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FINAL REPORT

ENTREPRENEURS IN MALAWI AND
THEIR BUSINESSES

FINAL REPORT / MAY 1991

VOL. I AND II

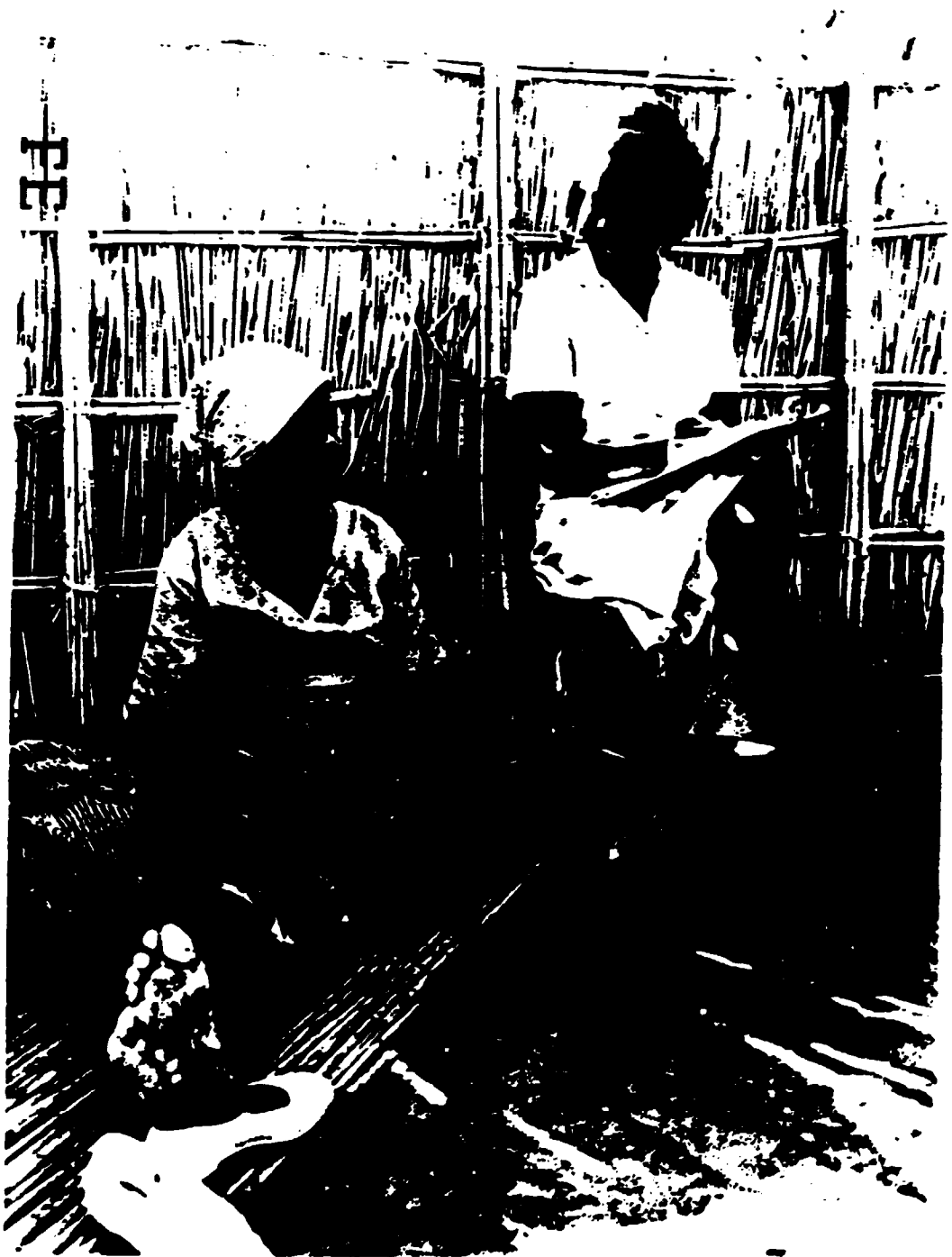
FINAL REPORT

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BUSINESS ADVISORY SERVICES FOR WOMEN
(A UNIDO/UNDP PROJECT)

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**FEMALE ENTREPRENEURS IN MALAWI
AND THEIR BUSINESSES**
SURVEY REPORT / MAY 1991

May 1991
Original: English

**BUSINESS ADVISORY SERVICES FOR WOMEN IN MALAWI
MLW/88/027/F/01/37
MALAWI**

Technical Report *)

**Female Entrepreneurs in Malawi
and their Businesses**

Vol I : Survey report.

**Prepared for the Government of the Republic of Malawi
by the United Nations Industrial Development Organization
acting as executing agency for
the United Nations Development Programme**

**based on the work of Elisabeth Pape (Ms.)
UNIDO expert/economist**

**Backstopping Officer: V.Gregor (Ms.), Industrial Infrastructure
Branch**

**United Nations Industrial Development Organization
Vienna**

***) This document has not been edited**

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MLW/88/027/F/01/37
MALAWI**

Technical Report. *)

**Female Entrepreneurs in Malawi
and their Businesses**

Vol II : Appendix

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EXECUTIVE SUMMARY

1. SURVEY DESIGN AND OBJECTIVES

In 1990, DEMATT under its BUSINESS ADVISORY SERVICES FOR WOMEN (BASW), conducted a nation-wide sample survey on female entrepreneurs in Malawi from August 6th to September 11th with the following objectives:

- To identify the characteristics of Malawian business-women.
- To provide a description of their businesses as regards employees, turnover, income, loans, development, etc.
- To find out and explain the differences between urban and rural businesses, between businesses of different size, between businesses from different sectors, and between businesses in different regions.
- To identify the factors which influence the performance of female owned businesses
- To recommend future areas of intervention with emphasis on the support which could be provided by the BUSINESS ADVISORY SERVICES FOR WOMEN in DEMATT.

Stratified random sampling was applied to select 225 businesswomen from the DEMATT/BASW benchmark database, which contained just over 1000 names and basic details on female entrepreneurs. Stratification was done by region comprising the North, the Centre and the South, and by sector comprising Agro-Business, Food & Beverages, Services, Textiles, Trade and "Other". Ex post, the sample was further classified into rural and urban entrepreneurs and into micro, small- and medium-scale entrepreneurs.

2. SURVEY RESULTS

2.1. The Typical Female Entrepreneur in Malawi

According to the survey, the typical Malawian businesswoman (represented by the median) is 39 years old, and supports four children and two other dependents. She is married to a husband who encourages her in her business endeavour and helps her by providing general or financial assistance. She has been to school and has obtained a PSLC. She has travelled outside her region, and possibly to some other neighboring countries. Her business is about three years old, which means that she was in her mid thirties, when it started. The initial cash investment (in 1990 prices) was K 450. The business employs one worker who is male and works full time. He receives a salary of K 40 per month, with monthly sales of K 500

and a value of fixed assets of K 1,900 the business is classified as a microenterprise.

2.2. The Character of Female Owned Businesses

Female owned businesses are often rather family businesses with the woman playing the most active part in the business. This follows from the findings that nearly all husbands encourage the woman in her business and nearly all also help in the business.

2.3. General Business Characteristics

Start : Half of the women said that to start the business was their own idea. They usually did not seek any advice and started with a cash investment of K 450 (in 1990 prices), financed predominantly by equity (80%). Most often the husband provided the money.

Size : Nearly 80% of the enterprises in the sample were microenterprises, 15% were small- and 6% medium-scale enterprises. In terms of employment, value of assets, and monthly sales made by all businesses in the sample, the share of microenterprises falls below 50% (see Chart I).

Employment : Three out of ten female entrepreneurs in the sample had no employees at all. Their business is simply a form of self-employment in a society of surplus labour and often "employment of last resort" for the owner. About half of the businesses employed between 1 and 4 people.

Sales Average monthly sales were about K 2,500, but half of the entrepreneurs did not make more than K 500 in turnover.

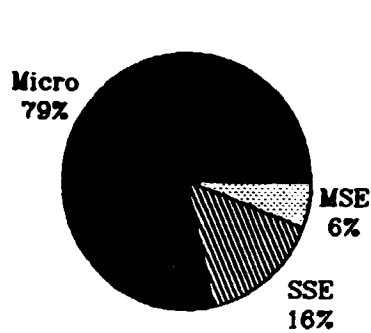
Income : The exact income is in general not known. This is not surprising in view of the finding that only 55% of the businesswomen keep accounts, many of which are of doubtful accuracy. We therefore attempted to get an idea of the income by asking for the salary for which the woman would be willing to quit the business for an interesting job. 40% said they could not give up the business. Half of those who did specify an income equivalent, would give up for a monthly salary of K 400 or less.

Fixed Assets : The average value of fixed assets was K 15,700, but half of the businesses had assets worth less than K 1,900.

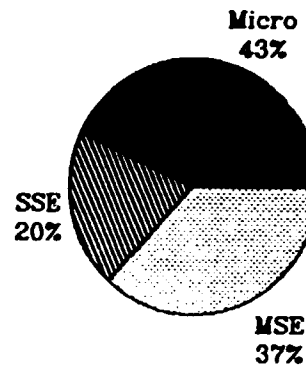
Excess Capacity : Four out of ten women owned businesses exhibited excess capacity in the sense that they could have produced more with the existing equipment and people employed. Half of them regarded lack of customers as the reason for excess capacity.

Chart I : Weight of MICRO, SSE and MSE in the sample

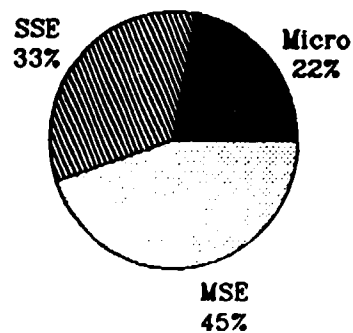
MICRO, SSE AND MSE weight of enterprises in sample



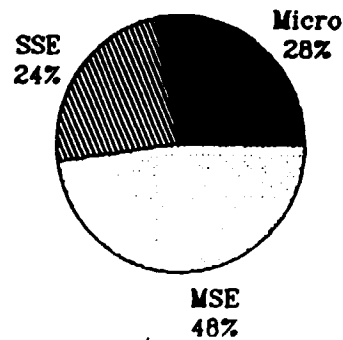
in % of total number
of businesses



in % of total
employment



in % of total value
of assets



in % of total
monthly sales

Loans : Almost 60% of the businesswomen in the sample had never borrowed money for their business, mostly because they did not see the need to borrow or because they were afraid to borrow money. Of those who had received a loan, 1 out of 4 reported that her loan repayments were not up to date.

Development : About 2/3 said that their sales volume had increased since start-up. 23% reported a decrease and 8% said there was no change.

Biggest Problem : Overall, lack of capital was most often considered as the biggest problem of businesses. There is evidence that this predominantly refers to lack of working capital and not to loans for business expansion. Working capital problems are not surprising given that 90% of the women immediately paid for goods purchased or services received, but 60% sold to their customers on credit.

2.4. Characteristics of Micro, Small-, and Medium-Scale Entrepreneurs

Microentrepreneurs

Most microenterprises have no or only one employee (60% in the sample) and monthly sales are usually less than K 500 (56%). Since they add only little income to the low income from other sources, it would be more precise to refer to them as **subsistence or survival oriented activities.**

The women operating microenterprises have many characteristics which compare favorably with the typical Malawian women. Regarding education, about 50% in the sample have achieved PSLC and 30% JCE. Approximately 50% of the women have job experience, and 50% are married to men which can be expected to earn a higher income than the average Malawian. Though they are better off than most Malawian women, who mainly work as subsistence farmers, they considerably lag behind small- and medium-scale entrepreneurs.

Small-Scale Entrepreneurs

In the sample, 16% were classified as small-scale businesses. They typically employ more than 4 people (55% in the sample) and monthly sales exceed K 1,000 (60%).

Small-scale entrepreneurs have on average completed full primary education (75% achieved PSLC) and about 50% have been to secondary school (55% achieved JCE). About 60% have ever been employed and 75% of their husbands can be expected to have a higher income than the average Malawian.

Medium-Scale Entrepreneurs

Only few Malawian women are owners of medium-scale enterprises. In the sample, only 13 out of 225 or 6%. Medium-scale businesses typically employ more than 15 people (55% in the sample) and monthly sales exceed K 10,000 (69%)

Regarding characteristics of medium-scale entrepreneurs, they turn out to be much better educated than other businesswomen. 90% of the interviewed owners of MSE had achieved PSLC and 75% JCE. They have usually been employed before starting the business (90%), and most of the husbands have an attractive job as a civil servant, a professional in the private sector or a businessman (80%). In the sample, 50% were married to a businessman as compared to about 10% of micro and 20% of small-scale entrepreneurs.

2.5. Sectoral Highlights

Food & Beverages is the sector with the highest share of women who started with hardly any initial capital (60% less than K 100 initial cash investment in 1990 prices compared to 0% in Trade and 28% on average). In this and the "Other" sector the replacement value of fixed assets is less than K 500 for almost 60% of the businesses.

Agro-Businesses turned out to be the most profitable type of business. There can be no doubt that this is largely the result of the promotion it received from the Government. The promotion is among others reflected by the finding that compared with other sectors a significantly higher percentage of women in Agro-Business had received training in business related fields.

It must, however, be noted that the promotion was not well coordinated with the supply of raw materials. Almost 40% of women in Agro-Business mentioned lack of raw material - above all chicken feed - as their biggest problem.

Trade and Textiles came second and third with respect to income earned by the owner in the business, followed by the sector "Other", where women are predominantly engaged in brick making, stone quarrying and pottery/ceramics. Food & Beverages and Services were the least profitable sectors.

The rank order is different with respect to employment creation. The average employment figures were highest in the sector "Other" (approximately 10 employees per business), followed by Services, Food & Beverages and Agro-Business (about 3 each). Businesses in Textiles had the smallest number of employees (about 1 each).

If one looks at employment generation in terms of capital invested, or capital invested per job created, the picture changes again. The sector "Other" produces with least capital per worker, followed by Food & Beverages and Textiles, while Trade and Agro-Business have the highest capital-labour ratio.

2.6. Differences between Businesses in Urban and Rural Areas

The main difference is that businesses in rural areas tend to be smaller. In the sample, 85% of the businesses in the rural areas were microenterprises as opposed to 70% in the urban areas. As a consequence, they have fewer employees and the monthly turnover, the income and the value of assets is smaller. Rural entrepreneurs have also less often applied for loans which is probably not only due to the smaller size of their businesses but also reflects that lending institutions are less present in rural areas.

The main reason for the smaller size of rural businesses must be seen in the lower purchasing power of the rural population and the lower population density in the rural area, meaning there are fewer customers and the cost to get the goods to the customer is higher. Only those female owned businesses in rural areas producing mainly for urban markets, like Agro-Industries - above all poultry raising - tend to be bigger. This demonstrates that there is a growth potential for female owned businesses in rural areas if one succeeds in establishing markets outside the rural area.

2.7. Regional Differences

The general picture emerging is that businesses in the Northern Region compare to those in the Central and Southern Region as rural businesses compare to urban ones. Thus, they are in general smaller in terms of employees, turnover, income generation and assets.

The reasons are also basically those which explain the urban/rural differences, exacerbated by the fact that population density is much less in the North and the level of economic activity is lower.

2.8. Factors Influencing the Success of Female Entrepreneurs

Success can be measured by different criteria. For the owner, the income derived from the business is in general the most important success criterium whereas employment generation is usually most important for labour surplus societies like Malawi. Both criteria were used when analyzing which factors are important for the success of the business.

Education is the decisive factor for success, both with respect to employment and the income earned by the owner. The latter had been measured indirectly by the amount of money for which the businesswoman would be willing to give up her business.

Job experience of the businesswoman, a privileged job of the husband and additional capital from loans turned out to be other success factors.

Whether and to what extent loans improve the business performance depends in the first place upon the capabilities of the businesswoman. Taking this into account and the finding that the factors "Job Experience" and "Husband's Job" were highly correlated with the level of education, it follows that "Education" is the ultimate factor of success.

Thus, the improvement of the education of women (it is estimated that 70% of the Malawian women are illiterate) is of utmost importance if one wants to increase the number and to improve the performance of female entrepreneurs. Training courses, seminars, workshops, consultancy etc. can assist female entrepreneurs but they cannot substitute formal education.

The survey showed that the influence of all factors is usually much stronger at low ranks of success. In particular, microentrepreneurs above the subsistence level have more in common with small-scale businesswomen than with subsistence oriented microentrepreneurs.

3. RECOMMENDATIONS

The following recommendations are based upon the survey results and take into account what has been learned from contacts with businesswomen within DEMATT's BASW project.

3.1 The Need to Differentiate

Strategies to promote female entrepreneurs should differentiate between:

- a) survival oriented businesses ,
- b) small businesses (micro - and small-scale) above the subsistence level ,
- c) medium-scale businesses and small-scale businesses close to the entry level of medium-scale.

The necessity for this classification arises from significant differences with respect to:

- the number of businesses within each group ,
- the educational and social background of the female entrepreneurs ,
- the size and growth potential of the businesses.

3.2. Fields of Support for All Small Businesses

Though support programmes will have to be different for subsistence oriented businesses as opposed to small businesses above the subsistence level , there are common fields of support.

Access to Credit

In the survey, lack of capital was most often mentioned by micro and small-scale entrepreneurs as their biggest problem at start-up and, together with lack of customers , was the main problem thereafter.

The reasons why it is difficult for small businesses to obtain loan financing from lending institutions are manifold. An important reason is that established lending institutions are usually not keen to finance micro and small-scale entrepreneurs. Their small need makes loan administration costly and lack of collateral and absence of proper records puts the provision of credits to microentrepreneurs at high risk .

There are several promising innovations on the way in Malawi to overcome these problems. MUDZI Fund has started two pilot projects of loan savings clubs targeting at the rural poor. SEDOM has started an expansion programme with rural field offices to facilitate the access to credit in rural areas. The Women's World Banking is in the process of setting up a loan guarantee scheme for female entrepreneurs who otherwise wouldn't get loans from Banks.

Identification and Promotion of New Products and Non-Traditional Fields of Business

Information on product diversification and non-traditional fields of business is of importance because micro and small-scale entrepreneurs tend to establish their businesses in traditional fields. Since many competitors exist in these fields, it is not surprising that lack of customers was together with lack of capital the biggest problem of small businesses.

The promotion of poultry farms is an example of a successful effort to promote non-traditional fields of business.

Marketing Organization

Setting up a marketing organization for products made by small businesses is important for increasing their sales, above all for businesses in rural areas.

The marketing organization should collect the product manufactured by microentrepreneurs and deliver them to markets and shops in town, possibly also export them. It should also control the quality of the products and create a positive image for products made in the villages in Malawi.

Improving the Procurement of Equipment and Raw Materials

Other than producers holding a manufacturing licence, women in micro- and small-scale enterprises do not have the privilege of buying machinery and equipment as well as raw materials with reduction or exemption of duty and surtax. This puts micro- and small-scale producers without a manufacturing licence in a disadvantage to licenced producers.

Reducing Energy Consumption through Conservation Measures

Though not explicitly mentioned by any businesswoman in the sample, a common area of interest is the more efficient use of energy which would reduce considerably the production costs of many businesses. This concerns above all businesses in the sectors Agro-Industry, Food & Beverages, Services and "Other". Brick making and salt production (sector: "Other") are outstanding examples of processes with enormous scope for reducing energy costs.

3.3. Particular Aspects of Support Programmes for Women in Subsistence Oriented Businesses

Institutional Support

Given the large number and wide dispersement of women in subsistence oriented businesses, a support programme has to be village or community based in order to be able to reach a significant portion of these women. NGOs and grassroots organizations are best candidates for such type of programmes.

Programmes such as DEMATT's BASW, targeting to assist individual businesswomen should not address the group of subsistence entrepreneurs since their budget allows them to assist only a fairly small number.

How to Reach the Target Group ?

Taking into account the vast number of women managing subsistence oriented businesses and their limited mobility due to their other responsibilities, support programmes must come to the women and not the women to the programme. Training could be in the form of roving workshops or mobile consultancy services.

Content of Training Courses

Training for survival oriented businesses should assist them to do what they do better, e.g. more hygienic, with less energy consumption, using raw materials more efficient, improving product quality etc..

Given the educational background of the women and the fact that their businesses are small by any standard, assistance in business management should only address the very basics and it should in particular be related to the day-to-day needs of the woman.

Accounting is considered not to be of importance for this group. The survey results indicate that assistance should focus on working capital issues.

Eliminating Areas of Conflict between Government Administration and Microentrepreneurs

Most microentrepreneurs are neither registered nor licenced. Their production activities are therefore considered illegal by the authorities provoking conflicts between them and the microentrepreneurs.

Parties interested in the support to microentrepreneurs should try to find ways how women can overcome the barriers to receive a licence.

3.4. Particular Aspects of Programmes for Small Businesses with Growth Potential

Institutional Support

The existing support institutions for small and medium-scale entrepreneurs are believed to be adequate to assist female entrepreneurs from "upperclass" MICRO to MSE. Women in small businesses with growth potential should constitute the main target group for DEMATT's BASW.

Content of Training Courses

Group Training Courses for female microentrepreneurs and small-scale businesswomen with growth potential should be held to upgrade their skills with a view to finding new markets, reducing excess capacity and expanding the business.

With the complexity of the business operations, the value of book keeping and other management tools increases for the owner, in view of exercising control over the business.

The training courses should include: accounting with emphasis on what can be learned from the accounts, marketing, financial management including customer credit and loan application, and personal management.

Courses should combine technical and business aspects possibly through joint programmes of technical training institutes and BASW, as is suggested for a UNIDO programme for Women in Food Processing.

In connection with training programmes, female entrepreneurs should be sent on attachment to bigger companies engaged in the same type of production in order to improve their technical skills.

Concerning technical skills, other countries also had encouraging experiences with programmes which concentrate on a single sector and seek to provide varying degrees of assistance to existing entrepreneurs who have clearly identifiable problems.

The role of the husband in the business should be explicitly incorporated in training programmes given the fact that most of them help their wives in the business.

The selection of candidates should be based on merit and an assessment of the entrepreneurial capacity of the woman.

Training programmes should seek as homogeneous a group composition as possible in order to be able to target the needs very specifically and maximize the benefit for participants.

Sectoral Preferences

Most Malawian businesswomen are engaged in Textiles, Services and Trade, and only few in Manufacturing. With the intention to open the door to industrial activities for women, training programmes should give preference to women in Manufacturing.

3.5. Support for Women in Medium-Scale Businesses

Support programmes for medium-scale businesses and small-scale businesses close to the entry level of medium-scale must in general be much more tailored to the requirements of the individual business than the programmes for the other groups. Much of the assistance will be in the form of individual consultancy and can be incorporated in the regular programme of organizations like DEMATT.

3.6. Aspects of Support Programmes for Rural Entrepreneurs

The growth impact in the rural area would be greater if goods and services could be produced for a higher (urban) income class. For such a strategy to succeed the following is required:

- a) Identification of products and services for a higher income segment of the economy or an outside market.
- b) Technical assistance to meet the taste and quality standards required.
- c) Assistance in the marketing of the products.

3.7. New Business Development Programmes

New Business Development (NBDs) Programmes conducted under the BUSINESS ADVISORY SERVICES FOR WOMEN should select women with the best potential to become successful entrepreneurs in small- and medium-scale enterprises. The factors isolated from the survey data as correlating well with success, above all education and professional experience, should be considered.

One form of NBD programmes should be combined with the promotion of non-traditional businesses and ensure that participants have access to a credit after completing the training.

Another strategy should promote vertical integration, meaning training women with existing businesses to start a new business which is related to the old one.

Yet another strategy could be to promote business start-ups for women with professional experience who are presently occupied, but willing to give up their job in future, possibly in connection with an early retirement scheme.

3.8. What Should be Different in Programmes for Female Entrepreneurs?

i) Women possess less assets than men and are, consequently, more dependant on lending institutions than men. Conditions of lending institutions should take that into account and be more flexible in their approach to women. Banks should operate venture capital funds, which can be given as small loans without collateral requirements to women.

ii) Most businesses of married women are family businesses rather than women's businesses. Support schemes for female entrepreneurs should reflect that situation. Course contents should cover the distribution of responsibilities in the business, and the husband should be included at some stage in the training

iii) Additional responsibilities of a woman limit the growth potential of her business.

iv) Traditional expectations on female behaviour and the concept of the role of women in society does not encourage the qualities which are usually sought as characteristics of successful entrepreneurs. Training should include achievement motivation and confidence building.

1. BACKGROUND

A. Malawi's Economy

Malawi is a landlocked country in Central Africa lying South of the equator and wholly within the tropics. Its 119,140 km² extend over a maximum length of 910 km and a maximum width of 161 km and borders Zambia, Mozambique and Tanzania. One Fifth of the total space is covered by Lake Malawi and other smaller lakes. Since independence in 1964 Malawi's population has more than doubled and was estimated at 8.6 Million in 1989 (3.2 in 1966). The population density is about 4 times that of average Africa.

The country is divided administratively into three regions. Only 10% of the population live in the Northern Region, which is mountainous and relatively infertile. About equal number of people live in the Southern and the Central Region. The Southern Region is the commercial and industrial centre of the country with the biggest city Blantyre (230 000 inhabitants), while the fertile plain of the Central Region is the home of the new administrative capital, Lilongwe (130 000 inhabitants).

Malawi has no significant mineral resources and its development strategy after independence focused on agriculture. With a per capita GDP (Gross Domestic Product) around US-\$ 200 (1990), Malawi belongs to the group of least developed countries. Ninety-two percent of the population live in rural areas. With one harvest only per year, Malawi's economy is heavily dependent on agricultural output, which contributes 37 % of GDP, and on weather conditions. Small-holder agriculture produces 80% of agricultural output, which meets the country's demand for staple foods. Estates produce 20% of agricultural output. Their products are the main export items, with tobacco alone accounting for over 60 % of Malawi's exports. Their earnings have to pay for imports of fuel, machinery, and manufactured products, which come mainly from South Africa and Great Britain. As a result of import liberalization measures adopted under a Structural Adjustment Programme to promote investment, the trade gap has increased by about 100% from 1988 to 1989/1990 and reaches almost 80% of total exports, while the debt service ratio has decreased to 36.5% in 1989 (OPC, 1990).

The performance of the world economy, especially high interest rates, and the second oil-price shock in the first half of the 1980s have made the decade a bleak period for development for Africa as a whole. For Malawi in addition, the major constraint all along has been its landlocked position. This was aggravated by the interruption of its major trading route through Mozambique. Rerouting through the port of Durban involves four times the

distance by road (3,840 km) and is consuming about half of Malawi's foreign exchange earnings. The benefits of the Southern Corridor Project designed to relieve that situation are yet to come. As a result, the per capita income has fallen in most years since 1980.

While Malawi experienced a soaring rate of inflation in the 1980s, it has been exceptionally successful in bringing the rate down to acceptable levels from 31.4% in 1988 to 15.7% in 1989 and 11.3% p.a. in 1990. However, due to high transport costs, taxes and import duties coupled with little competition in trade and most sectors, prices of manufactured goods in Malawi are about 3 times above world market prices.

These problems have been exacerbated by the huge influx of refugees from Mozambique, which total more than 1 million now, have led to one of the world's highest ratios of refugees to nationals. Although the international community rewards Malawi's generosity with financial assistance, there have been considerable economic costs in the form of displacement effects. At times, the few trucks available in Malawi have all been used for the transport of aid goods to refugee settlements. The addition of another million people in an already densely populated country has strained the limited social infrastructure, created administrative burdens, and caused rapid deforestation in the refugee areas. For the first time in two decades, Malawi had to import maize in 1987. Other than these costs, there is also a positive effect on economic activity in Malawi which is comparable to the gains from trade. Small scale entrepreneurs are producing goods which are bought by the aid organizations and distributed to refugees. There are for instance women who produce knitted sweaters and others who manufacture ceramic stoves for these customers.

Commerce and Industry is largely linked to agriculture and most of the sectors are controlled by one or a few bigger companies, often a joint venture by a foreign investor and the Government. There is, however, a considerable amount of small-scale manufacturing activity (see Ettema, 1984) in such areas as brick making, metal work, grain milling and tailoring. In its Statement of Development Policies for 1987 - 1997, the Government of Malawi puts particular emphasis on the support for small-scale enterprise, formal and informal (see Republic of Malawi, p.55). In order to accelerate the transition of the economy toward industrialization and to stimulate small and medium-scale enterprises, the Government of Malawi has established institutional support structures in the late 1970s/early 1980s including financial institutions, i.e. the Industrial Development Fund (INDEFUND), the Small Enterprises Development Organization of Malawi (SEDOM), and the Malawian Union of Savings and Credit Cooperatives (MUSCCO); and entrepreneurship and technical training programmes, i.e. the Malawi Entrepreneurship Development Institute (MEDI) and the Rural Trade School (RTS); and the Business and Technical Advisory Services, i.e. The Development of Malawian Traders Trust (DEMATT).

B. Socio-Economic Characteristics of Malawian Women

1. Women's Role in Society

In the Northern Region, in most areas of the Central Region and in the southernmost part of Malawi, the societies are patrilinear, while societies in the rest of the country are matrilinear. In a matrilinear society, property is owned by the matrilineage and descendance and inheritance are traced and passed through the female lineage. With marriage, a husband is expected to move to the wife's village. In patrilinear societies, the husband has to pay a dowry termed "lobola" to the family of the bride to compensate her lineage for having raised her. The payment, usually a herd of cattle, legalizes the father's right to his children. Women leave their families and move to the husband's place. Polygamy is accepted in society and practiced in both lineage systems.

The importance of the extended family system has declined in the recent past, but it is still prominent and family links are often stronger than those through marriage.

Traditionally, Malawi is a male dominated society and women do not play prominent roles in public. In matrilinear societies, it is the uncle (the mothers brother) who makes decisions regarding his nephews and nieces and important family decisions. The majority of women are petty farmers. On average they raise 7.5 children. (see NSO, 1984)

The Government of Malawi has made the improvement of the conditions for women an explicit policy priority. A National Commission for Women in Development was set up as a separate unit in the Office of the President and Cabinet of the Ministry of Planning.

2. Education

The literacy levels among adult women in Malawi are alarming. NSO has published illiteracy-rates in percent of the population for 1977 (NSO, 1984, p. 131). If we assume (since more recent figures are not yet available) that no significant portion acquired literacy after the age of 15 and that death-rates didn't differ for literate and illiterate people, the illiteracy rates by age groups in 1990 presented are Table 1.

TABLE 1: Illiteracy levels by sex (in %)

% Illiterate in Age-group	Men	Women
28 - 32	47	67
33 - 37	45	73
38 - 42	49	78
43 - 47	52	84
48 - 52	61	90
53 - 57	68	91
58 - 62	74	93
63 - 70	75	94
70 +	82	96

In the relevant age groups for female entrepreneurs, 67% to over 90% of the women are on country average rated as illiterate. Illiteracy is usually also an indicator for very poor numeric skills. Illiteracy and lack of numeric skills severely limits the rate at which new skills can be imparted on the women. Illiteracy is therefore the most important barrier for Malawian women, which prohibits them from entering the modern sector of the economy.

While the Government of Malawi is making efforts to improve female participation in the education, the present performance of girls in the educational system does not leave much hope for an imminent change to the better.

Only about 40% of the girls at primary school age start school and - even more alarming - of these less than 20% complete Std. 5. The participation of girls in school is far below that of boys and it decreases with the level of education. While girls made up 47.7% of the pupils in Std.1, they accounted for a mere 31.8% in Std.8, after which one takes PSIC (Primary School Leaving Certificate) examinations. Unfortunately this difference cannot be attributed to a big increase in girls sent to school now as compared to 8 years earlier. The figures did not show a significant change in the share of girls in the same Std. in the 1980s. Rather the figures reveal a higher drop-out rate of girls. Girls take about 32% of secondary school places, and less than 20% of the University places. The performance of girls in the JCE (after two years secondary school), and PSIC school examinations in terms of percent passed is much worse than for boys (NSO, Yearbook 1986)

3. Economic Activity

The picture emerging from the 1977 census on the economic activity of the population in Malawi is that at that time on the country average 94% of the women in the economic active age bracket were

engaged in agriculture (64% of men), 4% were wage employees (31% of men) and 2% were self-employed (7% of men). For the urban center Blantyre/Limbe the situation is distinctively different. There 44% of the age-relevant female population (83% of the male population) was in wage-employment, and the share of self-employment was with 10% equal among men and women. Data of the 1987 census will be available only in 1991, but it is doubtful whether the picture has changed dramatically. A sample survey of 1294 enterprises conducted 1986 under the RFADI project for MTII on small-scale economic activities came to the general conclusion that the participation of women in small- and medium-scale businesses is "negligible" as entrepreneurs and employees alike.

4. Wage Employment

Figures provided by the NSO and presented in Table 2 show the pattern for wage employment in 1988 for female and male employees. Figures in bracket give percent of total wage employees of the same sex.

Women hold only 15% of the jobs in paid employment. Of these, more than two third (68%) are concentrated in two sectors, "Agriculture, Forestry and Fishing" and "Community, Social and Personal Services". Only roughly 8% of female wage employees work in manufacturing as opposed to 13% of the male labor force in paid employment.

The skills necessary for operating a business on one's own are more often than not learned while working for somebody else. After gaining experience in wage employment, and saving money for the investment, those with the necessary entrepreneurial spirit will start their own business. With the small number of women in wage employment, the base from which female entrepreneurs in the modern sector can emerge is very thin.

TABLE 2.1 Wage Employment by Industry Group

Industry Group	Employees	
	female	male
Agriculture, Forestry and Fishing	33,489 (50.5)	164,320(44.3)
Mining and Quarrying	-	383 (1.0)
Manufacturing	5,022 (7.6)	49,558(13.4)
Electrical	429 (0.7)	4,768 (1.3)
Building and Construction	254 (0.4)	32,180 (8.7)
Wholesale & Retail Trade, Hotels and Restaurants	2,884 (4.4)	29,544 (8.0)
Transport, Storage and Communication	1,451 (2.2)	23,733 (6.4)
Financing, Insurance, Real Estate and Business Series	1,351 (2.0)	11,429 (3.1)
Community, Social and Personal Series	11,490 (17.3)	55,194(14.9)
TOTAL	66,370 (100)	371,009 (100)
FEMALE/MALE IN % OF TOTAL WAGE-EMPLOYMENT	15.2	84.8

Source: NSO, 1990

5. Female Entrepreneurs

In the absence of census data, it is difficult to come up with a figure of female entrepreneurs. In the first place, we face a problem of definition as to when an activity becomes a business (how small it can be) and when the person engaged in that activity becomes an entrepreneur. Since February 1990 the BASW project in DEMATE systematically collected information on business-women and has compiled a data-base with 1128 entries as of October 1990. However, it is evident, that many more women will be engaged in micro-businesses who didn't have any institutional contact (e.g.

beer-brewers and the illegally operating kachasu-distillers in the villages). At present, only few women in the country operate a manufacturing business of the size that it requires an industrial licence, e.g. with more than 10 employees. Among them are garment manufacturers, a wine-producer, a brick and tile producer, one bakery owner, one ice-cream manufacturer, one ceramics producer.

C. Institutional Support for Female Entrepreneurs

1. DEMATT

In 1989, the Government of Malawi through the DEVELOPMENT OF MALAWIAN TRADERS TRUST (DEMATT) launched a new programme, "BUSINESS ADVISORY SERVICES FOR WOMEN (BASW)" with the assistance of UNIDO and UNDP. The aim of the project is to foster development among female entrepreneurs in Malawi. As an entrepreneurship development programme for women it runs training programmes for women who would like to go into business and training for skills-upgrading in specific business areas such as marketing, production, and finance for women with operational businesses. Other project components are the identification of non-traditional business areas for women and providing policy advice on issues related to businesswomen.

DEMATT, the implementing institution, started out in 1978 to help indigenous Malawian traders especially in the rural areas. In the second half of the 1980s the organization expanded its programme to assist small and medium-scale entrepreneurs in services and manufacturing. An analysis in June 1987 showed that only 10% of the registered clients were women.

DEMATT implements core and non-core programmes. Core programmes are defined as those filed programme activities that are offered to entrepreneurs on an on-going basis and will remain so for the foreseeable future. Non-core programmes have a definite project life and are implemented on a cost recovery basis.

DEMATT delivers its core programmes: BUSINESS ADVISORY SERVICES (BAS), and TECHNICAL ADVISORY SERVICES (TAS) through a network of field offices throughout the country. The field offices are staffed with BUSINESS PROMOTIONS CONSULTANTS (BPCs). Out of the 32 BPCs in DEMATT 8 are women.

The approaches used are group training programmes and one-on-one consultancy. Presently, the focus is on the latter with an improved BAS methodology introduced in mid 1990 which puts emphasis on the growth potential of the businesses assisted.

Non-core programmes such as Transport Programme, Rural Housing Project, Medium Scale Enterprise Development are administered at the Head Office by special department and implemented through the Regional Offices.

In late 1990, the BASW Project became a core programme of BINATT. The BASW staff consists of four female Malawian professionals and four female expatriate UN personnel. The National Project Coordinator and the Chief Technical Advisor are based in BINATT head office. One Women Program Consultant and her UN Counterpart are assigned in each of the three regional offices in the Southern, Central and Northern region. The backbone of the project are two group training programmes: Skills Upgrading and New Business Development Training Programmes where participants are also assisted in the preparation of business plans. Individual consultancy services are provided under the regular PAS Programme.

So far, BASW has conducted three NED Programmes which started in the second half of 1989 in each of the three regions (Mzimba, Mzimba, and Nkhosho). There were 37 women participants. Majority of the projects pursued were traditional businesses mostly in four categories: tailoring, poultry, restaurants, and bakeries. The only non-traditional manufacturing business is a "soap making" project in the South.

Out of the 37 women who had completed the NED training programme, 15 have been funded and some few have started their business on their own.

In April and May 1990, BASW conducted a total of 8 one day long Needs Assessment Seminars in the three regions with the aim to assess the assistance needed by women in business. Altogether, about 250 women attended. In response to the needs identified, a series of skills upgrading seminars in Marketing and Product Pricing were conducted. 92 women participants have attended the said seminars.

2. Other

Various other institutions support female entrepreneurs. A list of these institutions together with a description of their activities can be found in ANNEX 1. Here we confine ourselves to a brief description of the two lending institutions SEDOM and INDEFUND, and the newly established National Association of Business Women (NABW).

The SMALL ENTERPRISE DEVELOPMENT ORGANIZATION OF MALAWI (SEDOM) was set up in 1982 to provide funding for projects with a development impact. This does normally not include farming,

transport, and retail trade projects. Loan amounts range from small amounts up to K 75,000. Usually an equity contribution is required from the loan applicant. In order to discourage further investments in already crowded sectors, such as tailoring and poultry, the requirements in terms of the equity contributions are quite high and strict.

INDEFUND started operating in 1980 and gives loans between K 20,000 and K 210,000 and over. The existing portfolio covers more than 100 loan recipients, but only 9 of them are women, which brings their share to well below 10% of total clients. The loan amounts approved for women range from K 40,000 to K 115,400.

NABW (The National Association of Business Women) was officially set up as an organization in mid 1990. The overall objective of the Association is to assist members of the Association to help themselves in terms of (i) enhancing the current growth of businesses run by women and (ii) promoting new businesses to be run by women. With an organization based on the district level, it has undertaken a nationwide campaign for registration, which has resulted in 1,800 women members who are already in business and others who would like to go into business, but intends to start one. Chairpersons have been elected at regional and district level, and NABW is in the process of drawing out a five year plan.

II. THE DEMATT/BASW SURVEY ON MALAWIAN BUSINESSWOMEN

A. Objectives

In designing a strategy to develop female entrepreneurs in Malawi, the lack of information on women already engaged in business and on the conditions under which they operate was perceived as a severe handicap. It was therefore decided to conduct a survey with the following objectives:

- To identify the characteristics of Malawian business-women.
- To provide a description of their businesses as regards employees, turnover, income, loans, development, etc.
- To find out and explain the differences between urban and rural businesses, between businesses of different size, between businesses from different sectors, and between businesses in different regions.
- To identify the factors which influence the performance of female owned businesses
- To recommend future areas of intervention with emphasis on the support which could be provided by the BUSINESS ADVISORY SERVICES FOR WOMEN in DEMATT.

The information was to go in a data base on women entrepreneurs in Malawi to be utilized for future analysis of various aspects and programmatic considerations in the course of the BASW project.

Areas of interest were evidently the following: the scale of operations of businesses run by women, the number of people they employ, the amount invested in their businesses, the sources of investment and the importance of loans from lending institutions and banks, the problems in starting a business, and the development of the business in the past. Areas of interest also include whether they produce at full capacity or below, whether they operate the business all year round or seasonal and how much time they spend in it. With focus on entrepreneurship development, we were also interested in personal characteristics and the social background of the women in business, the educational level achieved and previous employment and business experience. Targeting women, we wanted to find out the role of her husband in the business and whether income from the business is the main source of family income or not.

B. Information from Other Surveys

Two other surveys had been conducted on small-scale enterprises in the 1980s: one by Chancellor College in 1984 (see Ettema, 1984) and another by the READI project in 1986 (see READI, 1989). Both surveys conducted about 1,800 interviews each and were therefore much bigger than the DEMATT/BASK survey.

The objective of the 1984 survey was to find out the types and the scale of small-scale manufacturing activity in Malawi, which excluded Trade and Services other than Repair Services. The size of the business was limited to assets worth less than K 25,000. Five districts were selected and it was attempted to cover them as completely as possible. Women constituted 12% of the sample but the data were not analyzed for sex specific differences.

The READI survey covered the whole country, but did not attempt to apply the random principle. It excluded crop and livestock production and had a strong bias towards Trade, which constituted 42 % of the sample (see READI, 1989, p. 7). Female entrepreneurs accounted for a mere 7% of the sample. A greater proportion of businesswomen in the sample had achieved higher levels of education than men, but the report finds no significant differences between male and female entrepreneurs in most areas investigated, such as employment, turnover, initial investment, commitment towards the business in terms of time allocated to it, the training received and the age-distribution of entrepreneurs.

