



## MALAWI ENTERPRISE ENDLINE SURVEY

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 four times before, including approximately 6 months ago, and we are here today to ask you a few final questions about you and your business. */Moni, dzina langa ndine ..... ndipo ndine wakafukufuku ku Innovations for Poverty Action, bungwe lomwe siligwira ntchito yopeza phindu komonso si la boma lomwe ntchito yake ndi kupeza njira zatsopano zothetsela mavuto a zitukuko m'maiko osiyanasiyana. Tikugwira ntchito muno m'Malawi kuyambira chaka cha 2008. Ndakuyendelani lero chifukwa tikupanga kafukufuku wa mabizinesi ang'onoang'ono muno m'Malawi. Tinakumanapo nanu kale pafupifupi miyezi isanu ndi inayi yapitayo ndipo ndabwera lero pano ndi mafunso ena angapo pang'ono omaliza okhuzana ndi bizinesi yanu.*

1. Were you interviewed by me or a colleague of mine about 6 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 6 months ago? /Kodi anzanu/akunyumba kwanu anachezapo naye miyezi isanu ndi inayi yapitayo?

Yes → **Ask to speak to the same person interviewed 6 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 1.5 hours. Participation in this survey is completely voluntary, and there will be no negative repercussions resulting from your voluntary participation. The survey will cover topics such as operation of your business, current tools used in the business, performance, loans, bank accounts, etc. */ Ngati mutasankha kutenga nawo mbali, muthandiza kumalizitsa kafukufuku wochepera amene atenge pafupifupi mphindi ola imotzi. Kutenga nawo mbali pa kafukufuku ndikosakakamiza ndipo simudzakumana ndi vuto lililonse pakutenga nawo mbali mwakufuna kwanu. Kafukufukuyu aonanso mbali za kayendedwe ndi zochitika mu bizinesiyi, zipangizo zomwe mukugwiritsa ntchito ku bizinesiyi pakali pano, mmene ikuyendela, ngongole, mabuku a ku banki ndi zina zotero.*

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

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

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

Billiat Kunje ,Field Manager, 0884944703

Jessica Baumgardner-Zuzik, Programme Manager, 0884 043 727

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

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

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

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

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

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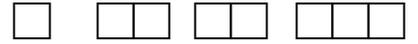
### SECTION A. CONFIRMATION TO BE IN RIGHT PLACE - CONTACT DETAILS OF BUSINESS OWNER

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)].

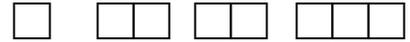
1. First name :		2. Surname:	
3. Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male		4. Age [in completed years]: <input type="checkbox"/> <input type="checkbox"/>	
5a. Marital Status: <input type="checkbox"/> Married monogamously / living with partner <input type="checkbox"/> Married 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"/>		7. Cell phone number #2: <input type="checkbox"/>	
8. Cell phone number #3: <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 bizinesiyi kapena zones?</i> <input type="checkbox"/> Business owner only <input type="checkbox"/> Manager only <input type="checkbox"/> Both business owner and manager			
11. Business physical address / <i>Adiresi yolondolera kumene tingathe kuipeza bizinesi yanu:</i> [Write full address where the business operates, including city, neighborhood or area, street number, street name, and suburb] / <i>[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 )/ <i>Chidziwitso kapena mbiri imene ingathe kulongosola ndi kupeza munthuyo mtsogolo (kuphatikizapo dela lojambulidwalo)</i>	

<p>13. GPS coordinates:</p> <p>S <input type="checkbox"/><input type="checkbox"/> ° <input type="checkbox"/><input type="checkbox"/> . <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/> ,</p> <p>E <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/> ° <input type="checkbox"/><input type="checkbox"/> . <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/> ,</p> <p>GPS unit # <input type="checkbox"/><input type="checkbox"/></p> <p>Waypoint # <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p>	<p>14. Other remarks:</p>
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Signature of Enumerator:	15. Enumerator ID: <input type="checkbox"/> <input type="checkbox"/>
Signature of Supervisor:	16. Supervisor ID: <input type="checkbox"/> <input type="checkbox"/>
Signature of Scrutinizer:	17. Scrutinizer ID: <b>23</b>
Signature of Data Entry Operator:	18. Data entry operator: <input type="checkbox"/> <input type="checkbox"/>



**TURN PAGE TO  
START SURVEY**



**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>	<p style="text-align: center;"><input type="checkbox"/></p>
2	<p>When did you stop operating this business? Specify month. This should be in 2011, 2012, 2013, 2014, or 2015. / <i>Ndiliti lomwe munasiya kuyendetsa bizinesi imeneyi? Funsani mwezi. Izi zikhale mu 2011, 2012, 2013, 2014 kapena 2015.</i></p>	<p style="text-align: center;"><b>MM/YYYY</b></p> <p style="text-align: center;"><input type="checkbox"/><input type="checkbox"/> / <input type="checkbox"/><input type="checkbox"/><input type="checkbox"/><input type="checkbox"/></p>
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>There was a fire (or other disaster destroying premises)=14</i></p> <p><i>Other, specify=96</i></p>	<p style="text-align: center;"><input type="checkbox"/><input type="checkbox"/></p> <p style="text-align: center;">Specify for Other:.....</p>
4	<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>Yes=1</p> <p>No=2 → If NO, go to <b>Question 6</b></p> <p>Don't know= -9</p>	<p style="text-align: center;"><input type="checkbox"/><input type="checkbox"/></p>

