p>Neither agree nor disagree= 3</p> <p>Agree=4</p> <p>Strongly agree= 5</p>		
	<p>I continue to work on hard projects even when others oppose me / <i>Ngakhale ena azitsutsana nane, ndimapitiliza kugwira mapolojekiti ovuta</i></p>	<input type="checkbox"/>	
	<p>I like to juggle several activities at the same time/ <i>Ndimakonda kupanga zinthu zambiri pa nthawi imodzi</i></p>	<input type="checkbox"/>	
	<p>A person can get rich by taking risks / <i>Munthu akhoza kulemera posaopa chiopsezo chomwe chingakhalepo</i></p>	<input type="checkbox"/>	
	<p>I find satisfaction in having influence over others/ <i>Ndimakhutira ndi mchitidwe opangitsa ena kuti anditsate</i></p>	<input type="checkbox"/>	
	<p>Part of my enjoyment in doing things is improving my past performance / <i>Mbali ina yachisangalalo changa, ndikupititsa patsogolo kagwiridwe ntchito kakale</i></p>	<input type="checkbox"/>	
	<p>I enjoy planning things and deciding what other people should do / <i>Ndimakonda kukonza dongosolo la zinthu ndikupanga chiganizo pa zoti ena achite</i></p>	<input type="checkbox"/>	

In uncertain times I usually expect the best / <i>Mnyengo zosayembekerezeke ndimayembekeza zinthu zabwino</i>	<input type="checkbox"/>
I hardly ever expect things to go my way / <i>Sindiyembekeza zinthu kukhala mbali yanga</i>	<input type="checkbox"/>
I plan tasks carefully / <i>Ndimakonza zochita mosamala</i>	<input type="checkbox"/>
It is difficult to know who my real friends are / <i>Ndipovuta kudziwa kuti abwenzi anga enieni ndi ati</i>	<input type="checkbox"/>
When a group I belong to plans an activity, I would rather direct it myself than just help out and have someone else organize it / <i>Pamene gulu lomwe ndilimo likukonza zochita, ndingakonde kutsogolera ndekha kusiyana ndikungothandizapo ndikusiyila wina kuti akonze dongosolo</i>	<input type="checkbox"/>
I like to have a lot of control over the events around me / <i>Ndimakonda kukhala ndi mphamvu pazinthu zochitikachitika zomwe zandizungulira</i>	<input type="checkbox"/>
I rarely count on good things happening to me / <i>Sindiwerengera kwambiri zinthu zabwino zomwe zimandichitikira</i>	<input type="checkbox"/>
I look forward to returning to my work when I am away from work / <i>Ndimayang'anira kubwelera ku ntchito kwanga pamene ndili kutali ndi kuntchitoko</i>	<input type="checkbox"/>
I can think of many times when I persisted with work when others quit / <i>Nditha kuganizira nthawi zambiri zomwe ndinakakamila kupitiliza kugwira ntchito pomwe ena anasiya</i>	<input type="checkbox"/>
I believe it is best to complete one task before beginning another / <i>Ndimakhulupilira kuti ndibwino kumaliza chinthu chimodzi usanayambe china</i>	<input type="checkbox"/>
It is important for me to do whatever I'm doing as well as I can even if it isn't popular with people around me / <i>Ndikofunikira kwambiri kwaine kupanga zonse zimene ndikuyenera kuchita ngakhale zisali zodziwika kwa anthu ena amene andizungulira ine</i>	<input type="checkbox"/>
I make up my mind quickly / <i>Ndimapanga ziganizo mwachangu</i>	<input type="checkbox"/>
I never try anything that I am not sure of / <i>Sindimayesa chinthu choti sindikuchidziwa bwinobwino</i>	<input type="checkbox"/>
I would rather complete an entire project every day than complete parts of several projects / <i>Ndingakonde kumaliziltu polojekiti yonse tsiku ndi tsiku kulekana ndi kumaliza zigawo za ma polojekiti osiyanasiyana</i>	<input type="checkbox"/>
Overall I expect more good things to happen to me than bad / <i>Pa zonse ndimayembekezera zabwino zambiri kundichitikira kusiyana ndi zoipa</i>	<input type="checkbox"/>
The most important thing that happens in life involves work / <i>Zinthu zofunikira kwambiri pa moyo zimabwera kamba kogwira ntchito</i>	<input type="checkbox"/>
I'm always optimistic about my future / <i>Ndimakhala ndichiyembekezo chabwino patsogolo la moyo wanga</i>	<input type="checkbox"/>
I try harder when I'm in competition with other people / <i>Ndimayesetsa kwambiri ngati ndikupikisana ndi anthu ena</i>	<input type="checkbox"/>
My family and friends would say I am a very organized person / <i>Achibale anga ndi anzanga anganene kuti ndine wa dongosolo</i>	<input type="checkbox"/>
It is important to me to perform better than others on a task / <i>Ndikofunikira kwa ine kuchita bwino kuposa anzanga ndikapatsidwa nchito</i>	<input type="checkbox"/>
If something can go wrong for me, it will / <i>Ngati zingalakwike kwaine, zikuyenera kutero</i>	<input type="checkbox"/>

THANK RESPONDENT AND END INTERVIEW

Midlinesurvey end time (1st interview attempt)

[in hh:mm 24 hour clock format]

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Midlinesurvey end time (2nd interview attempt)

[in hh:mm 24 hour clock format]

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Midlinesurvey end time (3rd interview attempt)

[in hh:mm 24 hour clock format]

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Interviewer Observations:

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

Yes=1/No=2

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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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