Contrary to the results of the READI survey, data obtained from lending institutions (see ANNEX 1) clearly suggest that women-owned businesses are significantly smaller in terms of investment and employment created than male-owned businesses.

Regarding the issue of women entrepreneurs in Malawi, neither survey provided sufficient information for programmatic purposes of the BASK project.

C. The Benchmark Data Base

As the first step towards implementing a survey, it was decided to collect basic information on business women, e.g. their name, address, and type of business. The aim was to compile a list as complete as possible which could then serve as the sampling frame.

This data collection was started in February 1990. Sources tapped for that information were DEMATT's Business Promotion Consultants in the field, SEDOM, INDEFUND, ABA, MUSCCO and the City Council. An attempt to start from the Registrar General where all businesses are supposed to register was dropped after it was estimated that the work involved would need five people for a full week to go through all the files which are sorted by business name only. In

addition, as the registration authorities did not necessarily inform when a business closes down, we would have possibly included a large number of inactive businesses.

The effort resulted in a data base with more than 1100 names.

The data were classified by region, comprising

- Central Region
- Northern Region
- Southern Region

and by type of business, comprising:

1. Agro-Industry (or -Business), with poultry being the most prominent
2. Food and Beverages, which includes among others cakes and samooza producers who sell next to the road and on markets, beer brewers, freezets makers and a lady who produces wine.
3. Service Businesses like restaurants, resthouses, salcons and maizemills
4. Textiles which includes tailoring and knitting businesses as well as handicrafts such as mat making.
5. Trade which is mostly small groceries, but also wholesale and any other kind of trade.
6. Other includes all businesses which fit in neither one of the above. Here we find many women in stone quarrying and brick making.

The sectoral and regional classification resulted in the following distribution:

Table 3 : Distribution of the Benchmark Data Base by Region and Sector

SECTOR	REGION			TOTAL
	CENTER	NORTH	SOUTH	
Agro-Business	2.84	1.60	3.28	7.80
Food & Beverages	5.23	1.80	6.21	13.30
Service	4.17	3.23	9.31	16.81
Textile	8.78	3.63	21.63	34.04
Trade	4.17	2.66	9.57	16.40
Other	5.23	1.24	5.14	11.61
ALL	30.41	14.27	55.14	100.00

Table 3 shows a concentration of female entrepreneurs in the Southern Region, which is the country's commercial and industrial center.

More than one third of all business-women are in Textiles, which is dominated by tailoring but also includes knitting and handicrafts. Roughly another third is in Trade and Services. Most businesses in Trade are groceries, retailers and bottle stores. Restaurants and maize mills account for the bulk of Service businesses. Most of the 13 % of the women in the sector "Food & Beverages" are in bakeries and confectionery products, while most Agro-Businesses are poultry-farms. The highest number of women of the 131 (12%) in the "Other" sector is found in quarrying (37), followed by structural clay products (23). Outside textiles and food processing, which are both usually at a very small scale, we find that there are only few women engaged in genuine manufacturing activities, such as production of soap (6), mbaulas (stoves) (3), bricks (10), cement roofing tiles (1) and furniture (3).

D. Survey Design and Execution

1. Questionnaire design

Two questionnaires were developed: one for supervisors and one for enumerators. The questionnaires are enclosed in Annex 3. They were set up by BASW in collaboration with Computer Laboratories of Chancellor College, Zomba, and translated into Chichewa and Tumbuka.

Whenever appropriate, formulations of the READI questionnaire were used.

2. Pilot Survey

Test interviews with the pilot questionnaire were conducted on 24th and 25th July 1990 with 8 business women in Zomba in English, Chichewa and Tumbuka. Out of each of the six sectors at least one woman was interviewed. After these tests and a few changes the questionnaire was finalized and printed.

3. Survey Team

The survey team consisted of six female enumerators and two female supervisors.

Three of the enumerators were students at Chancellor College, Zomba, and three students at Polytechnic, Blantyre. Five of them were 3rd year students, one was a first year student. They were selected from a number of applicants. Selection criteria used were their academic performance, skills in local languages and communication capabilities.

One of the supervisors was a seconded DEMATT BPC (Business

Promotion (consultant) on study leave. The other supervisor was a graduate from Chancellor College with survey experience.

4. Training of Enumerators

A one-week in-house training for enumerators and supervisors was held in Chancellor College from 30th July to 3rd August. The main contents of the training were

- to explain purpose and objectives of the survey to enumerators and supervisors
- to familiarize the team with the questionnaire in all three languages.
- to teach interviewing techniques
- to explain organizational matters, such as reporting procedures, map reading, channels for payments.

Mock interviews with actual businesswomen were held in class. Enumerators and supervisors had to fill out questionnaires which were marked by the instructor.

5. Sample selection

As interviews with all women in the benchmark data base would have been too costly it was decided to conduct a sample survey of a size of 225.

It was decided to take a stratified random sample from the benchmark data base which was considered to be a fair representation of the total population of businesswomen in Malawi. Stratified random sampling was applied. For that purpose, the benchmark data base was stratified by region and by sector, as has been described in Chapter 3. It was decided to select a nearly equal number of business women from each region as well as from each sector because this has some attractive statistical properties when making comparisons between sub-groups. (see Emerson, 1990). The selection was done as follows: Each business in the benchmark data base was allocated to one of the three regions, to one of the six sectors and to one of the following eleven centres

Centre	Region
Mulanje covering Phalombe etc.	South
Blantyre	South
Nchalo/Bangula	South
Mangochi	South
Ntcheu/Balaka	Centre
Dedza	Centre
Lilongwe	Centre
Kasungu/Dowa	Centre
Mzimba	North
Mzuzu	North
Karonga	North

Each business was allocated to the centre from which it could be reached most easily. All records in the benchmark data base were given random numbers and then sorted by centre and sector in ascending order. Businesses were selected from these lists starting with the lowest random number. The selection was subject to the following constraints:

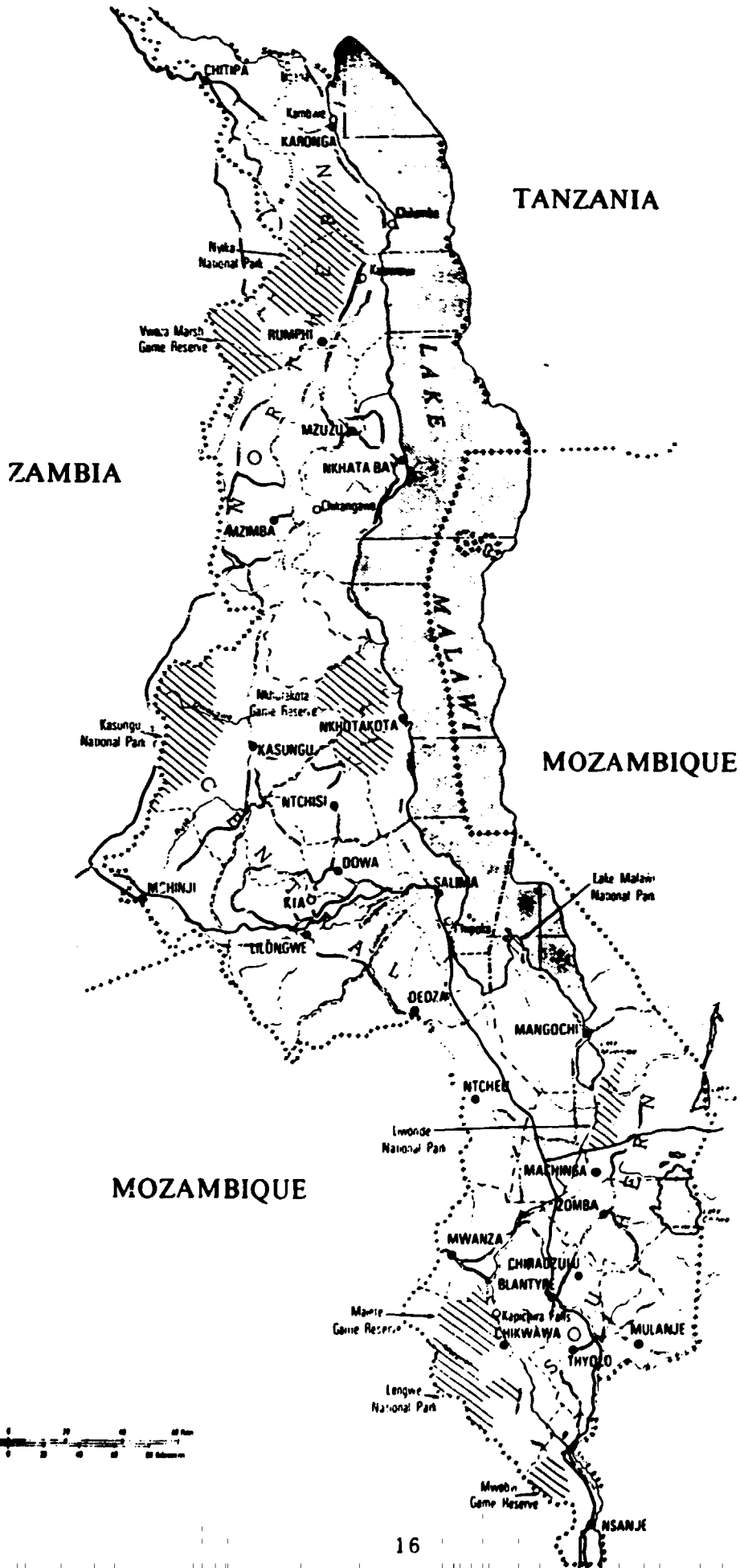
- the team could only stay a limited number of days in each centre, as the survey was to cover all regions within the given time-frame.
- 12 to 13 businesses from each sector had to come into the sample for each region.

A second sample list was established by selecting businesses (starting again with the lowest random number) from those which had not come into the first sample list. In case a woman from the first list could not be interviewed, she was replaced by a woman from the second list starting with the lowest number.

Due to problems explained in detail below, it was sometimes (25% of the cases) not possible to conduct the interview with the selected woman either from the first or from the second sample list. In that case, a woman from outside the sample list who was engaged in the same type of business was interviewed. These women were usually referred to the survey team by the DEMATT BPC (Business Promotion Consultant) in the field or by businesswomen previously interviewed.

It follows from the sampling method that the survey did not intend to cover all districts. Nevertheless, women from 19 out of the 24 Malawian districts were among the interviewees with the following distribution:

REPUBLIC OF MALAWI



List of Districts Covered

CENTRAL REGION	SOUTHERN REGION	NORTHERN REGION
Dedza (15)	Blantyre (32)	Karonga (17)
Dowa (3)	Chikwawa (6)	Mzimba (3)
Kasungu (15)	Chiradzulu (2)	Nkhata Bay (3)
Lilongwe (35)	Machinga (2)	Rumphu (17)
Mchinji (1)	Mangochi (10)	
Salima (7)	Mulanje (12)	
	Mwanza (7)	
	Nsanje (1)	

6. Survey Execution

The actual field work was conducted from 6 August to 11 September 1990. On 12 September a full-day debriefing was held in Chancellor College.

The survey teams departed for interviews from the operation centres listed above.

The two supervisors were equipped with the lists for first and second choice. They had to identify the women, visit her business place, complete the supervisor questionnaire and make an appointment for the enumerator interview. They had to design the route for the survey vehicle in charge, allocate enumerators to interviewees, and make sure they were dropped in the right place. In addition they were required to check the enumerator questionnaire after the interview for completeness and reasonableness the answers.

At the beginning of the field work, an interview took about 1 hour, but towards the end, the average time was only 40 minutes. Often the enumerator had to wait for quite some time before the business actually allowed the woman to spare the time for the interview, in other cases, the interview had to be interrupted and continued later.

7. Problems Encountered

1. Difficulty in identifying women because of change in location, name, or marital status and/or closing of the business.

In one case a woman from the list was identified, although she had a divorce, changed her name, moved to a different place and started a different business.

2. Failure to make an appointment for the time the survey team spent in the area. The most common reason for that was the temporary absence of the woman for business, family visits, funerals, and stays in the hospital. In some cases Saturdays were ruled out for religious regions. Considering the high costs of travel it was not possible to go back at a later time.

3. Nonsuccess in including a selected women in the tour. In some few cases the selected business was too isolated and too distant from the others in that centre. It had to be dropped for cost and time reasons. Places affected were Chitipa and Nsanje.

4. Failure to conduct an interview because the woman didn't keep the appointment.

5. Business discussed was not the same as the one on the list and was classified in a different sector. This changed the sectoral composition.

6. Business had closed down. The most important example was the case of stone quarrying women in the Northern Region who had been supplying the construction for the Lilongwe/Mzuzu road and had all just closed down as the road was finished.

7. Unwillingness to answer. A few women refused to grant the interview. One said that she did not see how they could justify the time lost to their customers.

8. Customers or relatives present at the time of the interview disturbed or influenced the way the woman answered questions.

9. Workload for supervisors was too high. They had to identify the women from the list and conduct a short initial interview, while at the same time supervising the enumerators and checking their questionnaires. To save time, whenever possible, the enumerator interview followed the supervisor interview immediately.

In addition, response errors of the following types must be expected:

- a) The interviewer makes a wrong mark/note
- b) The interviewee is influenced by the enumerator's opinion
- c) The answer is affected by what is socially accepted/prestigious. Example: Are you up-to-date with your loan repayment
- d) Wrong answers in true belief. It seems that there was a tendency to underestimate sales in a normal month.
- e) The interviewee doesn't know the correct information. Example: If you had to replace all your tools, machinery, equipment, building, how much would it all cost?
- f) The interviewee gives a wrong information on purpose. Example: Reporting sales figures too low to avoid jealousy among other people present or putting them too high to impress them.
- g) A question is interpreted in an incorrect way. Example: "How long does it take you to sell the finished goods in stock?". A few women were referring to the time of the selling transaction as such and not to the time they would have the goods in stock.

E. Data Processing and Analysis

1. Data Processing

Data Base

In line with DEMATT's Client Data Base System the software chosen for the Survey Data Base was R:BASE. Project staff received 6 days training.

R:BASE provides convenient data handling and data query facilities. However, it has the disadvantage of producing results in numbers only and of being unable to produce percentages in cross tabulations. Therefore, for the compilation of percentage tables, R:BASE results were transferred into Lotus. Graphics were produced with HARVARD GRAPHICS.

Coding

The answers to open ended questions given in the questionnaires for the first region were analyzed and transferred in a coding system. Coding System and questionnaires were handed to Computer Laboratories of Chancellor College for coding, data entry and compilation of a previously agreed set of tables.

Data Entry

The data were entered in a R:BASE file with 287 fields, the structure following the questionnaire. In addition, some new fields were computed.

2. Data Analysis

Classification

Apart from the classification by region and type of business which has been described above, the sample was classified by urban/rural area and by size of business.

Rural/Urban Classification

According to official classification (information from Geographic Department, Chancellor College, Zomba) the following cities, towns and municipalities are urban areas:

- Blantyre
- Lilongwe
- Mzuzu
- Zomba
- Mangochi
- Balaka
- Dedza
- Kasungu
- Chitipa

Everything else is rural.

Classification by Size of Business

In the past many organizations and institutions tried to come up with their own definition of what is small, medium and micro. In December 1989 a meeting at Club Makokola of parties concerned led a proposal which will be presented to the Ministry of Trade and Industry for approval after further discussions.

According to what is called the Hard Test in this proposal, a business in Malawi should be classified as small as opposed to micro if 60% or three of the following five conditions are met:

1. The business has five or more employees
2. The value of fixed investment is K 5000 or more
3. Monthly sales reach K 12,000 or more
4. The business has a financial system
5. The business has a legal status.

Similarly, a business will be considered medium scale, if three of the following conditions are met

- 1a. The business has ten or more employees
- 2a. The value of fixed investment exceed or equals K 150,000
- 3a. The turnover/sales exceed or equal K 27,000 per month
- 4a. like 4 above.
- 5a. like 5 above.

While a so-called Soft Test would look at non quantifiable measures, the report has adopted the Hard Test definition for classification of enterprises. However, as the questionnaire was defined before the MEDI classification came out, we had to be flexible in interpreting criteria 4 and 5. As indication of existence of a financial system we asked if the business kept accounts. The legal status was assumed to be given if the business was either registered or had obtained any kind of licence.

Analysis

Various tables were produced, summarizing the data obtained from the respondents and reporting about sample characteristics such as the sample distribution, the maximum, minimum and average value, the proportion of a certain attribute in the sample, etc. Based upon these tables, the survey results were interpreted with emphasis on the conclusions drawn from the sample results about the population. The finding, for example, that 53% percent of the interviewed women in Agro-Business had achieved a JCE (Junior Certificate of Education) as opposed to 25% of women in Trade, gives rise to the hypothesis that women in Agro-Business are in general better educated than women in Trade. The statistical methods to test hypotheses can be found in various standard textbooks on statistics; see e.g. Cochran, 1963. If we cannot reject the hypothesis (as is the case in the above example) this means that not only sampling errors account for the observed difference. We then say that the difference is statistically significant or simply significant. Whether this is the case or not depends upon the sample result, i.e. the observed difference, and the significance level. We generally tested hypotheses at the 5% significance level.

It must be noted that the interpretation of test results was not always easy. The main reason is the unknown size of the population. While the benchmark data base is the most complete data base on businesswomen currently available, it is known that it does not cover all business women. Personal estimates of the rate of coverage range between 30% and 50%. As a consequence of the unknown size of the population, the finite population correction (f.p.c.) could not be calculated. Generally speaking, the f.p.c. can be ignored without much loss if the sample does not exceed about 10% of the population. For some tests, the f.p.c. can be assumed to be greater than 10%, however, and some hypotheses which could not be rejected when ignoring the f.p.c. would have to be rejected when the f.p.c. were, e.g. 20%. In the text, we use expressions such as "seems to indicate" to characterize such situations.

F. Cost of the Survey

The following costs were incurred with the survey. This excludes the printing of the final report, the cost of salaries and per diems of regular DEMATT/BASW staff including the drivers as well depreciation of project vehicles used for field-work.

TABLE 4: Cost of the Survey

Cost Item	Amount in K
Salaries and subsistence allowances	8,651.20
Fuel & Public Transport	4,780.06
Professional Fees incl. Data Proces.	2,500.00
Printing of Questionnaires and Stationary	1,000.00
Training Expenses	323.40
TOTAL	17,254.66

Given a total number of questionnaires of 225, the cost per questionnaire came up to K 76.70 or US-\$ 28.40 (at 2.7 K/1 US-\$).

III. RESULTS

In what follows, the presentation of sample results will be confined to the most interesting ones on each subject. Various other tables can be found in the Appendix.

Where results are mentioned without reference to a table, the table can be found in the Appendix.

A. Distribution of Female Owned Businesses in the Sample

1. Distribution by Region, by Rural and Urban Area, and by Sector

Table 5 shows the distribution of interviews by region, rural/urban area and by sector.

As can be seen, Agro-Industry and Trade were mainly located in rural areas, whereas Food & Beverages and "Other" were predominantly in urban areas. A nearly identical number of Textile and Service businesses was found in urban and rural areas.

Table 5: Distribution by region, sector, rural/urban

	CENTRAL		NORTH		SOUTH		Total	
	URB	RUR	URB	RUR	URB	RUR	URB	RUR
AGRO	7	6	1	11	4	8	12	25
FOOD	13	3	1	10	8	2	22	15
SERV	9	5	7	5	4	8	20	18
TXTL	12	2	4	14	5	7	21	23
TRDE	6	4	4	7	2	13	12	24
OTHR	9	4	4	5	8	3	21	12
Total	56	24	21	52	31	41	108	117

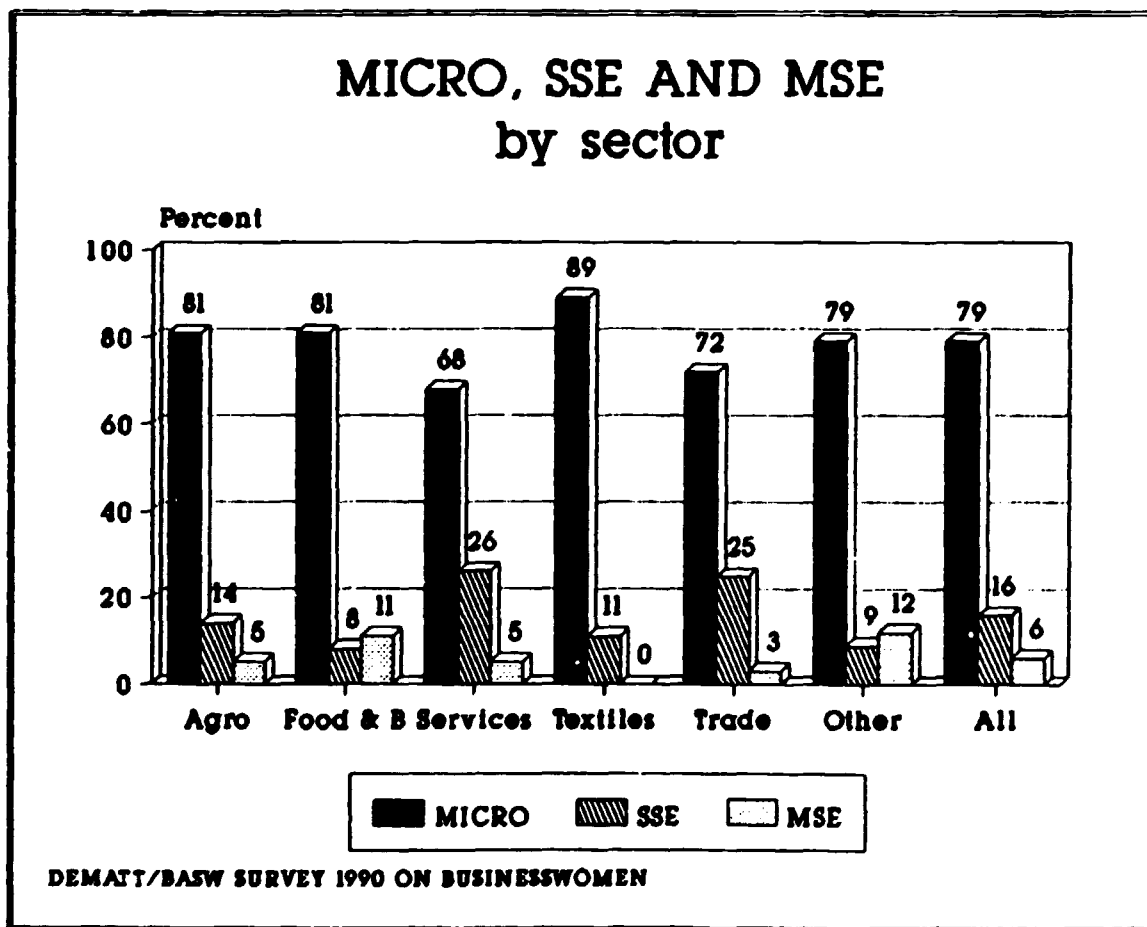
2. Distribution by Size of the Business

Out of 225 women interviewed, 35 or 16% were classified as small-scale, and 13 or 6% as medium scale businesses. Consequently, 177 or 79 % were microenterprises.

It must be noted that in the population of all female owned businesses, the share of micro enterprises is likely to be higher than 79% ; and the share of small- and medium-scale enterprises consequently lower than the sample share. This has to be assumed because most microenterprises are not officially registered nor listed in other statistics, and only few have institutional contacts. As a consequence they are under- represented in the benchmark data base and thus underrepresented in the sample.

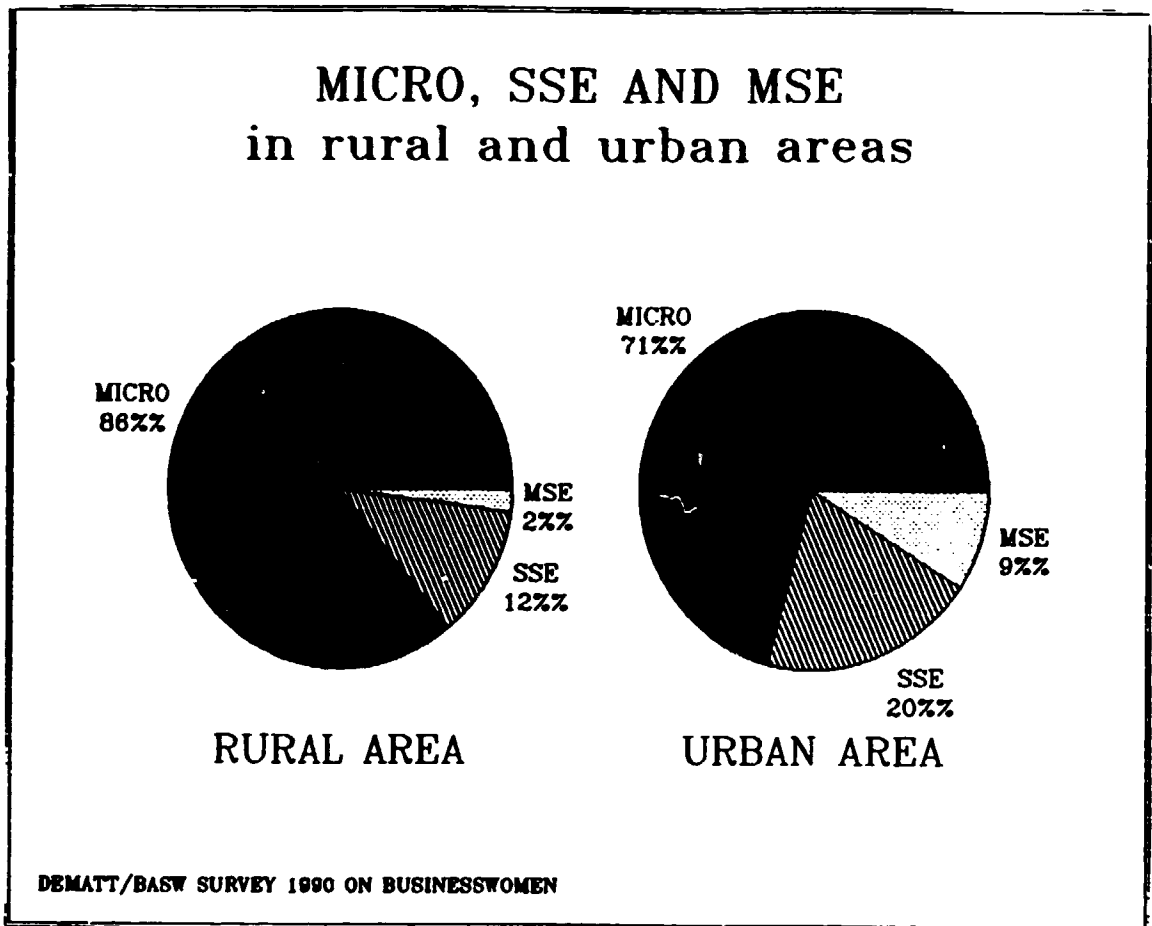
MICRO enterprises are distributed almost uniformly over all sectors with a slight preference in Textiles. Small-scale enterprises tend to go mainly into Trade and Services. 54% of the small-scale enterprises could be allocated to these two sectors. Medium-scale enterprises are mainly found in the sector Food & Beverages and in the "Other" sector (61% together).

Chart 1: MICRO, SSE, and MSE by sector



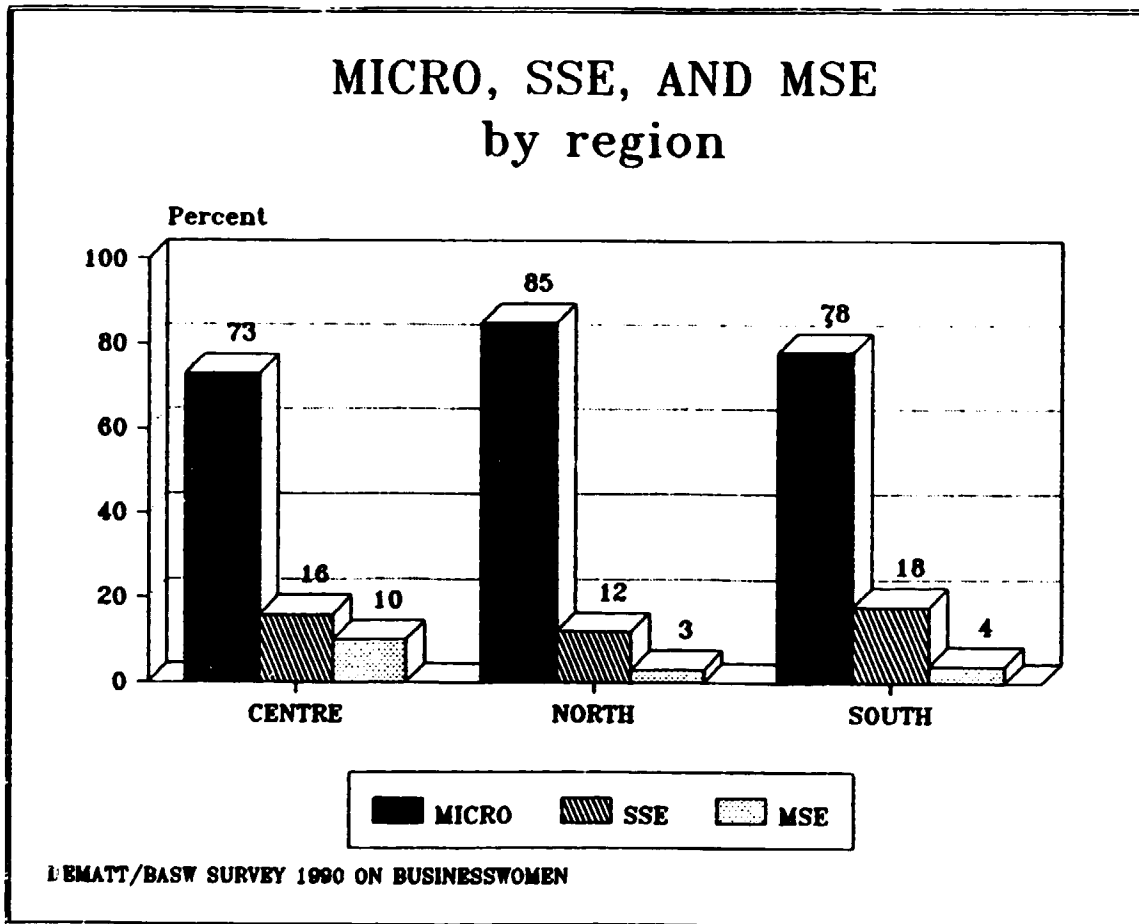
As one would expect, small- and medium scale businesses are more common in urban than in rural areas.

Chart 2 : MICRO, SSE, and MSE by rural and urban area



The North has fewer small- and medium scale enterprises than the other regions. 62% of the medium-scale enterprises in the sample were found in the Central Region.

Chart 3 : MICRO, SSE, and MSE by region





B. THE PROFILE OF FEMALE ENTREPRENEURS

1. The Typical Malawian Businesswoman

Various significant differences were found among the female entrepreneurs. Nevertheless, one is usually trying to produce a mental picture of what is typical if one talks about Malawian businesswomen.

Rather than looking at average figures which are influenced by extremes, we relate the term "typical" to the median values. The median divides the observations into two halves such that 50% of values are equal or less than the median and 50% are equal or greater than the median.

The typical businesswoman in Malawi has the following characteristics. She is 39 years old and has four children and two other dependents. She is married to a husband who encourages her in her business endeavor and helps by providing general or financial assistance. She has been to school and obtained a PSLC (Primary School Leaving Certificate), which implies that she is literate, but cannot converse in English easily. She has travelled outside her region and possibly to some neighboring countries. She employs one worker, who is male and works full-time. She pays him a salary of K 40. With monthly sales of K 500 and a value of fixed assets of K 1075 her business is classified as a micro-enterprise. The business is about three years old and was started with an initial investment of K 350 in 1990 prices.

2. Age Structure

Business women in the sample ranged in age from 22 to 74 years. The average woman was 39 years old. This result repeats the finding made in the 1983 and 1986 surveys (see Ettema, 1984 ; READI, 1989)

The average age of the female entrepreneur does not vary significantly with the size of the business, the type of business and the region, nor does it depend upon whether the business is located in an urban or rural area.

If we define businesswomen older than 40 as old, and those 40 years or younger as young, there are also no significant in the age distribution between sectors.

Businesswomen in the Centre and South are more in the middle age bracket between 31 and 50, while in the North they are more uniformly distributed over the ages from 20 up to about 70.

3. Marital Status

Three out of four businesswomen in the sample were married, of which again three out of four lived in a monogamous marriage, e.g. where the husband has no other wives.

As for married women, the following picture emerges with respect to polygamous marriages:

- They are more common for rural (about 1/3) than urban businesswomen (17%).
- They are much more common in the North (50%) than in the Centre (21%) and in the South (7%).
- They are more common for micro entrepreneurs (28%) than for small or medium-scale entrepreneurs (9% each).

Regarding single women - almost all of them have been married before - the data show that:

- Rural businesswomen are more often single than urban ones (29% versus 20%).
- The percentage of single women is significantly higher in the North (37%) than in the South (22%) or in the Centre (15%).
- Medium-scale entrepreneurs are less often single (8%) than small-scale (34%) or micro entrepreneurs (24%).
- By sector, a significant difference was only found between the two extremes Textile and Trade, with Trade showing the highest (33%) and Textile the lowest (16%) percentage of singles running the business.

Table 6 : Marital Status (in %)

	Married	Thereof		Single
		monog.	polyg.	
Overall	75.6	75.9	24.1	24.4
By size of business				
MICRO	76.3	71.9	28.1	23.7
SSE	65.7	91.3	8.7	34.3
MSE	92.3	91.7	8.3	7.7
By rural/urban area				
Urban	80.4	82.6	17.4	19.6
Rural	71.2	69.0	31.0	28.8
By region				
Centre	85.0	79.4	20.6	15.0
North	63.0	50.0	50.0	37.0
South	77.8	92.9	7.1	22.2
by sector				
Agro	73.7	81.5	18.5	26.3
Food & B	78.4	79.3	20.7	21.6
Services	73.0	60.7	39.3	27.0
Textiles	84.1	78.4	21.6	15.9
Trade	66.7	83.3	16.7	33.3
Other	75.8	72.0	28.0	24.2

4. Number of Dependents

On average a Malawian businesswoman has nine dependents, of whom four are children and five are other dependents, usually members of the extended family system.

Table 7 : Number of supported children and other dependents by size of business (%)

Supported children	MICRO	SSE	MSE	Average
0	11.4	8.6	7.7	10.7
1	10.8	2.9	0.0	8.8
2 - 3	18.6	31.4	61.5	23.3
4 - 6	43.7	45.7	15.4	42.3
7 - 9	13.8	11.4	7.7	13.0
10 +	1.8	0.0	7.7	1.9
Total	100.0	100.0	100.0	100.0
Average number	4	4	4	4
Other dependents	MICRO	SSE	MSE	Average
0	20.9	14.3	30.8	20.4
1	16.9	8.6	0.0	14.7
2 - 3	27.7	17.1	38.5	26.7
4 - 6	18.1	40.0	7.7	20.9
7 - 9	10.2	8.6	7.7	9.8
10 +	6.2	11.4	15.4	7.6
Total	100.0	100.0	100.0	100.0
Average number	4	7	11	5
Total dependents	MICRO	SSE	MSE	Average
0	2.3	0.0	7.7	2.2
1	2.3	5.7	0.0	2.7
2 - 3	15.3	8.6	23.1	14.7
4 - 6	28.2	20.0	23.1	26.7
7 - 9	31.6	20.0	30.8	29.8
10 +	20.3	45.7	15.4	24.0
Total	100.0	100.0	100.0	100.0
Average number	8	11	14	9

There is no significant difference in the number of dependents between rural and urban areas and neither between regions, but the survey data indicate that the bigger the business, the higher the

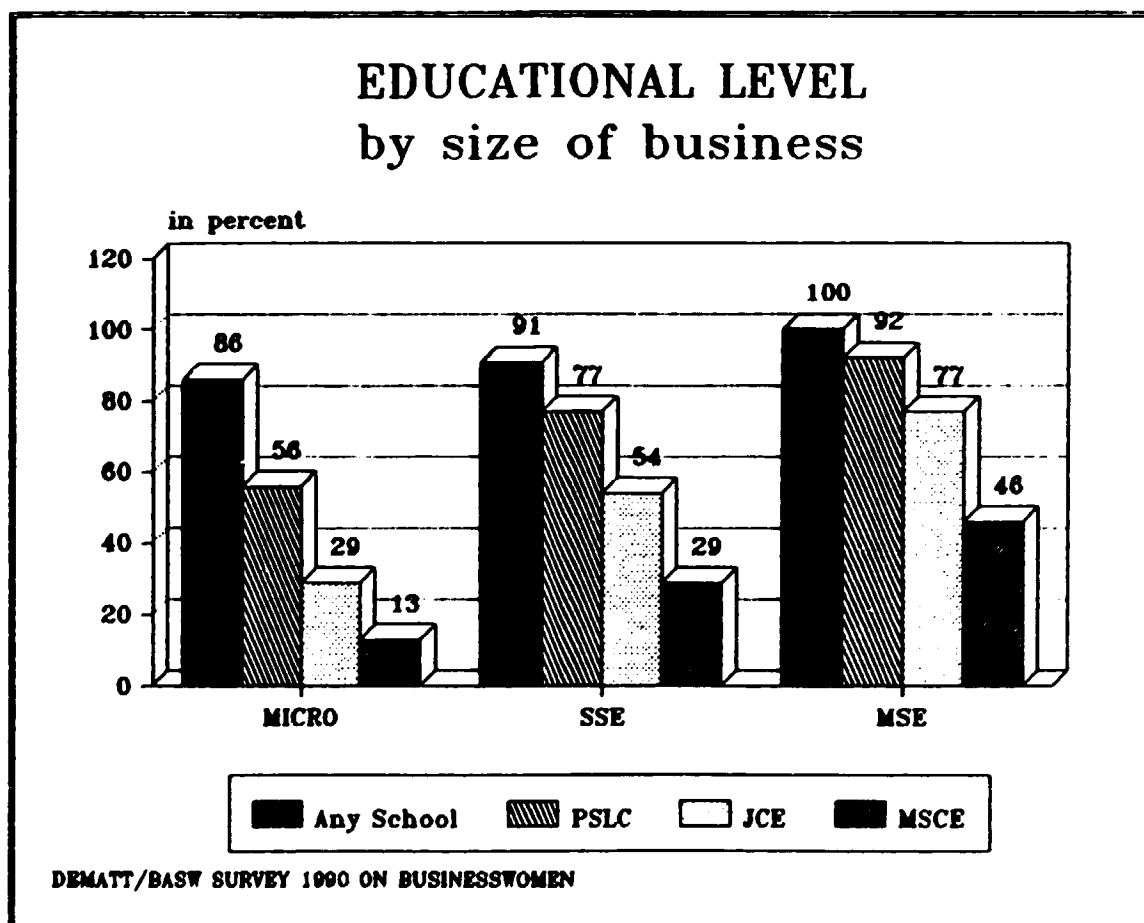
number of dependents. Whereas women in micro businesses have 8 dependents on average, the number increases to 11 in small-scale and to 14 in medium-scale businesses. This phenomenon is likely to be due to that the larger the size of their business, the wealthier businesswomen tend to be (at least in the eyes of their relatives) which in turn obliges them in the African tradition to care for more members of the extended family.

By sector, women with the highest number of dependents were found in Trade, where 70% had 7 and more dependents.

5. Educational Background

On average, 12 % of the women in the sample had never been to school. This is a much lower percentage than for the total female population in Malawi, more than 70 percent of which is illiterate.

Chart 4 : Education by size of business

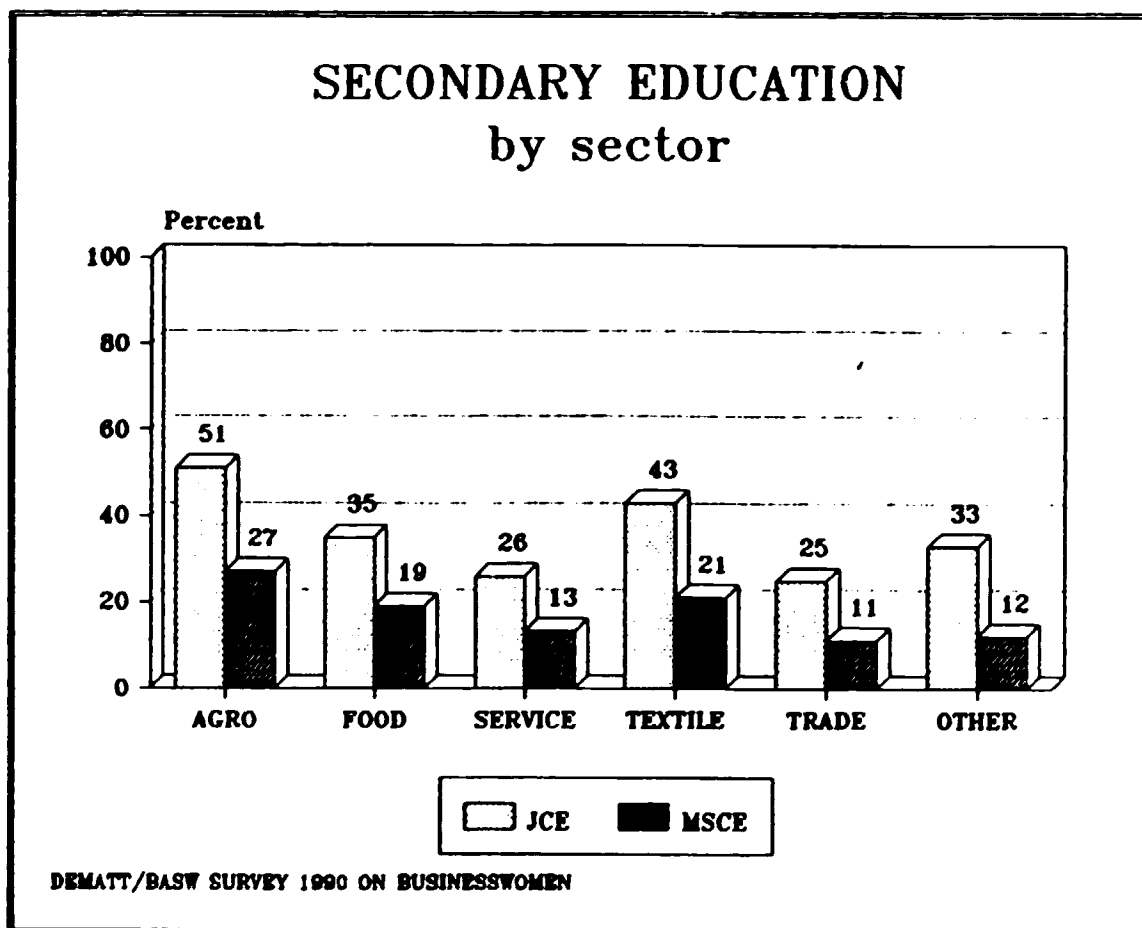


62 % had achieved a PSIC (Primary School Leaving Certificate) and 36 % had obtained JCE (Junior Certificate of Education). With JCE one is generally expected to be able to converse in English which applied to roughly half of urban and one fourth of rural businesswomen. Only 17% held a Malawi School Certificate of Education (MSCE), which permits access to university provided one reaches the required grades.