5	<p>What are you doing or planning to do to restart this old business? / Kodi mukupanga chani kapena mukukonzekera bwanji kuti muyambireso bizimizi yakale?</p> <p>Do not read out options to respondent.</p> <p>Asking for funding from my spouse=1</p> <p>Asking for funding from other people I know=2</p> <p>Asking for funding from moneylender=3</p> <p>Asking for funding from a microfinance institution=4</p> <p>Asking for funding from a bank=5</p> <p>Getting business / finance training=6</p> <p>Getting technical training=7</p> <p>Getting an insurance=8</p> <p>Registering the business=9</p> <p>Hiring workers=10</p> <p>Other, specify=96</p>	<p style="text-align: center;">□ □</p> <p>Specify for Other:.....</p>
6	<p>What are you doing now? / Panopo mukupanga chiyan?</p> <p>If doing more than one activity, code the most important in terms of income</p> <p>Employed for a wage in the same sector=1</p> <p>Employed for a wage in a different sector=2</p> <p>Started another business in the same sector=3</p> <p>Started another business in a different sector=4</p> <p>Working unpaid for a family business=5</p> <p>Working unpaid for a family farm=6</p> <p>Unemployed/just staying at home and rely on my spouse's income=7</p> <p>Unemployed/just staying at home and rely on my parents/relatives' income=8</p> <p>I do ganyu (piece work/ seasonal work)=9</p> <p>Studying=10</p> <p>Other=96, Specify</p>	<p style="text-align: center;">□ □</p> <p>Specify for Other: .....</p>
7	<p>When did you start this activity? Specify month. This should be in 2011, 2012, 2013, 2014, or 2015. / Munayamba liti kupanga zomwe mukupanga panozi? Atchule mwezi. Izi zikuyenera kukhala 2011, 2012, 2013, 2014 kapena 2015.</p>	<p style="text-align: center;"><b>MM/YYYY</b></p> <p style="text-align: center;">□ □ / □ □ □ □</p>
8	<p>[Ask if married / living with domestic partner] Was this decision to start this activity made in consultation with your spouse? / Chiganizo choyamba kupanga zomwe mukupanga panozi munafunsa akunyumba kwanu?</p> <p>Yes=1 →If YES, go to Q10</p> <p>No=2 →If NO, go to Q9</p> <p>Not applicable= -98</p>	<p style="text-align: center;">□ □ □</p>

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

14	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 <input type="text"/>	Past week income: MWK <input type="text"/>	Range Max: MWK <input type="text"/>
15	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 <input type="text"/>	Past month income: MWK <input type="text"/>	Range Max: MWK <input type="text"/>

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

IF ANY OTHER ANSWER IN Q6, GO TO SECTION 5 Q4 - Q13 (PAGE 19 - PAGE 21) AND THEN SECTION 11.

**SECTION 2. INFORMATION ABOUT TIME DEDICATED TO BUSINESS**

1	What does this business do? / <i>Kwenikweni bizinesi yanu mumatani/ mumapanga chiyani?</i>  If firm operates in more than one sector, please indicate the sector that contributes the most for the profits of the business	<input type="text"/> <input type="text"/> <input type="text"/>
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>	<input type="text"/> <input type="text"/>
	Yes=1	
	No=2	
	Don't know= -9	
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>	<input type="text"/>
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>	<input type="text"/>
	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?yi</i></p> <p>Please note that this question is not asking only about opening hours of the business. It includes buying materials, production, marketing, distribution, and selling. / <i>Chonde zindikilani kuti funso ili silikufunsa maola otsegulira bizinesi. Zikuphatikizirapo kugula zipangizo zopangila katundu, katundu ogulitsa, kutsatsa, kugawa katundu, ndi kugulitsa.</i></p>	<p>□□□</p>
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?yi (Q5), ndi maola angati amene mumangokhala opanda chochitika(simutangwanika) kumangodikilira makasitomala, kudikilira odzakuodetsani?</i></p> <p>Code 0 if none.</p>	<p>□□□</p>
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?yi (Q5), ndi maola angati mumakhala mu nthawi yomweyo mukusamalira ana kapena kuyang'anira odwala / okalamba?</i></p> <p>Code 0 if none.</p>	<p>□□□</p>

**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>	<p>□</p>
2	<p>When did you move your main place for your production or service activities? Specify month. This should be in 2011, 2012, 2013, 2014, or 2015. / <i>Kodi munachoka liti malo anu ogwilira ntchito?</i></p>	<p>MM/YYYY</p> <p>□□ / □□□□</p>

<p>3</p>	<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>Felt discriminated against after previously failed business = 12</i></p> <p><i>Other=96, Specify</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p> <p>Specify for Other:.....</p>
<p>4</p>	<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>	<p><input type="checkbox"/> <input type="checkbox"/></p> <p>Specify for Other:.....</p>
<p>5</p>	<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>	<p><input type="checkbox"/></p>
<p>6</p>	<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>	<p><input type="checkbox"/></p>

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>	□
	<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>	MWK □□□□□□□□
	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>	
9	Do you own, rent or just use this space? / <i>Kodi malowa ndi anu anu, mumabwereka kapena mumangogwiritsa ntchito?</i>	□
	<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>	□
	<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>	□□□



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 yanumakhala 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 ntchito /ingapezeke ndi [zida] zingati?</i>	14. Date of latest acquisition/access?  <i>Tsiku loyamba limene bizinezi yanu inayamba kugwiritsa ntchito/inagula [chida]?</i>  MM/YYYY  DO NOT LEAVE MONTH BLANK	15. How much would it cost (MWK) you to purchase all [Items] the business has access to in a similar condition?  <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"/>
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"/>
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"/>
Car	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
Motorcycle	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
Bicycle or cart	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
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"/>
Computer	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>
Internet/email	<input type="checkbox"/>			
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"/>