As was to be expected, the level of educational achievement increases with the size of the business. On average, female entrepreneurs in medium-scale businesses are far better educated than those in SSE, and these in turn achieve higher educational standards than micro-entrepreneurs.

Better educated women, defined to be women having achieved at least JCE, tend to establish other businesses than Services or Trade.

Chart 5 : Secondary education by sector



According to the findings in the survey, better educated businesswomen are less often found in the Northern Region than in the other regions. This contradicts at first sight national statistics (NSO, 1984, p.128) which show a higher educational level for the North. Two factors help explain our findings:

- a) The sample in the North had a higher share of rural women, which have, on average, received less schooling than urban women.
- b) Many businesswomen from the North are operating in the Central Region. As can be seen from Table 8, 26% of all female businesses in the Central Region were run by women who were born in the North.

Table 8: Distribution of Female Entrepreneurs by Region and by Place of Birth

		BUSINESS IN			Total
		CENTRE	NORTH	SOUTH	
B O R N	CENTRE in %	32 40.0	2 2.7	5 9.7	39 17.3
	NORTH in %	21 26.3	63 86.3	9 12.5	93 41.3
I N	SOUTH in %	25 31.3	5 6.9	58 80.5	88 39.1
	OUTSIDE MALAWI in %	2 2.5	3 4.1	0 0.0	5 2.2
Total		80	73	72	225

The main reason for the obvious migration from the North must be seen in that the North lags behind the other regions in terms of economic activity. As a consequence, it is more difficult to earn one's living in the North, which in turn makes many people try their luck elsewhere, above all in the neighboring Central Region. By interviewing the same number of entrepreneurs in each region it is thus inevitable to obtain a higher number originating from the North in the sample.

6. Employment Background

Employment in the formal sector of the economy has a number of benefits for an aspiring entrepreneur. It generates income which can be invested in a business and can provide the necessary equity contribution or security for a loan. With work, the woman acquires additional skills which can be the technical base of a business. On the other hand, being employed might mean that the woman cannot devote herself fully to the business.

On average, about 20% of the businesswomen in the sample were employed at the time of the survey.

As can be seen from Table 9 the percentage of currently employed women was lowest in MSE (only 1 out of 13) which obviously indicates that bigger businesses require more time input of the entrepreneur. The difference between MICRO and SSE women is not statistically significant.

Table 9 : Present employment status
by size of business (%)

	MICRO	SSE	MSE	Average
No answer	2.3	2.9	0.0	2.2
Employed	17.5	28.6	7.7	18.7
Not employed	80.2	68.6	92.3	79.1
Total	100.0	100.0	100.0	100.0

Regarding whether those who were not employed at present had ever been employed before, again no significant difference between MICRO and SSE was found, but MSE women had a significantly better employment record. Approximately 40% of women in MICRO and SSE were previously employed, whereas with the exception of one "no answer", all women in MSE had job experience. There can be no doubt that this is due to the better education of MSE women which makes it easier for them to get a job. As indicated in Table 9, they apparently quit the job when starting their time demanding business.

Table 10 : Previous employment experience
by size of business (%)

	MICRO	SSE	MSE	Average
No answer	2.8	12.5	8.3	4.5
Previously employed	35.9	41.7	31.7	40.4
Not prev. employed	61.3	45.8	0.0	55.1
Total	100.0	100.0	100.0	100.0

The most striking feature regarding the employment background by sector is that only about 5% of businesswomen in Services and Trade were employed at the time of the survey, whereas that applied to between 20% and 30% in other sectors. There is evidence that this due to the fact that Trade and Services are more time demanding businesses. This assumption is supported by two results:

(i) Regarding whether they had ever been employed, women in Trade and Services do not differ significantly from those in other sectors, (ii) 53% of women in Services and nearly 49% of women in Trade reported that they were the whole day occupied by the business, whereas, on average, only 25% of women from other sectors devoted that much time to the business.

Table 11 : Present employment status by sector (in %)

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Average
a) Presently employed?							
Yes	23.7	27.0	5.4	29.5	5.6	18.2	18.7
No	76.3	70.3	91.9	70.5	86.1	81.8	79.1
No answer	0.0	2.7	2.7	0.0	8.3	0.0	2.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
b) If not, ever employed?							
Yes	44.8	33.3	51.4	25.8	32.4	59.3	41.0
No	48.3	63.0	45.7	67.7	55.9	40.7	53.6
No answer	6.9	3.7	2.9	6.5	11.8	0.0	5.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The result that relatively more businesswomen in urban than rural areas were employed at the time of the survey (25% versus 13%) or had been employed in the past (49% versus 35%) is not surprising, given both, the higher level of economic activity and the easier access to better education in urban areas.

There are no significant differences in the present employment status of businesswomen in the three regions. The picture is slightly different for previous employment, where the Northern region has a significantly lower percentage than the Southern Region. In the sample, 53% in the South, 41% in the Centre and only 28% in the North had been employed in the past but not at present.

7. Former Business Experience

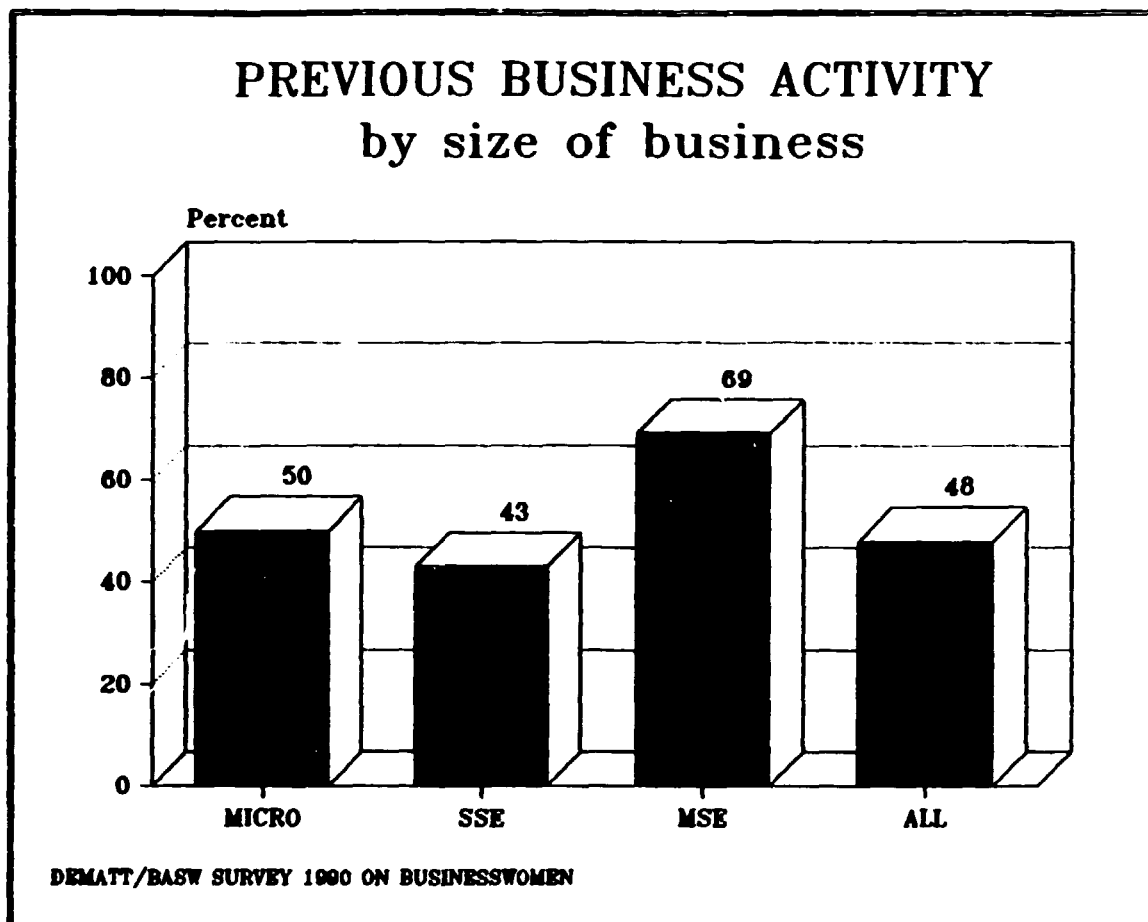
Approximately 50% of the women in the sample had been involved in business activities before they started the business discussed in the interview.

By size of business, a significantly higher percentage of women operating a medium-scale business at present, had done so : 70% as compared to 47% of micro and 43% of small-scale entrepreneurs. That the percentage is much higher for medium-scale entrepreneurs is likely to be due to the fact that 50% of them are married to a businessman and can thus be expected to have been involved in the husband's business.

By sector, about 60% of women now operating a business in the Food & Beverages sector or in the "Other" sector had been involved in business activities before. In Agro and Trade, this applied to approximately 45%, in Textile to 40%, and in Services to 35%. Despite these differences in the sample it cannot be said that there are significant differences between the sectors in the total population of businesswomen.

No significant differences were found between rural and urban areas, and neither between regions.

Chart 6: Previous business experience by size of the business



8. Travel Experience

One out of ten businesswomen in the sample had never been outside her district and on average 3 out of ten women had not been outside their region. Almost half the women in the sample had never been outside Malawi.

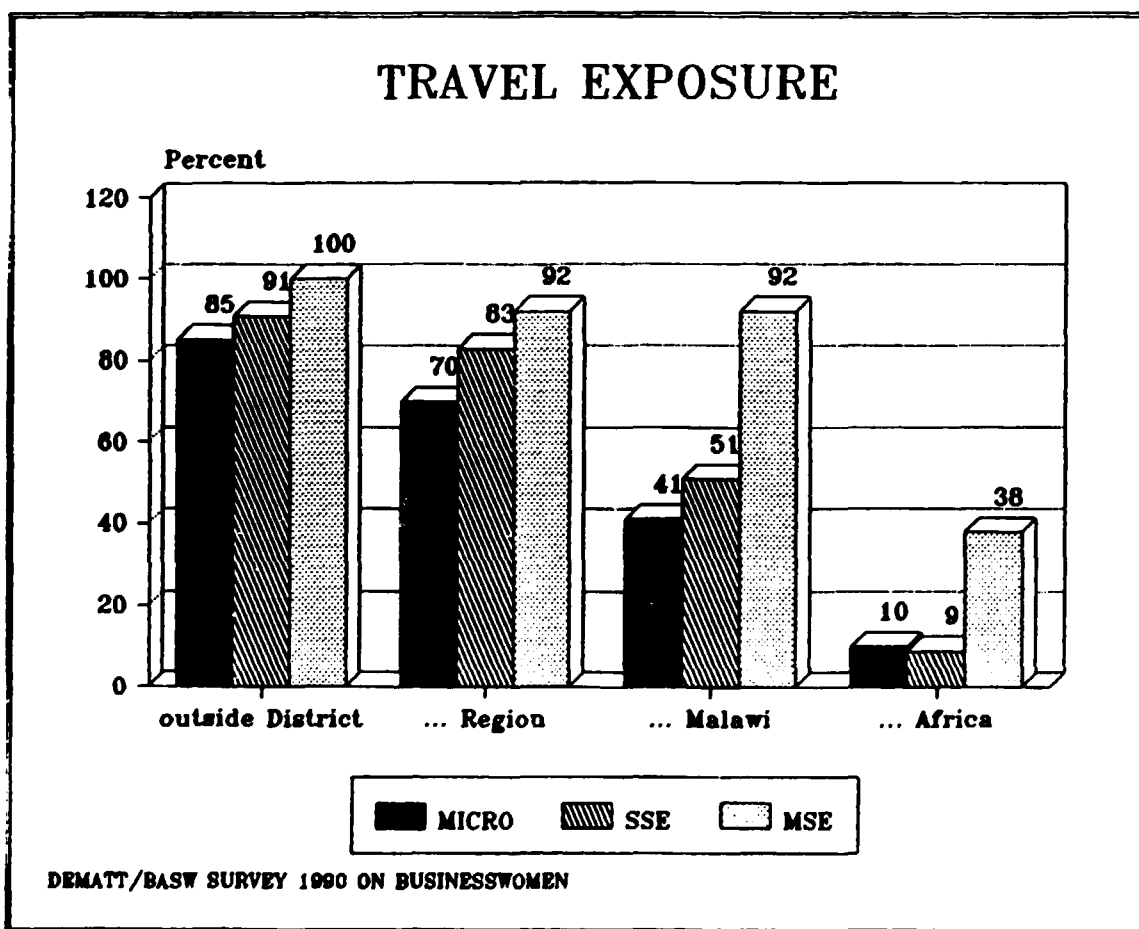
Women in bigger businesses have travelled more than women in smaller ones. 9 out of 10 medium-scale entrepreneurs had been outside Malawi, while only 4 out of 10 micro and 5 out of 10 small-scale businesswomen had. Only 1 out of 10 women in micro and small-scale businesses had been outside Africa, but 4 out of 10 in medium-scale businesses had.

By sector, no significant differences were found regarding the travel categories "Outside District", "Outside Region" and "Outside Malawi". As for the category "Outside Africa", however, three classes can be distinguished. They consist of Food, Services, Trade, where only 5% have been outside Africa, of Agro with 15% and of Textiles and "Other" with 20%.

An equal percentage of urban and rural entrepreneurs has been outside the district (nearly 90%) and outside the region (about 75%), but a significantly higher percentage of urban business women has been outside Malawi (56% as against 36%) and outside Africa (19% as against 4%)

Given the high share of rural women in the Northern Region, it is not surprising that relatively fewer women in the North have been outside Malawi and outside Africa.

Chart 7 : Travel experience by size of business



9. Responsibilities in Society

About 40% of Malawian businesswomen reported that they have special responsibilities in society, in church, politics or community development.

There is no significant difference between micro-, small- and medium scale entrepreneurs with regard to their responsibility in society.

Table 12 : Women with special responsibility
in society (in %)

Spec. Responsibility	MICRO	SSE	MSE	AVERAGE
No answer	0.6	2.9	0.0	0.9
Yes	39.5	40.0	38.5	39.6
No	59.9	57.1	61.5	59.6
Total	100.0	100.0	100.0	100.0

10. Husband's Job

If we refer to Civil Servants, Professionals in the Private Sector and Businessmen as "attractive" job categories because they can be expected to provide on average a higher income than the other categories, it becomes evident from Table 13 that the larger the size of the business, the higher the percentage of women whose husband has an attractive job. 53% of the husbands of women in micro enterprises had an attractive job as against 73% in small-scale enterprises and 83% in medium-scale enterprises.

Table 13 also demonstrates that there is a much higher probability for the woman to become a "real" entrepreneur in the sense of managing a sizeable company if the husband is a businessman: Whereas 50% of women running a medium-size business were married to a businessman this only applied to 18% of SSE and to 12% of micro entrepreneurs

Table 13 : Husband's Job Category for Married Women
(in %)

Job Category	MICRO	SSE	MSE	AVERAGE
Unemployed/Retired	11.9	22.7	8.3	13.1
Farmer	14.2	4.5	0.0	11.9
Worker	14.9	0.0	8.3	12.5
Clerical	4.5	0.0	0.0	3.6
Civil Servant	17.2	18.2	16.7	17.3
Professional, Priv.S.	23.9	36.4	16.7	25.0
Businessman	11.9	18.2	50.0	15.5
Other	1.5	0.0	0.0	1.2
Total	100.0	100.0	100.0	100.0



3. The Business Profile

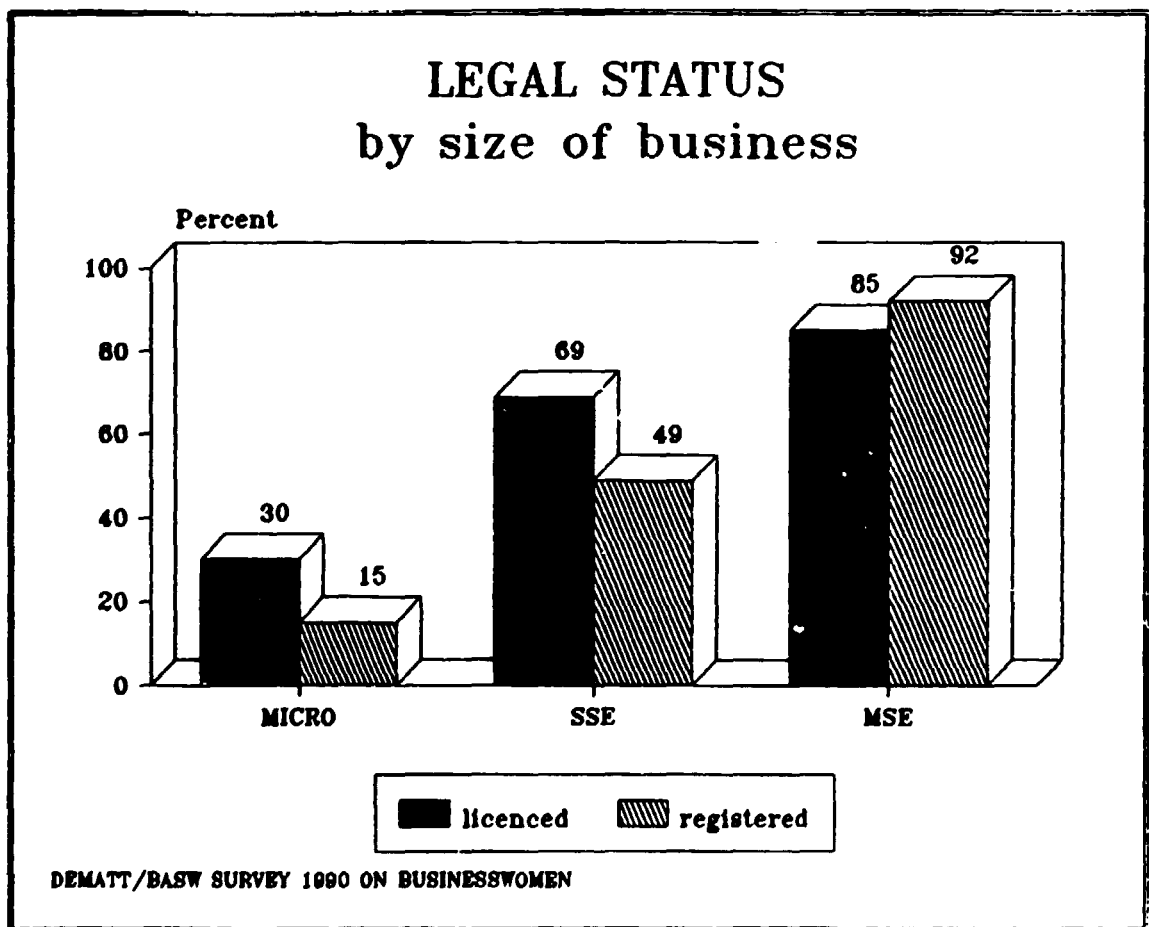
1. Legal Status

It is a common assumption that women are mainly involved in the informal sector of the economy. We therefore look at the legal status of a business to assess, which part of female owned enterprises should be attributed to the formal sector and which part to the informal sector. There is no strict definition of the informal sector, but lack of registration and licencing is among the generally acknowledged criteria which characterize the informal sector (e.g. Stearn 1988, p.18).

In the DEMATT/BASW sample, only 15 % of the Micro enterprises, but 48% of the SSE and 92 % of the MSE owned by women were registered with the Registrar General.

30% of the micro, 69 % of the small and 85 % of the medium scale businesses had applied for and received a licence of some kind.

Chart 8: Legal status by size of business



2. Accounts

Keeping accounts is considered to be an important step from an income generating activity to business.

45 % of the micro, 89 % of the small and all medium-scale business women reported that they do keep accounts. Of those 44 % , 77 % and 85 % respectively said that they keep separate accounts for the business discussed. The type of accounting system used was not further examined but we know from other contacts with businesswomen that it is in general quite basic in micro and small-scale enterprises.

Whether businesswomen keep accounts or not does not depend upon the type of business.

The most common reason for not keeping accounts is lack of skill (20%), followed by lack of time (13%) and the opinion that the business is too small (10%) . 16% say there is no reason.

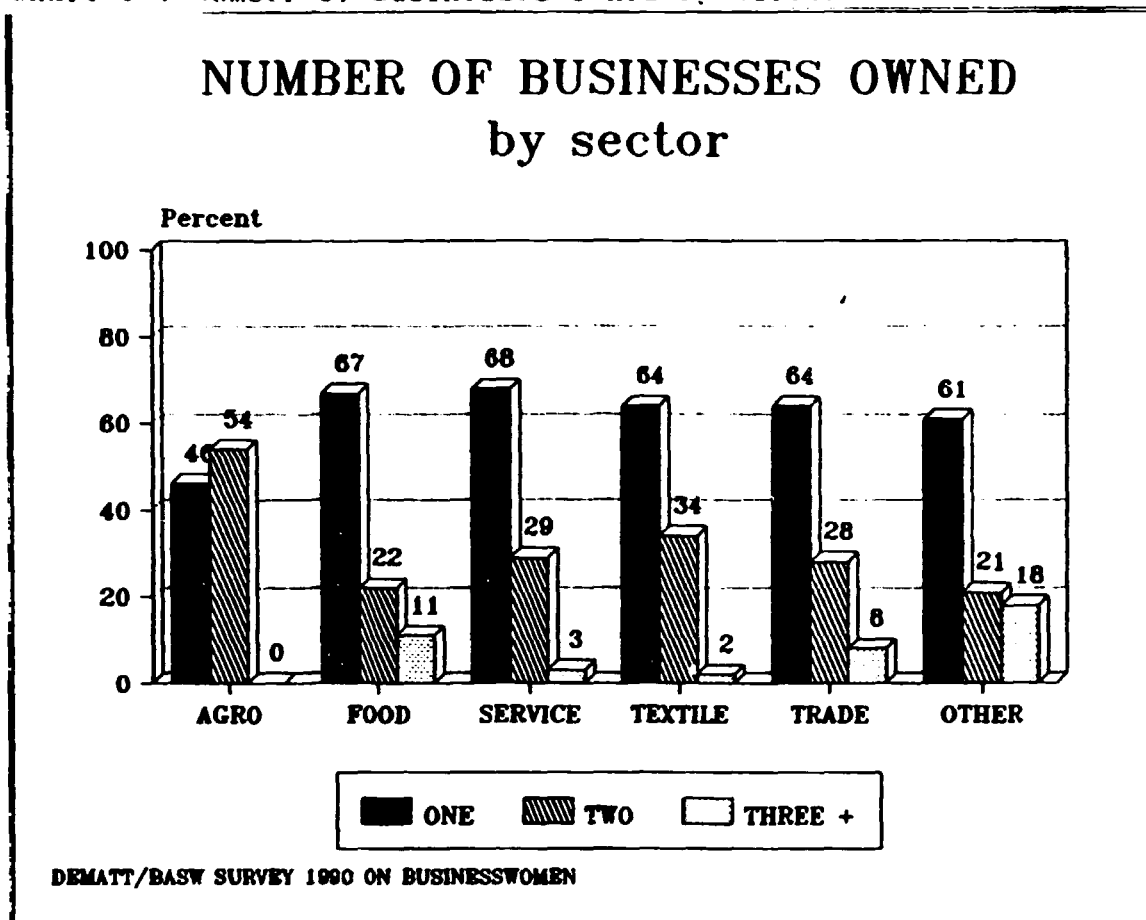
3. Number of Businesses Owned

There are different reasons for having more than one business. Some businesses like Agro-Businesses and Tailoring can often be run without the owner devoting her full time to it. Having more than one businesses is then a way of fully utilizing one's time. Another reason for having more than one business is risk spreading, especially if the business is affected by weather conditions and variations in demand. Last but not least, some businesses just bring too little income to secure survival and it is therefore necessary to have additional sources of income.

It is thus not surprising that the percentage of female entrepreneurs having more than one business was relatively high: almost 4 out of 10 owned more than one business, usually two (83% of those with more than one).

By size of business, about 50% of small- and medium-scale entrepreneurs owned more than one business, while this applied to only 30% of micro entrepreneurs.

Chart 9 : Number of businesses owned by sector



In Agro-Industry, 54% of the women had more than one business which was significantly higher than in other types of business, where the share was between 31% and 39%. This can be attributed to the factors education, time, husband's support and profits:

- Women in Agro-Industry are, on average, the best educated ones (see Chart 7)
- Agro-Industry had the lowest percentage of women who said that they were occupied all day long by their business (19% ; see Table 19)
- Supporting husbands were most common in Agro-Industry (96% ; see Table 21)
- The amount of money that women are willing to give up to indirectly measure the profit by the amount of money the woman would have to receive in order to give up the business (see Chapter 3.1)

There are no significant differences in the number of businesses owned by region, but a significant higher percentage of rural businesswomen has more than 1 business (45%) compared with entrepreneurs in the urban areas.

4. Age of the Business

Table 14 shows that relatively few businesses existed for eleven years or more at the time of the survey (August/September 1990). Only 17% were old businesses in this sense. Further, few businesses in the sample started in the four years from 1980 to 1983. The number of start-ups increased in the following two years and gained momentum in the period 1986 - 1989 where 56% of the women interviewed started their businesses.

It would be interesting to know, whether the number of start-ups is linked to the economic development. In order to come up with qualified results it would be necessary to conduct a survey which includes the drop-outs. Such a survey would pose enormous problems as regards both the sampling frame (How to get a list of drop-outs ?) and the identification of selected women (How to find the woman once not even the business is visible any more ?).

Table 14 suggests that a shift in business preferences has occurred since 1984 away from Services, Textiles and Trade towards Agro-Industry, Food & Beverages and "Other".

Table 14 : Start of business by sector (in %)

Year	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Average
1990	5.4	8.1	10.5	6.8	5.6	12.1	8.0
1988-89	35.1	40.5	28.9	18.2	27.8	42.4	31.6
1986-87	29.7	32.4	15.8	22.7	25.0	18.2	24.0
1984-85	8.1	10.8	15.8	13.6	13.9	6.1	11.0
1982-83	0.0	2.7	0.0	4.5	8.3	0.0	2.7
1980-81	8.1	2.7	0.0	9.1	2.8	9.1	5.3
1975-79	8.1	2.7	21.1	18.2	11.1	0.0	10.7
pre 1975	5.4	0.0	7.9	6.8	5.6	12.1	6.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The picture emerging from Table 15 is that in the years before 1986, more of the women interviewed opened businesses in rural than urban areas, whereas just the opposite holds since 1986.

Most businesses in both urban and rural areas are young businesses in the sense that they started in 1986 or later. This applies to 75% of urban and 53% of rural businesses.

With one exception, businesses which started before 1975 were only found in rural areas.

Table 15 : Start of business
by rural/urban area (in %)

Year	URBAN	RURAL	Average
1990	10.3	5.9	8.0
1988-89	34.6	28.8	31.6
1986-87	29.9	18.6	24.0
1984-85	10.3	12.7	11.6
1982-83	1.9	3.4	2.7
1980-81	4.7	5.9	5.3
1975-79	7.5	13.6	10.7
pre 1975	0.9	11.0	6.2
Total	100.0	100.0	100.0

There are compared to the total number of female owned businesses in the region more new businesses in the Centre and the North than in the South, which has also the higher share of businesses opened before 1980.

5. Number of Owners and Decision Makers in the Business

The majority of women interviewed were the only owner of the business. In total, only 22 businesses out of 225 had 2 owners, and a mere 3 had more than 2 owners and can be considered as group businesses.

By size of the business, the break-down is as follows;

Table 16 : Number of Owners (in %)

No. of Owners	MICRO	SSE	MSE	Average
1	93.8	74.3	61.5	88.9
2	5.1	22.9	38.5	9.8
5	0.6	0.0	0.0	0.4
6	0.6	0.0	0.0	0.4
9	0.0	2.9	0.0	0.4
Total	100.0	100.0	100.0	100.0

Not surprisingly, there is a high correlation between the number of owners and the number of managing staff, as follows when comparing Table 16 with Table 17.

Table 17 : Management of Business (in %)

Manages alone ?	MICRO	SSE	MSE	Average
Yes	87.0	65.7	69.2	82.7
No	5.6	28.6	23.1	10.2
No answer	7.3	5.7	7.7	7.1
Total	100.0	100.0	100.0	100.0

6. The Woman's Activity in the Business

The question on what the role of the female owner is in the business was asked in an open form. The results by size of business are shown in Table 16.

Women in MSE businesses were without exception supervisors and sales persons, while some women in smaller businesses were also involved in production.

Table 18 : Owner's role in the Business (in %)

Role	MICRO	SSE	MSE	Average
Self-employed	27.1	8.6	0.0	22.7
Director/manager only	39.0	65.7	100.0	46.7
+ Involved in product.	33.3	25.7	0.0	30.2
No answer	0.6	0.0	0.0	0.4
Total	100.0	100.0	100.0	100.0

7. Time Spent in the Business

Nine out of ten women interviewed, worked in the business every month of the year. Approximately 80% of all women were half or more of their time occupied by their business, but only 30% spent all their time on the business.

This finding contradicts results of the READI survey according to which 75% of female entrepreneurs spend all their time in the business. Our result seems to reflect reality better in view of the multiple responsibilities of women and the fact that 20% of female entrepreneurs are also in wage employment.

No significant differences were found between urban and rural businesses and neither between regions.

By sector, most businesses are operational all year round. Only businesses aggregated in the "Other" sector are apparently affected by seasonal variations, since 25% of women from this sector said they do not work in the business every month.

As can be seen from Table 19, there are big differences between the sectors regarding the time spent in the business. While, for example, 53% of business women in Services spent all their time in the business, this was true for only 12% of the women engaged in Agro-Industry.

It must be emphasized that the time spent in business does not mean that the woman is really occupied by some kind of work during the whole time she is there. The observation that the time demanding sectors Services and Trade also reported the highest percentage of businesses with excess capacity rather indicates that women in Services and Trade probably spend a lot of time just waiting for customers.

Table 19: Time spend in business by sector (in %)

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Average
a) Work every month?							
Yes	97.3	94.6	84.2	90.9	91.7	75.8	89.3
No	2.7	5.4	13.2	9.1	8.3	24.2	10.2
No answer	0.0	0.0	2.7	0.0	0.0	0.0	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
b) How much time?							
Less than half	32.4	21.6	10.5	25.0	16.7	24.2	21.8
Half or more	48.6	56.8	34.2	45.5	44.4	42.4	45.3
All time	18.9	21.6	52.6	29.5	38.9	33.3	32.4
No answer	0.0	0.0	2.6	0.0	0.0	0.0	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

9. Training Related to Business

On average, about 1 out of four women had been trained on aspects related to her business. The kind of training ranged from courses in Business-Management, which was found in all sectors, over technical training, which, of course, is different by sector, to vocational training in some craft. Technical training courses were found in Poultry Raising, Bakery, Domestic Science/Homeeconomics, Knitting, Tailoring, Tiles and Roofing Sheets Production, Brick Molding, Manufacture of Improved Stoves. The length of training varied from 1 day to 4 years, which makes it difficult to compare the impact. The average length of training (of those who had been trained) was highest in Food & Beverages with almost one year, and shortest in the "Other" sector with 4 days.

As can be seen from Table 20, half of the medium-scale entrepreneurs had had some training for their business, compared to only one fourth of micro and small-scale entrepreneurs.

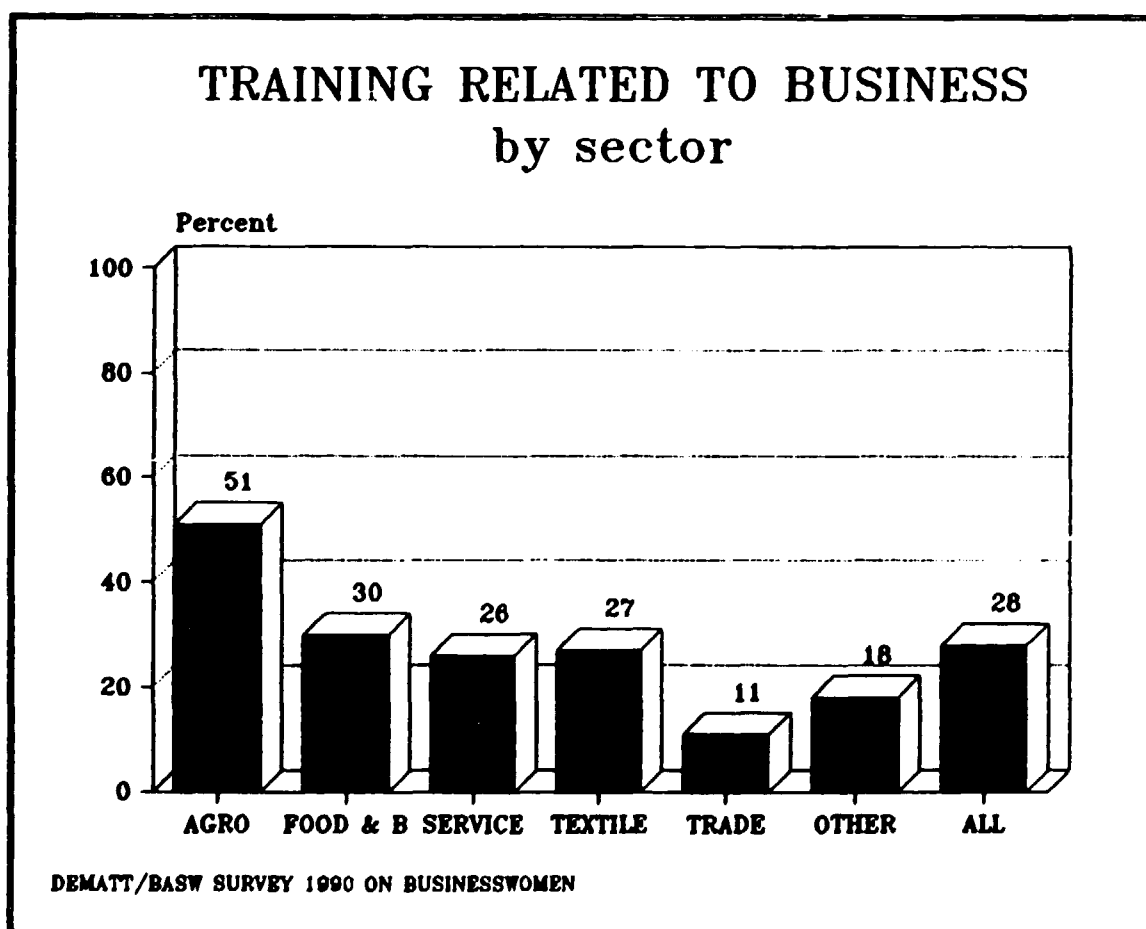
Table 20 : Training related to business (in %)

Training	MICRO	SSE	MSE	Ave
Yes	26.0	25.7	53.8	27.6
No	74.0	74.3	46.2	72.4
Total	100.0	100.0	100.0	100.0

The share of women who have undergone training does not differ significantly between urban and rural areas, and neither between the regions.

The training pattern by sector is shown in Chart 11. The significantly higher percentage in Agro-Industry reflects the Government policy of recent years to promote this type of business with emphasis on poultry raising.

Chart 11 : Training related to business by sector



9. The Husband's Role in the Business

In total, only 8 out of 170 married women reported that her husband does not encourage them in their business. On average, 84 % of the encouraging husbands also helped in the business, whereby husband's help was most common in Agro-Businesses (96%) and least in other (68%).

The high percentage of husbands helping in the business indicates that female owned businesses are often rather family businesses with the woman being the one who spends most time in the business.

Table 21 shows that the husband's help mainly consists in providing financial assistance (35%) followed by general assistance (31%). As the question was asked in an open form, the answer "buys things" (15%) could also mean financial assistance.

Table 21 : How the Husband Helps in the Business (in %)

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Average
Helping husbands	96.3	79.3	85.7	86.5	91.7	68.0	84.7
Main Area of Assistance :							
Money	29.6	39.1	47.8	28.1	40.9	29.4	35.4
Buys things	7.4	21.7	17.4	18.8	18.2	5.9	15.3
Advice	3.7	8.7	4.3	6.3	4.5	5.9	5.6
Accounts	3.7	0.0	0.0	0.0	4.5	5.9	2.1
Transport	11.1	4.3	0.0	3.1	4.5	0.0	4.2
General	37.0	21.7	26.1	34.4	27.3	41.2	31.3
Other	7.4	4.3	4.3	9.4	0.0	11.8	6.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

10. Contribution of the Business to the Family Income

For about 50% of all families of female entrepreneurs the income from the woman's business was the family's main source of income.

By size of business, this applied to 53% of Micro, 66% SSE and 46% of MSE businesses. At first glance the last figure is surprisingly low, because one would expect bigger businesses to generate more

income and therefore to make a bigger contribution to the family income. The explanation is probably that nearly 50% of women in MSE are married to a businessman who obviously generates more income out of his business than his wife out of hers. Only about 10% of women in MICRO and SSE are married to a businessman.

Table 22 : Business contribution to family income by size of business (in %)

	MICRO	SSE	MSE	Average
No answer	6.2	2.9	0.0	5.3
Main income	52.5	65.7	46.2	54.2
Not main inc.	41.2	31.4	53.8	40.4
	100.0	100.0	100.0	100.0

11. Employment Creation and Wages Paid

Employment creation is of outstanding importance for a labour surplus society like Malawi.

We asked in the interview for female and male employees, and whether the employees were family members, apprentices, full time or ganyu employees. Ganyu is the common term in Malawi for the type of contract where the wage is based on a piece rate and no additional benefits and social security contributions are paid.

The employment figures shown below do not include family members and apprentices, but they do include ganyu workers. 55 out of the 225 businesses had family members working in the business and only 12 had reported to have apprentices.

Three out of ten female entrepreneurs in the sample had no employees at all, while five out of ten employed between 1 and 4 people.

Table 23 shows that, as was to be expected, the bigger the business, the more people tend to be employed.

Considering the total number of employees, the interviewed small - and medium-scale enterprises together employed more people than the interviewed microenterprises. It does not follow from this sample result that in Malawi more people are employed in small- and medium-scale enterprises than in female owned microenterprises.

This conclusion does not hold because, as has been explained before (Chapter A.2.), microenterprises are likely to be underrepresented in the sample.

That the average wage is higher in small-scale enterprises than micro-enterprises and highest in medium-scale enterprises, is, of course, due to that relatively more skilled labour is in general required if the size of the business increases.

Table 23 : Employment and wages (in Kwacha) by size of the business

	MICRO	SSE	MSE	Total
No. of bus. in sample	177	35	13	225
Total employment	336	156	286	778
Of which male	244	99	226	569
- " - female	92	57	60	209
Average employment	1.9	4.5	19.1	3.5
Ave. no. of male	1.4	2.8	15.1	2.5
Ave. no. of female	0.5	1.6	4.0	0.9
Ave. monthly wage sum	84	362	1737	223
Ave. per employee	44	80	91	64

Analyzing the data by sector, it becomes obvious that the sector "Other" has the highest employment impact, and that among the remaining sectors, Agro-Industry, Food and Services create significantly more jobs than Textile and Trade.

The majority of Trading businesses owned by women didn't have any employee (64%) while businesses without employees were not often found in the Service sector (16%).

That the Textile sector pays by far the highest wages is due to that most businesses in the sector are in Tailoring and Knitting (84% in the sample). Both employ nearly exclusively skilled labour.

Employees in Trading businesses receive the lowest wage on average, which in the sample was below the official minimum wage (K 2.17 per day). Two factors contribute to that finding : (i) most trading businesses are in rural areas, where wages are generally low and (ii) there are no special skills required from the employees who mainly do simple jobs.

Table 24 : Employment and wages (in Kwacha) by sector

	AGRO	FOOD	SERV	TEXT	TRADE	OTHER	TOTAL
No. of bus. in sample	37	37	38	44	36	33	225
Total employment	104	112	122	68	43	329	778
Of which male	82	77	61	51	26	272	569
- " - female	22	35	61	17	17	57	209
Average employment	2.8	3.0	3.2	1.5	1.2	9.8	3.5
Ave. no. of male	2.2	2.1	1.6	1.4	0.7	8.2	2.5
Ave. no. of female	0.6	1.0	1.6	0.4	0.5	1.7	0.9
Ave. monthly wage sum	132	171	241	153	35	659	223
Ave. per employee	47	57	75	102	29	67	64

On average, a business in an urban area employed 4.4 people compared with only 2.6 in rural areas. Wages per month amounted to K 99 in rural areas and K 359 in urban areas.

Table 25 : Employment and wages (in Kwacha) by rural/urban area

	Rural	Urban	Total
No. of bus. in sample	118	107	225
Total employment	307	471	778
Of which male	211	358	569
- " - female	96	113	209
Average employment	2.6	4.4	3.5
Ave. no. of male	1.8	3.3	2.5
Ave. no. of female	0.8	1.1	0.9
Ave. monthly wage sum	99	359	222
Ave. per employee	38	81	64

Chart 12 : Average number of employees per business by sector

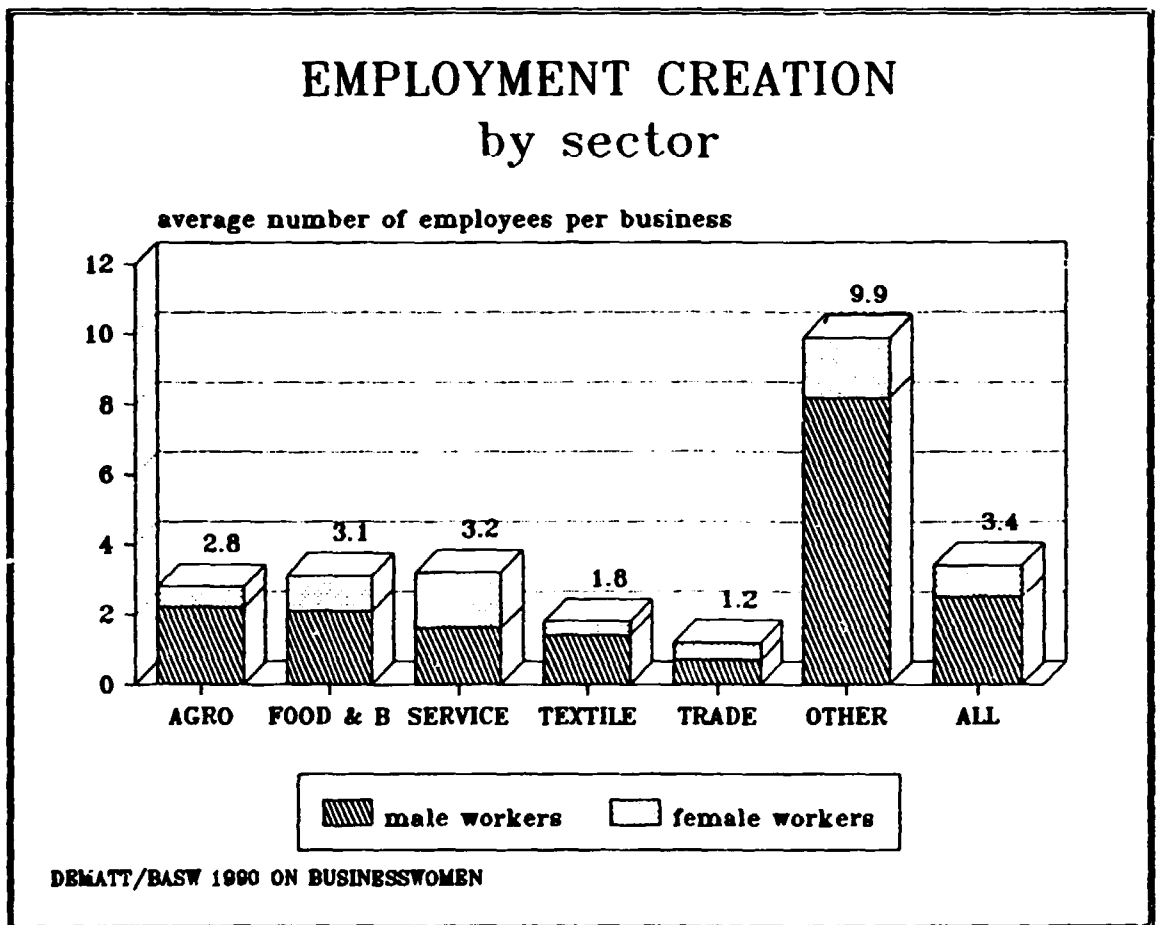
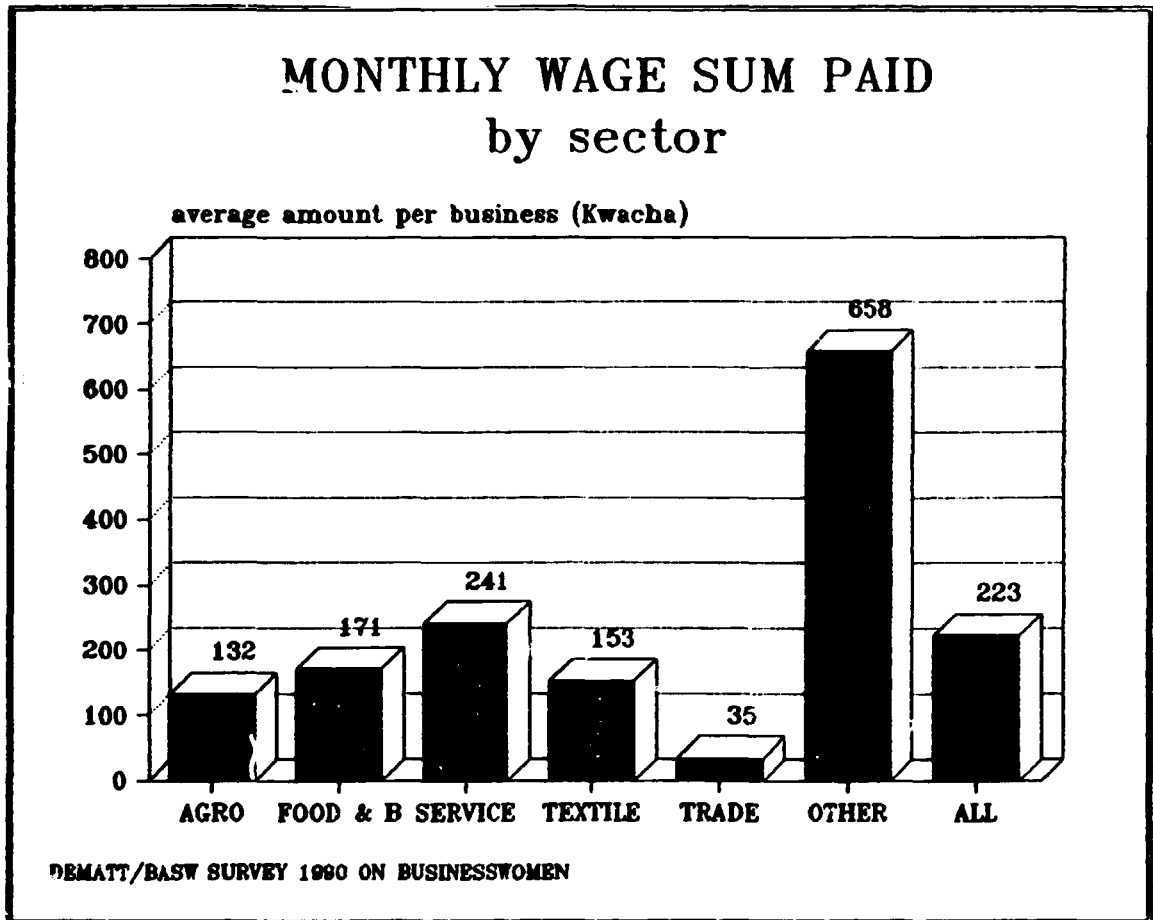


Chart 13 : Average wage sum per business by sector



12. Turnover

On turnover, we tried to get a balanced picture by asking for sales in the best, the worst, and a normal month. The sales figure shown below refer to the normal month. In the few cases where no sales figure for a normal month was provided, the sales figure for the best month was used instead.

To check on the validity of the reported sales figures, we included questions on the value of raw materials and finished goods and on how long they would last. In about 25-30% of the cases, the validity checks failed. One explanation this is that production cycles sometimes exceeded one month. In general, the picture emerging from those checks suggest that there is tendency to underestimate the value of sales. This could reflect a true underestimation on the part of the businesswoman or a concern that the information provided might be connected to tax payments.

For the whole sample , average monthly sales amounted to K 2,717, varying considerably between regions, urban/rural areas, business types, and, of course, between businesses of different size.

Average monthly sales in the Central Region amounted to Kwacha 4,553, while in the North they came only up to K 944 and in the South to K 2,518. These interregional differences exceeded differences between rural (K 1,636) and urban (K 4,014) areas as well as those between sectors, indicating that even businesses who are all e.g. in the rural area and in the same sector, tend to be smaller in the North. We suspect that this is due to a weaker purchasing power together with a less developed infrastructure in the North.

By sector , average monthly sales were lowest in Textiles (K 1,027) and highest in Trade (K 5,765).

In general, the standard deviation for sales in the sample was quite high for all subgroups, be it a certain type of business, a business of a certain size, a business in a certain region or in a certain area. This simply means that within each subgroup, not all are equally successful in terms of turnover, but that there are rather large differences.

Table 26 : Turnover per month in female owned businesses (in Kwacha)

	Wg of Observations	Average sales	Standard Deviation	Maximum Sale	Minimum Sale
All Businesses	209	2,717	7,457	80,000	5

Sales per month by sector

Agro-Industry	33	1,984	3,908	22,000	30
Food and Beverages	36	3,405	8,579	31,951	80
Service	36	1,650	3,319	15,000	5
Textile	41	1,027	2,043	12,250	10
Trade	34	5,765	13,804	80,000	100
Other	29	2,838	5,607	25,000	20

Sales per month by rural/urban area

Rural	114	1,636	4,395	30,000	5
Urban	95	4,014	9,801	80,000	20

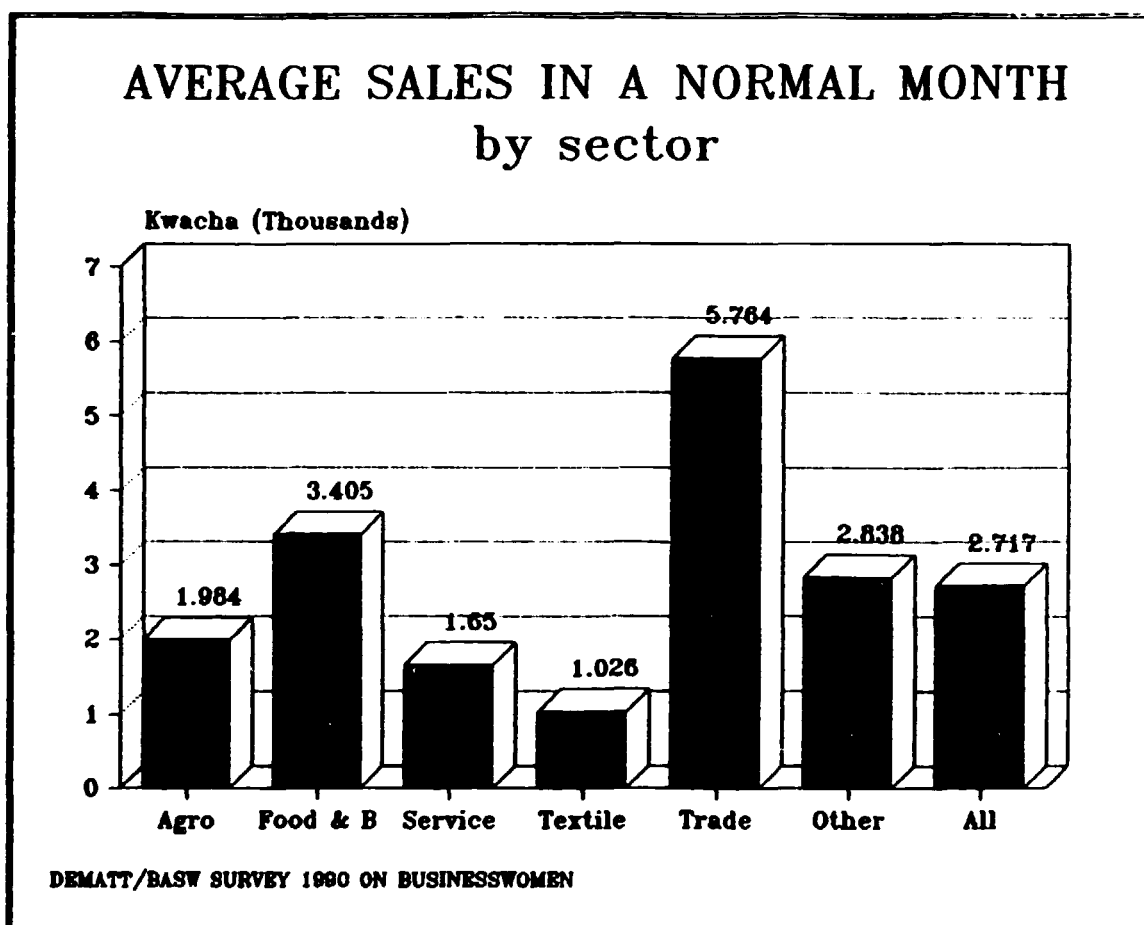
Sales per month by region

Centre	73	4,553	11,288	80,000	30
North	68	944	1,887	12,250	10
South	68	2,518	4,872	25,000	5

Sales per month by size of business

Micro	164	975	1,701	12,400	5
SSE	32	4,282	5,513	25,000	80
HSE	13	20,835	20,249	80,000	1000

Chart 13 : Average monthly sales by sector



13. Income Equivalent

One of the areas we were interested in is the income women derive from their business. When designing the questions, however, it was found to be impracticable to ask for the owner's salary as it is known that micro- and small-scale entrepreneurs often do not distinguish between business and family money. Also the idea to inquire on the profit was dropped, since the concept is not known to many in the target group and records were expected to be too scarce and inaccurate to arrive at reliable figures. Therefore, it was decided to aim at the opportunity costs of the woman's work in the business by asking for which salary per month she would be willing to sell or leave the business. We are aware that the estimate does not only reflect the monetary income actually derived from the business, but also other non-monetary factors such as the pleasure to be one's own boss.

On average, 4 out of 10 female entrepreneurs said that they cannot give up the business when they were asked for which salary they would be willing to do it. This high occurrence can have four different reasons:

- a) Their identification with the business is very high
- b) The women did not understand the conditionality of the question
- c) The business does not interfere with employment, both is possible at the same time
- d) The woman has no idea about the income she derives from the business and therefore does not dare to mention a sum.

The bigger the business the fewer women think of selling or leaving the business. In the sample, only 16% of medium-scale businesswomen were willing to give up the business for a job which earns them an income of up to K 1000 per month, but 46% of SSE and 57% of micro entrepreneurs were.

Table 27 : Frequency Distribution (in %) of the Monthly Income Equivalent by Size of Business

	MICRO	SSE	MSE	Average
Cannot give up	37.9	42.9	61.5	40.0
Would give up	62.1	57.1	38.5	60.0
Thereof for Kwacha :				
1 - 100	21.8	10.0	0.0	19.3
101 - 300	30.0	25.0	0.0	28.1
301 - 500	22.7	25.0	20.0	23.0
501 - 1000	16.4	20.0	20.0	17.0
> 1000	9.1	20.0	60.0	12.6
Total	100.0	100.0	100.0	100.0

By sector, Agro-Business had the highest percentage of entrepreneurs that would resist to give up business for any amount (57%), while Textiles had the lowest (27%).

If we consider those who would give up, the following picture emerges if the median is used to represent the income generation by sector. The average value would be less representative because the small sample size gives too much weight to extreme values. One businesswoman in Trade mentioned, for example, that she would have

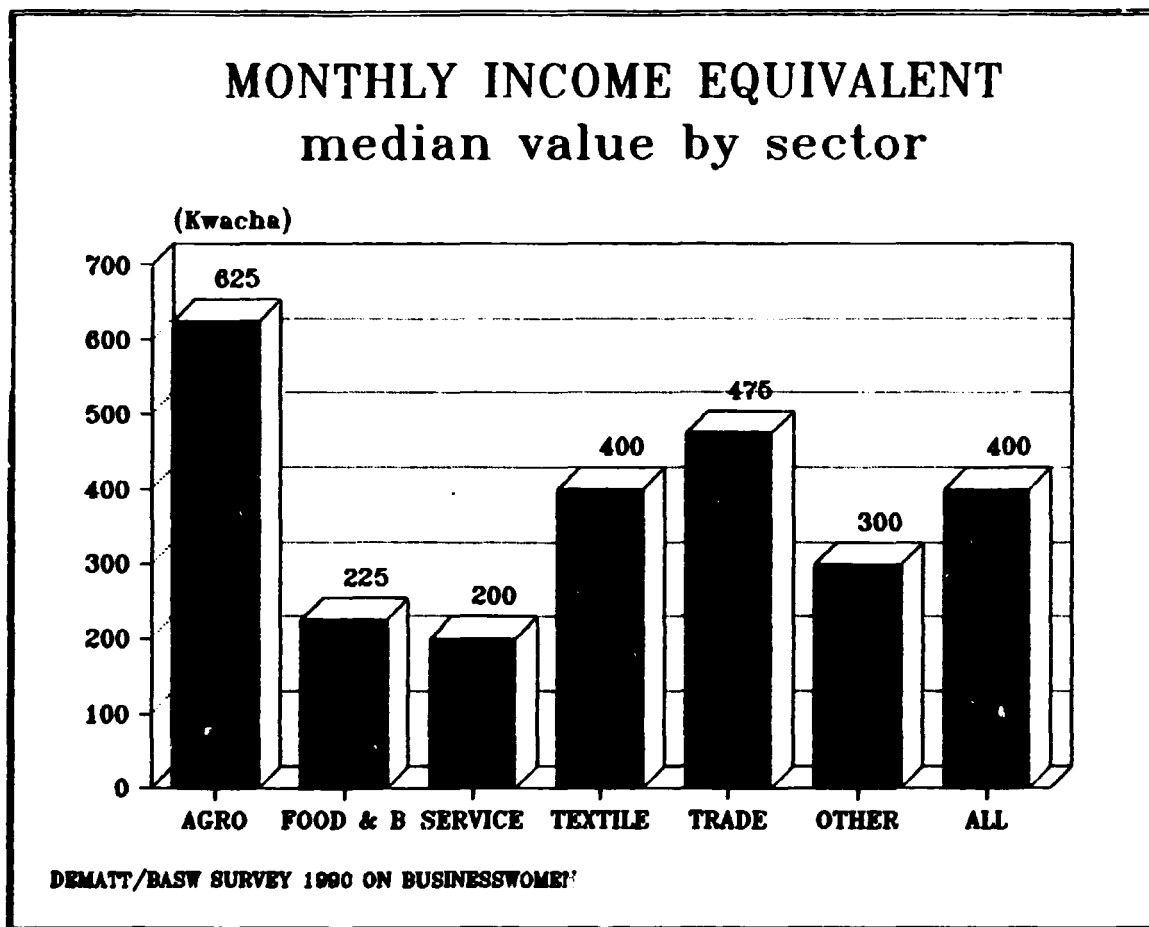
to receive K 4,000 per month to give up her business. Including this woman leads to an average of K 620 for the sector Trade. Excluding her leads to average of K 442.

Agro-Business is the most profitable type of business, second comes Trade, followed by Textiles. "Other" has rank four, and Food & Beverages and Services are the least profitable sectors. It should be noted that the rank order is the same if only micro and small-scale enterprises are considered.

Table 28 : Frequency Distribution (in %) of the Monthly Income Equivalent by Size of Business

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Average
Cannot give up	56.8	29.7	44.7	27.3	45.7	39.4	40.0
Would give up	43.2	70.3	55.3	72.7	54.3	60.6	60.0
Thereof for k:							
1 - 100	12.5	23.1	14.3	18.8	10.5	35.0	19.4
101 - 300	6.3	38.5	42.9	21.9	36.8	20.0	28.4
301 - 500	31.3	15.4	14.3	28.1	31.6	20.0	23.1
501 - 1000	31.3	11.5	14.3	18.8	15.8	15.0	17.2
> 1000	18.8	11.5	14.3	12.5	5.3	10.0	11.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Chart 14 : Median of income equivalent by sector (Kwacha)



14. Value of Assets

To find out the value of fixed assets, the interviewee was asked to estimate the replacement value of all the machinery, equipment, tools and buildings the business owns. It was considered to be impracticable for the enumerator to make an inspection of the business and determine the value of each and every item. However, in many cases the enumerator together with the businesswoman made a list of the individual items and their value. It is important to note that the true replacement value of most used items is not known and the figures therefore remain at best rough estimates.

The average asset value amounted to K 15,700, but there were, of course, enormous differences between businesses as is best reflected by the fact that for half of the women, the asset value is less than K 1,000.

There are significant differences between sectors. In Food & Beverages, the majority has assets worth K 500 or less, while most women entrepreneurs in Agro-Business, Services, Textiles and Trade have assets worth more than K 1,000.

Table 29 : Frequency Distribution (in %) of Fixed Assets Values by Sector

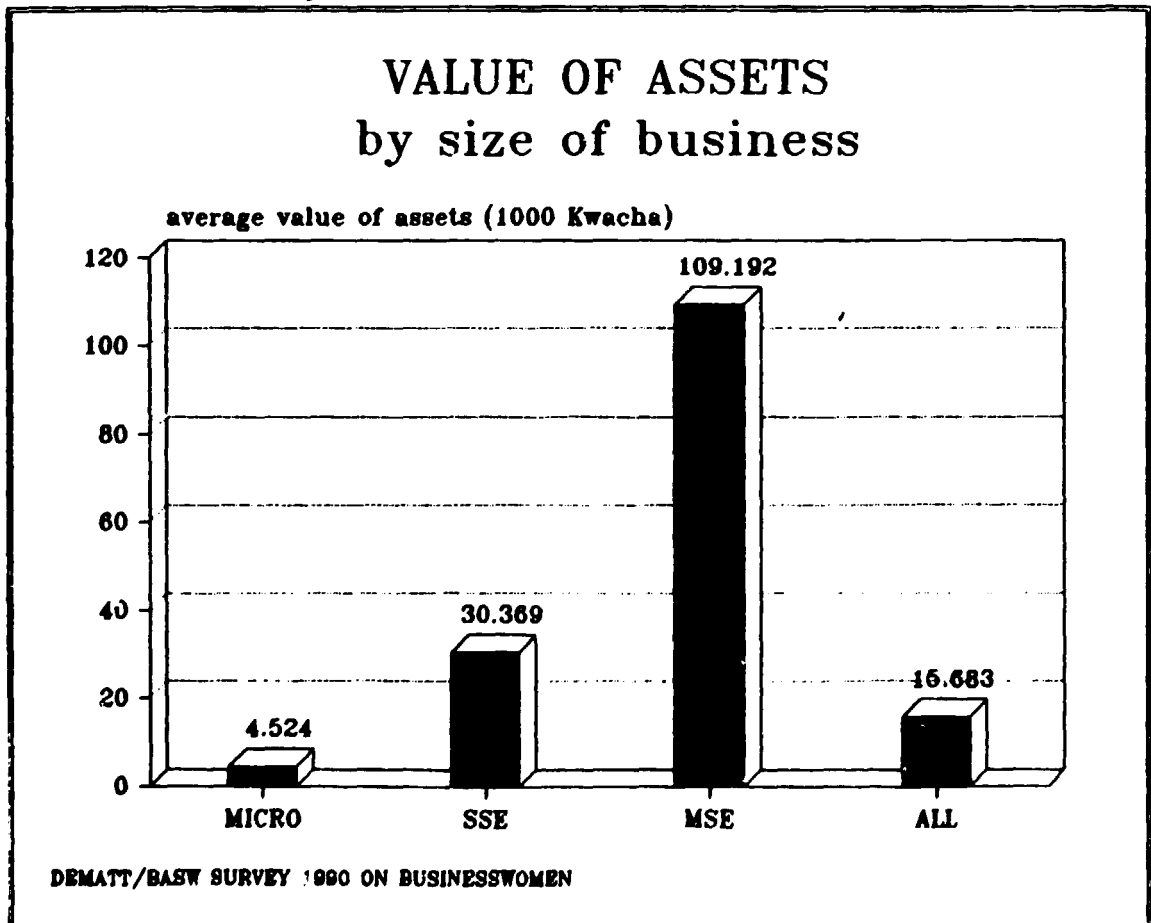
Fixed Asset Value (Kwacha)	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Ave
0	0.0	5.6	3.0	11.6	6.9	16.1	7.4
> 0 - < 100	6.5	25.0	0.0	9.3	6.9	12.9	10.3
100 - < 500	16.1	27.8	6.1	2.3	10.3	29.0	14.8
500 - < 1,000	16.1	8.3	6.1	9.3	6.9	6.5	8.9
1,000 - < 3,000	22.6	5.6	21.2	20.9	13.8	19.4	17.2
3,000 - < 5,000	0.0	2.8	9.1	14.0	3.4	0.0	5.4
5,000 - < 10,000	12.9	8.3	18.2	11.6	17.2	3.2	11.8
10,000 - < 50,000	12.9	11.1	30.3	16.3	31.0	3.2	17.2
50,000 +	12.9	5.6	6.1	4.7	3.4	9.7	6.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Value in 1000 Kwacha	30.8	16.7	14.6	6.5	18.5	11.0	15.7

In the Northern region, businesses with assets worth above K 10,000 were less frequent (12%) than in the the Southern (20%) and Central Region (26%).

Table 30 : Frequency Distribution (in %) of Fixed Asset Values by Region

Fixed Asset Value (Kwacha)	CENTR	NORTH	SOUTH	Average
0	6.6	12.3	1.9	7.4
> 0 - < 100	11.8	9.6	9.3	10.3
100 - < 500	13.2	17.8	13.0	14.8
500 - < 1,000	7.9	9.6	9.3	8.9
1,000 - < 3,000	17.1	20.5	13.0	17.2
3,000 - < 5,000	5.3	4.1	7.4	5.4
5,000 - < 10,000	7.9	13.7	14.8	11.8
10,000 - < 50,000	19.7	9.6	24.1	17.2
50,000 +	10.5	2.7	7.4	6.9
Total	100.0	100.0	100.0	100.0
Average Value in 1000 Kwacha	22.4	8.5	18.0	17.7

Chart 15 : Average value of assets by size of business



15. Capital-Labour Ratio

For all businesses with a minimum of fixed assets the capital-labour ratio, the capital-labour ratio was calculated as:

$$\frac{\text{Replacement value of fixed assets}}{\text{Number of workers} + 1}$$

In the denominator, the number of workers was increased by 1 to take into account the female entrepreneur.

Differences in the capital-labour ratio are most pronounced between micro-enterprises and those which are classified as small- and medium-scale. The replacement value of fixed assets per one worker (incl. the owner) is on average K 2,238 in a micro-enterprise and K 9,633 in a medium-scale business.

By sector, the capital-labour ratio varied from K 1,376 in the "Other" sector to K 7,220 in Trade. The low value of the first is due to that most businesses in "Other" are labour-intensive and use a simple technology (stone quarrying, brick making). Trading businesses on the other hand often don't have any or only one employee, but need storage facilities.

The difference between the average capital-labour ratio of rural (K 3,234) and urban enterprises (K 4,272) was not as large as one would possibly expect. This can be explained by the urban/rural distribution of sectors. Table 5 shows that the two sectors with the highest capital/labour ratio (Agro, Trade) are predominantly in rural areas.

Differences were more pronounced between the regions. The capital-labour ratio was highest in the South with K 5,082 compared to K 3,628 in the Centre and K 2,893 in the North.

This finding suggests that technologies used in the South are more capital intensive regardless of the sector and whether the business is in a rural or urban environment. Economic logic implies that the relative price of capital has to be cheaper in the South. Possible explanations are differences in the availability of electricity and in the cost of machinery and equipment due to differences in transport cost, inequalities in the access to credit and disparities in the labour markets. Looking at electricity, only 18 % of the businesses in the North used electricity, while about twice as many did in the other regions (about 40% each).

Chart 16 : Capital-labour ratio by sector (Kwacha/worker).

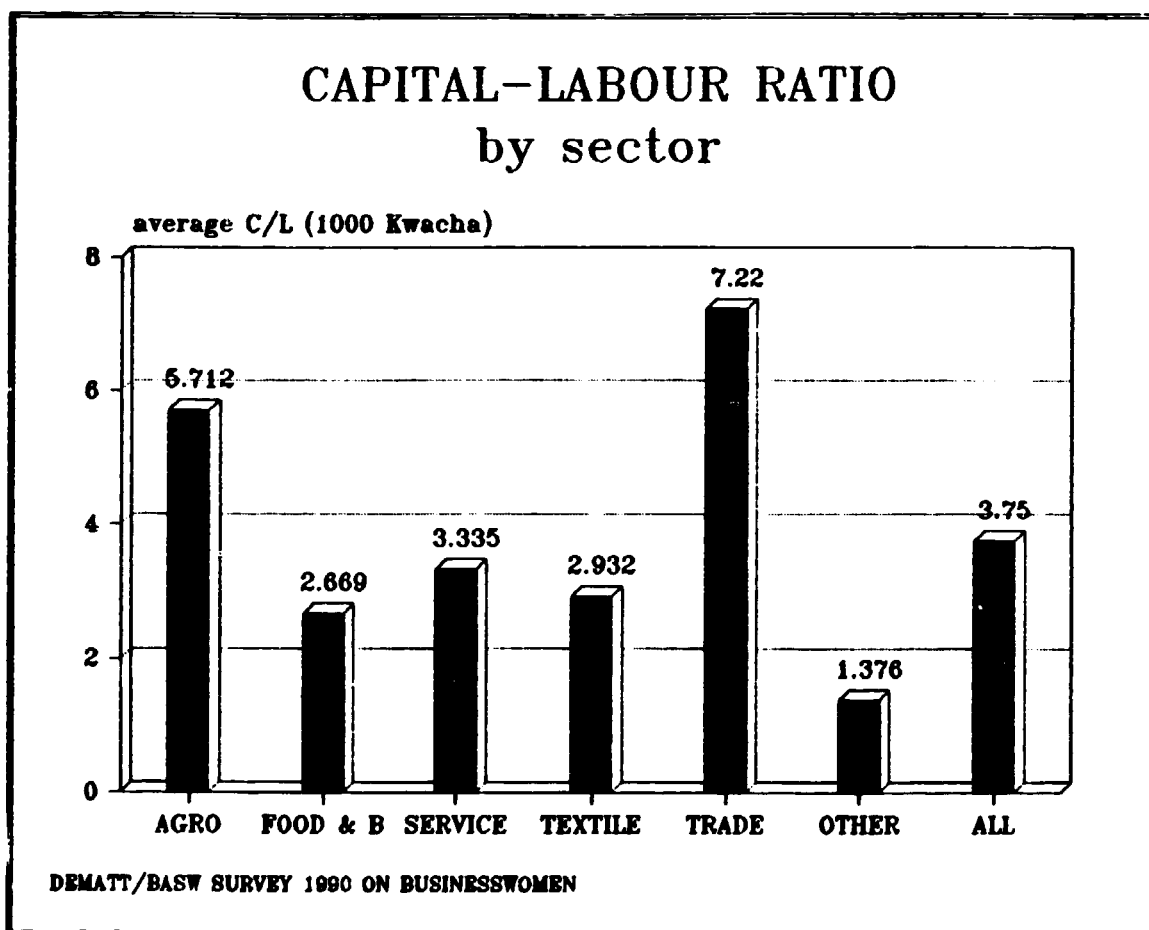


Table 31: Capital-labour ratio in female owned businesses (in Kwacha per worker)

	No of Observations	Average	Standard Deviation	Maximum	Minimum
All Businesses	203	3,750	8,735	62,500	0

by sector

Agro-Industry	31	5,712	11,115	40,000	10
Food and Beverages	36	2,669	7,851	40,000	0
Service	33	3,335	4,522	18,750	0
Textile	43	2,932	7,545	50,000	0
Trade	29	7,220	12,781	62,500	0
Other	31	1,376	5,266	28,571	0

by rural/urban area

Rural	102	3,234	8,661	62,500	5
Urban	101	4,272	8,778	50,000	20

by region

Centre	76	3,628	7,404	40,000	30
North	73	2,993	7,549	50,000	10
South	54	5,082	11,395	62,500	5

by size of business

Micro	155	2,238	6,616	50,000	5
SSE	35	8,261	12,466	62,500	80
MSB	13	9,663	11,559	38,462	1000

16. Capacity Utilization

In order to find out whether there is excess capacity, the business-woman was asked whether she could produce more with her equipment and machinery. If she answered with yes, it was further investigated whether she would need more employees to do so. If that was not the case, excess capacity was diagnosed.

On average, 42% of the businesses in the sample were found to have excess capacity, e.g. they would have been able to produce more with the present equipment without employing additional workers.

Excess capacity was found more frequently in micro enterprises than in small-scale enterprises (45% versus 34%) and least frequently in medium-scale enterprises (30%).

While in Textiles only 27% of the businesses were affected, the percentage was 56% in Trade, 52% in Services, 51% in Agro-Business, and 36% in "Other". Based on these results, it can be said that there is significantly less excess capacity in Textiles than in Trade, Services, and Agro-Industry.

Table 32 : Capacity Utilization - (in %)

Can produce more with existing equipment?

If yes: Need more employees to do so ?

If no: Could produce more with more employees ?

Equipmt / Employees			AGRO	FOOD	SERV	TEXT	TRDE	OTHR	Average
Yes	/	Yes	18.4	32.4	16.2	51.5	27.8	42.4	32.4
Yes	/	No *	50.0	37.8	54.1	27.3	55.6	36.4	43.1
No	/	Yes	13.2	5.4	8.1	6.8	5.6	9.1	8.0
No	/	No **	18.4	24.3	21.6	11.1	11.1	12.1	16.1
Total			100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Excess capacity

** Full capacity

No significant differences were found between regions.

Rural businesses seem to be more affected by excess capacity (49%) than urban businesses (36%).

In all sectors but Agro-Business, the most common reason for excess capacity was lack of customers (on average in 45% of all types of business). In Agro-Business most frequently lack of raw materials was responsible for excess capacity (32%). This is in line with the temporary shortages of chicken feed experienced everywhere in Malawi after poultry businesses had been actively promoted and attracted many entrepreneurs.

Table 33 : Reasons for excess capacity by sector (in %)

Reason	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Average
Lack of customers	10.5	57.1	75.0	41.7	35.0	58.3	45.8
Lack of raw material	31.6	7.1	5.0	25.0	30.0	8.3	17.7
Lack of working cap.	21.1	7.1	10.0	8.3	20.0	0.0	12.5
Lack of time	0.0	7.1	5.0	16.7	5.0	16.7	7.2
Lack of space	10.5	14.3	0.0	0.0	0.0	8.3	5.2
Production problems	10.5	0.0	0.0	8.3	0.0	0.0	3.1
New Business	5.3	0.0	0.0	0.0	0.0	8.3	2.1
Waiting supply	5.3	0.0	0.0	0.0	0.0	0.0	1.0
Other	5.3	7.1	5.0	0.0	10.0	0.0	5.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Regarding Table 34, the most striking result is that no medium-scale businesswomen mentioned lack of customers as the reason for excess capacity which indicates that they have well established markets for their products.

Table 34 : Reason for excess capacity by size of business (in %)

Reason	MICRO	SSE	MSE	Average
Lack of customers	47.5	50.0	0.0	45.8
Lack of raw materials	17.5	16.7	25.0	17.7
Lack of working capita	13.8	0.0	25.0	12.5
Lack of time	8.8	0.0	0.0	7.3
Lack of space	3.8	8.3	25.0	5.2
Production problems	2.5	8.3	0.0	3.1
New business	2.5	0.0	0.0	2.1
Waiting supply	1.3	0.0	0.0	1.0
Other	2.5	16.7	25.0	5.1
Total	100.0	100.0	100.0	100.0

Shortage of time was a pronounced factor inhibiting capacity utilization in the North only, while lack of raw materials was important in the Centre (30%) and lack of working capital (19%) was the second most important impediment to capital utilization in the South.

17. Loans

A common assumption is that lack of access to loans is one of the most important reasons why women are underrepresented in the business community. Contrary to this, it was claimed by SEDOM that loan approval rates for female applicants were higher than for their male colleagues (READI, 1989, p. 55).

Overall, about 1/3 of the interviewed businesswomen had applied for a loan during the past two years prior to the survey, and 3 out of 4 applicants had received the loan at the time of the survey. The average loan amount was K 7,431. One out of four loans had already been repaid, and also one out of four was not up to date with repayments.

As was to be expected, a significantly higher percentage of medium-scale enterprises applied for a loan during the past two years: 54% as against 31% of small-scale and 36% of micro enterprises. Approval rates did not depend significantly upon the size of the business. The average loan amount increased with the size of the business from K 3,249 in micro to K 12,501 in small-scale and K 34,600 in medium-scale enterprises. Micro- and small-scale businesswomen had more often difficulties with repayments than medium-scale businesswomen.

Table 35 : Loan pattern by size of business for loans received during the past two years

	MSI	MSM	MSL	Total
No. of business	177	35	13	225
No. applied for loan	61	11	7	81
% applied for loan	36.2%	31.4%	53.9%	36.4%
No. received loan	40	10	5	61
% successful applic.	71.9%	90.9%	71.4%	74.4%
Average amount (K)	3,248.80	12,502.70	34,600.00	7,430.70
Minimum loan (K)	200.00	527.00	5,000.00	200.00
Maximum loan (K)	15,000.00	50,000.00	80,000.00	80,000.00
No. already repaid	10	2	3	15
No. still outstanding	36	8	2	46
No. not up to date	13	2	0	15
not up to date in % of loans received	28.3%	20.0%	0.0%	24.6%

By sector, the picture is as follows. Agro-Business and Textiles have the highest application rates. Average loan amounts varied from K 2,750 in Textiles to K 16,315 in the "Other" sector. Trade had the lowest approval rate (55%), but the sample is too small to allow a qualified statement whether this percentage is significantly lower compared with the other sectors. The same applies to Food & Beverages, showing the lowest application rate and the highest percentage of loans in arrear for those who had received a loan.

Table 36 : Loan pattern by sector for loans received during the past two years

	AGRO	FOOD	SERVICE	TEXTILE	TRADE	OTHER	TOTAL
No. of business	37	37	38	44	36	33	225
No. applied for loan	17	10	11	21	11	12	82
% applied for loan	46.0%	27.0%	29.0%	47.7%	30.6%	36.4%	36.4%
No. Received loan	14	7	8	17	6	9	61
% successful applic.	82.4%	70.0%	72.7%	81.0%	54.6%	75.0%	74.4%
Average amount	8,179.90	7,605.70	7,471.43	2,750.00	5,366.00	16,314.67	7,430.70
Minimum loan	267.00	200.00	2,000.00	750.00	1,200.00	527.00	200.00
Maximum loan	50,000.00	30,000.00	12,506.00	10,000.00	15,000.00	80,000.00	80,000.00
No. already repaid	4	1	1	4	4	1	15
No. still outstanding	10	6	7	13	2	8	46
No. not up to date	3	4	2	3	0	3	15
not up to date in % of loans received	21.4%	57.1%	25.0%	17.6%	0.0%	33.3%	24.6%

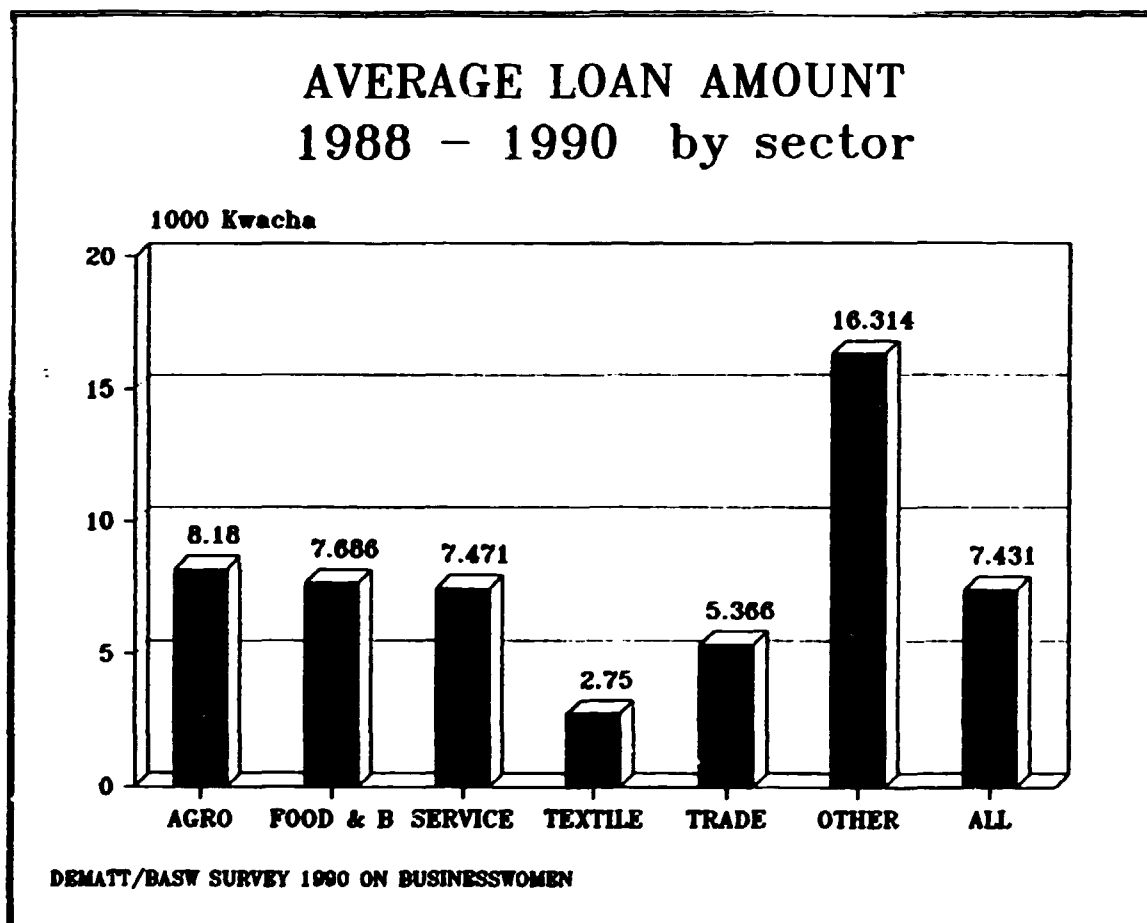
Women in the North have applied for loans less often than those in the other regions: 29% compared to 43% in the South and 38% in the Centre. The average amount of a loan received is lowest in the North with K 3,537. It is about twice as high in the Centre (6,975) and three times as much in the South (K 10,263).