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

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

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

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



23	[If has electricity - response "1" in Q12] Do you have an electricity connection in the business name? / <i>Kodi magetsi ali mu dzina la bizinesi yanu?</i>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	Code -98 if doesn't have access to electricity.	
	Yes =1	
	No=2	
	Don't know= -9	
	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 bizinesi</u> yanu kwa akunyumba kwanu pa miyezi isanu ndi umodzi yapitayo?</i></p> <p>Yes=1 No=2 Not applicable (No spouse)= -98</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2	<p>Have you borrowed <u>for your business</u> in the past 6 months from any other family member or a friend? / <i>Mwangongolapo ndalama <u>za bizinesi</u> yanu kwa achibale anu kapena anzanu mu miyezi isanu ndi umodzi yapitayo?</i></p> <p>Yes=1 No=2</p>	<input type="checkbox"/>
3	<p>Have you borrowed <u>for your business</u> in the past 6 months from another business? / <i>Mwangongolapo ndalama <u>za bizinesi</u> yanu pa miyezi isanu ndi umodzi yapitayo kuchokera ku bizinesi ina?</i></p> <p>Yes=1 No=2</p>	<input type="checkbox"/>
4	<p>Have you borrowed <u>for your business</u> in the past 6 months from a microfinance institution? / <i>Mwangongolapo ndalama <u>za bizinesi</u> yanu mu miyezi isanu ndi umodzi yapitayo ku mabungwe-obwereketsa ndalama?</i></p> <p>Yes=1 No=2</p>	<input type="checkbox"/>

5	<p>Have you borrowed for your business in the past 6 months from a bank? / <i>Mwangongolapo ndalama za bizinesi mu miyezi isanu ndi umodzi yapitayo kuchokera ku banki?</i></p> <p>Yes=1 No=2 → skip to Q7</p>	<p style="text-align: center;">□</p>				
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 (chipepala chovomereza bizinesi- chitupa) ch/yanu ch/ya bizinesi?</i></p> <p>Yes=1 No=2 Don't know = -9</p>	<p style="text-align: center;">□□</p>				
7	<p>Have you borrowed for your business in the past 6 months from any other source? Which?/ <i>Mwangongolapo ndalama za bizinesi yanu mu miyezi isanu ndi umodzi yapitayo kuchokera kwina kuli konse? Kuti?</i></p> <p>List up to 2 sources in order of importance (size of loan).</p> <p>Moneylender=1 Non-relative (individual)=2 Government / government agency=3 Religious group / charity=4 Cooperative / business association=5 Supplier / retailer/ local store=6 Savings and Credit Cooperative (SACCO)=7 Rotating Savings and Credit Association (ROSCA)=8 Other=96, Specify Business didn't borrow in the past 6 months from any other source=98</p>	<p style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td>□</td><td>□</td></tr> <tr><td>□</td><td>□</td></tr> </table> </p> <p style="text-align: center;">Specify for Other:.....</p>	□	□	□	□
□	□					
□	□					
8	<p>Of all the money you borrowed for your business in the past (ever), how much do you still owe?/ <i>Pandalama zonse zimene munangongolera bizinesi yanuzo, ndi ndalama zingati zimene simunabweze?</i></p> <p>Code 0 if none.</p>	<p>MWK □□□□□□□□□□</p>				
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>	<p>MWK □□□□□□□□</p> <p>Never borrowed money for the business: □</p>				
10	<p>When did you last borrow? / <i>Munabweleka liti komaliza?</i></p>	<p style="text-align: center;">□□ / □□□□</p>				

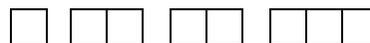
<p>11</p>	<p>What is/was the primary use of the last loan? / <i>Kwenikweni ngongole imene munatengayo inali ya ntchito yanji?</i></p> <p>Primary means where most of the funds went. Do not read out options.</p> <p><i>Construction=1</i></p> <p><i>Rent=2</i></p> <p><i>Purchase of inputs/raw materials=3</i></p> <p><i>License or permit fees=4</i></p> <p><i>Pay off past business debt=5</i></p> <p><i>Purchase of marketing materials or services=6</i></p> <p><i>Purchase of equipment=7</i></p> <p><i>Pay workers=8</i></p> <p><i>Buy property/land=9</i></p> <p><i>Personal expenses=10, Specify</i></p> <p><i>Purchase of goods to be sold=11</i></p> <p><i>Other=96, Specify</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p> <p>Specify for personal expenses:.....</p> <p>Specify for Other:.....</p>
<p>12</p>	<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>	<p><input type="checkbox"/></p>
<p>13</p>	<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>	<p><input type="checkbox"/></p>
<p>14</p>	<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>	<p><input type="checkbox"/></p>

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>	<p style="text-align: center;">□</p>
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>	<p>MWK □□□□□□□</p>
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> <p>Spouse=1</p> <p>Family member / friend=2</p> <p>Other business=3</p> <p>Microfinance institution=4</p> <p>Bank/financial institution=5</p> <p>Moneylender=6</p> <p>Non-relative (individual)=7</p> <p>Government / government agency=8</p> <p>Religious group / charity=9</p> <p>Cooperative / business association=10</p> <p>Supplier / retailer/ local store=11</p> <p>Savings and Credit Cooperative (SACCO)=12</p> <p>Rotating Savings and Credit Association (ROSCA)=13</p> <p>Other=96, Specify</p>	<p style="text-align: center;">□□ □□</p> <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 biznesiyi kunyumba?</i></p> <p>Yes=1 No=2</p>	<input type="checkbox"/>								
2	<p>Do you save the money you earn in this business with friends / family/ or other individuals?/ <i>Kodi mumasunga ndalama zimene mumapeza ku biznesiyi kwa anzanu/ achibale/ kapena anthu ena?</i></p> <p>Yes=1 No=2</p>	<input type="checkbox"/>								
3	<p>How else do you save the money you earn in this business? /<i>Ndi njira ina iti imene mumasungila ndalama yomwe mumapeza mu biznesiyi?</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 style="text-align: center;"> <table border="1"> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table> <p>Specify for Other:.....</p> </div>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>									
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<input type="checkbox"/>	<input type="checkbox"/>									



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]?/Muli ndi mwayi otenga ndalama zomwe mwasungitsa ku ..... [akaunti]?</p> <p>Yes=1 No=2 → Next account</p>	<p>5. In which institution is this [account]?/Ndi bungwe liti kuli akauntiyo?</p> <p>Record up to 2 institutions. / Lembani mpaka mabungwe awiri.</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 FDH=12 EcoBank=13 NedBank=14 New Finance Bank=15 CDH=16 Other=96</p>	<p>6. How much savings are currently in this [account]?/Ndi ndalama zochuluka bwanji zomwe zili ku [akaunti]?</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?/Kodi akaunti ili mu dzina lanu, dzina la bizinesi kapena dzina la akunyumba kwanu? Kapena ndi yogawana? Kapena ili mu dzina la munthu wina?</p> <p>My name=1; Name of the business=2; Name of my spouse=3; My name and my spouse=4; Name of another relative=5; Name of a business partner=6; Other=96, Specify</p>	<p>8. Is this [account] used both for business and personal/family reasons (school fees, groceries for home, etc)?/ Kodi akaunti imeneyi imagwiritsidwa ntchito zonse ,monga ku bizinesi, ku zofuna zanu/ ku zifukwa za banja lanu (fizi, zofunikira za pakhomo)</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]?/[Funsani ngati ndi okwatira/ ngati akukhala ndi abwenzi lawo]Kodi akunyumba anu akudziwa kuti muli ndi ndalama zingati ku akaunti yaku banki?</p> <p>Yes=1; No=2; Don't know= -9 Not applicable= -98</p>
<p>Account with a microfinance institution</p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/> <input type="checkbox"/></p> <hr/> <p><input type="checkbox"/> <input type="checkbox"/></p>	<p>MWK <input type="checkbox"/> <input type="checkbox"/></p>	<p><input type="checkbox"/> <input type="checkbox"/></p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>

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

If all No (2) in Q4 go to Q10

If at least one Yes (1) for a Bank Account in Q4 (Bank account in the name of the business; Checking/current bank account; Savings bank account; Loan account) code -98 for Q10 and go to Q11

If at least one Yes (1) but not for a Bank Account in Q4, code -98 for Q10-Q13 and go to Q14.





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

**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? /Mabizinesi ena amakalowetsedwa mu kaundulla kwa wamkulu oyang'anila kawundula (Registrar General) ndipo ena ayi. Malo onsewa amagwira ntchito m'Malawi muno nthawi imodzi. Inu mukuganiza kuti mappindu awiri amene zingapezeke polembetsa bizinesi yanu mu kawundula ndi ziti?	<div style="text-align: center;"> <table border="1"> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </table> <p>Specify for Other:.....</p> </div>				
	List up to two benefits in order of importance. -DO NOT READ OUT OPTIONS-					
	Comply with the law=1					
	Avoid harassment from authorities=2					
	Avoid fines=3					
	Issue receipts=4					
	Open a business bank account=5					
	Access to finance=6					
	Less bribes to pay=7					
	Access to government assistance=8					
	Access to new clients=9					
	Access to raw materials=10					
	Be a member of the Chamber of Commerce=11					
	Export license=12					
	Access to government tenders=13					
	Ability to hire formal workers=14					
Obtain tax history for future loans=15						
To be considered a "real" business=16						
Other=96, Specify						
No benefits=17						
Don't know= -9						

2	<p>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></p> <p><b>Politely request to see the Business Registration Certificate.</b></p> <p><i>Yes and show certificate=1</i></p> <p><i>Yes, but doesn't show the certificate=2</i></p> <p><i>No=3 → Go to Q8</i></p> <p><i>No, I have requested and submitted all the papers but still waiting for the certificate=4 → Go to Q7</i></p> <p><i>Don't know= -9 → Go to Q8</i></p>	<p style="text-align: center;">□ □</p>										
3	<p>When did you obtain the Business Registration Certificate?/ <i>Kodi satifikati yanu ya bizinesi munatenga liti?</i></p>	<p style="text-align: center;">MM/YYYY</p> <p style="text-align: center;">□ □ / □ □ □ □</p>										
4	<p>If you had decided not to register your business (not receive a Business Registration Certificate), which of the following do you think would be true? / <i>Mukanakhala kuti munapanga chisankho chosalembetsa bisimizi yanu (osalandira chiphaso cha bisimizi) ndichiti mwa izi chikanakhala cholondola?</i></p> <p><b>Read out all options</b></p> <p><i>I would earn exactly the same level of profits as I do now registered=1</i></p> <p><i>I would earn less profits than I do now registered=2</i></p> <p><i>I would earn more profits than I do now registered=3</i></p>	<p style="text-align: center;">□</p>										
5	<p>Did you use your Business Registration Certificate for any purposes since you got it?/ <i>Munagwiritsapo ntchito (chitupa/satifiketi) cha bizinesi yanu chiilandilireni?</i></p> <p><i>Yes=1</i></p> <p><i>No=2 → Go to Q7</i></p>	<p style="text-align: center;">□</p>										
6	<p>For what purpose did you use the Business Registration Certificate? / <i>Munagwiritsa ntchito yanji satifiketiyo?</i></p> <p><b>Do not read options to the respondent.</b></p> <p>List all that apply up to 5. If respondent provides only one response, say they can respond to other uses.</p> <p><i>Open business bank account=1</i></p> <p><i>Participate in training (and open business bank account)=2</i></p> <p><i>Access to bank loan=3</i></p> <p><i>Show certificate to customers / Put on the wall=4</i></p> <p><i>Provide invoices to customers for tax purposes=5</i></p> <p><i>Provide receipts to customers =6</i></p> <p><i>Register for taxes (no payment mentioned)=7</i></p> <p><i>Pay taxes=8</i></p> <p><i>Show to inspections / authorities / Avoid being harassed=9</i></p> <p><i>Get an export license=10</i></p> <p><i>Supply private firms / Access tenders with private companies=11</i></p> <p><i>Access to government contracts=12</i></p> <p><i>Get access to government's assistance / matching grant / BUGS =13</i></p> <p><i>Register as Member of Malawian Chamber of Commerce (MCCCI)=14</i></p> <p><i>Register land in the name of business=15</i></p> <p><i>Get an insurance in the name of the business=16</i></p> <p><i>Get electricity in the name of the business=17</i></p> <p><i>Hire new workers=18</i></p> <p><i>Other=96, Specify</i></p>	<p style="text-align: center;"> <table border="1"> <tr><td>□</td><td>□</td></tr> <tr><td>□</td><td>□</td></tr> <tr><td>□</td><td>□</td></tr> <tr><td>□</td><td>□</td></tr> <tr><td>□</td><td>□</td></tr> </table> </p> <p>Specify for Other:.....</p>	□	□	□	□	□	□	□	□	□	□
□	□											
□	□											
□	□											
□	□											
□	□											