Women in the North reported more often difficulties in keeping payments up to date, but the differences between the regions were not significant. It may be interesting to note that according to lending institutions arrears are more frequent in the South.

A significantly higher percentage of urban businesswomen has applied for a loan (44% versus 30% in rural areas). Approval rates were not significantly different. The average loan amount was higher in urban areas: K 8,938 versus K 5,545.

The majority of businesswomen (62%) in the sample has never borrowed money for her business. This percentage is only slightly lower for women in SSE (50%), but it seems that relatively fewer women in MSE have never had a loan for their business (30%), which again, is not surprising.

Chart 17: Average loan amount 1988-1990 by sector



There are no differences in the share of women who have never borrowed between region, and neither between rural and urban areas. This applies also to all sectors but Agro-Business, where only 30% have never borrowed money. Again, this reflects the fact that Agro-Industry and in particular poultry businesses have been promoted by SEDOM as well as the Ministry of Agriculture in last few year.

The most common answer to the question why they had never borrowed money was that they had enough. (32%). One fourth of the women said that they are afraid to borrow money, while 14% each didn't know how to go about it or tried but didn't get a loan.

Table 37 : Reason for not Borrowing (in %)

	AGRO	FOOD	SERV	TATL	TRDE	OTHR	Average
Have enough money	58.2	28.0	32.0	32.3	26.9	30.0	32.6
Afraid to borrow money	8.3	36.0	32.0	37.5	15.4	15.0	25.8
Don't know to go about	8.3	12.0	16.0	12.5	15.4	15.0	13.6
Tried but didn't get it	16.7	12.0	4.0	12.5	19.2	20.0	13.6
Never thought about it	0.0	0.0	12.0	0.0	3.8	5.0	3.8
Other	8.3	12.0	4.0	4.2	15.3	10.0	9.1
None	0.0	0.0	0.0	0.0	3.8	5.0	1.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

18. Customer Credit

Almost 90% of the women reported that they would always pay cash for purchases in their business. Almost 60% however, sold their products not only for cash, but gave credit to their customers.

On average , the outstanding amount owed by customers was about K 750, and that was just half of the monthly sales in a normal month.

Giving customers credit is equally common for businesses of different size, but the outstanding amount in relation to monthly sales is highest for microbusinesses, and higher in small-scale enterprises than in medium scale (about 50% compared to 30% and 20% resp. in the sample). This is an indication that women in bigger businesses tend to exercise better financial control than microentrepreneurs.

The importance of customer credit differs a lot between sectors. While only one third in Service sell on credit and while the "outstanding credit to sales ratio" is about 25% in this sector, 80% of the Textile businesses allow purchases on credit and the ratio reaches 90% . In Food & Beverages, half of the women sell on credit, but they have the highest outstanding credit to sales ratio (170%).

While the percentage of women who give credit to their customers is equal in the three regions, it is interesting that in the North the outstanding amount relative to sales is significantly higher

Table 38 : Customer Credit Statistics

	Number with out. credit	In % of group	Average credit out- standing (Kwacha)	Average sales per month (K)	credit in % of sales
All	129	57	742.43	1371.47	54

By sector

Agro	21	57	794.37	1142.63	70
Food	19	51	878.09	513.32	170
Service	13	34	341.38	1272.23	27
Textile	35	80	1062.78	1184.72	90
Trade	22	61	422.44	2540.41	17
Other	21	64	1255.24	1503.05	84

By rural/urban area

Rural	63	53	376.96	1057.55	36
Urban	66	62	1091.28	1671.13	65

By region

Centre	47	59	573.18	4553.36	13
North	40	55	770.87	944.45	82
South	42	58	904.73	2518.28	36

By size of business

Micro	105	59	526.03	975.49	54
SSE	21	60	1359.05	4282.16	32
NSR	3	23	4000	20834.7	19

Note: In this table, average sales figures are those of businesses with credit outstanding whereas Table 24 shows the average sales figures of all businesses.

than in the rest of the country. (82% compared to 36 % in the Southern and 13% in the the Central Region). The reason for that is likely to be the lower purchasing power of the customers and the higher instability of their incomes. This implies that often, the option is not to do business at all or to sell on credit.

In rural and urban areas credit sales were found to be nearly equally common, but the outstanding amount relative to sales was higher in urban areas.

The data show that in many female owned businesses a substantial amount of working capital is tied up in customer credit. In a situation where the woman does not have the option to use a bank overdraft or any other form of working capital loan, this is a heavy burden on the liquidity of the business. How much of these amounts will actually be paid back, is another question.

19. Biggest Problem at Present

While lack of customers was identified as the most common reason for excess capacity, lack of capital was most frequently (21%) indicated as the biggest problem at present, followed by lack of customers (19%) and shortages of raw materials (14%).

Lack of working capital does not imply that there is a growth potential which cannot be realized because the woman has not enough equity or does not get sufficient loans. Lack of capital rather reflects a poor income situation and, above all, lack of working capital. A number of reasons might be responsible for the latter. Stocks of raw materials and finished goods might be too high, the profitability might be too low, outstanding customer credit might be too high or family demands on the business income might be too high. It must be noted in this context, that we know from other contacts with businesswomen that husbands often consider the business income as belonging to them. This is not all that surprising since they often provide the bulk of initial investment (see chapter D.3.).

Table 39 : Biggest Problem by size of business (%)

	MICRO	SSE	MSF	Average
Lack of capital	20.9	21.2	25.0	21.2
Lack of customers	21.5	6.1	16.7	18.7
Lack of inputs	15.2	12.1	8.3	14.3
Lack of equipment	7.6	9.1	16.7	8.4
Getting payments	7.6	6.1	0.0	6.9
Price of inputs	5.7	12.1	0.0	6.4
Lack of time	3.8	3.0	8.3	3.9
Transport	4.4	3.0	0.0	3.9
Technology	3.2	0.0	16.7	3.4
Other	10.1	21.2	8.3	11.8
No answer	0.0	6.1	0.0	1.0
Total	100.0	100.0	100.0	100.0

In the sample, the importance of lack of capital increased with the size of the business, but the differences cannot be said to be significant. The same applies to shortage of raw materials, where according to the sample microenterprises were more often affected than small-scale enterprises which in turn were more prone to this problem than medium-scale enterprises. Lack of equipment and technology problems occurred significantly more often in medium scale enterprises. Lack of customers is a significantly less common problem for small-scale entrepreneurs compared to micro entrepreneurs.

Lack of capital is most pronounced in Trade (47%), while lack of customers is the most important handicap in the "Other" sector (30%) as well as in Food & Beverages (23%). Lack of inputs is the most frequent problem for Agro-Industries (38%). In the Services sector, lack of capital, lack of customers, and high prices of inputs are all equally important (21% each). Problems in the Textiles sector are diverse with getting payments from customers mentioned most frequently (17%).

Table 40 : Biggest problem by sector (in %)

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Average
Lack of capital	14.7	10.0	20.6	14.6	47.1	20.0	21.2
Lack of customers	11.8	23.3	20.6	12.2	17.6	30.0	18.7
Shortage of Raw M	38.2	13.3	8.8	7.3	5.9	13.3	14.3
Lack of equipment	0.0	13.3	14.7	14.6	0.0	6.7	8.4
Getting payments	0.0	0.0	2.9	17.1	11.8	6.7	6.9
Price of inputs	0.0	6.7	20.6	7.3	0.0	3.3	6.4
Lack of time	2.9	3.3	0.0	9.8	2.9	3.3	3.9
Transport	14.7	3.3	2.9	2.4	0.0	0.0	3.9
Technology	2.9	10.0	0.0	2.4	0.0	6.7	3.4
Other	14.7	16.7	8.8	9.8	11.8	10.0	11.9
No answer	0.0	0.0	0.0	2.4	2.9	0.0	1.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

D. How Women Start Businesses

1. Origin of Business Idea

One out of two businesswomen claimed that the idea for the business was genuinely her own. Second most important for the origin of the idea were other people in that business. In 12% of the cases the idea originated from friends and relatives, in 7% from the husband, and in 8% from somewhere else.

Table 41 : Origin of business idea (in %)

	MICRO	SSE	MSE	Average
No answer	0.6	0.0	0.0	0.4
Own	50.3	40.0	53.8	48.9
Friends & Relatives	13.6	8.6	0.0	12.0
Husband	4.5	20.0	7.7	7.1
People in that Bus.	23.7	20.0	30.8	23.6
Other	7.3	11.4	7.7	8.0
Total	100.0	100.0	100.0	100.0

2. Advice

About 60% of all entrepreneurs in the sample didn't seek any advice when they started, they went into business blindly. Interestingly, that is true for microentrepreneurs and small- and medium-scale businesswomen alike. Those who did seek advice, did so mainly on technology if they were microentrepreneurs, and on business management or book-keeping, if they started a small-or medium-scale business.

Table 42 : Advice sought at start of business (in %)

	MICRO	SSE	MSE	Average
Technology	19.8	8.6	7.7	17.3
Customer relationship	2.3	2.9	0.0	2.2
Business Management	9.6	17.1	15.4	11.1
Bookkeeping	2.3	0.0	15.4	2.7
Loan application	1.1	2.9	0.0	1.3
Other	2.3	11.4	0.0	3.6
None	62.7	57.1	61.5	61.8
Total	100.0	100.0	100.0	100.0

3. Initial Cash Investment

Regarding the start-up of a business, the first area of interest is the initial amount invested in a woman's business and where this money comes from. Investment in kind, such as inherited or previously acquired machines, was not included. The reason for doing so was to avoid the inaccuracy that would come in by estimating the value of an item, which was already used and whose market price was usually not known.

In order to be able to compare the data, the initial cash investments of those businesses which started before 1990 were converted into 1990 values by means of the GDP deflator.

Businesses which started 1972 or earlier were not included. The further the starting year dates back, the less reliable data on the initial investment are. We believe, that data on investments which were made more than 18 years ago are so inaccurate that they are not worthwhile considering. Together with missing data on initial investment, 31 out of the 225 businesses interviewed were excluded from the analysis.

Year	GDP Deflator 1978 = 100	Conversion Factor
1990	474.1	1.00
1989	429.0	1.11
1988	350.8	1.35
1987	276.3	1.72
1986	247.2	1.92
1985	217.6	2.18
1984	187.6	2.53
1983	171.6	2.76
1982	157.0	3.02
1981	137.1	3.46
1980	118.8	3.99
1979	98.6	4.81
1978	100.0	4.74
1977	99.8	4.75
1976	88.0	5.39
1975	80.0	5.93
1974	73.9	6.42
1973	62.5	7.59

Source: Ministry of Finance

The distribution of the initial investment by size of business and by sector is shown in Tables 43 and 44 respectively.

Overall, more than 50% had a starting capital of less than K 500 and 75% started with less than K 3,000.

By sector, the values differ considerably. While nobody in Trade started with less than K 100, almost 60% in Food & Beverages did. The vast majority in that sector (80%) started with less than K 500, and with the exception of two businesses which started with more than K 50,000, no business in Food & Beverages had an initial investment over K 5,000. Note that the average initial investment in Food & Beverages declines from K 4,973 to K 356 if the businesses with the exceptionally high investments are excluded. In Textiles almost 60% started with less than K 500. Agro-Business had on one hand the highest share of women who started without any cash outlays at all (18%), but on the other hand, the sector had also the highest share of women who started with K 3,000 or more (40%). In the "Other" sector, about half of the women started with less than K 500. 35% had an initial cash capital of K 5,000 and 15% had more than K 10,000.

Summarizing, the following picture emerges: Trade requires by far the highest initial cash investment, with most of the money going into the purchase of the traded goods. Textiles and Food & Beverages demand the lowest entry fees. Agro, Services and "Other" constitute the middle class.

Table 43 : Frequency distribution (in %) of initial cash investment by sector

Initial Investment (1990 Kwacha)	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Average
0	18.2	5.9	9.7	5.3	0.0	11.5	8.2
> 0 - < 100	6.1	52.9	16.1	26.3	0.0	11.5	19.6
100 - < 500	21.2	20.6	35.5	26.3	15.6	26.9	24.2
500 - < 1,000	6.1	8.8	9.7	7.9	12.5	11.5	9.3
1,000 - < 3,000	9.1	2.9	12.9	18.4	25.0	11.5	13.4
3,000 - < 5,000	18.2	2.9	3.2	5.3	12.5	11.5	8.8
5,000 - < 10,000	15.2	0.0	3.2	5.3	25.0	0.0	8.2
10,000 - < 50,000	3.0	0.0	6.5	5.3	6.3	7.7	4.6
50,000 +	3.0	5.9	3.2	0.0	3.1	7.7	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Value (in 1000 Kwacha)	6.1	5.0	6.8	2.1	10.8	7.7	6.2

Bigger businesses have started with higher initial cash investment. While no medium-scale enterprise started with less than K 500, 25% of SSE and 63% of MICRO did.

Table 44 : Frequency distribution (in %) of initial cash investment by size of business

Initial Investment (1990 Kwacha)	MICRO	SSE	MSE	Average
0	9.3	6.3	0.0	8.2
> 0 - < 100	24.7	3.1	0.0	19.6
100 - < 500	28.0	15.6	0.0	24.2
500 - < 1,000	10.7	3.1	8.3	9.3
1,000 - < 3,000	12.0	18.8	16.7	13.4
3,000 - < 5,000	8.7	12.5	0.0	8.8
5,000 - < 10,000	5.3	18.8	16.7	8.2
10,000 - < 50,000	1.3	15.6	16.7	4.6
50,000 +	0.0	6.3	41.7	3.6
Total	100.0	100.0	100.0	100.0
Average Value (in 1000 Kwacha)	1.4	13.6	45.9	6.2
Median (in 1000 K)	0.3	3.8	34.4	0.4

Comparing rural with urban businesses, there were more businesses in rural areas, which had started with no cash at all (15% versus 5%), and less which had started with more than k 1,000 (23% versus 34%). The average initial investment amounted to k 6,420 in urban and k 5,904 in rural areas, while the median was k 654 and k 384 respectively.

4. Major Source of Initial Investment

Nearly 80% of the businesswomen in the sample financed the initial investment by equity. The main source of equity was the husband (for 32% of those with equity financing). Income from another business was said to be the second most important source of equity (27%), and third came income from employment (17%). Loan financing was provided by institutions and relatives/friends, with institutions being the most important source.

In our survey, 15% of the businesswomen said that institutions financed the biggest portion of their initial investment. Other studies on small scale enterprises in Africa came up with a much lower percentage of businesses relying on institutional finance for start-up. The World Bank (1979, p. 21) mentions for Nigeria, Tanzania, Sierra Leone and Uganda figures between 0.5% and 2% .

For Malawi, the READI survey showed a higher percentage of women (18%) relying on loan finance for initial capital investment than men (4%), however, without distinguishing institutional and non-institutional sources (READI, 1989, p. 170, Table 1.2.6.). This is in fact not very surprising, considering that women have less often income of their own from employment and are less often heirs of assets, both of which could be used to start a business.

Institutional finance is most important for businesses classified as medium-scale, where almost every second business (46%) got its initial capital mainly from that source. This compares with approximately 13% in micro- and small-scale enterprises.

There is evidence that the relative non-importance of lending institutions for micro and small-scale entrepreneurs does not mean that they have enough money but rather reflects that access to formal credits is difficult for them. As will be seen in the following chapter, lack of capital is by far the most important start-up problem.

What makes access to credit difficult for micro and small-scale entrepreneurs is the small nature of their operations which makes their needs too small to be attractive for lending institutions. Lack of collateral, unfamiliarity with loan application procedures and an insufficient network of financing institutions are further reasons (see Okelo, 1989).

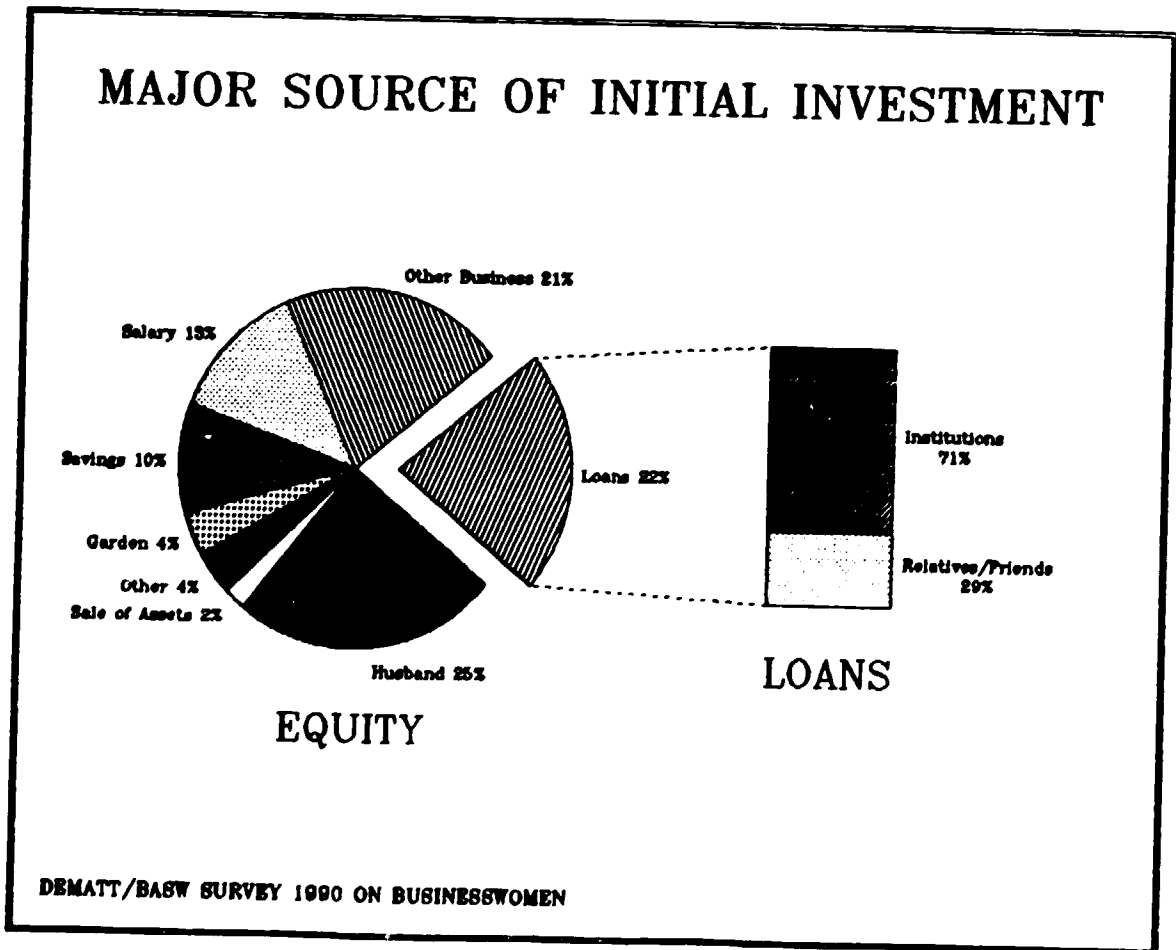
Between sectors, the importance of institutional finance varied from 24% in Food & Beverages to 5% in Services. The difference between Food & Beverages and Trade (8%) is surprising. Businesses in Food & Beverages had on average the lowest initial investment and businesses in Trade the highest. One would therefore expect that institutions were more important for businesses in Trade than for those in Food & Beverages, but just the opposite holds. This can be explained by the fact that SFBO%, the most important finance institution for micro and small scale enterprises, does not give loans to Trade. Another explanation could be that women going into Food & Beverages are poorer when they start than women going into Trade. This, however, cannot be inferred from our data but would require further data collection.

Table 45 Major source of initial investment (in %)

	MICRO	SSE	MSE	Average
Husband	24.8	28.1	23.1	25.2
Other business	23.6	12.5	7.7	20.8
Institutions	13.4	12.5	40.2	15.3
Employment	12.1	18.8	7.7	12.9
Savings	9.6	9.4	15.4	9.9
Relative/friend	7.0	6.3	0.0	6.4
Garden (*)	4.5	3.1	0.0	4.0
Sale of assets	1.3	3.1	0.0	1.5
Other	3.8	6.3	0.0	4.0
Total	100.0	100.0	100.0	100.0

(*) Sales of garden products

Chart 18: Source of initial investment



5. Start-up Problems

Approximately 15% said they had no start-up problems.

As for the remaining 85% with problems, lack of capital was the major problem in all sectors and affected on average 42% of the businesses with start-up problems. It was most common in Trade (58%) and the "Other" sector (61%). Lack of customers was a handicap in Services (30%), in Food & Beverages (23%) and Textiles (22%). For 20% each in Agro-Business and in Food & Beverages lack of inputs was most important.

Table 46 : Biggest problem in business at start-up (in %)

Problem	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	AVERAGE
Lack capital	40.0	38.7	36.4	24.3	58.1	60.7	42.1
Lack customers	0.0	22.6	30.3	21.6	9.7	0.0	14.7
Lack of inputs	20.0	19.4	6.1	13.5	3.2	7.1	11.6
Employees	6.7	0.0	9.1	10.8	0.0	14.3	6.8
Technology	20.0	6.5	0.0	5.4	0.0	3.6	5.8
Lack of equipment	3.3	0.0	6.1	5.4	3.2	3.6	3.7
Multiple	3.3	3.2	3.0	2.7	6.5	0.0	3.2
Getting payments	0.0	0.0	0.0	8.1	9.7	0.0	3.2
Management	0.0	3.2	3.0	2.7	0.0	3.6	2.1
Transport	0.0	0.0	0.0	0.0	3.2	7.1	1.6
Personal problems	0.0	3.2	3.0	0.0	3.2	0.0	1.6
Lack of time	3.3	0.0	0.0	2.7	0.0	0.0	1.1
Competition	0.0	3.2	0.0	2.7	0.0	0.0	1.1
Business location	3.3	0.0	0.0	0.0	0.0	0.0	0.5
Expensive inputs	0.0	0.0	0.0	0.0	3.2	0.0	0.5
Other	0.0	0.0	3.0	0.0	0.0	0.0	0.7
Total	100	100	100	100	100	100	100

Start-up problems did not differ significantly between rural and urban areas, nor between regions.

6. Development of the Business since Start-up

It would, of course, be very interesting to know how the businesses developed in the course of time, above all with respect to the real net income development. In view of the fact that not all women keep accounts (55% on average) and that many accounts are of doubtful accuracy, it was not possible to learn of the real income

Table 47 : Development of business since start-up (in %)

	Increased	Decreased	No Change
All Businesses	68.4	23.1	8.4

by sector

Agro-Business	81.6	18.4	0.0
Food and Beverages	78.4	16.2	5.4
Service	56.8	35.1	8.1
Textile	75.0	22.7	2.3
Trade	58.3	30.6	11.1
Other	57.6	15.2	27.3

by rural/urban area

Rural	71.0	22.4	6.5
Urban	66.1	23.7	10.2

by Region

Centre	70.0	20.0	10.0
North	72.6	17.8	9.6
South	62.5	31.9	5.6

by size of business

Micro	66.1	24.3	9.6
SSE	74.3	20.0	5.7
MSE	84.6	15.4	0.0

development from the accounts. Since with the exception of women managing medium-scale enterprises, many Malawian businesswomen are not familiar with the concept of net income, it also would not have made much sense to ask how the income developed. It was therefore decided to ask the more general question "How has your business developed?" The enumerators were instructed to inform the businesswoman that the answer should reflect the development in terms of the volume sold rather than in terms of the turnover which is influenced by inflation. The result is shown in Table 47.

Overall, about two third of the women said their business increased since they started, 23% reported a decrease and 8% no change.

By sector, two classes can be distinguished though not all members from different classes can be said to be significantly different: A more successful class comprising Agro-Business, Food & Beverages, and Textiles, and a less successful class comprising Services, Trade, and "Other".

The business development in urban and rural areas is not significantly different, and neither is it in the regions.

E. Factors Influencing the Business Performance

For the owner, the income derived from the business is the key performance indicator. Questions asking for the profit usually fail to bring reliable results, either because the business person doesn't know how much profit he or she makes, or because he or she is not willing to disclose it to foreigners. To go around that problem, we asked the businesswoman for which monthly salary she would be willing to take on an interesting job and give up the business (see Chapter III.C.13). It would be naive to assume that the reported values are an accurate reflection of the true monthly income. The income equivalent must be expected to rather over- than understate the monthly income, since it must bring an improvement for the woman to give up the business. It probably also includes intangible benefits such as the pleasure to be one's own boss. When analyzing which factors influence the income equivalent, we therefore do not base the analysis on the absolute height of the values but on the rank order. Example: Is there a tendency that a higher income equivalent coincides with a better education?

Employment creation has been considered as another performance criterium because it is the most important aspect for society.

In order to substantiate the results, other criteria were used in addition. These comprise: the monthly turnover, the business development and the contribution of the business to the family income.

The following factors were analyzed with respect to their influence on the business performance:

- Education :
 - a) Whether the businesswoman has achieved PSLC
 - b) Whether she has achieved JCE
- Job experience : Whether she has ever been employed
- Business Experience : Whether she has been involved in other business activities before
- Training: Whether she had received any training related to her business
- Loans: Whether she has ever borrowed money for her business
- Husband's Job: Whether her husband has an attractive job (civil servant, professional in the private sector, businessman)
- Husband's Help: Whether the husband helps in the business

Table 48 shows how these factors correlate with the performance criteria. The following conclusions can be drawn from the table if we first do not include the performance criterium "Contribution to Family Income".

In what follows, we will sometimes use the expression "least successful businesswomen". This expression has to be understood relative to other businesswomen and with respect to the above mentioned performance criteria. It does not mean that a businesswomen belonging to this class is not successful in absolute terms. Depending on the definition of success, she may well be successful. In general, taking into account their starting position, also women managing businesses at the subsistence level should be called successful since the little income they derive from their business contributes to reducing poverty.

General Observation:

It is striking that the influence of all factors is usually much stronger at low ranks of success. Whereas, for example, 26% of businesswomen with no employees are married to a husband with an attractive job, the percentage increases sharply to 49% in the class employing between 1 and 4 people. From there, only a relatively modest increase to 62% is experienced in the class employing 5 to 9 people. This indicates that (i) the factors exert a strong influence on the business performance only up to a certain level and that (ii) there is a marked difference between the least successful class and the other classes with respect to these factors. As a consequence, the factors can be used to determine whether a businesswoman must be expected to be among the least successful ones.

Education:

Education shows the highest correlation with business performance. The better the woman is educated, the higher her income tends to be and the more people she tends to employ.

Employment Experience:

There is a high correlation between the businesswoman's job experience and the success of her enterprise. Women who have ever been employed tend to be more successful both with respect to income and employment generation. Through experience in a job, the woman obviously acquires skills from which she benefits in running her own business.

Table 43 : Performance criteria and possible explaining factors (in %)

CRITERIA	NUMBER	TRAINING	EDUCATION	EMPLOYMENT	BUSINESS	LOANS	HUSBAND'S	HUSBAND	
			JOB	PSLC	EXPERIENCE	EXPERIENCE	JOB	HELP	
Income equiv.									
<100	26	12	4	4	16	46	15	19	50
<101 - <300	38	37	18	53	48	47	21	47	66
301 - <500	31	16	39	74	75	52	43	42	58
501 - <1000	23	39	48	83	75	39	48	44	57
>1000	17	29	71	77	76	53	35	47	82
Employees									
0	71	23	18	47	38	42	25	24	61
1 - 4	109	27	37	63	53	50	44	49	64
5 - 9	29	35	59	79	66	35	55	62	69
10+	16	44	69	88	88	88	69	56	69
Turnover									
<500	115	25	18	48	39	44	30	33	59
501 - <1000	29	35	59	79	76	62	52	59	66
1001 - <3000	38	30	47	71	61	53	53	58	71
>3000	30	37	63	87	64	47	60	57	80
Business Devel.:									
no increase	71	37	40	56	56	37	13	35	62
increase	154	34	38	66	51	51	23	47	65
Main Income									
	122	25	24	54	44	41	36	30	55
Not Main Income									
	91	31	55	74	66	57	50	62	74

Former Business Experience

Given the positive employment impact, one would probably expect the previous involvement in business activities to show the same positive impact. The sample results show, however, that the business performance does not depend upon this factor. This seems to indicate that those who are successful, are in general successful whether or not they have been involved in business activities before starting their own business. Those who are not very successful do not learn from business activities how to improve. As a consequence, a thorough assessment of the former business is highly recommended for those women who quit their former business and ask for support of another.

Training

Overall the sample results show that training is positively correlated with the income derived from the business but the correlation is far from being perfect. While, for example, 37% of women in the income class K 101 - K 300 per month had received training, only 16% in the higher income class K 301 - K 500 had. This may be due to differences in the type of training, in the length of the training and in the quality of the trainers but it probably also reflects that what people learn from training courses not only depends upon the training course but also on their educational and social background.

The well established correlation between training and the number of employees reflects the tendency that the attendance of training courses increases with the size of the business.

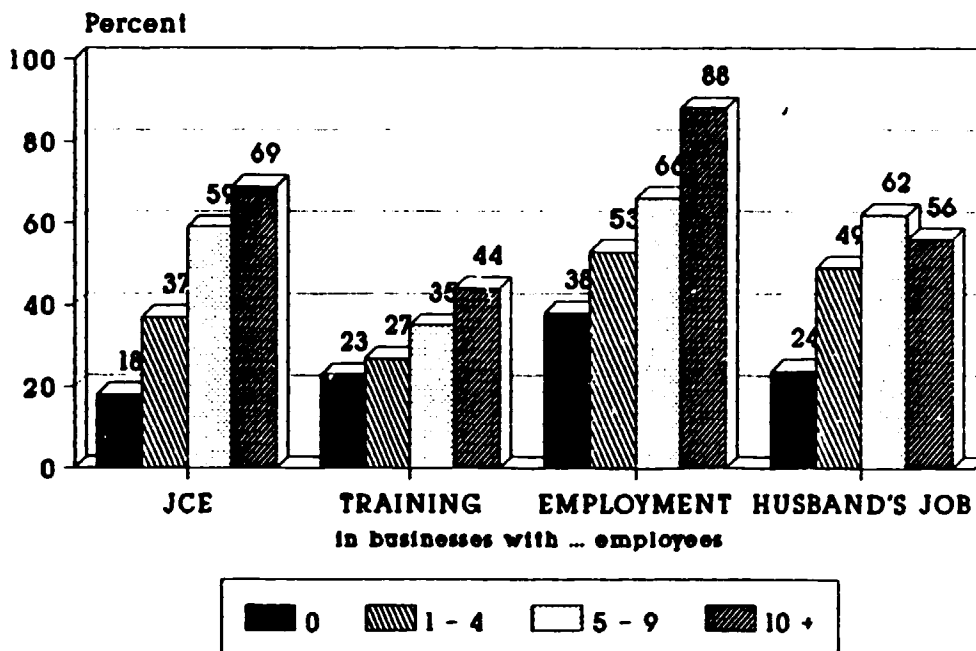
The conclusion that the size of the business increased because of the training, however, cannot be drawn from the mere existence of a high correlation between training and the size of the business.

Loans

The factor loans shows a well established positive correlation with the performance criteria. Access to loans is an important factor of business success. Loans are often necessary to start a business and they are usually necessary to expand the business. Even if the business does not expand, the commitment of loans would be a success factor, if it helps to stabilize the business, thereby stabilizing otherwise precarious jobs which is of outstanding importance for a labour surplus society like Malawi. Of course, whether loans will contribute to the success depends upon the capabilities of the owner and not upon the loan amount. But it is also true that the difficult access to loan financing prevents women from developing their entrepreneurial capabilities.

Chart 19 : correlation between number of employees and JCE, training, employment, and husband's job.

CORRELATION between number of employees and...



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Husband's Job

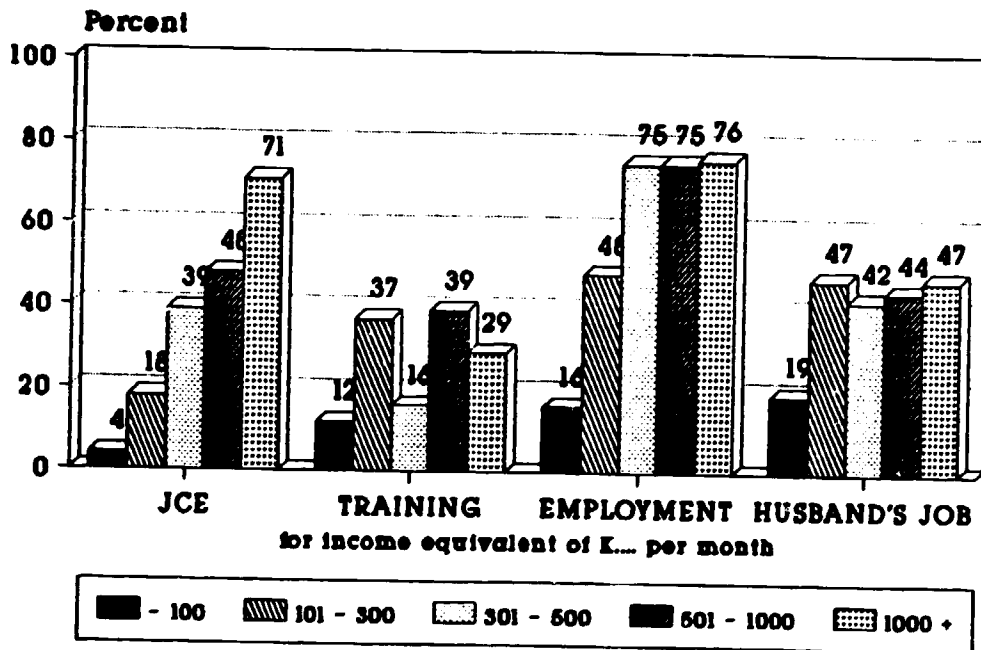
The most striking result is that only minor differences exist between most classes but the least successful class differs markedly from all others. A much lower percentage of the least successful women is married a husband who has an attractive job.

Husband's Help

There is a positive correlation between the percentage of husbands helping in the business and the monthly turnover as well as the number of employees. This probably reflects that the bigger the business, the more husbands get involved in one way or another in the business.

Chart 20 : Correlation between income equivalent and JCE, training, employment, and husband's job.

CORRELATION between income equivalent and...



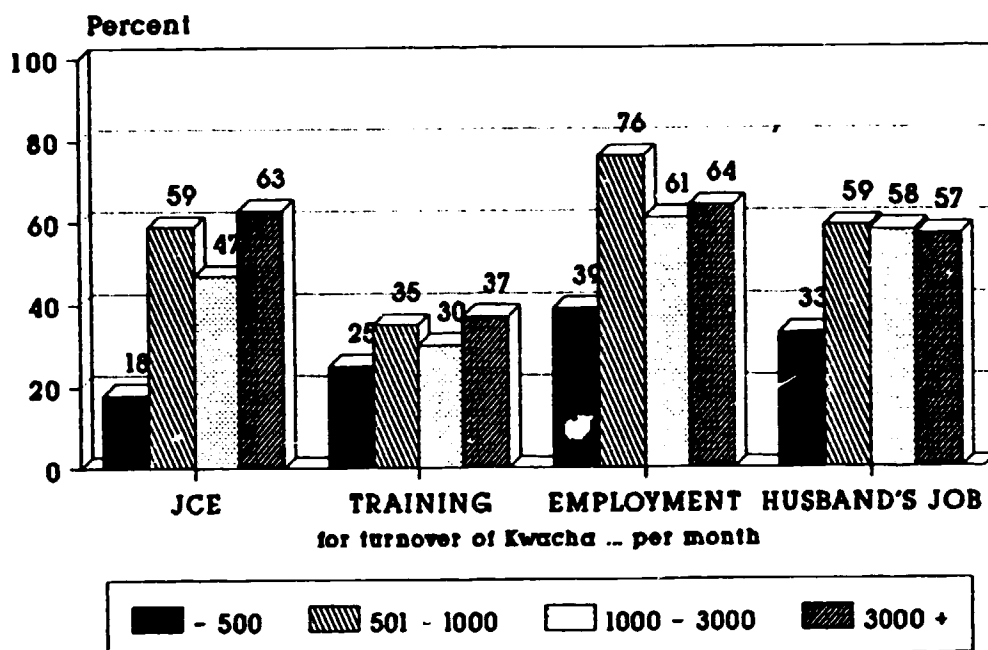
DEMATT/BASW SURVEY 1990 ON BUSINESSWOMEN

The mere fact that the husband helps, however, does not necessarily increase the income derived from the business. As can be seen from Table 48, about the same percentage of husbands help in all income classes up to K 1,000. It is only in the class "more than K 1,000" that a much higher percentage helps.

Rather than depending upon whether the husband helps, the income derived in the business probably depends upon what kind of help the husband provides. In order to test this hypothesis and to find out which kind of help is most effective, further data would be necessary.

Chart 21 : Correlation between monthly sales and JCE, training, employment, and husband's job.

CORRELATION between monthly sales and...



DEMAIT/BASW SURVEY 1990 ON BUSINESSWOMEN

Travel Exposure

It may be interesting to note that a high correlation also exists between the business performance criteria and the variable "Travel to other countries". The more successful the businesswoman is, the greater the probability that she has been outside Malawi.

Since the direction of the causality is unknown - Did the business performance cause the travel or was the performance (among others) the result of the travel? - this factor has not been included into the list of possible success factors.

Contribution of the Business to the Family Income

A surprising result is the negative correlation between all factors and the performance criterium "Contribution of the business to the family income". For example, the better educated the businesswoman is, the less likely it is that the income derived from her business constitutes the family's main income. This leads to the conclusion that the more successful the businesswoman is, the more likely it is that her husband has an even higher income or that her husband's income and her income from a job she has in addition to her business exceed the income from the business.

Summarizing, the following picture emerges:

If a woman has achieved a high level of education (JCE or better), if she has in addition job experience and if her husband has an attractive job, she is a promising candidate for a successful female entrepreneur. The latter in the sense that her business will provide her with a decent income and generate employment for others. Since her income from the business is not the main source of income in her family her business can expand due to reinvested profits. Though her job experience she has gained certain skills useful for her business. She is used to the business environment and knows how to solicit support from institutions for advice, training and loans. Training and the commitment of loans can be expected to increase the growth prospects of her business as will the technical or financial help of her husband. In addition, the husband's business contacts or his influence in society are likely to have a positive impact on his wife's business performance.

If, on the other hand, a woman has not achieved PSLC, has never been employed and her husband's job is not earning him an attractive income, it will be difficult for her to break into the ranks of small-scale entrepreneurs. Her business is likely to remain a survival oriented activity.

She will often be caught in a vicious circle. Due to her low level of education she does not find wage employment in an environment which offers few employment opportunities. She therefore has no savings and it is difficult for her to get loans because she has no collateral, and her husband's income is low. As a consequence she goes into markets requiring little capital to start, but where, because of this, many competitors exist, leading to low sales, many on credit, and low profits, which tend to be absorbed by the family needs.

Many female entrepreneurs fall between those two extremes and there will always be exceptions from the rule. Despite odd social conditions a woman with an exceptional personality can perform well and become a successful entrepreneur. The survey results, however, clearly show that, like elsewhere in life, better starting conditions on average lead to better performance.

It should finally be noted that a correlation analysis between the factors education and employment and between education and husband's job showed that the factors are highly correlated. The better the businesswoman is educated, the higher the probability that she has ever been employed and that her husband has an attractive job. This not surprising result demonstrates that education can be considered the ultimate factor for success.

IV. CONCLUSIONS AND RECOMMENDATIONS

A. Conclusions

1. Characteristics of Female Owned Businesses

Female owned businesses are often rather family businesses with the woman playing the most active part in the business. This follows from the survey findings that nearly all husbands encourage the women in her business and nearly all also help in the business.

The vast majority of female owned businesses are microenterprises (79% in the sample). Few businesses owned by women are classified as small-scale (16% in the sample), or medium-scale (6% in the sample).

Sample results indicate that small-scale enterprises have in general not developed from microenterprises but that they have been small-scale right from the start. The same applies to medium-scale enterprises. This encourages the view to look at micro, small-scale and medium-scale entrepreneurs as distinct sub-groups and not as different phases in an evolutionary process of business growth. As a consequence, strategies which aim to support female entrepreneurs must differ between micro, small-scale and medium-scale businesses.

Overall, lack of capital was most often considered as the biggest problem of female owned businesses. There is evidence that this predominantly refers to lack of working capital and not to loans for business expansion. Working capital problems are not surprising, given that almost 90% of the women immediately pay for purchased goods or services but 60% sell on credit. Training courses on business management should thus deal with working capital issues more intensively than in the past.

Lack of customers was considered by businesswomen as the second most important problem. In the survey this was clearly reflected by the high percentage of businesses with excess capacity. On average, nearly 45% could have produced more with the existing equipment without employing more people. An important reason for lack of customers is that women starting micro and small-scale businesses tend to "follow their neighbor", i.e. go into markets where many competitors exist.

It is worth mentioning that many women having excess capacity in their business due to lack of customers consider nevertheless lack of capital as their biggest problem.

2. Factors Influencing the Success of Female Entrepreneurs

Success can be measured by different criteria. For the owner, the income derived from the business is in general the most important success criterium whereas employment generation is usually most important for labour surplus societies like Malawi. Both criteria were used when analyzing which factors are important for the success of the business.

Education is the decisive factor for success, both with respect to employment and the income earned by the owner. The survey clearly shows that the better the woman is educated, the more people her business usually employs, and the higher her income tends to be. The latter had been measured indirectly by the amount of money for which the businesswoman would be willing to give up her business.

Job experience of the businesswoman, a privileged job of the husband and additional capital from loans turned out to be other success factors.