7	<p>Did you receive help from any individual or organization to register your business?/<i>Munalandira thandizo kuchokera kwa anthu kapena bungwe kuti mulembetse bizinesi yanuyi?</i></p> <p>Yes=1 No=2</p>	<p style="text-align: center;">□</p>						
8	<p>[Ask if operates in a trading market] Did this business pay market dues in the past 12 months? /<i>[Funsani ngati amagulitsira mumsika] Kodi bizinesi yanuyi yakhomelapo ndalama za mumsika muno pa miyezi 12 yapitayi?</i></p> <p>Yes=1 No=2 Not applicable= -98</p> <p><b>After responding to this question (operating in a trading market), code -98 for Q8 and Q9 and go to Q10.</b></p>	<p style="text-align: center;">□ □ □</p>						
9	<p>[Ask if does NOT operate in a trading market] Did this business pay a City Assembly business license in the past 12 months?/<i>[Funsani ngati samagulitsila mumsika]Kodi bizinesi in alipirapo 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 Yes, shows a receipt=2 Yes, doesn't show anything or something else=3 No=4 Don't know= -9 Not Applicable= -98</p>	<p style="text-align: center;">□ □ □</p>						
10	<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 bizinesi in alipirapo chiphaso cha mbali ya bizinesi 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 Yes, shows a receipt=2 Yes, doesn't show anything or something else=3 No=4 Don't know= -9 Not Applicable= -98</p>	<p style="text-align: center;">□ □ □</p>						
11	<p>Did you pay the following taxes for your business in the past 12months?/ <i>Kodi munalipirapo misonkho ya bizinesi yanu pa miyezikhumi ndi iwiri yapitayo?</i></p> <p>Read out all taxes.</p> <p>Yes=1 No=2 Not applicable= -98</p>	<table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 60%;">VAT: Value added Tax</td> <td>□ □ □</td> </tr> <tr> <td>Corporate tax</td> <td>□ □ □</td> </tr> <tr> <td>Personal income tax</td> <td>□ □ □</td> </tr> </table>	VAT: Value added Tax	□ □ □	Corporate tax	□ □ □	Personal income tax	□ □ □
VAT: Value added Tax	□ □ □							
Corporate tax	□ □ □							
Personal income tax	□ □ □							





23	<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 chimodzimidzi kapena pang'ono kuchokela nthawi imene tinadzakuyendelani mu (Dec2011-April 2012) kuti mutha osaopsezedwa ndi anthu?</i></p> <p><i>More confident=1</i>  <i>Equally confident=2</i>  <i>Less confident=3</i>  <i>Don't know= -9</i></p>	<p style="text-align: center;">□ □</p>
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List C. Person who harassed or asked for bribe
<p><i>Police =1</i>  <i>City Council / Municipality/ Malawi Bureau of Standards personnel=2</i>  <i>Tax Authority=3</i>  <i>Ministry of Industry and Trade=4</i>  <i>Neighboring business=5</i>  <i>Someone respondent owes money=6</i>  <i>Spouse/domestic partner=7</i>  <i>Relative of self/domestic partner=8</i>  <i>Business partner=9</i>  <i>Employee=10</i>  <i>Customer=11</i>  <i>Stranger=12</i>  <i>Landlord=13</i>  <i>Riotting mob=14</i>  <i>Bank or lending officer=15</i>  <i>Other=96, Specify</i></p>

**SECTION 7. PRODUCTION, SALES, & BUSINESS PRACTICES**

	<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>	
		<b>Unit</b>	<b>Period</b>	<b>Quantity per period</b>	<b>Typical Price (MWK)</b>
Product / Service A	□□□	□□	□	□□□□	□□□□□□□□
Product / Service B	□□□	□□	□	□□□□	□□□□□□□□

- |                          |                       |
|--------------------------|-----------------------|
| <b>List E. Units</b>     | <b>List G. Period</b> |
| <i>Piece=1</i>           | <i>Day=1</i>          |
| <i>Procedure=2</i>       | <i>Week=2</i>         |
| <i>Plate (of food)=3</i> | <i>Fortnight=3</i>    |
| <i>Set=4</i>             | <i>Month=4</i>        |
| <i>Grams=5</i>           | <i>Quarter=5</i>      |
| <i>Kilograms=6</i>       | <i>Half year=6</i>    |
| <i>Meters=7</i>          | <i>Year=7</i>         |
| <i>Inches=8</i>          |                       |
| <i>Milliliters=9</i>     |                       |
| <i>Liters=10</i>         |                       |
| <i>Other=96, Specify</i> |                       |

5	<p>What is the current value in MWK of all <u>completed products and inputs</u> that you have either here or in storage somewhere else? / <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 □□□□□□□□□□</p>
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	<p>In the last 6 months, which of the following marketing activities have you done in your role as business owner/manager? Pamiyezi isanu ndi umodzi yapitayi ndiziti zokhudzana ndi malonda zomwe mwapanga inu ngati eni bizimizi kapena oyendetsa bizimizi</p> <p>Read out all marketing activities. Yes=1 No=2 Not Applicable=-98</p>	
10	<p>Visited one of your competitor’s businesses to see what prices they are charging/Kuyendera mmodzi mwa opikisana naye ndikuwona mitengo yomwe akugilitsila</p>	□ □ □
	<p>Visited one of your competitor’s businesses to see what products they have available for sale/Kuyendera mmodzi mwa opikisana naye ndikuwona katundu amene alinaye wogulitsa</p>	□ □ □
	<p>Asked your existing customers whether there are any other products they would like you to sell or produce./kufunsa makasitomala anu katundu yemwe akufuna muzigulitsa kapena kupanga</p>	□ □ □
	<p>Talked with a former customer to find out why they have stopped buying from your business/kuyankhulako ndikasisomala wakale kufuna kudziwa chifukwa chomwe analekera kukugulani pa bizimizi yanu</p>	□ □ □
	<p>Asked a supplier about which products are selling well in your industry/Kufunsa operekera katundu za katundu amene akugulidwa kwambiri pa bizimizi ngati yanuyi?</p>	□ □ □
	<p>In the last three months have you used any special offer to attract customers/Pa mimiyezi itatu yapitayi mwagwiritsapo njira yapadera yokopera makasitomala?</p>	□ □ □
11	<p>How many tender proposals (or responses to requests for quotes) did this business submit in the past 6 months? / Pa miyezi isanu ndi umodzi yathayi bizinesi yanu yafunsapo kuperekela katundu ku malo angati? Code 0 if none. <b>If 0 SKIP to Q14</b></p> <p>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.</p>	□ □
12	<p>Of these tender proposals submitted in the past 6 months, how many were submitted to the government or government agencies?/Pakufunsira kuperekera katundu pa miyezi isanu ndi umodzi yapitayi, ndi angati munakapereka ku boma /ogwira ndi boma</p>	□ □
13	<p>Of all the tender proposals submitted in the past 6 months, how many were you awarded?/ Pakufunsira kuperekera katundu pa miyezi isanu ndi umodzi yapitayi, ndi angati amene munapatsidwa?</p>	□ □
14	<p>Does your business belong to the Malawian Chamber of Commerce (MCCCI)? / Kodi bizinezi yanu ili nawo mu kaundula wa bungwe la boma lowona za malonda?</p> <p>If yes, politely request to see proof of membership.</p>	□ □
	<p>Yes and shows proof of membership=1</p>	
	<p>Yes, but doesn't show proof of membership=2</p>	
	<p>No=3 Don't know= -9</p>	

15	Does your business have an export license? /Kodi biznezi yanu ili ndi chiphaso choyiyeneleza kugulitsa katundu kunja kwa dziko lino?	
	If yes, politely request to see export license.	
	Yes and shows export license=1	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	Yes but doesn't show export license=2	
	No=3	
	Don't know= -9	
	Not Applicable= -98	
16	In the last 3 months have you attempted to negotiate with a supplier for a lower price on raw materials or goods purchased?/Pa miyezi itatu yapitayi, mwayesako kukambilana ndiopelekerka katundu kukutsitsilani mitengo pakatundu wopangira zinthu ndi katundu wogulidwa?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	Yes=1	
	No=2 → Go to Q18	
	Not Applicable= -98 → Go to Q18	
17	Were you successful in obtaining a lower price on raw materials or goods purchased?/Kodi munapambana kupeza mtengo wotsikawo pa katundu wopangira zinthu kapena katundu wogulidwa?	<input type="checkbox"/>
	Yes=1	
	No=2	
18	In the last three months, have you compared the prices or quality offered by alternate suppliers/sources of raw materials or purchased goods to the supplier/source you have?/Pa miyezi itatu yapitayi, mwafanizilako mitengo kapena ubwino wakatundu wa anthu opelekerka ena/kopeza katundu wopangira katundu wina kapena katundu wogulidwa kwa operekerka katundu/komwe mumapeza	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	Yes=1	
	No=2	
	Not Applicable = -98	
19	Do you keep goods to sell or raw materials for use in service provision?/Kodi mumasunga katundu wogulitsa kapena zida zolowa pa ntchito yanu?	<input type="checkbox"/>
	Yes=1	
	No=2 → Go to Q21	
20	What is the typical way you purchase goods or raw materials?/Kawirikawiri ndi njira iti yomwe mumatsata pogula katundu kapena zolowetsa popangira katundu wanu?	
	Read out the options.	
	A distributor comes to your store on a fixed schedule=1/Woperekerka katundu amabwera pa bizinesi panga panthawi yomwe tinagwirizana	<input type="checkbox"/> <input type="checkbox"/>
	A distributor who comes whenever you place an order=2/woperekerka katundu amabwera nthawi yomwe ndaitanitsa katundu	Specify for Other: .....
	You go to the supplier's store/warehouse to purchase the goods=3/ndimapita kwa operekerka katundu kapena ku malo komwe amasunga kukagula katundu	
	A distributor comes to your store but with no fixed schedule=4/woperekerka katundu amabwera pa bizimizi panga nthawi yosapanganika	
	Other=96, Specify	

21	How frequently do you run out of stock of these goods or raw materials?/ <i>Ndimowirikiza bwanji pamene katundu kapena zida zolowetsa kupangira katundu zimakutherani?</i>	□
	Read out the options.	
	<i>Never, I always have enough on hand=1</i>	
	<i>Not very frequent, once every 6 months or so=2</i>	
	<i>Once every three months=3</i>	
22	How long does it take to obtain goods for which you have run out of stock?/ <i>Zimatenga nthawi yayitali bwanji kuti mupeze katundu pomwe wakutherani?</i>	□
	Read out the options.	
	<i>A day or less=1</i>	
	<i>More than a day, less than a week=2</i>	
	<i>A week=3</i>	
<i>More than a week, less than a month=4</i>		
<i>A month or more=5</i>		