Whether and to what extent loans improve the business performance depends in the first place upon the capabilities of the businesswoman. Taking this into account and the finding that the factors "Job Experience" and "Husband's Job" were highly correlated with the level of education, it follows that "Education" is the ultimate factor of success.

Thus, the improvement of the education of women (it is estimated that 70% of the Malawian women are illiterate) is of utmost importance if one wants to increase the number and to improve the performance of female entrepreneurs. Training courses, seminars, workshops, consultancy etc. can assist female entrepreneurs but they cannot substitute formal education.

The potential success factor "Training in business related fields" showed a positive but not a strong correlation with business performance. An explanation would require an in-depth analysis of the different training courses, which would go beyond the scope of this study.

It is important to take note of the big gap between the micro-entrepreneurs at the bottom of the scale and the rest of the businesswomen. With respect to the factors correlated with success in business, "upper class" microentrepreneurs have more in common with small-scale businesswomen than with the "bottom" microentrepreneurs.

B. Recommendations

The following recommendations are based upon the survey results and take into account what has been learned from contacts with businesswomen within DEMATT's BASW project.

1. The Need to Differentiate

Strategies to promote female entrepreneurs should differentiate between:

- a) survival oriented businesses ,
- b) small businesses (micro - and small-scale) above the subsistence level ,
- c) medium-scale businesses.

The necessity for this classification arises from significant differences with respect to:

- the number of businesses within each group ,
- the educational and social background of the female entrepreneurs ,
- the size and growth potential of the businesses.

The differences require separate approaches for support programmes in order to be effective. (It should be noted that the definition is not identical with the definition of micro, small-scale and medium-scale enterprises, given in Chapter III.A.2)

The first group is the largest group by number. Most women in this group are entrepreneurs in order to survive in an environment which offers few employment opportunities. The group will in general consist of microentrepreneurs with a relatively low level of education (PSLC at best) , who have usually never been employed, and are married to a husband who earns only a little income. The business will typically have no or only one employee and could be described as survival oriented activity.

The second group consists of the owners of small-scale enterprises and those female microentrepreneurs whose businesses are not merely subsistence oriented activities. The majority of women in this group has at least completed primary school education, many of them had been employed before starting the business, and they are usually married to a husband whose income is above average.

The third group comprises medium-scale enterprises and small-scale enterprises close to the entry level of medium-scale. The group has by far the smallest number of members. Women in this group have usually completed secondary school education , have been employed before starting the business, and are married to a comparatively wealthy husband.

Assistance to survival oriented microentrepreneurs is primarily based on equity grounds. It is an important element in a development strategy aiming at the alleviation of poverty and the integration of women in development. Members in this group constitute by far the biggest proportion of businesswomen. Though at the individual level, microenterprises employ significantly less people than small- and medium-scale enterprises, their total employment impact can be expected to be higher, especially if one includes the businesswoman and helping family members. Assisting microenterprises can thus have a considerable employment impact, be it through the creation of new jobs or through the stabilization of existing but often precarious jobs.

The important function of microenterprises in terms of income generation for those who would otherwise be unemployed, is today widely acknowledged (Stearn, 1988). One must, however, see that the entrepreneurial potential of women managing survival oriented microenterprises is limited by their educational and social background.

Including women into mainstream economic development requires that assistance is not limited to the survival oriented businesses. If it is a national objective to increase the share of women among Malawian entrepreneurs, then this will be only achieved if the start-up rate and the growth rate of female owned enterprises is higher. In other words: on average, women have to do better than their male colleagues. Entrepreneurship development programmes have the duty to identify and assist women who have the potential to excel. Therefore, there has to be both, assistance to survival-oriented businesses and assistance to growth-oriented businesses.

2. Fields of Support for All Small Businesses

Though support programmes will have to be different for subsistence oriented businesses as opposed to small businesses above the subsistence level, there are common fields of support which will be discussed first.

2.1. Access to Credit

In the survey, lack of capital was most often mentioned by micro and small-scale entrepreneurs as their biggest problem at start-up of and, together with lack of customers, was the main problem thereafter.

The reasons why it is difficult for small businesses to obtain loan financing from lending institutions are manifold. Asked why they had never borrowed money, typical answers were "Afraid to borrow" (28% of microentrepreneurs), "Don't know how to go about" (16%) and "Tried but didn't get it" (13%). The last answer reflects that

er. Local lending institutions are usually not keen to finance micro and small-scale entrepreneurs. Their small need makes loan administration costly and lack of collateral and absence of proper records puts the provision of credits to microentrepreneurs at high risk. There is, however, encouraging experience from other countries challenging the conventional wisdom that micro and small-scale entrepreneurs would not be reliable banking clients. The success of the Grameen Bank in Bangladesh is probably the most outstanding example (see Yunus, 1989).

There are several promising innovations on the way in Malawi to overcome these problems. MUDZI Fund has started two pilot projects of loan savings clubs targeting at the rural poor with a concept influenced by the Grameen Bank in Bangladesh. With a nationwide implementation, a large number of female microentrepreneurs should be able to benefit. SEDOM has started an expansion programme with rural field offices to facilitate the access to credit in rural areas. The Women's World Banking is in the process of setting up a loan guarantee scheme for female entrepreneurs who otherwise wouldn't get loans from Banks.

2.2. Identification and Promotion of New Products and Non-Traditional Fields of Business

Information on product diversification and non-traditional fields of business is of importance because micro and small-scale entrepreneurs tend to "follow their neighbor", i.e. go into already existing businesses, as indicated by the sample result that they considered lack of customers (together with lack of capital) as their biggest problem.

The promotion of poultry farms is an example of a successful effort to promote non-traditional fields of business. The survey shows, however, that it was not very well coordinated with the supply of chicken feed. Nearly all engaged in poultry raising complained about shortage of chicken feed.

Products suitable for production in micro and small-scale enterprises should be based on village crafts found in Malawi (such as pottery, and mat making) and use local raw materials. They should target the market of the higher income bracket possibly also outside Malawi in order to induce a flow of resources to the poorer segments of the economy. A success example for such a product are Kenyan bags made from sisal, which are sold now in every small town in Europe.

For Agro-Businesses, it may be worthwhile examining the prospects of high value low bulk vegetables and plants for export (garlic, ginger, chilies, strawberries, flowers). Feasibility Studies should be prepared on the suitability of soil and climate for the introduction of new vegetables. In Lesotho, asparagus cultivation

was introduced in connection with setting up the Basotho Cannery, which buys the vegetables from small producers and exports the canned product to Europe.

Neither micro nor small-scale entrepreneurs can be expected to come up with proposals for suitable products due to their distance to those markets and differences in taste. Therefore donors can come in with consultancies and market studies to identify type and proper design of such type of products in order to reduce competition and overcome the problem of low purchasing power in the traditional markets for microentrepreneurs. Many feasibility studies are already available at various Ministries and Institutions, but the information has not reached those who could actually use it. Ways to disseminate information could be through the radio, in the form of promotional seminars or demonstration units.

2.3. Marketing Organization

Setting up a marketing organization for products made by small businesses is important for increasing their sales, above all for businesses in rural areas. There, the purchasing power is generally low and in the months before the harvest virtually dried out. Population density is low and the way to the customer far, time consuming and expensive. Business is best where the money is. The marketing organization should collect the product manufactured by microentrepreneurs and deliver them to markets and shops in town, possibly also export them. It should also control the quality of the products and create a positive image for products made in the villages in Malawi. Implementing agency should be either an NGO or a self-help organization of entrepreneurs.

Institutions should also ensure the representation of small-scale businesswomen at trade fairs.

2.4. Improving the Procurement of Equipment and Raw Materials

Other than producers holding a manufacturing licence, women in micro- and small-scale enterprises do not have the privilege of buying machinery and equipment as well as raw materials with reduction or exemption of tax and duty. This puts micro- and small-scale producers without a manufacturing licence in a disadvantage to licenced producers. Two examples: Women in Tailoring use to a large extent David Whitehead materials. However, they cannot buy the material at factory prices but have to pay 35% surtax on it. Small restaurants who want a freezer or fridge will have to make an investment of a minimum of K 4,000 due to high import taxes and high profit margins in Trade. Suppliers usually are not willing to give discount to individual small customers. It is therefore left to the imagination of the Government support institutions to come

up with a scheme which can reduce the cost of equipment and raw material if used for productive purposes in micro- and small-scale enterprises.

2.5. Reducing Energy Consumption through Conservation Measures

Though not explicitly mentioned by any businesswoman in the sample, a common area of interest is the more efficient use of energy which would reduce considerably the production costs of many businesses. This concerns above all businesses in the sectors Agro-Industry, Food & Beverages, Services and "Other". Brick making and salt production (sector: "Other") are outstanding examples of processes with enormous scope for reducing energy costs. Using energy more efficiently would not only benefit individual businesses but the society as a whole by reducing the pressure on Malawi's forest.

3. Particular Aspects of Support Programmes for Women in Subsistence Oriented Businesses

3.1. Institutional Support

Given the large number and wide dispersment of women in subsistence oriented businesses, a support programme has to be village or community based in order to be able to reach a significant portion of these women. NGOs and grassroots organizations are best candidates for such type of programmes. To learn from experiences in other developing countries, exchange programmes of grassroots organizations will be worthwhile considering.

Assistance could also be provided through institution building of organizations formed by entrepreneurs themselves, like the National Association of Businesswomen.

Programmes such as DEMATT's BASW, targeting to assist individual businesswomen should not address the group of subsistence entrepreneurs since their budget allows them to assist only a fairly small number. For example, the annual target for DEMATT's BASW is 90 women assisted. If they were all in the group of subsistence entrepreneurs, the assistance would still be only a drop in the bucket, besides being selective on hardly justifiable grounds.

3.2. How to Reach the Target Group ?

Taking into account the vast number of women managing subsistence oriented businesses and their limited mobility due to their other

responsibilities, support programmes must come to women and not the women to the programme. Training could be in the form of roving workshops or mobile consultancy services. In Kenya, mobile training units were introduced to disseminate information and skills required for the production of improved stoves (see Carr, 1989, P.175).

3.3. Content of Training Courses

Given the educational background of the women and the fact that their businesses are small by any standard, assistance in business management should only address the very basics and it should in particular be related to the day-to-day needs of the woman.

Accounting is considered not to be of importance for this group (see also Harper, 1989, p.179 f). The woman may not be able to calculate the profit but that does not mean that she makes no profit. Most women will, and those who do not would probably neither do by keeping accounts.

The survey results indicate that assistance should focus on working capital issues.

Training programmes have to accept the limitations inherent in the background of their clients rather than being too ambitious. It is doubtful whether a larger number of now self-employed micro entrepreneurs would be able after whatever sort of training to manage a small-scale enterprise with a couple of employees. Whatever assistance provided has to have realistic goals and these might rather be stabilizing at a current level and giving assistance for survival rather than having the business grow.

3.4. Eliminating Areas of Conflict between Government Administration and Microentrepreneurs

It is believed that microenterprises in the informal sector are spreading despite, not because of Government intervention. Most microentrepreneurs are neither registered nor licenced. Their production activities are therefore considered illegal by the authorities provoking conflicts between them and the microentrepreneurs. Examples: Supermarkets were a convenient marketing outlet for many women producing mandasi, samoozas and cakes. Recently they have been advised not to buy from non-licenced producers any more for hygienic reasons. For the same reason, women selling these products by the roadside are chased away and their goods are confiscated by City Council Officers.

Parties interested in the support to microentrepreneurs should try to find ways how women can overcome the barriers to receive a licence.

4. Particular Aspects of Programmes for Small Businesses with Growth Potential

4.1. Institutional Support

The existing support institutions for small and medium-scale entrepreneurs are believed to be adequate to integrate support for female entrepreneurs from "upper class" microentrepreneurs to medium-scale in their services. "Upper class" micro and small-scale businesswomen should constitute the main target for activities of DEMATT's BASW, while medium-scale businesswomen should preferably be integrated in regular support programmes open for both sexes.

4.2. Content of Training Courses

Group Training Courses for female microentrepreneurs and small-scale businesswomen with growth potential should be held to upgrade their skills with a view at finding new markets, reducing excess capacity and expanding the business.

The training courses should include: accounting with emphasis on what can be learned from the accounts, marketing, financial management including customer credit and loan application, and personal management.

Courses should combine technical and business aspects possibly through joint programmes of technical training institutes and BASW, as is suggested for a UNIDO programme for Women in Food Processing.

In connection with training programmes, female entrepreneurs should be sent on attachment to bigger companies engaged in the same type of production in order to improve their technical skills. A major effort is required by Training Institutions, and the Government to win companies for that idea since they usually fear to raise their own competitors.

Concerning technical skills, other countries also had encouraging experiences with programmes which concentrate on a single sector and seek to provide varying degrees of assistance to existing entrepreneurs who have clearly identifiable problems (see Carr, 1989).

The role of the husband in the business should be explicitly incorporated in training programmes given the fact that most of them help their wives in business.

The selection of candidates should be based on merit and an assessment of the entrepreneurial capacity of the woman.

Training programmes should seek as homogeneous a group composition as possible in order to be able to target the needs very specifically and maximize the benefit for participants.

4.3. Sectoral Preferences

Since profit is the source of self-induced growth of a business, emphasis should be on the profitability of the business. Survey data indicate, that Agro-Business, Trade and Textiles did on average better than Service, Food & Beverages and the Sector "Other", but there are more and less profitable businesses in each sector.

Of the more profitable group, Textiles has the advantage of having a lower capital labour ratio and using skilled labourers, which is paid better wages. It also develops skills which can be used for manufacturing, while most tailoring businesses today are basically service businesses producing on order only and with material supplied by the customer. In the sample, Textiles had the highest share of microenterprises, and many were operated by women as a side business along side formal employment of the owner. If they have the drive to go into manufacturing and diversify their production programme such as adding home textiles and toys, there is scope for developing this sector.

Agro-Businesses has already received a lot of promotion in the recent past, but there is potential in developing other businesses than poultry farms. Trade has the disadvantage of requiring high cash investments and creating little employment. An explicit promotion is therefore not recommended.

Food & Beverages is the sector with the highest share of survival oriented businesses due to the low entry cost. However there are also some bigger manufacturing businesses in that sector, and given the high prices of imported and even locally manufactured food products in Malawi there is scope for further expansion in substituting imports such as fruit juices, cheese, sausages.

The "Other" Sector has the highest employment impact, and besides that includes more manufacturing activities than the other sectors, such as furniture production, ceramics, soap making, brick and tiles production.

As evident from the benchmark data base, most businesswomen are engaged in Textiles, Services and Trade, and only few in Manufacturing. With the intention to open the door for women to industrial activities, training programmes should give preference to women in Manufacturing.

5. Support for Women in Medium-Scale Businesses

Support programmes for medium-scale businesses must in general be much more tailored to the requirements of the individual business than the programmes for the other groups. Much of the assistance will be in the form of individual consultancy.

Given the small number of medium-scale businesswomen and their educational and social background, these women can well be integrated in regular programmes of support institutions in the small- and medium-scale sector, which should seek a fair representation of both sexes.

Usually these women are better in identifying their problems and needs and also in soliciting support. However, also problems tend to get more complex with the size of the business. Women in this group are privileged compared to small-scale and microentrepreneurs but they are still small in absolute terms. For the advancement of women in society it is very important to have women represented in the business community, since they can be role models for others.

6. Aspects of Support Programmes for Rural Entrepreneurs

Women tend to go into production of goods and provision of services they use themselves, satisfying the needs of their own class. There is definitely a high social benefit from these enterprises satisfying the needs of the rural and low income population. However, these businesses do not induce a flow of resources to the backward areas. Due to the low purchasing power of the rural population who is at best partially integrated into the market economy, those businesses often cannot materialize economies of scale and therefore remain at their micro level.

The growth impact in the rural area would be greater if goods and services could be produced for a higher (urban) income class. This would lead to a flow of income and finally a flow of goods to the rural area. For such a strategy to succeed the following is required:

- a) Identification of products and services for a higher income segment of the economy or an outside market that can be provided with the resources, material and knowledge available in rural areas.
- b) Technical assistance to meet the taste and quality standards required.
- c) Assistance in the marketing of the products as described above.

7. New Business Development Programmes

New Business Development (NBDs) Programmes conducted under the BUSINESS ADVISORY SERVICES FOR WOMEN should select women with the best potential to become successful entrepreneurs in small- and medium-scale enterprises. The factors isolated from the survey data as correlating well with success should be considered. Special emphasis should be put on the employment experience and the skills which the woman can bring into the business. Any previous business experience has to undergo rigorous screening.

One form of NBD programmes should be combined with the promotion of non-traditional businesses and ensure that participants have access to a credit after completing the training.

Another strategy should promote vertical integration, meaning training women with existing businesses to start a new business which is related to the old one.

Yet another strategy of this type of programme could address women who are presently employed and willing to give up the job for starting their own business. In Ghana, such a programme is linked to an early retirement scheme by the government (The World Bank, 1989). While these groups belong to the relatively more privileged part of society, the benefits in terms of income generation and growth potential would be substantial for society.

8. What should be Different in Programmes for Female Entrepreneurs?

Many of the proposals for support to female entrepreneurs would also benefit male entrepreneurs. What is different then in female entrepreneurs other than having the opposite sex ?

i) Women possess less assets than men and are, consequently, more dependant on lending institutions than men. They are usually not heirs of family wealth. The husband is considered to be the owner of all household items, and if he dies, his family will come and collect furniture and other goods of value. Women usually don't earn an income from wage employment. Therefore it is difficult for them to generate savings which could be invested in a business. They are therefore mainly dependant on the husband (25% in the sample) and loans (22%) from the family or friends or lending institutions. Having no assets, no savings and no salary makes it difficult to obtain loans from lending institutions. Usually the husband is required to function as a guarantor for a loan given to his wife. Conditions of lending institutions should take that disadvantage into account and be more flexible in their approach to women. Banks should operate venture capital funds, which can be

given as small loans without collateral requirements to women.

ii) With the husband bringing in most of the capital invested in the business, or being guarantor for a loan, it is not surprising that he will exercise his influence on the business. Most businesses of married women should therefore be regarded as **family businesses rather than women's businesses**. Support schemes for female entrepreneurs should reflect that situation. **Course contents should cover the distribution of responsibilities in the business, and the husband should be included at some stage in a training**

iii) **Additional responsibilities of a woman limit the growth potential of her business**. The family and the business have competing demands on the time of the woman as well as on the income from the business. Other than male entrepreneurs, who (according to READI, 1989) spend in general mostly all their time in business, most women cannot devote all their time to the business. Given the frequent instability of marital relationships in Malawi (almost all single entrepreneurs have been married before), the woman is left to support a number of dependents as the husband withdraws the financial support. This often contributes to the depletion of working capital. Assistance should be given to female entrepreneurs in how to divide their resources between family and businesses, and how to protect the business as a source of future income for the family from depletion of working capital.

iv) **Traditional expectations on female behaviour and the concept of the role of women in society (see Hirschmann, 1984) does not encourage the qualities which are usually sought as characteristics of successful entrepreneurs, such as to be assertive and outgoing. Traditionally women are restricted to mix freely with men, a fact which also makes entry in the business sector difficult. Training should include achievement motivation and confidence building.**

9. What Should Not Be Done

From the side of female entrepreneurs it is sometimes demanded that the Government should identify a good product and reserve production rights exclusively for women. Given the history of protected markets in Malawi, it is not all that surprising to come up with such an idea. One could also use the infant industry argument to justify such a measure. However, since from experience, protected industries tend to have problems to become efficient at any stage, we do not favour this idea. Small- (and medium)-scale businesswomen should not try to get special privileges because they are women but they should be helped to be integrated in commerce and industry and learn the rules of the game in a market economy, e.g. accept the challenge of competition and the need to be innovative.

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6. NCWD

The National Commission on Women in Development was created in 1984 in response to the UNITED NATIONS Decade for Women (1976 - 1985). Its main mandate is to work towards the full integration of women in development, and to make concrete proposals on strategies which ensure women's effective participation in development. NCWD has specialized committees for properly carrying out its objectives and among these is a committee for Small- and Medium-Scale Enterprises and another one on women in employment. The Commission was involved in setting up the BASW project in DEMATT and is now a collaborating institution. Presently it has a role in setting up WWB (see below) and the BUSINESSWOMEN'S ASSOCIATION of Malawi.

7. WOMEN'S WORLD BANKING (WWB)

Preparations to start a Women's World Banking Affiliate in Malawi have started in 1987. A steering committee is headed by the producer of MULUNGUZI WINES in Zomba, Mrs. Nyandovie-Kerr. After collection of the required equity contribution of US-\$ 5,000, WWB will set up a loan guarantee-scheme with the National Bank of Malawi. WWB deposits will serve as a guarantee for loans to women who couldn't get a loan otherwise due to lack of collateral.

ANNEX 1

OTHER INSTITUTIONAL SUPPORT FOR WOMEN ENTREPRENEURS

1. SEDOM

The SMALL ENTERPRISE DEVELOPMENT ORGANIZATION OF MALAWI (SEDOM) was set up in 1982 to provide funding for projects with a development impact. This does normally not include farming, transport, and retail trade projects.

Loan amounts range from small amounts up to K 75,000. Usually an equity contribution is required from the loan applicant. In order to discourage further investments in already crowded sectors, such as tailoring and poultry, the requirements in terms of the equity contributions are quite high and strict. In tailoring for instance, the entrepreneur has to bring in the sewing-machine, while SEDOM is willing to finance K 750 per machine only for working capital.

While this measure is justified from the point of view that SEDOM wants to diversify its portfolio, it hits exactly those sectors where there is a concentration of women, while they are not yet benefitting from diversification measures. With the opening of field-offices in rural areas, SEDOM is now better accessible for the rural entrepreneur. The appraisal process in SEDOM tends to be lengthy, which discourages many entrepreneurs.

Data compiled by SEDOM on 31 August 1990 on their current portfolio show that the 682 women who received a loan from SEDOM have a share of 29% in the number of loan recipients and of 17.2% in the amounts invested. The average amount of a loan given to a woman is K 3593.18, while the average amount given to a man is almost double as high with K 6999.16. The jobs created in the businesses of female loan recipients add up to 2485 or 15.75% of the total jobs in businesses funded under the current SEDOM loan portfolio.

The share of women in the total loan amount and the share in the total jobs created compared to the share in SEDOM clients is a clear indication that at least those female owned businesses that receive funding from SEDOM are much smaller (about half) in size compared to those owned by men.

One explanation - but it doesn't account for the total difference - is that women loan recipients are heavily concentrated in a few traditional types of businesses. Roughly 42% of SEDOM's female clients are in clothing and tailoring. If we look at this sub-sector only, we find that the average amount of a loan given to a woman is K 2138.3, while the average amount of the loan given to a man is K 3375.95.

However, the conclusion that men are favored by the organization in the allocation of loans does not hold if one considers employment as well. A business owned by a woman employs 2.8 people on average compared to 5.9 in a male owned business in clothing and tailoring. The average loan amount per employee is therefore K 770.66 for a female client and K 568.56 for a male client. The fact that women funded by SEDOM receive a higher loan per person employed in their business leaves two possibilities for interpretation: Either women owned businesses use a slightly more capital-intensive technique than men owned businesses, or they are more dependant on loan-financing than men. If one takes into account that women have less access to other monetary sources, e.g. income from wage employment, the latter possibility makes much more sense.

2. INDEFUND

Project appraisal of INDEFUND focusses on the economic viability of the project. Furthermore the applicant is required to make a minimum contribution to the project of 15%.

INDEFUND started operating in 1980 and gives loans between K 30,000 and K 210,000 and over. The existing portfolio (as of October 1990) covers more than 100 loan recipients, but only 9 of them are women, which brings share to well below 10% of total clients. The loan amounts approved for women range from K 40,000 to K 115,400. One of the women had two loans with a total of K 152,200. Out of the 9, 3 are in wholesale, 2 in hotel/motel, 1 in commercial farming and only three in manufacturing. The manufacturing businesses are a bakery, an ice-cream production and a ceramic factory. In the case of female clients the average amount of a loan approved was K 42,835.22, while it was K 72,146.55 on average for the total portfolio. Loans given to women account for only 5.39% of the total portfolio approved.

3. MEDI

The Malawian Entrepreneurs Development Institute (MEDI), started operations in 1981. It provides 4-10 months on-campus training courses in a) metal work b) construction c) electrical engineering and d) automotive engineering

The number of participants admitted per year is below 100, which normally would be required to have a minimum educational level of JC. Prior to September 1989 the participants received a loan from MEDI upon successful completion of their course, but now the loan programme has been handed over to SEDOM. In 1988 MEDI had the first two women participants, one in construction (roof-sheeting) and one

in electrical. In 1989 one woman completed an on-campus course in electrical. Those three are operating their own businesses as contractors now. Presently, three women are enrolled in electrical out of a total of 50 students at MEDI.

Since 1987 MEDI has also been conducting 3-week off-campus training courses in Lilongwe, Blantyre and Mzuzu with class sizes between 36 and 40 participants who have to pay a token-fee of K 75. An additional course of this kind was held in 1987 for 7 women operating a maize mill upon special request of the GTZ project for women in rural growth centers. One woman participated in a course in Lilongwe in 1987, while there was no female participant in 1988. In 1989 5 women received MEDI off-campus training in Blantyre, while altogether 16 women attended courses in Lilongwe (11) and Blantyre (5) in 1990.

4. MUSCCO

The Malawi Union of Savings and Credit Cooperatives (MUSCCO) was formed in 1980. Groups of at least 10 people can form a credit union if they fulfil certain requirements. They need to register with MTIT. In order to become a member one has to apply to the board of Directors which will assess each person individually. Presently there are about 16,000 registered members. There are no women's-only-groups, but women participate in mixed credit-groups. As the lack of regular income and the responsibilities towards the family make it difficult for many women to achieve the requirement of regular savings in these clubs, especially for women who live in rural areas and those who are heading their house-holds, women are grossly underrepresented, but no specified data is available. Out of the 18 business-loans of a total value of K 140,002.18 distributed to MUSCCO-members in the first three quarters of 1990 none went to a woman.

5. MUDZI Fund

Malawi MUDZI Fund is based on the Grameen Bank Model and gives unsecured loans up to an amount of K 500. Its pilot phase has been launched in two areas (Mangochi and Chiradzulu) in 1990. The project is targeting the very poor in rural areas, who do not have access to other forms of credit. The system works on the basis of small single sex saving clubs. It is hoped that a lot of "typical" Malawian businesswomen will take advantage of the scheme.

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ANNEX 2

Respondents by Type of Business

Sectoral Classification

The sectoral classification was taken over from the Benchmark Data Base.

The following businesses were actually interviewed:

Agro-Businesses

Poultry (27)
Piggery (2)
Farming (5)
Timber Growing/Selling (1)
Mushroom Cultivation (1)

Food & Beverages

Bakeries (8)
Confectionary (Cakes, Zitumbuwa, Mandasi, Samooza) (15)
Butchery (2)
Beer Brewing (1)
Chutney Production (1)
Cooking Oil/Oil expelling (2)
Juices (1)
Salt Making (1)
Cassava/Potato Cooking (2)
Maize/Groundnuts processing (4)

Services

Restaurants/Take away (29)
Tea room (2)
Resthouse (1)
Hair Saloons (2)
Maize Mills (2)
Traditional Doctor (1)
Secretarial Centre (1)

Textiles

Tailoring (26)
Knitting (11)
Handicrafts (4)
Mat Making (3)

Trade

Bottlestore (2)
Bottlestore & Grocery (4)
Grocery (17)
Wholesale (2)
Store (3)
Second Hand Cloths (2)
Produce/Timber Selling (2)
Curious (1)
Other Trade (2)

Other

Brick Making (4)
Carpentry/Furniture (3)
Ceramics/Mbaula/ Concret & Ceramics (4)
Pottery (4)
Stone Quarrying (8)
Soap Making (2)
Tinsmiths (3)
Tiles/Roofing Tiles Production (2)
River Sand Deliveries (1)
Stationary (2)

**SURVEY of MALAYSIAN BUSINESSWOMEN
1990**

DEPART: Development of Malaysian Industries Trust
 UNIDO United Nations Industrial Dev Programme
 UNDP United Nations Development Programme

CASE NUMBER

CONTACT DETAIL

CONFIDENTIAL

The details listed below have been compiled by the Office. In most cases there will be,

- 4. the name of the business-woman to contact
- 1. the name and / or nature of the business

YOU, a SUPERVISOR,

MUST VISIT the business / woman listed

and **CONFIRM** 1) that the woman IS EITHER the OWNER or a MAJOR-PARTNER in the business.

AND 2) that she TAKES PART IN THE DAY-TO-DAY RUNNING of it.

In the unlikely case that the woman listed does not satisfy BOTH these conditions, you should respectfully ask **WHEN** you can find a person who does, **FIND** her, and **CONNECT** the details in the space on the right.

Having made a **SUCCESSFUL CONTACT**, you should ask the few questions on the next page and then **ARRANGE TWO TIMES** that would suit for the full interview.

Name of SUPERVISOR assigned :

SUPERVISOR NUMBER

SUITABLE TIMES FOR FULL INTERVIEW

DAY and DATE	MORNING		AFTERNOON		EVENING
	early	late	early	late	
11					
12					
13					

Name of ENUMERATOR assigned :

ENUMERATOR NUMBER

OFFICE DETAILS

BUSINESS-WOMAN

BUSINESS-NAME

ADDRESS place

Village / Town

District

SUPERVISOR'S CORRECTIONS

.....

.....

.....

.....

.....

OFFICE USE ONLY BELOW

INSTRUCTIONS FOR ENUMERATOR

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.....

.....

T. tiyani tivonjezerepo pang'ono...

1 Kodi inu muli ndi mabizinesi angati ananukapena othandizena ndi anzenu ?

2 Mabizinesivo ngati ?

3 Kodi mabizinesivo ali kuti ?

LEAD Kapatuke bizinesi yanuyi...

4 Kodi muli pa ntchito ?

5 Kanga mungvirapo ntchito ?

6 Kodi muli ndi udindo wina ulivonse wanga kutchalitshi kapena kwina ?

7 Talongosolani.

8 Kanga funakhalansavopo abungwa lofuna kupeza ndalama ?

9 Kodi bizinesiyo, unayendetza nokha basi ?
(Savavengerapo okugwirirani ntchito)

LEAD Nthawi yowe wokufunsani vabvera kva inu

10 Kodi avanabizinesi avanenava ndi iti yowe mungakonde kuti tiyikaabe ?

11 Kodi gavo lalikulu la ndalama zothandizira banja lanu zimachokera akizinesinu ?

12 Kodi bizinesi imeneyi njenuyenu ?

13 Kodi anthu angati owwe ali ndi gavo m'bizinesiyo ?

14 Kungandiuze mwachisvekere zowe bizinesi yanu imachita ?

byang'anira leabani zofunika

Zikere kwambiri. Izi zowe ndinali nazo pakali pano, koma ngati nkotheke mandidziwitsa nthawi yowe wokufunsani athu angathe kubweranso kva inu kudzacheza nanu.

1 Kodi muli na mabizinesi ghalinga ?
Kodi mabizinesi ghalinga agho muli pa chisagha na wanyinu ?

2 Ka bizinesi agha nga mtundu uli ?

3 Mabizinesi agha ali nkhu ?

LEAD Kodi umu muli na bizinesi iyi ...

4 Ka kukugwira ntchito yapavezi ?

5 Ka muli kugvirapo ntchito ya pavezi ?

6 Munasaudindo pasuzi panji boma linu ?

7 Tiphalireni ?

8 Kodi mukha na mabizinesi inyake pasbere wodeyashir iyi ?

9 Kodi bizinesi iyi mukwendeska wvekha ?

Kodi para bafumbi bithu biza kuzakadumbikana nawe.

10 Mabizinesi ngani agho mungakhusa kuti kudumbikane nawo ?

11 Ka bizinesi yinu ndiyo mukusangirapo nderere zinandi za sunyumba wvinu ?

12 Kodi bizinesi iyo mukukhumba kudumbikana nawo njinu na yinu ?

13 Fara yayi, abalinga banyake avo muli nawo pasiza ?

14 Kungavonga para kukugwirira pangosolera pachoko vaka na ivyo au kuti bizinesi iyo.

Tavonga chosene kwakuyana na sono, kveni mungavonga chosene pere sunganiphalira nyengo iyo wifushi withu wangiza kuzakadumba nawe. Yewe.

SURVEY of MALAWIAN BUSINESSWOMEN
1970

DEMAT

Development of Malawian
Traders Trust

UNIDO
United Nations
Industrial Dev
Programme

UNDP
United Nations
Development
Programme

CASE NUMBER

[]

Name of SUPERVISOR assigned :

.....

SUPERVISOR NUMBER

[]

Name of ENUMERATOR assigned :

.....

ENUMERATOR NUMBER

[]

MAIN QUESTIONNAIRE

CONFIDENTIAL

----- INSTRUCTIONS FOR ENUMERATOR -----

1. READ ALL the notes that your Supervisor has made BEFORE you start the interview.
2. In the case where the business-woman has more than one business, your Supervisor will have already decided, with the business-woman, which one you are going to discuss ...

MAKE SURE THAT BOTH YOU AND THE BUSINESS-WOMAN KNOW WHICH BUSINESS YOU ARE GOING TO DISCUSS !
3. WRITE DOWN the answers she gives as you proceed. DO NOT RELY ON YOUR MEMORY - IT WILL FAIL YOU !
4. Always CIRCLE responses, unless told otherwise.
5. In OPEN-QUESTIONS, write what she says, and do so immediately. AVOID SUGGESTING POSSIBLE ANSWERS.
6. DO NOT GUESS ANY of the answers for the interviewee.

if she says "don't know"
or cannot answer, WRITE
7. You should ALWAYS BE EARLY for the interview.
If the business-woman is late, or is interrupted,
- KEEP CALM , BE PATIENT !
8. If you have ANY PROBLEMS, TELL YOUR SUPERVISOR ...

----- ENUMERATOR : COPY DETAILS BELOW -----

BUSINESS-WOMAN

BUSINESS-NAME

ADDRESS place

Village / Town

District

DATE TODAY _____ | | 1970

----- TIMING -----

STARTED _____ | _____ AM / PM
hour minute

FINISHED _____ | _____ AM / PM

- | | | | |
|----|--|----|--|
| 1 | Kodi biznesi yanu ndi ya anthu angati kuphatikizapo inuyo ? | 1 | Kasi biznesi iyi nja banthu balinga kusazgapo imwe ? |
| 2 | Kodi inu mumagwira ntchito ya biznesiyi miyezi yonse, Januvale mpaka disembala ? | 2 | Kasi mukugwira mvekha mubizinesi iyi mwezi yose ? |
| 2a | Nanga mumagwira miyezi iti ? | 2a | Para yayi, ndi mwezi uli iyo mukugwira ? |
| 3 | Ndinthawi yayitali bwanji imene mukhala pa biznesi yanu ino ? | 3 | Ka nyengo iyo mukugwira pa biznesi yinu njinandi uli ? |
| 4 | Kodi inuyo mudayamba liti kuyendetse biznesiyi? | 4 | Kasi imwe mukamba pauli kuyendesya biznesi iyi ? |
| 5 | Kodi buzinesiyi inali itangoyamba kumene mmene mumayamba ? | 5 | Kasi mukachita kwambiska ndimwe panji yakuvapo kale ? |
| 6 | Ndani adayambitsa buzinesi imeneyi ? | 6 | Para yayi mbanjani avo bakamba ? |
| 6a | Liti ? | 6a | Yikamba pa uli ? Chaka |
| 7 | Vuto lanu lalikulu linali liti mmene inuyo mumayamba kuyendetse biznesi ? | 7 | para enya,
Para pakawa unonono pakamba biznesi, ukaba wa mtundu uli ? |
| 8 | Kodi ndi ndalama zingatizimene mudayambira nazo biznesiyi ? | 8 | Mukamba na ndalama ziringa ? |
| 9 | Ndalama zoyambira nazo buzinesiyi mudazipeza kuti kapena wanjira yotani ? | 9 | Ndalama izo mukambira zikafuma nkhu ni ? |
| 10 | Ndindalama zingatizimene inuyo mudagviritsa ntchito poyamba ? | 10 | Imwe mwaveneko mukavikamo ziringa ndalama zakvambira ? |
| 11 | Njalama zenuzo mudazipata bwanji kuti muyambire biznesiyi ? | 11 | Ndalama izo mukambira zikafuma nkhu ni ? |
| 12 | Kodi udindo wanu weniveni pa biznesiyi ndi chiyani ? | 12 | Ntchito yinu imwe sono mubizinesi umu nja mtundu uli ? |
| 13 | Kodi mudafunsa malangizo otani musansyambe biznesiyi ? | 13 | Chikabapo chilongozgo icho mukapokerapo pambere mundambe biznesi iyi ? |

- 14 Kodi muli ndi chigavo chachikulu motani m'bizinesi? Chochepera pa theka, theka chabe, kapena chopitirira theka.
- 14 Ka imve ndarawa izo muli kuvikamo mu bizinesi umu ziringa? Zakuchepera pa hafu panyakhe zikujumhirapo?
- 15 Kodi inu mumagwira ntchito ya bizinesi miyezi yonse, Januwale mpaka disemala?
- 15 Kasi mukugwira mvekha mubizinesi iyi mvezi yose?
- 15a Nanga mumagwira miyezi iti?
- 15a Para yayi, ndi mvezi uli iyo mukugwira?
- 16 Kodi pa bizinesi panu pano mumakhalapo nthavi yayitali motani? Kodi ndi yochepera theka, ndi theka kapena kupitirira, ndi nthavi zonse.
- 16 Ka nyengo iyo mukugwira pa bizinesi yinu njinandi uli?
- 17 Kodi ndi angati anzanu a bizinesi yanuyi amene amagwira ntchito pano koposa theka la nthavi yawo?
- 17 Wanyinu avo muli nawo mubizinesi umu, nyengo iyo bakugwira mubizinesi umu njinandi uli?
- 18 Kodi inuyo mudayamba liti kuyendetse bizinesi?
- 18 Kasi imve mukamba pauli kuyendesya bizinesi?
- 19 Kodi bizinesi inali itangoyamba kumene mwene mumayamba?
- 19 Kasi mukachita kvambiska ndimve panji yakuvapo kale?
- 20 Ndani adayambitsa bizinesi imeneyi?
- 20 Para yayi mbanjani avo bakamba?
- 20a Liti?
- 20a Yikamba pa uli? Chaka
- 21 Vuto lanu lalikulu linali liti mwene inuyo mudayamba kuyendetse bizinesi?
- 21 para enya, Para pakawa unonono pakwamba bizinesi, ukaba wa mtundu uli?
- 22 Kodi ndi ndalama zingati zimene mudayamba nazo bizinesi yanuyi?
- 22 Ka ndarawa zakwambira bizinesi zikaba ziringa?
- 23 Nanga ndalama zambiri zidachoka kuti zoyambira nazo bizinesi?
- 23 Ka ndarawa zakwambira izo zikafuma khuni?
- 24 Ndindalama zingati zimene zidachoka m'dzanja mwanumu zoyambira nazo bizinesi?
- 24 Imve mukavikamo ziringa ndarawa pakwambira bizinesi iyi?
- 25 Nanga ndalama zimenezo mudazipeza kuti kvenikveni?
- 25 Ndarawa izo makavikamo imve zikafuma nkhuhi?
- 26 Kodi udindo wanu veniveni pa bizinesi ndi chiyani?
- 26 Ntchito yinu sono mu bizinesi umu nja mtundu uli?
- 27 Tatiuzani malangizo amene mudavafuna musanayambe bizinesi?
- 27 Para chilongozgo chili chose chikawapo mundayambe bizinesi, chikawanga cha mtundu uli?

- 28 Kodi inu nzeruyoyamba bizinesi yamtundu uvu mudaitenga kuti ?
- 28 Ka nchifukwa uli icho mukambira bizinesi iyi, panyake nchifukwa uli icho mukasazgirana bizinesi iyi chomene ?
- 29 Kodi bizinesi yanuyi imadziwika ndi dzina lanji ?
- 29 Ka zina la bizinesi iyi liripo ? Tiphaliyani.
- 30 Kodi dzina limenelo limaphatikizanso ndi mayina a mwini bizinesiyi ?
- 30 Ka zina la bizinesi ilo, likulongola chisazga cha mose iawe muli mu bizinesi umo ?
- 31 Kodi dzina la bizinesi yanuyi mudakalembetsa kuboma ?
- 31 Kasi bizinesi iyi yiri kulembeseka ku boma ?
- 32 Kodi malo a bizinesi yanu ndi ya makolo anu mumalipira ndi amunthu aliyense amene angafune kuchitapo bizinesi ?
- 32 Kasi malo agho pali bizinesi ghali mu charo ckakvinu, charo chafumu yinu panyake muli kuchita mu charo cha lisi ?
- 33 Kodi malo ano inuyo mumalipira ?
- 33 Ka malo gha bizinesi agha nginu na ghinu panyakhe mukuchita kupereka rendi ?
- LEAD Talinganizani umo bizinesi yanu inaliri poyamba.
- LEAD Wonani umo bizinesi yinuyiliri sono na umo yikambira pa chaka chakvamba chira.
- 34 Kodi bizinesi yanu yavonjezeka kapena yatsika kuposa poyamba pena siyinasinthe
- 34 Ka bizinesi sono yakvera panyake yakhirako ?
- 34a Ngati yavonjezeka, kodi yavonjezeka kaviri ? Ngati yatsika, kodi yatsika ndi theka ?
- 34a Kasi yababana kaviri, Panyake yiri hafu?
- LEAD Talinganizani anthu antchito tsopano ndi amene mudali navo poyamba.
- LEAD Wonani unandi va banchito avo muli navo sono pa avo mukava navo apo mukambiranga.
- 35 Kodi antchito achulukirapo, acheperapo kapena nambala siyinasinthe ?
- 35 Kasi nambara yakvera ya banchito, panyakhe yakhirako ?
- 35a Kodi avonjezekerapo kaviri? Ngati achepera, achepa ndi theka ?
- 35a Yababana kaviri ?

LEAD Chiyambire kuyendetse bizinesi yanuyi	LEAD Uwo muri kwambira bizinesi iyi,
36 Kodi inu eni ake waphunzira luso latsopano lopambana kale ?	36 Inwe wabeneke muli kusambirapo uwisili walero wakapangiro ka vinthu ?
37 Nanga antchito anu kodi aphanzira luso latsopano ?	37 Panyake ba ntchito bali kusambirapo uwisili walero ?
38 Nanga inuyo walemba antchito atsopano aluso oposa antchito anu akale ?	38 Muli kulembapo bantchito avo balina uwisili uwemiko ?
39 Kodi wvagula zipangizo zabwino zatsopano zoposa zakale ?	39 Muli kugulapo vyakugviriskira na kupangira vinthu vya sono ?
40 Kodi mukuwona kuti muli ndi malo abwino atsopano kuposa akale ?	40 Ka malo gha bizinesi ghinu, ngawemiko sono kujumpha pakwambira ?
41 Kodi wvakometse zimene mumapanga kapena ntchito yanu kuposa kale ?	41 Ka vinthu ivyo mukupanga, panyake wovwiri uwo mukapereka nguwemiko sono kujumpha pakwambira ?
42 Kodi muli ndi bukhu lowe mulembano zonse za bizinesi yanu ?	42 Ka ndondomeko yakendeskeru ka bizinesi, mukulemba m' buku ?
43 Kodi mumaverengera padera zochitika m' bizinesi yanuyi ?	43 Kasi ndondomeko yakendeskeru ka bizinesi iyi mukulemba na kusunga padera ?
44 Mungatiuze chifukwa chake ?	44 Kasi nchifukwa uli icho mukulekera kulemba ndondomeko yakendeskeru bizinesi yinu ?
45 Kodi ndimiyezi iti pamene bizinesi yanu idayenda bwino koposa chaka chino ? (Tiuzeni miyezi yake)	45 ka chaka ichi chajumpha nimiryezi uli apo bizinesi yikawvenderani makora ?
46 Nanga ndi miyezi iti pamene bizinesi yanu idayende bwino koposa chaka chino ? (Tatiuzani miyezi yake)	46 Pachaka ichi chajumpha ni miyezi uli apo bizinesi yikawa nge yanjirako pasi chomene ?
47 Mudapata ndalama zingatid pa mwezi umene bizinesi idayenda bwino koposa ?	47 Mu mwezi uwo bizinesi yikenda makora chomene mukapanga ziringa ndarama ?
48 Mudapata ndalama zingatid zokha pamwezi umene bizinesi idayende bwino ?	48 Mu mwezi uwo bizinesi yikawa nge yenda vivi makora yayi mukapanga ziringa ndarama ?
49 Mudapata ndalama zingatid pa mwezi umene bizinesi idayenda monga wamasiku onse ?	49 Nge mukendeskeru kanyengo zose ka bizinesi, mukupanga ziringa ndarama ?
50 Chifukwa chiyani mumapeza ndalama zochulukira kapena zochepa miyezi ina ?	50 Ka nchifukwa uli icho mukutondekera kupanga ndarama wakuyana mwezi yose ?

LEAD Kodi mumalandira ndalama m'bizinesi yanuyi zochokera ku

51 lendi ya nyumba yanu ?

52 kva anthu olingeza malonda pa makhosa a nyumba yanuyi ?

53 pamene anthu ena amadza ndi antchito awo kuti inuyo muvaphunzitse bizinesi yanuyi

LEAD Kodi mumalipira ndalama zingati za lendi ya

54 malo anu ano ?

55 nyumba yochitiramo bizinesi ?

56 Makina ndi zipangizo zogwirira ntchito ?

57 Kodi katundu wofunika kwambiri ndi uti amene bizinesi yanuyi imapanga ?

58 Kodi katundu wanuyi mumatumiza kunja mukatha kupanga ?

59 Mumatumiza wa ndalama zingati ? pa mvezi pa chaka

60 Kodi mukaverengera katundu osagulitsa amene mukusunga mudzamugulitsa ndalama zingati ?

61 Kodi padzapita nthawi yotani kuti mugulitse katundu wanu yenseyo ?

62 Kodi mumalengezetsa bizinesi yanuyi ?

62a Mumalengezetsa bwanji ?

LEAD Ka ziripo ndarama izo bizinesi iyi yikupanga ?

51 Kufuma panyake ku rendi iyo mukuchitiska kufuma ku nyumba zinyake izi ziripo pa malo apa ?

52 Panyake ziripo ndarama izo mukupanga kufuma ku kusaska malonda, kuti wamabizinesi valembenge pa viliba ?

53 Panyake ziripo ndarama izo mukupanga kufuma ku awo vakusambira umisili wa kapangiro ka vinthu pa bizinesi yinu apa ?

54 Kasi lendi iyo mukupereka ku charo icho mukuchitapo bizinesi, mukupereka ziringa pa sabata, panvezi, pachaka.

55 Lendi ya nyumba za bizinesi mukupereka ziringa pasabata panvezi pachaka.

56 Lendi ya visulo ivyo mukugwiriska nchito, mukupereka ziringa pa sabata, pa mvezi, pa chaka.

57 Pa vinthu, vyapachanya ivyo mukupanga mubizinesi iyi, vinthu ivi ni vi ?

58 Ka vinthu ivyo mukupanga mukuviguliska kuwalo kwa Malawi ?

59 Ka vinthu ivyo vingakwana ndarama ziringa pa mvezi ?

60 katundu yose uyu mukuguliska sono, mukughanaghana kuti ndarama zake zose zingakwana ziringa ?

61 Mukugomezga kuti patorengwe nyengo uli kuti katundu yose uyu wa guliskike ? Mazuba, masabata, mvezi.

62 Kasi bizinesi iyi mukuchemerera ?

62a Mukuchemerera uli ?

- | | | | |
|--|---|----|---|
| 63 | Tatiuzani katundu wofunika koposa amene musayenera kugula ? | 63 | Pavinthu mukugura ivyo mukuguliska, vinthu ivi ni vi ? |
| 64 | Kodi mumakagula kuti kapena kwayani ? | 64 | Vinthu ivi mukuvigura nkhuhi ? |
| 65 | Kodi katundu votereyu ndi vopangidwa m'Malawi momuno ? | 65 | Ka mukuchita kuvoda vinthu ive ? |
| 66 | Kodi katundu vopangira zinthu zanu ngvandalama zingatid amene mukusunga inuyo | 66 | Vyakupangira ivyo mukuguliska mukughanaghana kuti ndarama zake zose zingakwana ziringa sono? |
| 67 | Muganiza kuti papita nthawi yotani kuti mumalize kugulitsa katundu wanuyu ? | 67 | Mukugomezga kuti vitorengeni nyengo uli kuti vimale? mazuba, masabata, myezi. |
| 68 | Mubizinesi, kodi mumalipira ndalama nthawi zonse mukafuna kugula zinthu zabizinesi ? (Omati zipangizo) | 68 | Pa vinthu vyose mukugura pa bizinesi iyi, kasi nyengo zose mukulipira kashi ? |
| 69 | Manga mumalipiranso mwanjira yotani /mumalipiranso bwanji ? | 69 | Para yayi, mukulipira uli ? |
| 70 | Kodi okugulanivo amapereka ndalama nthawi zonse akafuna kugula zinthu ? | 70 | Kasi awo wakumugulani wakupereka kashi nyengo zonse ? |
| 71 | Manga awagulanivo mwanjira yotani /kulipiranso bwanji ? | 71 | Para yayi wakulipira wuli ? |
| 72 | Kodi okugulanivo, ali ndi ndalama zanu zangongole zokwana zingatid palero ? | 72 | Kasi awo bakumugulani valinamve ndarama ziringa palero ? |
| LEAD Muganizire za zinthu zanu za bizinesi zonse monga nyumba ndi zipangizo | | | |
| 73 | Kodi mukadafuna kugula zipangizo zonse za bizinesi yanuyi pamodzi ndi makina ndi nyumba zogvirira ntchito, zonse muli nazozid, mukadamvaza ndalama zingatid ? | 73 | ka para tingeti tiyerezgere kuti mukugura vinthu ivyi nge ni nyumba za bizinesi, vyakugwiriskira ntchito vyose na mashini. ivyo viri mu bizinesi umu sono, kufumiskapo ivyo mwapanga, mukugomezga ku vyose vingakwana ndarama ziringa ? |
| 74 | Kodi mumakonzeratu zinthu za malonda ndi chikhulupiriro choti anthu akabvera agula ? | 74 | Kasi mukupangirathu vinthu mukughanaghana kuti vigulikengr ? |

- LEAD** Pamene mukonza mtengo wa katundu wanu, kodi mwasaganizira
- LEAD** Para mukughanghana za kuvika mitengo pa vinthu ivyo mukuguliska
- 75 ndalama zimene okugulani angathe kulipira katundu amene afuna kugulayo ?
- 75 Ka para mukuvika mitenga ya vinthu, Mukughanaghanapo za ndarama iza wanthu vangalipira ?
- 76 ndalama zonse zimene mvaononga pogula ndi kunyamula katunduyo ?
- 76 Za ndarama zose izo mwalipira kuti vinthu vipangike ?
- 77 malamulo a boma pa mitengo yoyenera kugulitsira katundu wanu ?
- 77 Za malango gha Boma ?
- 78 mtengo umene anzanu a bizinesi akonza /akugulitsira ?
- 78 Panyakhe za umo mabizinesi ghanyake ghakuvikira mitengo ?
- 79 Mganiza kuti chofunika koposa cha zinthu zinayizi ndi chiti pokonza mitengo yanu ?
- 79 Ka pa vyose ivi ichi nchakuzirwa pakuvika mitengo ni nchini ?
- LEAD** Taganizani za anthu onse amene amagvira ntchito mubizinesi
- LEAD** ghanaghanani za wanthu vonse avo vakugwira ntchito pano ...
- 80 Kodi munali ndi antchito amuna angati mvezi vathavu ?
- 80 Pa mvezi uvu wawara, vanchito vanalume mukava navo valinga ?
- 81 Kodi munali ndi antchito akazi angati mvezi vathavu ?
- 81 Pa mvezi unu wawara, banchito banakazi mukava navo valinga ?
- LEAD** Ndi angati amene anali
- LEAD** Mbalinga avo wakava:
- 82 antchito anu anthawi zonse ?
- 82 Wakale na kale ?
- 83 antchito aganyu chabe ?
- 83 Wakulembeka ganyu mvezi veneuvo ?
- 84 anansi anu enieni ?
- 84 Wabali wina ?
- 85 ovaphunzitsa ntchito yanuyi chabe ?
- 85 Wasambiri vanchito ?
- 86 odzivadi ntchito yavo, a luso ?
- 86 Wamanyi wa zinchito ?
- 87 Kodi mudalipira antchito anu onse ndalama zingatani panodzi mvezi vathavu ?
- 87 Ndarama izo mukalipira vanchito zikaba ziringa mvezi wawara ?
- 88 Kodi mudavapatsako antchito anu zinthu zina kupatuka ndalama mvezi vathavu ?
- 88 Ni ndarama ziringa izo mukukapereka pa mawo gha kugona na chakurya chambura kulipira cha vanchito wina ?
- 89 Zonse zinakwana ndalama zingatani ?
- 89 Zikava ndalama ziringa ?

- | | | | |
|-----|--|-----|---|
| 90 | Kodi mumagviritisa ntchito madzi m'bizinesi yanuyi ? | 90 | Kasi maji ghakukhumbika mukendeskeru ka bizinesi iyi ? |
| 91 | Mvezi vatha mudalipira ndalawa zingati za madzi ? | 91 | Mukaripira ndarawa ziringa za maji mvezi uvo wawara ? |
| 92 | Kodi bizinesi yanuyi imagviritisa ntchito magetsi ? | 92 | Para yayi, ka magesi ghakukhumbikwa pa kendeskeru ka bizinesi iyi ? |
| 93 | Kodi magetsi alipo ? | 93 | Magesi agho ghalipo ? |
| 94 | Kodi bizinesi yanuyi imafuna magetsi ? | 94 | Magesi agho ghakukhumbikwa ? |
| 95 | Mudalipira ndalawa zingati za magetsi mvezi vathawu ? | 95 | Mukaripira ndarawa ziringa kumagesi mvezi wawara uwo ? |
| 96 | Kodi muli ndi lanya yogviritisa ntchito yokhudza bizinesi yanuyi ? | 96 | Nanga thelefoni... ? |
| 97 | Kodi mumayenda pa chiyani mukakhala pa ulendo wokhuzana ndi bizinesi yanuyi ? | 97 | Ka para mulipaulendo wabizinesi yinu, mukwenda pa vichi ? |
| 98 | Kodi mumapita kwa makasitomala anu kukagulitsa zinthu za bizinesi yanu kapena ivovo amabvera kudzagula ? | 98 | Mubizinesi iyi,
Ndimwe mukuruta kwa makasitomala panyakhe |
| | | 98a | ivo vakviza kwa inu ? |
| 98b | Mva makasitomala anu, ndi angati omve amakhala malo ozungulira pano ? | 98b | Kasi vanthu avo vakumugurani vinthu vakukhala pa maro ghano ? |

- | | | | |
|-----|--|-----|---|
| 99 | Kodi inuyo mudachitapo maphunziro a kayendetsedwe ka bizinesi yanuyi ? | 99 | Kasi imwe muli kusambirapo masambiro gha kendeskero ka bizinesi iyi ? |
| 100 | Maphunziro ake anali mtundu wanji ? | 100 | Masambiro agho ghakawa gha mtundu wuli ? |
| 101 | Mudachitapo liti maphunziro ameneva (chaka) ? | 101 | Chaka ? ? |
| 102 | Mudachitapo kuti maphunziro ameneva (malo) ? | 102 | Mukasambira nkhu ? |
| 103 | Nthavi yayitali bwanji ? | 103 | Nyengo ? |
| 104 | Kodi muli ndi luso lokwanira loyendetsera bizinesi yanuyi ? | 104 | Muli nawo wakukwana umisili uwo ukukhumbikwa pa bizinesi iyi ? |
| 105 | Kodi pali luso lanji lenileni limene mukufuna inuyo ? | 105 | Ni umisili uli uwo mukuona kuti ngvakuverera m'manyuma, kuti ngvakukwana yayi ? |
| 106 | Kodi ndi anthu aluso lamtundu wanji amene amavuta kuvapeza ? | 106 | Nibamisili bamtundu uli awo mukusanga kuti muvalemba ntchito ? |

Kodi mudakhalapo kunja

- | | | | |
|------|---|------|--|
| 107 |kwa Boma lanu ? | 107 | Kasi mulikulutapo kuvaro kwa Boma ? |
| 107a | Munakhala nthavi yayitali bwanji ? (MIYEZI, ZAKA) | 107a | Vilimika viringa kuvaro ? |
| 108 |Chigavo chanu ? | 108 | Kasi mulikulutapo kuvaro kwa chigava chino ? |
| 108a | Munakhala nthavi yayitali bwanji ? (MIYEZI, ZAKA) | 108a | Vilimika viringa kuvaro ? |
| 109 |Malawi ? | 109 | Kasi mulikulutapo kuvaro kwa Malawi ? |
| 109a | Munakhala nthavi yayitali bwanji ? (MIYEZI, ZAKA) | 109a | Vilimika viringa kuvaro ? |
| 110 |Africa ? | 110 | Kasi mulikulutapo kuvaro kwa Afrika ? |
| 110a | Munakhala nthavi yayitali bwanji ? (MIYEZI, ZAKA) | 110a | Vilimika viringa kuvaro ? |

LEAD Zofufuzezi zikagwiritsidwa ntchito ndi
a DENATT

LEAD Mafumbo awa wafumira ku DENATT ...

111 Kodi munavapo za DENATT ?

111 Kasi muli kupulikapo za DENATT ?

112 Nanga mudavapo za SEDOM, INDEFUND,
Community Services, MUSCCO, ABA, Mudzi,
MEDI ?

112 Kasi muli kupulikapo za SEDOM,
INDEFUND, Community services, MUSSCO,
ABA, Mudzi, MEDI ?

113 Kodi munavapemphapo chithandizo ?

113 Kasi mulikuyovoyeskanapo nawo ?

114 Adekuthandizani motani ?

114 Muli kupokerapo nakugwiriskapo nchito
vovviri uwo vakupereka ?

130 Have you any outstanding loans on this business ? _____ NO _____

YES

Please think about the MOST RECENT LOAN STILL not paid in full

131 WHO gave you the loan ?

132 WHEN did you get it ? / 19 _____ month / year

133 WHAT did you SAY you WANTED THE LOAN FOR ?

134 WHY did you use that PARTICULAR SOURCE ?

135 HOW MUCH did you apply for ? Kwacha _____

136 WHAT SECURITY was required for that loan ?

137 HOW MUCH did you get ? Kwacha _____

138 WHEN is FINAL PAYMENT due ? / 19 _____ month / year

139 What is the RATE of INTEREST ? _____ % per MONTH per YEAR

140 What did you USE the loan FOR ?

141 Are you UP TO DATE with your REPAYMENTS ?

YES

NO

142 What are your REASONS ?

.....
.....
.....

Now, GO TO 146

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142

- 130 Kodi muli ndi ngongole zina zimene musanabveze m'bizinesi yanuyi ? 130 Muli na ngongole iyo mundavezge pa bizinesi iyi ?
- LEAD Ghanaghanipo za ngongole ya sonoko iyo mundavezge yose.
- 131 Ngongole imeneyo adakukongozani ndani ? 131 Mbanjani awo wakamupani loni iyo ?
- 132 Mudatenga ngongole imeneyo chaka chiti ? 132 Mukatola muchilimika uli ?
- 133 Mudati mukufuna kugwiritisa ntchito yanji ngongole inayo ? 133 Pakutola loni iyo, imwe mukati mugwiriskenge nchito uli ?
- 134 Chifukwa ninji mudakafunsa ngongoleyo kumalo amenevo csati kvina ? 134 Nchifukwa uli mukafumba loni uko mukatola ?
- 135 Mudafunsa ngongole ya ndalama zingati ? 135 Imwe mukafumba loni ya ndarama ziringa ?
- 136 Adati mupereke chiyani mudzapanda kubveza ngongoleyo ? 136 Mukalembeska vichi, pa usambazi uwo muli navo, kuti vamupani loni iyo ?
- 137 Adakupatsani ngongole ya ndalama zingati ? 137 Ivo wakamupani ziringa ?
- 138 Kodi mudzamaliza kubveza ngongoleyo chaka chiti ? 138 Ngongole ya usalilo mukavezgero ka loni, muvezgenge mu chilimika nchi ?
- 139 Nanga chiongoladzanja ndi ndalama zingati pamvezi/pachaka ? 139 Interesti yake ya loni iyo ni zilinga, pa mvezi, pa chilimika ?
- 140 Ngongole imeneyo mudayigwiritisa ntchito yanji ? 140 Imwe loni iyo mukagwiriskira nchito uli ?
- 141 Kodi mukutha kulipira pa nthawi yake ngongole imeneyo ? 141 Ka mkuwezga ngongole mundondomeko yake ?
- 142 Tatiuzani zifukwa zake ? 142 Para yayi, nchifukwa vichi ?

- 143 Kasi muli kukongolapo ndalama za
bizinesi iyi ?
- 144 Chifukwa chiyani ?
- 145 Kvandani ?
- 146 Kodi mudafunsapo chilolezo cha bizinesi
yanu ?
- 147 chinali chilolezo cha chiyani (chantchito
yanji) ?
- 148 Kodi adakupatsani chilolezocho ?
- 149 Adati zifukwa zake ndi ziti (nzinyani) ?
- 150 Padapita nthawi yotani sanakupatseni ?
- 151 Kodi nthawi imene munkadikira
chilolezocho panali zovuta zina pa
bizinesi ?
- 152 Zovuta zANJI ?
- 143 Kasi muli kukongolapo ndalama za
bizinesi iyi ?
- 144 Para yayi, uli ?
- 145 Mukakongola nkhu ?
- 146 Ka muli kufumbapo za msonkho wa bizinesi
panyake peremiti ya bizinesi ?
- LEAD Ghanaghanipo za ku manyuma....
- 147 Msonkho uwo panyake peremiti iyo yikawa
ya vichi ?
- 148 Wakumupani peremiti iyo ?
- 149 Para wakumupani yayi, tingakondwa para
mungatipharira vifukwa ivyo bakalekera
kumpani peremiti iyo ?
- 150 Mukati mwafumba za peremiti, pakajumpha
nyengo uli kuti mupokere zgoro ?
Pakajumpha masabata Panyake myezi
yiringa ?
- 151 Ka nyengo iyo mukalindizganga peremiti,
yakatimbanizga nauwo mungendeskerera
bizinesi ?
- 152 Para enya, yikatimbanizga mu thova uli ?

mukuona kuti ulipo mukendeshero ka
bizinesi iyi ?

- 154 Pali mavuto ena amene mukuwaona ?
- 155 Kodi nthawi zina mumaganiza zosiya kapena kugulitsa bizinesi yanuyi ?
- 156 Kodi vina atafuna kukulembani ntchito yokusangalalani kwina kwake mungavomere atakulonjezani malipiro a ndalama zingati pa mvezi ?
- 157 Kodi mumafuna kuti bizinesi yanuyi ikadakhala pa malo ena osati kuno ?
- 158 Bwanji nanga simukuchoka ?
- LEAD Kodi chaka chamawa muli ndi chikonzekero
- 159 cholemba antchito ena kuvonjezera amene muli navova ?
- 160 cholemba antchito odzivadi ntchito yavo bwinobwino, a luso ?
- 161 chogula zipangizo zina ?
- 162 kuyamba kupanga zina zogulitsa kapena kuvonjezera ntchito yanuyi ?
- 163 kukonzanso wokongoletsa zimene mukupangazi ndi kuvonjezera ntchito imene mukugvira ?
- 164 Pazonsezi ndichiti chimene chidzakuvutani koposa kuchiyesera ?
- 165 Ndi zipangizo zomwe muli nazo tsopano, Kodi mungathe kupanga zinthu zochuluka kuposera zomwe mumapanga tsopano ?
- 166 Mungafune kulemberapo antchito ena ?
- 166a Nanga mulemberapo antchito ena, mungapange zinthu zochuluka kuposa tsopano ?
- 167 Bwanji simukupanga zochuluka kuposera zomwe mumapanga tsopano ?
- 154 Ulipo unonono unyake ?
- 155 Ka mukughanaghana panyake zakuguliska panyake kuleka kuchita bizinesi ?
- 156 Para mungasanga nchito yivewi ya pa mvezi ni ndarama ziringa izo vangamupani pa sabata, pa mvezi, pa chilimika; zakuti zingakulekeskani bizinesi nakunjira ntchito iyo ?
- 157 Ka mukughanaghana kuti bizinesi iyi ntha yikaba pa maro ghanyake ?
- 158 Para enya, mukulekerachi kukayiwika pa maro ghanyake apo ?
- LEAD Ka pa chaka chikwiza ichi, mukunozgerapa za
- 159 Kulemberapo wanchito banyake ?
- 160 Kulemberapo wamisili wamanyi pa nchito ?
- 161 Kugulirapo vyakupangira vinyake vya vinyhu ivyo mukupanga ?
- 162 Kupangirapo vinthu vinyake vya sono panyake kupereka vovwiri unyake wasono ?
- 163 Kapangiro kavewiko ka vinthu ivyo mukupange, panyake kulutirizgapo vovwiri uwo mukupereka mu uweme wake ?
- 164 Icho mukuwona kuti chingawa chinonono kuti muchite ni nchini ?
- 165 Na vyakugvirira ntchito ivyo mulinavyo sono, mukughanaghana kuti mungapange vinthu vinandi kujumpha pasono ?
- 166 Mungakhumbirapo wantchito vanyakhe ?
- 166a Para mungava navantchito vanandi mungapanga vinthu vinandi ?
- 167 Nchifukwa wuli mukuleka kupanga vinthu vinandi sono ?

- | | |
|---|--|
| 168 Kodi muli ndi zaka zingati ? | 168 Kasi muli na virimika viringa ? |
| 169 Boma la kwanu ? | 169 Ka Boma la kwinu ni ndini ? |
| 170 Ndinu wokwativa kapena ayi ? | 170 Ka ndimwe wapamphara, vakutora, mbeta, wakatengwa ? |
| 171 Kodi amuna anu ali ndi mitala ? | 171 Ka banalumi winu mbamitala ? |
| 171a Kodi amakulimbikitsani pa bizinesi yanuyi ? | 171a Ka bafumu winu wakumukhomezgani zakulutizga bizinesi ? |
| 171b Kodi amakuletsani kupanga bizinesi ? | 171b Panyakhe wakumugongoveskani ? |
| 171c Nanga amakuthandizani pa bizinesi yanuyi ? | 171c Ka bafumu winu wakumuvvirani mu bizinesi iyi ? |
| 171d Amakuthandizani motani ? | 171d Wakumuvvirani uli ? |
| 171e Kodi amagwira ntchito yanji ? | 171e Ivo vkugwirwa nchito uli ? |
| 172 Kodi mudakwativapo ? | 172 Ka muli kutorapo, kutengwapo ? |
| 173 Kodi ndinu namfedwa, mudasudzulidwa, mudapatukana ? | 173 Ka ndimwe chokolo, bakusuzulika ? Panyakhe muli kapatukana pa nthengwa ? |
| 174 Kodi muli ndi ana ? | 174 Ka muli na bana ? |
| 175 Muli ndi ana angati ? | 175 Muli na bana balinga ? |
| 176 Ali ndi zaka zingati ? | 176 Phalani vyaka vya bana binu. |

- | | | | |
|-----|---|-----|--|
| 177 | Kodi mwa ana ameneva ndi angati amene munawasamala inuyo ? | 177 | Mbalinga mwa bana awa, awo mukubabovwira |
| 178 | Kodi alipo achinansi kupatula ana anuwa amene munawasamalanso ? | 178 | Padera pa bana binu, balipo awo mukubavovwira ? |
| 179 | Alipo angati amene munawasamala ndi kuvathandiza koma siana anu ? | 179 | Para zgoro ni enya, mbalinga banyake awo mukubavovwira ? |
| 180 | Kodi mudaphunzirapo sukulu ? | 180 | Ka muli kusambirapo sukulu ? |
| 181 | Kudalekeza kalasi yanji ? | 181 | Mukalekera mukalasi uli ? |
| 182 | Nanga muli ndi setifiketi yanji ya sukulu ? | 182 | Mukatora ma setifikiti uli ? |
| | PSLC ? | | PSLC ? |
| | JCE ? | | JCE ? |
| | NCE ? | | NCE ? |

Tchulani ena ngati alipo:

Setifiketi

diploma

Degree

Ena

Phalani masatifiketi ghake:

Setifiketi

Diploma

Degree

Ghanyake

May 1991
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BUSINESS ADVISORY SERVICES FOR WOMEN IN MALAWI
MLW/88/027/F/01/37
MALAWI

Technical Report *)

**Female Entrepreneurs in Malawi
and their Businesses**

Vol II : Appendix

Prepared for the Government of the Republic of Malawi
by the United Nations Industrial Development Organization
acting as executing agency for
the United Nations Development Programme

based on the work of Elisabeth Pape (Ms.)
UNIDO expert/economist

Backstopping Officer: V.Gregor (Ms.), Industrial Infrastructure
Branch

United Nations Industrial Development Organization
Vienna

*) This document has not been edited

DEMATT
BUSINESS ADVISORY SERVICES FOR WOMEN (MLW/88/027)

**Female Entrepreneurs in Malawi
and their Businesses**

Vol II: Appendix

May 1991

prepared by Elisabeth Pape (UNIDO expert)

I. Tables by Size of Business

DEMATT - Business Advisory Service for Women - Survey 1990

TABLES BY SIZE OF THE BUSINESS

Number of questionnaires: 225

Table 1.1 Distribution by Age

Age of Woman (years)	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
No answer	3	1	0	4	1.7	2.8	0.0	1.8
20-30	34	7	1	42	19.5	19.4	7.7	18.8
31-40	67	12	7	86	38.5	33.3	53.8	38.6
41-50	47	11	4	62	27.0	30.6	30.8	27.8
>50	23	5	1	29	13.2	13.9	7.7	13.0
Total	174	36	13	223	100	100	100	100

Table 1.2 Family Status

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Married	135	23	12	170	76.3	65.7	92.3	75.6
Of which monogamous	97	21	11	129	71.9	91.3	91.7	75.9
polygamous	38	2	1	41	28.1	8.7	8.3	24.1
Single	42	12	1	55	23.7	34.3	7.7	24.4
Of which separated	11	2	0	13	26.2	16.7	0.0	23.6
divorced	16	4	1	21	38.1	33.3	100.0	38.2
widowed	12	6	0	18	28.6	50.0	0.0	32.7
never married	2	0	0	2	4.8	0.0	0.0	3.6
missing	1	0	0	1	2.4	0.0	0.0	1.8
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.3 Number of Dependents

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Aver.
a) Support. children:								
0	19	3	1	23	11.4	8.6	7.7	10.7
1	18	1	0	19	10.8	2.9	0.0	8.8
2 - 3	31	11	8	50	18.6	31.4	61.5	23.3
4 - 6	73	16	2	91	43.7	45.7	15.4	42.3
7 - 9	23	4	1	28	13.8	11.4	7.7	13.0
10+	3	0	1	4	1.8	0.0	7.7	1.9
Total	167	35	13	215	100.0	100.0	100.0	100.0
b) Other dependents								
0	37	5	4	46	20.9	14.3	30.8	20.4
1	30	3	0	33	16.9	8.6	0.0	14.7
2 - 3	49	6	5	60	27.7	17.1	38.5	26.7
4 - 6	32	14	1	47	18.1	40.0	7.7	20.9
7 - 9	18	3	1	22	10.2	8.6	7.7	9.8
10+	11	4	2	17	6.2	11.4	15.4	7.6
Total	177	35	13	225	100.0	100.0	100.0	100.0
c) Total dependents								
0	4	0	1	5	2.3	0.0	7.7	2.2
1	4	2	0	6	2.3	5.7	0.0	2.7
2 - 3	27	3	3	33	15.3	8.6	23.1	14.7
4 - 6	50	7	3	60	28.2	20.0	23.1	26.7
7 - 9	56	7	4	67	31.6	20.0	30.8	29.8
10+	36	16	2	54	20.3	45.7	15.4	24.0
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.4 Educational Background

	MICRO	SSE	MSE	Total
Total no in group	177	35	13	225
Attended School in %	153 86.4%	32 91.4%	13 100.0%	198 88.0%
PSLC in %	100 56.5%	27 77.1%	12 92.3%	139 61.8%
JCE in %	52 29.4%	19 54.3%	10 76.9%	81 36.0%
MSCE in %	23 13.0%	10 28.6%	6 46.2%	39 17.3%

Table 1.5 Employment Status

Presently employed ?	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
No answer	4	1	0	5	2.3	2.9	0.0	2.2
Yes	31	10	1	42	17.5	28.6	7.7	18.7
No	142	24	12	178	80.2	68.6	92.3	79.1
Total	177	35	13	225	100	100	100	100
If not, prev. employd?	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
No answer	4	3	1	8	2.8	12.5	8.3	4.5
Yes	51	10	11	72	35.9	41.7	91.7	40.4
No	87	11	0	98	61.3	45.8	0.0	55.1
Total	142	24	12	178	100	100	100	100

Table 1.6 Social Background

Husband's Job	MICRO	SSE	MSE	Total	MICRO%	SSEX	MSEX	Average
Not married/no answer	43	13	1	57	24.3	37.1	7.7	25.3
Unempl/Retired	16	5	1	22	9.0	14.3	7.7	9.8
Farmer	19	1	0	20	10.7	2.9	0.0	8.9
Worker	20	0	1	21	11.3	0.0	7.7	9.3
Clerical	6	0	0	6	3.4	0.0	0.0	2.7
Public Sector	23	4	2	29	13.0	11.4	15.4	12.9
Professional, Priv.Sec	32	8	2	42	18.1	22.9	15.4	18.7
Businessman	16	4	6	26	9.0	11.4	46.2	11.6
Other	2	0	0	2	1.1	0.0	0.0	0.9
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.7 Special Responsibilities in Society

Do you have ?	MICRO	SSE	MSE	Total	MICRO%	SSEX	MSEX	Average
No answer	1	1	0	2	0.6	2.9	0.0	0.9
Yes	70	14	5	89	39.5	40.0	38.5	39.6
No	106	20	8	134	59.9	57.1	61.5	59.6
Total	177	35	13	225	100.0	100.0	100.0	100.0

Type of responsibility	MICRO	SSE	MSE	Total	MICRO%	SSEX	MSEX	Average
Church/Womens Guilde	34	7	1	42	48.6	50.0	20.0	47.2
Social welfare	2	0	0	2	2.9	0.0	0.0	2.2
IGA	2	0	0	2	2.9	0.0	0.0	2.2
Professional Organisa.	4	1	2	7	5.7	7.1	40.0	7.9
CCAM	15	3	2	20	21.4	21.4	40.0	22.5
MCP/Womens League	12	3	0	15	17.1	21.4	0.0	16.9
Other	1	0	0	1	1.4	0.0	0.0	1.1
Total	70	14	5	89	100.0	100.0	100.0	100.0

Table 1.8 Previous Business Experience

Involved in bus.before	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	84	15	9	108	47.5	42.9	69.2	48.0
No	92	20	3	115	52.0	57.1	23.1	51.1
No answer	1	0	1	2	0.6	0.0	7.7	0.9
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.9 Travel Experience

a) Outside District	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	150	32	13	195	84.7	91.4	100.0	86.7
No	27	3	0	30	15.3	8.6	0.0	13.3
Total	177	35	13	225	100.0	100.0	100.0	100.0

b) Outside Region	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	124	29	12	165	70.1	82.9	92.3	73.3
No	53	6	1	60	29.9	17.1	7.7	26.7
Total	177	35	13	225	100.0	100.0	100.0	100.0

c) Outside Malawi	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	73	18	12	103	41.2	51.4	92.3	45.8
No	104	17	1	122	58.8	48.6	7.7	54.2
Total	177	35	13	225	100.0	100.0	100.0	100.0

d) Outside Africa	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	17	3	5	25	9.6	8.6	38.5	11.1
No	160	32	8	200	90.4	91.4	61.5	88.9
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.10 Number of Businesses Owned

No of Businesses	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
1	115	17	7	139	65.0	48.6	53.8	61.8
2	53	15	3	71	29.9	42.9	23.1	31.6
3	9	2	1	12	5.1	5.7	7.7	5.3
4 +	0	1	2	3	0.0	2.9	15.4	1.3
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.11 Number of Owners in the Business

No. of Owners	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
1	166	26	8	200	93.8	74.3	61.5	88.9
2	9	8	5	22	5.1	22.9	38.5	9.8
5	1	0	0	1	0.6	0.0	0.0	0.4
6	1	0	0	1	0.6	0.0	0.0	0.4
9	0	1	0	1	0.0	2.9	0.0	0.4
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.12 Owner's Role in Business

Owner's Role	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Self-employed	48	3	0	51	27.1	8.6	0.0	22.7
Manager/Supervisor	69	23	13	105	39.0	65.7	100.0	46.7
+ involved in product.	59	9	0	68	33.3	25.7	0.0	30.2
No answer	1	0	0	1	0.6	0.0	0.0	0.4
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.13 Management of Business

Manages herself	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	154	23	9	186	87.0	65.7	69.2	82.7
No	10	10	3	23	5.6	28.6	23.1	10.2
No answer	13	2	1	16	7.3	5.7	7.7	7.1
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.14 Time Spent in Business

Of her time spent...	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Less than half	37	10	2	49	20.9	28.6	20.0	22.1
Half or more	84	14	4	102	47.5	40.0	40.0	45.9
All the time	55	11	7	73	31.1	31.4	40.0	31.5
No answer	1	0	0	1	0.6	0.0	0.0	0.5
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.15 Husband's Support in Business

Husband encourages ?	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	128	22	12	162	94.8	95.7	100.0	95.3
No	7	1	0	8	5.2	4.3	0.0	4.7
Of which discourages?								
Yes	3	0	0	3	42.9	0.0		37.5
No	4	1	0	5	57.1	100.0		62.5
Total	135	23	12	170	100.0	100.0	100.0	100.0

Husband helps ?	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	111	21	12	144	86.7	95.5	100.0	88.9
No	17	1	0	18	13.3	4.5	0.0	11.1
Total	128	22	12	162	100.0	100.0	100.0	100.0

Table 1.16 Type of Husband's Assistance

Field of assistance	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Money	42	6	3	51	37.8	28.6	25.0	35.4
General	30	9	6	45	27.0	42.9	50.0	31.3
Buys things	19	2	1	22	17.1	9.5	8.3	15.3
Advice	6	1	1	8	5.4	4.8	8.3	5.6
Transport	5	1	0	6	4.5	4.8	0.0	4.2
Accounts	0	2	1	3	0.0	9.5	8.3	2.1
Other	9	0	0	9	8.1	0.0	0.0	6.3
Total	111	21	12	144	100.0	100.0	100.0	100.0

Table 1.17 Business Main Family Income ?

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
No answer	11	1	0	12	6.2	2.9	0.0	5.3
Yes	93	23	6	122	52.5	65.7	46.2	54.2
No	73	11	7	91	41.2	31.4	53.8	40.4
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.18 Start of Business

Year	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
1990	15	2	1	18	8.5	5.7	7.7	8.0
1988-89	55	14	2	71	31.1	40.0	15.4	31.6
1986-87	42	8	4	54	23.7	22.9	30.8	24.0
1984-85	21	1	4	26	11.9	2.9	30.8	11.6
1982-83	5	1	0	6	2.8	2.9	0.0	2.7
1980-81	10	1	1	12	5.6	2.9	7.7	5.3
1975-79	16	7	1	24	9.0	20.0	7.7	10.7
pre 1975	13	1	0	14	7.3	2.9	0.0	6.2
Total	177	35	13	225	100	100	100	100

Table 1.19 Origin of Business Idea

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
No answer	1	0	0	1	0.6	0.0	0.0	0.4
Own	89	14	7	110	50.3	40.0	53.8	48.9
Friends & Relatives	24	3	0	27	13.6	8.6	0.0	12.0
Husband	8	7	1	16	4.5	20.0	7.7	7.1
People in that Bus.	42	7	4	53	23.7	20.0	30.8	23.6
Other	13	4	1	18	7.3	11.4	7.7	8.0
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.20 Advice Sought at Start-Up

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Technology	35	3	1	39	19.8	8.6	7.7	17.3
Customer Relationship	4	1	0	5	2.3	2.9	0.0	2.2
Business Management	17	6	2	25	9.6	17.1	15.4	11.1
Book Keeping	4	0	2	6	2.3	0.0	15.4	2.7
Loan Application	2	1	0	3	1.1	2.9	0.0	1.3
Other	4	4	0	8	2.3	11.4	0.0	3.6
None	111	20	8	139	62.7	57.1	61.5	61.8
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.21 Initial Cash Investment

value in 1990 Kwacha	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
0	14	2	0	16	9.3	6.3	0.0	8.2
> 0 - < 100	37	1	0	38	24.7	3.1	0.0	19.6
100 - < 500	42	5	0	47	28.0	15.6	0.0	24.2
500 - < 1,000	16	1	1	18	10.7	3.1	8.3	9.3
1,000 - < 3,000	18	6	2	26	12.0	18.8	16.7	13.4
3,000 - < 5,000	13	4	0	17	8.7	12.5	0.0	8.8
5,000 - < 10,000	8	6	2	16	5.3	18.8	16.7	8.2
10,000 - < 50,000	2	5	2	9	1.3	15.6	16.7	4.6
50,000 +	0	2	5	7	0.0	6.3	41.7	3.6
Total	150	32	12	194	100.0	100.0	100.0	100.0

Table 1.22 Major Source of Initial Cash Investment

Source	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
N/A	20	3	0	23	11.3	8.6	0.0	10.2
Husband	39	9	3	51	22.0	25.7	23.1	22.7
Other business	37	4	1	42	20.9	11.4	7.7	18.7
Employment	19	6	1	26	10.7	17.1	7.7	11.6
Institutions	21	4	6	31	11.9	11.4	46.2	13.8
Savings	15	3	2	20	8.5	8.6	15.4	8.9
Relative/friend	11	2	0	13	6.2	5.7	0.0	5.8
Garden	7	1	0	8	4.0	2.9	0.0	3.6
Sale of assets	2	1	0	3	1.1	2.9	0.0	1.3
Other	6	2	0	8	3.4	5.7	0.0	3.6
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.23 Start-up Problems

Problem	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
None	32	3	0	35	18.1	8.6	0.0	15.6
Lack of capital	68	9	3	80	38.4	25.7	23.1	35.6
Lack of customers	22	6	0	28	12.4	17.1	0.0	12.4
Lack of inputs	17	2	3	22	9.6	5.7	23.1	9.8
Employee relations	10	3	0	13	5.6	8.6	0.0	5.8
Technology	9	1	1	11	5.1	2.9	7.7	4.9
Lack of equipment	4	3	0	7	2.3	8.6	0.0	3.1
Getting payments	5	1	0	6	2.8	2.9	0.0	2.7
Multiple	3	3	0	6	1.7	8.6	0.0	2.7
Management	0	1	3	4	0.0	2.9	23.1	1.8
Transport	1	1	1	3	0.6	2.9	7.7	1.3
Personal problems	2	1	0	3	1.1	2.9	0.0	1.3
Lack of time	1	1	0	2	0.6	2.9	0.0	0.9
Competition	1	0	1	2	0.6	0.0	7.7	0.9
Business location	1	0	0	1	0.6	0.0	0.0	0.4
Expensive inputs	1	0	0	1	0.6	0.0	0.0	0.4
Other	0	0	1	1	0.0	0.0	7.7	0.4
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.24 Legal Status

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Licenced								
Yes	119	9	2	130	67.2	25.7	15.4	57.8
No	53	24	11	88	29.9	68.6	84.6	39.1
No answer	5	2	0	7	2.8	5.7	0.0	3.1
Total	177	35	13	225	100.0	100.0	100.0	100.0
Tradename								
Yes	74	29	12	115	41.8	82.9	92.3	51.1
No	103	6	1	110	58.2	17.1	7.7	48.9
Total	177	35	13	225	100.0	100.0	100.0	100.0
Registered								
Yes	27	17	12	56	36.5	58.6	100.0	48.7
No	44	12	0	56	59.5	41.4	0.0	48.7
No answer	3	0	0	3	4.1	0.0	0.0	2.6
Total	74	29	12	115	100.0	100.0	100.0	100.0

Table 1.25 Bookkeeping

Do you keep accounts ?	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	79	31	13	123	44.6	88.6	100.0	54.7
No	98	4	0	102	55.4	11.4	0.0	45.3
Total	177	35	13	225	100.0	100.0	100.0	100.0

Separate accounts ?	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	75	27	10	112	94.9	87.1	76.9	91.1
No	4	4	3	11	5.1	12.9	23.1	8.9
Total	79	31	13	123	100.0	100.0	100.0	100.0

Why no accounts are kept

Reason	MICRO	SSE	Total	MICRO%	SSE%	Average
Lack knowledge in B/K	19	1	20	19.4	25.0	19.6
No reason at all	16	0	16	16.3	0.0	15.7
Lack of time	11	2	13	11.2	50.0	12.7
Business too small	10	0	10	10.2	0.0	9.8
Lack of materials	9	0	9	9.2	0.0	8.8
Illiterate	7	0	7	7.1	0.0	6.9
Intends to do it	6	1	7	6.1	25.0	6.9
Does it partially	6	0	6	6.1	0.0	5.9
Uses money after sale	4	0	4	4.1	0.0	3.9
Get discouraged	3	0	3	3.1	0.0	2.9
Not established	2	0	2	2.0	0.0	2.0
Lack of support	2	0	2	2.0	0.0	2.0
DK	1	0	1	1.0	0.0	1.0
Others	2	0	2	2.0	0.0	2.0
Total	98	4	102	100.0	100.0	100.0

Table 1.27 Training Related to Business

Has received training.	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes	46	9	7	62	26.0	25.7	53.8	27.6
No	131	26	6	163	74.0	74.3	46.2	72.4
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.28 Employment Creation

Number of employees	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
0	67	4	0	71	37.9	11.4	0.0	31.6
1 - 9	96	12	1	109	54.2	34.3	7.7	48.4
5 - 9	9	18	2	29	5.1	51.4	15.4	12.9
10 +	5	1	10	16	2.8	2.9	76.9	7.1
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.29 Monthly Wage Sum

KWACHA	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
0	79	6	0	85	44.6	16.7	0.0	37.8
1 - 100	66	7	0	73	37.3	19.4	0.0	32.4
101 - 500	28	18	1	47	15.8	50.0	8.3	20.9
501 - 1,000	2	0	4	6	1.1	0.0	33.3	2.7
> 1,000	2	5	7	14	1.1	13.9	58.3	6.2
Total	177	36	12	225	100.0	100.0	100.0	100.0

Table 1.31 Turnover in a Normal Month

Kwacha (1990)	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
0	3	0	0	3	1.7	0.0	0.0	1.4
1 - <100	35	1	0	36	19.8	2.9	0.0	17.0
100 - <500	61	5	0	66	34.5	14.3	0.0	31.1
500 - <1000	25	5	0	30	14.1	14.3	0.0	14.2
1000 - <3000	27	7	3	37	15.3	20.0	23.1	17.5
3000 - <5000	11	5	1	17	6.2	14.3	7.7	8.0
5000 - <10000	4	4	0	8	2.3	11.4	0.0	3.8
10000 +	1	5	9	15	0.6	14.3	69.2	7.1
Total	177	35	13	212	100.0	100.0	100.0	100.0

Table 1.32 Income Equivalent (Willing to give up business for ...)