**SECTION 8.**

1	Do you agree or disagree with the following statement: "It is better to combine money for your personal/household use with that for business use because it simplifies your money matters"? / <i>Kodi mukungwirizana nazo: "Kuti ndi bwino ku phatikiza ndalama za bizinesi ndi ndalama za pakhomo chifukwa sizimakusokoneza iwe mwini"?</i>	□										
	<i>Agree=1</i>											
	<i>Disagree=2</i>											
2	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>	<table border="1" style="margin: auto;"> <tr><td>□</td><td>□</td></tr> <tr><td>□</td><td>□</td></tr> <tr><td>□</td><td>□</td></tr> <tr><td>□</td><td>□</td></tr> <tr><td>□</td><td>□</td></tr> </table> <p style="text-align: center;">Specify for Other:.....</p>	□	□	□	□	□	□	□	□	□	□
	□		□									
	□		□									
	□		□									
	□		□									
	□		□									
	Ask for multiple ways. Do not read options to respondent.											
	<i>To avoid the business owner from misusing the money=1</i>											
	<i>To avoid the spouse from using the business money=2</i>											
	<i>To avoid other family members from using the business money=3</i>											
<i>To know how much you are making from the business (to know profits) and how much from other sources of income=4</i>												
<i>To protect against the risk of business failure=5</i>												
<i>To protect from theft=6</i>												
<i>To prepare better budgeting / business planning=7</i>												
<i>Other=96, Specify</i>												
<i>Don't know= -9</i>												



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= -9</p>	<p>□ □</p>
7	<p>Did you complete any training in the past 6 months? / <i>Kodi munachitapo maphunziro ena aliwonse mu miyezi isanu ndi umodzi yapitayi?</i></p> <p>Yes=1</p> <p>No=2</p>	<p>□</p>
8	<p>In the past 6 months, has your business participated in any Government program (excluding training) for small enterprises, such as business advisory services or receiving funding for developing business plan/designing marketing materials/participating in fairs/etc? / <i>Pa miyezi isanu ndi umodzi yapitayi bizinesi yanu yakhalapo pandondomeko ndi boma okhudzana ndi zochitichitika zina za mmene mmene mungapezere chithandizo cha ndalama/ kalembedwe koyitanila katundu wanu/kutengapo mbali mukuwonetsela katundu wanu ndi zina zotelo?</i></p> <p>Yes=1</p> <p>No=2</p>	<p>□</p>

## 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</p> <p>No=2</p>	<p>□</p>
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**MONTH**

20	What were the PROFITS of your business during the past MONTH? / <i>Mawini amene munapeza pa bizinesi yanu mwezi wathawu ndi angati?</i>		
	Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-		
	Range Min: MWK <input type="text"/>	Past month profits: MWK <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Range Max: MWK <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

21	What were the total REVENUES in the past MONTH? / <i>Ndalama zonse zimene munatolera mutatha kugulitsa katundu mwezi wathawue ndi zingati?</i>		
	Ask for the exact amount (middle column) but can complement with range information (min and max) -DO NOT LEAVE BLANK-		
	Range Min: MWK <input type="text"/>	Past month revenues: MWK <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Range Min: MWK <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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



**SECTION 11.OPINIONS, INCOME AND HOUSEHOLD**

<p>I am going to read some statements to you. Please tell me if you agree or disagree with each statement. / <i>Ndikuwerengerani mawu , chonde ndiuzeni ngati mukugwirizana nazo (kubvomereza) kapena ayi.</i></p> <p>Please read out all statements.</p> <p>Agree=1 Disagree=2 Not applicable= -98</p>	
Financial institutions explain well the details of the products they offer. / <i>Mabungwe osungitsa ndalama amalongosola 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 kusiyanita ndalama za bizinesi ndi ndalama za pakhomo 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"/> <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"/> <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 osungisa ndalama amapereka ngongole zochuluka koposa</i>	<input type="checkbox"/>
Financial institutions have products and services designed for people like me. / <i>Mabungwe osungisa 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"/>

1

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><i>Very Dissatisfied=1</i> <i>Dissatisfied =2</i> <i>Neither dissatisfied nor satisfied =3</i> <i>Satisfied=4</i> <i>Very satisfied=5</i></p>	<input style="width: 20px; height: 20px;" type="checkbox"/>
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3	<p>I am now going to show you a scale. Please indicate where you see yourself on the scale. / <i>Tsopano ndikuwonetsani sikelo. Chonde ndiwuzeni mmene mukuziwonera pa sikelopo</i></p> <p>Example: <b>Walk ----- ----- ----- ----- ----- ----- Bicycle</b>                   A    B    C    D    E</p> <p>If I strongly prefer walking for short distances to using a bicycle, I would choose A. If I prefer walking to cycling a little bit, I would choose B. If I am equally happy walking or cycling, I would choose C. Similarly I would choose D if I prefer cycling a little bit, and E if I really prefer cycling to walking a lot. / <i>Ngati ndimakonda kuyenda wapansi mitunda yayifupi kusiyana ndikugwiritsa ntchito njinga, ndikhoza kusankha A. Ngati ndimakonda kuyenda wapansi pang'ono kusiyana ndikukwera njinga, ndingasankhe B. Ngati ndimakonda zonse mofanana, kuyenda wapansi kapena kukwera njinga ndingasankhe C. Chimodzimidzi ndingasankhe D ngati ndimakonda kukwera njinga pang'ono, ndi E ngati ndimakonda kuwera njinga kwambiri.</i></p>	
	<p>Family ----- ----- ----- ----- ----- Work                   A    B    C    D    E</p>	<input style="width: 20px; height: 20px;" type="checkbox"/>
	<p>Work ----- ----- ----- ----- ----- Leisure                   A    B    C    D    E</p>	<input style="width: 20px; height: 20px;" type="checkbox"/>
	<p>Family ----- ----- ----- ----- ----- Religion                   A    B    C    D    E</p>	<input style="width: 20px; height: 20px;" type="checkbox"/>
	<p>Religion ----- ----- ----- ----- ----- Work                   A    B    C    D    E</p>	<input style="width: 20px; height: 20px;" type="checkbox"/>
	<p>Work ----- ----- ----- ----- ----- Education                   A    B    C    D    E</p>	<input style="width: 20px; height: 20px;" type="checkbox"/>
	<p>Education ----- ----- ----- ----- ----- Training                   A    B    C    D    E</p>	<input style="width: 20px; height: 20px;" type="checkbox"/>
	<p>Training ----- ----- ----- ----- ----- Work                   A    B    C    D    E</p>	<input style="width: 20px; height: 20px;" type="checkbox"/>

<p>I am going to name a few organizations/individuals. For each one, could you tell me how much confidence you have in them? / <i>Nditchula maina a mabungwe / anthu. Kwa aliyense mungandiuze kuti mumawakhulupilira motani?</i></p> <p>Read out all options and statements.  <i>None at all=1</i>  <i>Not very much confidence=2</i>  <i>Quite a lot of confidence =3</i>  <i>A great deal of confidence=4</i>  <i>Not Applicable= -98</i></p>		
4	Church/Mosque/ <i>kutchalithi kapena Kumzikiti</i>	<input type="checkbox"/>
	Courts/ <i>Khoti</i>	<input type="checkbox"/>
	Police/ <i>achitetezo (A poilisi)</i>	<input type="checkbox"/>
	National Government/ <i>Boma</i>	<input type="checkbox"/>
	City Council / Municipal government/ <i>a khonsolo ya mzinda</i>	<input type="checkbox"/>
	Tax authorities/ <i>a nsonkho</i>	<input type="checkbox"/>
	Family/ <i>achibale (Akubanja kwanu)</i>	<input type="checkbox"/>
	[Ask question if married / living with parnter] Spouse / <i>[funsani ngati ali pabanja/ akukhala ndi winawake]</i>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Workers/ <i>ogwira ntchito</i>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
5	<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. If they do not currently operate a business (business closed), Code 0 for none. DO NOT LEAVE BLANK.</p>	<input type="checkbox"/>
6	<p>When you are not operating this business, what is your primary income-earning activity? / <i>Pamene simukuchita bizinesi, chimene chimakupezatsani ndalama choyambilira ndi chiyani?</i></p> <p><i>None=1 → Q9</i></p>	<p><input type="checkbox"/> <input type="checkbox"/></p> <p>Specify for Other:.....</p>
	<i>Another enterprise=2</i>	
	<i>Farm/Plot=3</i>	
	<i>Wage employment=4</i>	
	<i>Casual labor=5</i>	
	<i>Other=96, Specify</i>	
7	<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>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
8	<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>	MWK <input type="checkbox"/>

<p>9</p>	<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 style="text-align: center;">  </div> <p>Other, Specify:.....</p>
<p>10</p>	<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 style="text-align: center;">  </div> <p>Other, Specify:.....</p>
<p>11</p>	<p>Who usually decides how your earnings will be used? / <i>Amapanga chiganizo kagwiritsidwe ntchito ka ndalama zanu ndi ndani?</i></p> <p>List up to 2.</p> <p>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 style="text-align: center;">  </div> <p>Other, Specify:.....</p>

12	<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 to 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→<b>Q15</b></p>	<p style="text-align: center;"><input type="checkbox"/></p>										
13 & 14	<p>13. 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→<b>Next</b></p>	<p>14. 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 person who 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></p> <p>Other=96, Specify</p> <p>List up to 2 answers.</p>	<table border="1"> <tr> <td data-bbox="867 1024 1036 1094">Credit/ <i>Ngongole</i></td> <td data-bbox="1036 1024 1192 1094" style="text-align: center;"><input type="checkbox"/></td> <td data-bbox="1192 1024 1516 1094" style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td data-bbox="867 1094 1036 1163">Business Contracts/ <i>Mgwirizan o wa bizinesi (ma contract)</i></td> <td data-bbox="1036 1094 1192 1163" style="text-align: center;"><input type="checkbox"/></td> <td data-bbox="1192 1094 1516 1163" style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> <tr> <td data-bbox="867 1163 1036 1247">Training/ <i>Maphunziro</i></td> <td data-bbox="1036 1163 1192 1247" style="text-align: center;"><input type="checkbox"/></td> <td data-bbox="1192 1163 1516 1247" style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></td> </tr> </table>	Credit/ <i>Ngongole</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	Business Contracts/ <i>Mgwirizan o wa bizinesi (ma contract)</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	Training/ <i>Maphunziro</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Credit/ <i>Ngongole</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>										
Business Contracts/ <i>Mgwirizan o wa bizinesi (ma contract)</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>										
Training/ <i>Maphunziro</i>	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>										
15	<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 zosavomerekeza zomwe zitha kukupasani mwai wokambilana ndi a mabanki kapena wobwereketsa ndalama?</i></p> <p>Yes= 1 No= 2</p>	<p style="text-align: center;"><input type="checkbox"/></p>										

THANK RESPONDENT AND END INTERVIEW

Midlinesurvey end time (1<sup>st</sup> interview attempt)

[in hh:mm 24 hour clock format]

□ □ : □ □

Midlinesurvey end time (2<sup>nd</sup> interview attempt)

[in hh:mm 24 hour clock format]

□ □ : □ □

Midlinesurvey end time (3<sup>rd</sup> interview attempt)

[in hh:mm 24 hour clock format]

□ □ : □ □

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/Not applicable = -98

□ □ □

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

□ □ □