Kwacha per Month	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
1 - <100	24	2	0	26	13.6	5.7	0.0	11.6
101 - <300	33	5	0	38	18.6	14.3	0.0	16.9
301 - <500	25	5	1	31	14.1	14.3	7.7	13.8
501 - <1000	18	4	1	23	10.2	11.4	7.7	10.2
>1000	10	4	3	17	5.6	11.4	23.1	7.6
Cannot give up	67	15	8	90	37.9	42.9	61.5	40.0
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.33 Replacement Value of Fixed Assets

Kwacha (1990)	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
N/A	22	0	0	22	12.4	0.0	0.0	9.8
0	14	1	0	15	7.9	2.9	0.0	6.7
0 - <100	21	0	0	21	11.9	0.0	0.0	9.3
100 - <500	30	0	0	30	16.9	0.0	0.0	13.3
500 - <1000	17	0	1	18	9.6	0.0	7.7	8.0
1000 - <3000	33	2	0	35	18.6	5.7	0.0	15.6
3000 - <5000	11	0	0	11	6.2	0.0	0.0	4.9
5000 - <10000	14	9	1	24	7.9	25.7	7.7	10.7
10000 - <50000	11	19	5	35	6.2	54.3	38.5	15.6
50000 +	4	4	6	14	2.3	11.4	46.2	6.2
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.34 Capital Labour Ratio

Kwacha per worker	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
0 - <100	49	1	1	51	31.6	2.9	7.7	25.1
100 - <500	36	3	2	41	23.2	8.6	15.4	20.2
500 - <1000	20	2	1	23	12.9	5.7	7.7	11.3
1000 - <5000	36	11	2	49	23.2	31.4	15.4	24.1
5000 - <20000	8	14	5	27	5.2	40.0	38.5	13.3
20000 - <62500	6	4	2	12	3.9	11.4	15.4	5.9
Total	155	35	13	203	100.0	100.0	100.0	100.0

Table 1.35 Capacity Utilization

Equipment / Employees	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Yes / Yes	57	12	4	73	32.8	35.3	30.8	33.0
Yes / No *	80	12	4	96	46.0	35.3	30.8	43.4
No / Yes	13	4	1	18	7.5	11.8	7.7	8.1
No / No **	24	6	4	34	13.8	17.6	30.8	15.4
	174	34	13	221	100	100	100	100

* Excess Capacity , ** Full Capacity

Table 1.36 Reasons for Excess Capacity

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Lack of customers	38	6	0	44	47.5	50.0	0.0	45.8
Lack of raw materials	15	2	1	18	18.8	16.7	25.0	18.8
Lack working capital	11	0	1	12	13.8	0.0	25.0	12.5
Lack of time	7	0	0	7	8.8	0.0	0.0	7.3
Lack of space	3	1	1	5	3.8	8.3	25.0	5.2
Production problems	2	1	0	3	2.5	8.3	0.0	3.1
Other	4	2	1	7	5.0	16.7	25.0	7.3
Total	80	12	4	96	100.0	100.0	100.0	100.0

Table 1.37 Biggest Problem

Problem	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
None	19	2	1	22	10.7	5.7	7.7	9.8
Lack of capital	33	7	3	43	18.6	20.0	23.1	19.1
Lack of market	34	2	2	38	19.2	5.7	15.4	16.9
Shortage of raw mat.	24	4	1	29	13.6	11.4	7.7	12.9
Lack of equipment	12	3	2	17	6.8	8.6	15.4	7.6
Get payments	12	2	0	14	6.8	5.7	0.0	6.2
Competition too high	9	4	0	13	5.1	11.4	0.0	5.8
Transport	7	1	1	9	4.0	2.9	7.7	4.0
Employee relationship	6	1	1	8	3.4	2.9	7.7	3.6
Raw mat. expensive	7	1	0	8	4.0	2.9	0.0	3.6
Technology	5	0	2	7	2.8	0.0	15.4	3.1
Multiple	0	4	0	4	0.0	11.4	0.0	1.8
Business location	3	1	0	4	1.7	2.9	0.0	1.8
Lack of time	2	0	0	2	1.1	0.0	0.0	0.9
Condition of premises	1	1	0	2	0.6	2.9	0.0	0.9
Personal expenses	1	0	0	1	0.6	0.0	0.0	0.4
Management	1	0	0	1	0.6	0.0	0.0	0.4
Other	1	0	0	1	0.6	0.0	0.0	0.4
No answer	0	2	0	2	0.0	5.7	0.0	0.9
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.38 Payment System

You always pay cash ?	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Aver.
Yes	153	32	11	196	86.4	91.4	84.6	87.1
No	14	3	2	19	7.9	8.6	15.4	8.4
No answer	10	0	0	10	5.6	0.0	0.0	4.4
Total	177	35	13	225	100	100	100	100

If not, how else?

Barter	1	0	0	1	7.1	0.0	0.0	5.3
Credit	13	3	2	18	92.9	100.0	100.0	94.7
Total	14	3	2	19	100	100	100	100

Table 1.39 Thinking of Giving up the Business

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
No answer	2	1	0	3	1.1	2.9	0.0	1.3
Yes	35	5	1	41	19.8	14.3	7.7	18.2
No	140	29	12	181	79.1	82.9	92.3	80.4
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.40 Development of Business since Start-Up

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Increased	117	26	11	154	66.1	74.3	84.6	68.4
- of which doubled	66	16	9	91	56.4	61.5	81.8	59.1
- less than doubled	51	10	2	63	43.6	38.5	18.2	40.9
Decreased	43	7	2	52	24.3	20.0	15.4	23.1
- of which halved	19	4	0	23	44.2	57.1	0.0	44.2
- less than halved	24	3	2	29	55.8	42.9	100.0	55.8
Same	17	2	0	19	9.6	5.7	0.0	8.4
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.42 Reason for not Borrowing

	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Aver.
None	2	0	0	2	1.8	0.0	0.0	1.5
Have enough money	34	8	1	43	31.2	42.1	25.0	32.6
Afraid to borrow money	30	4	0	34	27.5	21.1	0.0	25.8
Dont know to go about	17	0	1	18	15.6	0.0	25.0	13.6
Tried but didnt get it	14	3	1	18	12.8	15.8	25.0	13.6
Never thought about it	2	2	1	5	1.8	10.5	25.0	3.8
Not ready	3	2	0	5	2.8	10.5	0.0	3.8
Need to borrow from in	3	0	0	3	2.8	0.0	0.0	2.3
Intends to	2	0	0	2	1.8	0.0	0.0	1.5
Others	2	0	0	2	1.8	0.0	0.0	1.5
Total	109	19	4	132	100.0	100.0	100.0	100.0

Table 1.43 MICRO, SSE and MSE by Sector

Sector	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Agro	30	5	2	37	16.9	14.3	15.4	16.4
Food & Beverages	30	3	4	37	16.9	8.6	30.8	16.4
Service	26	10	2	38	14.7	28.6	15.4	16.9
Textile	39	5	0	44	22.0	14.3	0.0	19.6
Trade	26	9	1	36	14.7	25.7	7.7	16.0
Other	26	3	4	33	14.7	8.6	30.8	14.7
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.44 MICRO, SSE and MSE by Region

Region	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Centre	59	13	8	80	33.3	37.1	61.5	35.6
North	62	9	2	73	35.0	25.7	15.4	32.4
South	56	13	3	72	31.6	37.1	23.1	32.0
Total	177	35	13	225	100.0	100.0	100.0	100.0

Table 1.45 MICRO, SSE and MSE by Rural and Urban Area

Area	MICRO	SSE	MSE	Total	MICRO%	SSE%	MSE%	Average
Rural	101	14	3	118	57.1	40.0	23.1	52.4
Urban	76	21	10	107	42.9	60.0	76.9	47.6
Total	177	35	13	225	100.0	100.0	100.0	100.0

II. Tables by Sector

DEMATT - Advisory Service for Women - Survey 1990

TABLES BY SECTOR

Number of questionnaires: 225

Table 2.1 Distribution by Age

Age of Woman (years)	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
no answer	1	1	1	0	0	1	4	2.7	2.7	2.6	0.0	0.0	3.0	1.8
20-30	5	11	6	6	10	5	43	13.5	29.7	15.8	13.6	27.8	15.2	19.1
31-40	14	14	16	22	10	10	86	37.8	37.8	42.1	50.0	27.8	30.3	38.2
41-50	10	9	8	13	10	13	63	27.0	24.3	21.1	29.5	27.8	39.4	28.0
>50	7	2	7	3	6	4	29	18.9	5.4	18.4	6.8	16.7	12.1	12.9
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.2 Family Status

Marital Status	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Married	27	29	28	37	24	25	170	100.0	100.0	100.0	100.0	100.0	100.0	100.0
of which monogamous	22	23	17	29	20	18	129	81.5	79.3	60.7	78.4	83.3	72.0	71.9
polygamous	5	6	11	8	4	7	41	18.5	20.7	39.3	21.6	16.7	28.0	24.1
Single	10	8	10	7	12	8	55	100.0	100.0	100.0	100.0	100.0	100.0	100.0
of which widowed	4	1	2	2	5	4	18	40.0	12.5	20.0	28.6	41.7	50.0	32.7
divorced	4	5	4	2	4	2	21	40.0	62.5	40.0	28.6	33.3	25.0	38.2
separated	2	2	3	1	3	2	13	20.0	25.0	30.0	14.3	25.0	25.0	23.6
never married	0	0	1	2	0	0	3	0.0	0.0	10.0	28.6	0.0	0.0	5.5
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.3 Number of Dependents

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
a) Supported children:														
0	4	3	4	3	3	6	23	10.8	8.1	10.5	6.8	8.3	18.2	10.2
1	2	3	4	7	2	1	19	5.4	8.1	10.5	15.9	5.6	3.0	8.4
2-3	12	10	13	12	6	7	60	32.4	27.0	34.2	27.3	16.7	21.2	26.7
4-6	14	16	10	15	23	13	91	37.8	43.2	26.3	34.1	63.9	39.4	40.4
7-9	4	5	6	7	2	4	28	10.8	13.5	15.8	15.9	5.6	12.1	12.4
10+	1	0	1	6	0	2	4	2.7	0.0	2.6	0.0	0.0	6.1	1.8
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0
b) Other dependents														
0	11	10	10	7	3	5	46	29.7	27.0	26.3	15.9	8.3	15.2	20.4
1	7	6	7	4	6	3	33	18.9	16.2	18.4	9.1	16.7	9.1	14.7
2-3	8	7	8	17	8	12	60	21.6	18.9	21.1	38.6	22.2	36.4	26.7
4-6	4	9	7	8	11	8	47	10.8	24.3	18.4	18.2	30.6	24.2	20.9
7-9	3	3	2	5	7	2	22	8.1	8.1	5.3	11.4	19.4	6.1	9.8
10+	4	2	4	3	1	3	17	10.8	5.4	10.5	6.8	2.8	9.1	7.6
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0
c) Children+other														
0	1	1	0	1	0	2	5	2.7	2.7	0.0	2.3	0.0	6.1	2.2
1	2	1	3	0	0	0	6	5.4	2.7	7.9	0.0	0.0	0.0	2.7
2-3	8	6	7	7	2	3	33	21.6	16.2	18.4	15.9	5.6	9.1	14.7
4-6	9	11	8	14	9	9	60	24.3	29.7	21.1	31.8	25.0	27.3	26.7
7-9	8	11	11	10	14	13	67	21.6	29.7	28.9	22.7	38.9	39.4	29.8
10+	9	7	9	12	11	6	54	24.3	18.9	23.7	27.3	30.6	18.2	24.0
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.4 Educational Background

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
a) Attended school?														
Yes	33	32	33	41	32	27	198	89.2	86.5	86.8	93.2	88.9	81.8	88.0
No	4	5	5	3	4	6	27	10.8	13.2	13.5	6.8	11.1	18.2	12.0
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0
b) Schooling level														
No answer	0	0	0	1	1	0	2	0.0	0.0	0.0	2.3	2.8	0.0	0.9
None	4	5	5	3	4	6	27	10.8	13.5	13.2	6.8	11.1	18.2	12.0
Std1-Std5	5	2	7	4	7	3	28	13.5	5.4	18.4	9.1	19.4	9.1	12.4
Std6-Std8	7	14	17	15	11	11	75	18.9	37.8	44.7	34.1	30.6	33.3	33.3
Form1-Form4	21	16	9	21	13	13	93	56.8	43.2	23.7	47.7	36.1	39.4	41.3
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100
c) PSLC?														
Yes	24	23	21	29	21	21	139	64.9	62.2	55.3	65.9	58.3	63.6	61.8
No	9	9	12	12	11	6	59	24.3	24.3	31.6	27.3	30.6	18.2	26.2
No answer	4	5	5	3	4	6	27	10.8	13.5	13.2	6.8	11.1	18.2	12.0
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0
d) JCE?														
Yes	19	13	10	19	9	11	81	51.4	35.1	26.3	43.2	25.0	33.3	36.0
No	14	18	22	20	23	16	113	37.8	48.6	57.9	45.5	63.9	48.5	50.2
No answer	4	6	6	5	4	6	31	10.8	16.2	15.8	11.4	11.1	18.2	13.8
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0
e) NSCE?														
Yes	10	7	5	9	4	4	39	27.0	18.9	13.2	20.5	11.1	12.1	17.3
No	19	23	25	29	27	21	144	51.4	62.2	65.8	65.9	75.0	63.6	64.0
No answer	8	7	8	6	5	8	42	21.6	18.9	21.1	13.6	13.9	24.2	18.7
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.5 Employment Status

Presently employed?;	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	:	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Yes	9	10	2	13	2	6	42	:	24.3	27.0	5.3	29.5	5.6	18.2	18.7
No	28	26	35	31	31	27	178	:	75.7	70.3	92.1	70.5	86.1	81.8	79.1
No answer	0	1	1	0	3	0	5	:	0.0	2.7	2.6	0.0	8.3	0.0	2.2
Total	37	37	38	44	36	33	225	:	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Previously employed?;	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	:	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Yes	13	9	18	8	11	16	75	:	46.4	34.6	51.4	25.8	35.5	59.3	42.1
No	13	17	17	21	19	11	98	:	46.4	65.4	48.6	67.7	61.3	40.7	55.1
No answer	2	0	0	2	1	0	5	:	7.1	0.0	0.0	6.5	3.2	0.0	2.8
Total	28	26	35	31	31	27	178	:	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.6 Social Background

Husband's Job	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	:	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Not married/no answ.	10	8	10	8	14	8	58	:	27.0	21.6	26.3	18.2	37.8	24.2	25.7
Employed/Retired	4	3	5	3	4	3	22	:	10.8	8.1	13.2	6.8	10.8	9.1	9.7
Farmer	5	2	5	1	3	4	20	:	13.5	5.4	13.2	2.3	8.1	12.1	8.8
Worker	2	4	2	8	0	3	19	:	5.4	10.8	5.3	18.2	0.0	9.1	8.4
Clerical	0	2	1	2	2	1	8	:	0.0	5.4	2.6	4.5	5.4	3.0	3.5
Government	3	5	3	12	1	5	29	:	8.1	13.5	7.9	27.3	2.7	15.2	12.8
Professional	10	6	6	8	6	6	42	:	27.0	16.2	15.8	18.2	16.2	18.2	18.6
Businessman	3	7	6	2	5	3	26	:	8.1	18.9	15.8	4.5	13.5	9.1	11.5
Other	0	0	0	0	2	0	2	:	0.0	0.0	0.0	0.0	5.4	0.0	0.9
Total	37	37	38	44	37	33	226	:	100	100	100	100	100	100	100

Table 2.7 Special Responsibilities in Society

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
No answer	0	0	1	0	1	0	2	0.0	0.0	2.6	0.0	2.8	0.0	0.9
Yes	19	13	21	12	13	11	89	51.4	35.1	55.3	27.3	36.1	33.3	39.6
No	18	24	16	32	22	22	134	48.6	64.9	42.1	72.7	61.1	66.7	59.6
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.8 Business Experience

Prev. Business	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
a) Previous business?														
Yes	18	23	13	18	16	20	108	48.6	62.2	34.2	40.9	44.4	60.6	48.0
No	18	14	25	26	19	13	115	48.6	37.8	65.8	59.1	52.8	39.4	51.1
No answer	1	0	0	0	1	0	2	2.7	0.0	0.0	0.0	2.8	0.0	0.9
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0
b) Yrs in business														
< 1 year	0	0	2	0	1	2	5	0.0	0.0	15.4	0.0	6.3	10.0	4.6
1 year	0	4	2	1	2	2	11	0.0	17.4	15.4	5.6	12.5	10.0	10.2
2-5 yrs	8	6	4	11	7	8	44	44.4	26.1	30.8	61.1	43.8	40.0	40.7
6+ years	8	10	4	6	3	7	39	44.4	43.5	30.8	33.3	18.8	35.0	35.2
Not known	2	3	1	0	3	1	10	11.1	13.0	7.7	0.0	18.8	5.0	9.3
Total	18	23	13	18	16	20	108	100	100	100	100	100	100	100

Table 2.9 Travel Experience

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
a) Outside District?														
Yes	32	34	33	38	29	29	195	86.5	91.9	86.8	86.4	88.6	87.9	86.7
No	5	3	5	6	7	4	30	13.5	8.1	13.2	13.6	11.4	12.1	13.3
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0
b) Outside Region?														
Yes	29	31	26	31	25	23	165	78.4	83.8	68.4	78.5	69.4	69.7	73.3
No	8	6	12	13	11	10	60	21.6	16.2	31.6	21.5	30.6	30.3	26.7
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0
c) Outside Malawi?														
Yes	20	19	17	19	15	13	103	54.1	51.4	44.7	43.2	41.7	39.4	45.8
No	17	18	21	25	21	20	122	45.9	48.6	55.3	56.8	58.3	60.6	54.2
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0
d) Outside Africa?														
Yes	5	2	1	10	1	6	25	13.5	5.4	2.6	22.7	2.8	18.2	11.1
No	32	35	37	34	35	27	200	86.5	94.6	97.4	77.3	97.2	81.8	88.9
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.10 Number of Businesses Owned

No. of businesses	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
One	17	25	26	28	23	20	139	45.9	67.6	68.4	63.6	63.9	60.6	61.8
Two	20	8	11	15	10	7	71	54.1	21.6	28.9	34.1	27.8	21.2	31.6
3 or more	0	4	1	1	3	6	15	0.0	10.8	2.6	2.3	8.3	18.2	6.7
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.12 Owner's Role in Business

	AGRG	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRX%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
No answer	0	1	0	0	0	0	1	0.0	2.7	0.0	0.0	0.0	0.0	0.4
Self-employed	4	15	4	13	11	4	51	10.8	40.5	10.5	29.5	30.6	12.1	22.7
Manager	23	10	22	18	11	21	105	62.2	27.0	57.9	40.9	30.6	63.6	46.7
Involved in Produc'n	10	11	12	13	14	8	68	27.0	29.7	31.6	29.5	38.9	24.2	30.2
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.13 Management of Business

	AGRG	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRX%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
No answer	5	3	1	2	3	2	16	2.7	2.7	5.3	6.8	8.3	6.1	5.3
Yes	28	31	33	40	26	28	186	45.9	59.5	71.1	29.5	69.4	54.5	54.2
No	4	3	4	2	7	3	23	51.4	37.8	23.7	63.6	22.2	39.4	40.4
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.14 Time Spent in Business

	AGRG	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRX%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
a) Work every month?:														
Yes	36	35	32	40	33	25	201	97.3	94.6	84.2	90.9	91.7	75.8	89.3
No	1	2	5	4	3	8	23	2.7	5.4	13.2	9.1	8.3	24.2	10.2
No answer	0	0	1	0	0	0	1	0.0	0.0	2.7	0.0	0.0	0.0	0.4
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100
b) How much time?:														
Less than half	12	8	4	11	6	8	49	32.4	21.6	10.5	25.0	16.7	24.2	21.8
Half or more	18	21	13	20	16	14	102	48.6	56.8	34.2	45.5	44.4	42.4	45.3
All time	7	8	20	13	14	11	73	18.9	21.6	52.6	29.5	38.9	33.3	32.4
No answer	0	0	1	0	0	0	1	0.0	0.0	2.6	0.0	0.0	0.0	0.4
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100

Table 2.15 Husband's Support in Business

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
a) Husband encourages:														
Yes	27	27	26	36	23	23	162	100.0	93.1	92.9	97.3	95.8	92.0	95.3
No	0	2	2	1	1	2	8	0.0	6.9	7.1	2.7	4.2	8.0	4.7
Total	27	29	28	37	24	25	170	100	100	100	100	100	100	100
b) Husband discourages:														
Yes	0	0	0	1	1	1	3	0.0	0.0	0.0	100.0	100.0	50.0	37.5
No	0	2	2	0	0	1	5	0.0	100.0	100.0	0.0	0.0	50.0	62.5
Total	0	2	2	1	1	2	8	0	100	100	100	100	100	100
c) Husband helps														
Yes	26	23	24	32	22	17	144	96.3	79.3	85.7	86.5	91.7	68.0	84.7
No	1	4	2	4	1	6	18	3.7	13.8	7.1	10.8	4.2	24.0	10.6
No answer	0	2	2	1	1	2	8	0.0	6.9	7.1	2.7	4.2	8.0	4.7
Total	27	29	28	37	24	25	170	100	100	100	100	100	100	100

Table 2.16 Type of Husband's Assistance

Field of Assistance	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Buys things	2	5	4	6	4	1	22	7.7	21.7	16.7	18.8	18.2	5.9	15.3
Money	7	9	12	9	9	5	51	26.9	39.1	50.0	28.1	40.9	29.4	35.4
Advice	1	2	1	2	1	1	8	3.8	8.7	4.2	6.3	4.5	5.9	5.6
Accounts	1	0	0	0	1	1	3	3.8	0.0	0.0	0.0	4.5	5.9	2.1
Transport	3	1	0	1	1	0	6	11.1	4.7	0.0	3.1	4.5	0.0	4.2
General	10	5	6	11	6	7	45	37.8	21.7	26.1	34.4	27.3	41.2	31.3
Other	2	1	1	3	0	2	9	7.4	4.3	4.3	9.4	0.0	11.8	6.3
Total	26	23	24	32	22	17	144	100	100	100	100	100	100	100

Table 2.17 Business Main Income in Family

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
No. answer	1	1	2	3	3	2	12	2.7	2.7	5.3	6.7	8.6	6.1	5.3
Yes	17	22	27	13	25	18	122	45.9	59.5	71.1	28.9	71.4	54.5	54.2
No	19	14	9	29	7	13	91	51.4	37.8	23.7	64.4	28.0	39.4	48.4
Total	37	37	38	45	35	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.18 Start of Business

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
1990	2	3	4	3	2	4	18	5.4	8.1	10.5	6.8	5.6	12.1	8.0
1988-89	13	15	11	8	10	14	71	35.1	40.5	28.9	18.2	27.8	42.4	31.6
1987-87	11	12	6	10	9	6	54	29.7	32.4	15.8	22.7	25.0	18.2	24.0
1984-85	3	4	6	6	5	2	26	8.1	10.8	15.8	13.6	13.9	6.1	11.6
1982-83	0	1	0	2	3	0	6	0.0	2.7	0.0	4.5	8.3	0.0	2.7
1980-81	3	1	0	4	1	3	12	7.9	2.7	0.0	9.1	2.8	9.1	5.3
1975-79	3	1	0	8	4	0	24	10.5	2.7	18.9	18.2	11.1	0.0	10.7
pre 1975	2	0	3	3	2	4	14	5.3	0.0	8.1	6.8	5.6	12.1	6.2
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100

Table 2.19 Origin of Business Idea

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
No answer	0	0	1	0	0	0	1	0.0	0.0	2.6	0.0	0.0	0.0	0.4
Own	20	18	17	25	17	13	110	54.1	48.6	44.7	56.8	47.2	39.4	48.9
People doing same	11	9	5	7	10	11	53	29.7	24.3	13.2	15.9	27.8	33.3	23.6
Friends & Relatives	3	3	6	5	4	6	27	8.1	8.1	15.8	11.4	11.1	18.2	12.0
Husband	1	2	5	3	4	1	16	2.7	5.4	13.2	6.8	11.1	3.0	7.1
Other	2	5	4	4	1	2	18	5.4	13.5	10.5	9.1	2.8	6.1	8.0
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.20 Advice Sought at Start-up

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Technology	19	3	0	6	0	11	39	51.4	8.1	0.0	13.6	0.0	33.3	17.3
Business management	3	3	2	2	9	6	25	8.1	8.1	5.3	4.5	25.0	10.2	11.1
Book keeping	0	3	1	1	1	0	6	0.0	8.1	2.6	2.3	2.8	0.0	2.7
Customer relations	0	2	2	1	0	0	5	0.0	5.4	5.3	2.3	0.0	0.0	2.2
Loan application	0	0	1	1	0	1	3	0.0	0.0	2.6	2.3	0.0	3.0	1.3
Other	1	1	3	0	2	1	8	2.7	2.7	7.9	0.0	5.6	3.0	3.6
None	14	25	29	33	24	14	139	37.0	67.6	76.3	75.0	66.7	42.4	61.8
Total	37	37	30	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.21 Initial Cash Investment

value in Kwacha 1990	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
0	6	2	3	2	0	3	16	10.2	5.9	9.7	5.3	0.0	11.5	8.2
> 0 - < 100	2	18	5	10	0	3	38	6.1	52.9	16.1	26.3	0.0	11.5	19.6
100 - < 500	7	7	11	10	5	7	47	21.2	20.6	35.5	26.3	15.6	26.9	24.2
500 - < 1,000	2	3	3	3	4	3	18	6.1	8.0	9.7	7.9	12.5	11.5	9.3
1,000 - < 3,000	3	1	4	7	0	3	26	9.1	2.9	12.9	10.4	25.0	11.5	13.4
3,000 - < 5,000	6	1	1	2	4	3	17	10.2	2.9	3.2	5.3	12.5	11.5	8.8
5,000 - < 10,000	5	0	1	2	0	0	16	15.2	0.0	3.2	5.3	25.0	0.0	8.2
10,000 - < 50,000	1	0	2	2	2	2	9	3.0	0.0	6.5	5.3	6.3	7.7	4.6
50,000 +	1	2	1	0	1	2	7	3.0	5.9	3.2	0.0	3.1	7.7	3.6
Total	33	34	31	38	32	26	194	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.22 Major Source of Initial Cash Investment

Source	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Husband	7	10	6	10	13	5	51	18.4	27.0	16.2	22.7	36.1	15.2	22.7
Other business	3	8	11	8	6	6	42	7.9	21.6	29.7	18.2	16.7	18.2	18.7
Institutions	8	9	2	5	3	4	31	21.1	24.3	5.4	11.4	8.3	12.1	13.8
Employment	5	3	2	10	0	6	26	13.2	8.1	5.4	22.7	0.0	18.2	11.6
Savings	1	2	7	3	4	3	20	2.6	5.4	18.9	6.8	11.1	9.1	8.9
Relative/friend	8	2	4	3	4	0	13	8.8	5.4	18.8	6.8	11.1	8.0	5.8
Garden	1	0	1	0	4	2	8	2.6	0.0	2.7	0.0	11.1	6.1	3.6
Sale of assets	0	0	0	1	2	0	3	0.0	0.0	0.0	2.3	5.6	0.0	1.3
Other	4	1	1	0	0	2	8	13.2	2.7	0.0	0.0	0.0	6.1	3.6
n/a	0	2	4	4	0	5	23	21.1	5.4	18.8	9.1	0.0	15.2	10.2
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100

Table 2.23 Start-up Problems

Problem	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
None	7	6	5	7	5	5	35	18.9	16.2	13.2	15.9	13.9	15.2	15.6
Lack capital	12	12	12	9	18	17	80	32.4	32.4	31.6	20.5	50.0	51.5	35.6
Lack customers	0	7	10	8	3	0	28	0.0	18.9	26.3	18.2	8.3	0.0	12.4
Lack of inputs	6	6	2	5	1	2	22	16.2	16.2	5.3	11.4	2.8	6.1	9.8
Employees	2	0	3	4	0	4	13	5.4	0.0	7.9	9.1	0.0	12.1	5.8
Technology	6	2	0	2	0	1	11	16.2	5.4	0.0	4.5	0.0	3.0	4.9
Lack equipment	1	0	2	2	1	1	7	2.7	0.0	5.3	4.5	2.8	3.0	3.1
Getting payments	0	0	0	3	3	0	6	0.0	0.0	0.0	6.8	8.3	0.0	2.7
Multiple	1	1	1	1	2	0	6	2.7	2.7	2.6	2.3	5.6	0.0	2.7
Management	0	1	1	1	0	1	4	0.0	2.7	2.6	2.3	0.0	3.0	1.8
Personal problems	0	1	1	0	1	0	3	0.0	2.7	2.6	0.0	2.8	0.0	1.3
Transport	0	0	0	0	1	2	3	0.0	0.0	0.0	0.0	2.8	6.1	1.3
Lack of time	1	0	0	1	0	0	2	2.7	0.0	0.0	2.3	0.0	0.0	0.9
Competition	0	1	0	1	0	0	2	0.0	2.7	0.0	2.3	0.0	0.0	0.9
Business location	1	0	0	0	0	0	1	2.7	0.0	0.0	0.0	0.0	0.0	0.4
Expensive inputs	0	0	0	0	1	0	1	0.0	0.0	0.0	0.0	2.8	0.0	0.4
Other	0	0	1	0	0	0	1	0.0	0.0	2.6	0.0	0.0	0.0	0.4
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100

Table 2.24 Legal Status

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Licensed?														
Yes	6	9	27	10	21	20	93	16.2	24.3	71.1	22.7	58.3	68.6	41.3
No	31	28	11	34	15	13	132	83.8	75.7	28.9	77.3	41.7	39.4	58.7
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100
Tradename?														
Yes	18	11	32	14	26	14	115	48.6	29.7	84.2	31.8	72.2	42.4	51.1
No	19	26	6	30	10	19	110	50.0	70.3	16.2	68.2	27.8	57.6	48.9
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100
If so, registered?														
Yes	9	6	15	5	12	9	56	50.0	54.5	46.9	35.7	46.2	64.3	48.7
No	9	5	16	8	13	5	56	50.0	45.5	50.0	57.1	50.0	35.7	48.7
No answer	0	0	1	1	1	0	3	0.0	0.0	3.2	7.1	3.8	0.0	2.6
Total	18	11	32	14	26	14	115	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.25 Bookkeeping

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRC%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
a) Written accounts?														
Yes	25	18	19	22	22	17	123	67.6	48.6	58.0	50.0	61.1	51.5	54.7
No	12	19	19	22	14	16	102	32.4	51.4	50.0	50.0	38.9	48.5	45.3
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100
b) Separate accounts?														
Yes	21	16	16	22	20	17	112	84.6	88.9	84.2	100.0	90.9	100.0	91.1
No	4	2	3	0	2	0	11	16.0	11.1	15.8	0.0	9.1	0.0	8.9
Total	25	18	19	22	22	17	123	100	100	100	100	100	100	100
c) Why no accounts?														
Lack skill	5	2	3	6	2	2	20	38.5	10.5	16.7	27.3	14.3	12.5	19.6
No reason	3	4	2	3	3	1	16	23.1	21.1	11.1	13.6	21.4	6.3	15.7
No time	1	4	1	4	3	0	13	7.7	21.1	5.6	18.2	21.4	0.0	12.7
Business small	1	3	1	2	0	3	10	7.7	15.8	5.6	9.1	0.0	18.8	9.0
No materials	2	2	2	2	0	1	9	15.4	10.5	11.1	9.1	0.0	6.3	8.8
Illiterate	0	1	0	1	1	4	7	0.0	5.3	0.0	4.5	7.1	25.0	6.9
Intends to	0	1	3	1	2	0	7	0.0	5.3	16.7	4.5	14.3	0.0	6.9
Partially	1	1	2	0	1	1	6	7.7	5.3	11.1	0.0	7.1	6.3	5.9
Uses money quickly	0	0	2	1	1	0	4	0.0	0.0	11.1	4.5	7.1	0.0	3.9
Amount discourages	0	0	1	0	0	2	3	0.0	0.0	5.6	0.0	0.0	12.5	2.9
Not established	0	1	0	0	0	1	2	0.0	5.3	0.0	0.0	0.0	6.3	2.0
No support	0	0	0	1	1	0	2	0.0	0.0	0.0	4.5	7.1	0.0	2.0
Other	0	0	1	0	0	1	2	0.0	0.0	5.6	0.0	0.0	6.3	2.0
Don't know	0	0	0	1	0	0	1	0.0	0.0	0.0	4.5	0.0	0.0	1.0
Total	13	19	18	22	14	16	102	100	100	100	100	100	100	100

Table 2.26 Physical Location of the Business

		AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
In building?	- Yes;	32	34	38	32	31	15	182	86.5	91.9	100.0	72.7	86.1	45.5	80.9
	No ;	4	3	0	12	4	17	40	10.8	8.1	0.0	27.3	11.1	51.5	17.8
	No answer ;	1	0	0	0	1	1	3	2.6	0.0	0.0	0.0	2.8	3.0	1.3
Total ;		37	37	38	44	36	33	225	100	100	100	100	100	100	100
Open Air?	- Yes;	6	5	0	6	2	15	34	15.8	13.5	0.0	13.6	5.6	45.5	15.1
	No ;	30	32	38	38	32	17	187	81.6	86.5	100.0	86.4	88.9	51.5	83.1
	No answer ;	1	0	0	0	2	1	4	2.6	0.0	0.0	0.0	5.6	3.0	1.8
Total ;		37	37	38	44	36	33	225	100	100	100	100	100	100	100
Under tree?	- Yes;	0	1	0	4	0	2	7	0.0	2.7	0.0	9.1	0.0	6.1	3.1
	No ;	36	36	38	40	34	30	214	97.3	97.3	100.0	90.9	94.4	90.9	95.1
	No answer ;	1	0	0	0	2	1	4	2.6	0.0	0.0	0.0	5.6	3.0	1.8
Total ;		37	37	38	44	36	33	225	100	100	100	100	100	100	100
On khande?	- Yes;	0	0	0	10	0	1	11	0.0	0.0	0.0	22.7	0.0	3.0	4.9
	No ;	36	37	38	34	34	31	210	97.3	100.0	100.0	77.3	94.4	93.9	93.3
	No answer ;	1	0	0	0	2	1	4	2.6	0.0	0.0	0.0	5.6	3.0	1.8
Total ;		37	37	38	44	36	33	225	100	100	100	100	100	100	100
By Roadside?	- Yes;	6	5	6	3	3	9	32	16.2	13.5	15.8	6.8	8.3	27.3	14.2
	No ;	30	32	32	41	31	23	189	81.1	86.5	84.2	93.2	86.1	69.7	84.0
	No answer ;	1	0	0	0	2	1	4	2.6	0.0	0.0	0.0	5.6	3.0	1.8
Total ;		37	37	38	44	36	33	225	100	100	100	100	100	100	100
Private house?	- Yes;	0	20	1	27	4	6	58	0.0	54.1	2.6	61.4	11.1	18.2	25.8
	No ;	36	17	35	17	30	26	161	97.3	45.9	92.1	38.6	83.3	78.8	71.6
	No answer ;	1	0	2	0	2	1	6	2.6	0.0	5.4	0.0	5.6	3.0	2.7
Total ;		37	37	38	44	36	33	225	100	100	100	100	100	100	100

Table 2.27 Training Related to Business

Received training	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Yes	19	11	10	12	4	6	62	51.4	29.7	26.3	27.3	11.1	18.2	27.6
No	18	26	28	32	32	27	163	48.6	70.3	73.7	72.7	88.9	81.8	72.4
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.28 Employment Creation

Number of employees	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
0	10	16	6	16	17	6	71	27.0	43.2	15.8	36.4	47.2	18.2	31.6
1 - 4	17	14	24	25	17	12	109	45.9	37.8	63.2	56.8	47.2	36.4	48.4
5 - 9	8	3	7	3	2	6	29	21.6	8.1	18.4	6.8	5.6	18.2	12.9
>10	2	4	1	0	0	9	16	5.4	10.8	2.6	0.0	0.0	27.3	7.1
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.29 Monthly Wage Sum

Kwacha	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
K0	13	18	7	18	22	7	85	35.1	48.6	18.4	40.9	61.1	21.2	37.8
K1 - K100	12	14	19	10	10	8	73	32.4	37.8	50.0	22.7	27.8	24.2	32.4
K101 - K500	9	2	8	14	4	10	47	24.3	5.4	21.1	31.8	11.1	30.3	20.9
K501 - K1,000	2	1	1	0	0	2	6	5.4	2.7	2.6	0.0	0.0	6.1	2.7
K1,001 +	1	2	3	2	0	6	14	2.7	5.4	7.9	4.5	0.0	18.2	6.2
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100

Table 2.30 Why Sales Differ Every Month

Reason	AGRC	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRC%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Seasonal demand	4	14	8	20	17	8	71	10.5	37.8	21.6	45.5	47.2	24.2	31.6
Other demand	4	10	19	8	11	1	63	10.5	27.0	51.4	18.2	30.6	35.3	28.0
Other	4	2	2	8	0	5	21	10.5	5.4	5.4	18.2	0.0	15.2	9.3
Production problems	11	0	1	5	1	2	20	28.9	0.0	2.7	11.4	2.8	6.1	8.9
Seasonal supply	5	2	0	2	1	2	12	13.2	5.4	0.0	4.5	2.8	6.1	5.3
Other supply	5	3	1	0	4	0	11	7.9	8.1	2.7	0.0	11.1	0.0	4.9
Personal Problems	0	4	0	0	0	0	4	0.0	10.9	0.0	0.0	0.0	0.0	1.8
New premises	0	0	0	0	1	2	3	0.0	0.0	0.0	0.0	2.8	6.1	1.3
Financial	0	0	0	1	1	0	2	0.0	0.0	0.0	2.3	2.8	0.0	0.9
No variation	7	2	6	0	0	3	18	18.4	5.4	16.2	0.0	0.0	9.1	8.0
Total	38	37	37	44	36	33	225	100	100	100	100	100	100	100

Table 2.31 Turnover in a Normal Month

Kwacha (1990)	AGRC	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRC%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
0			0	0	0	2	3	2.9	0.0	0.0	0.0	0.0	6.5	1.4
> 0 - < 100	6	9	5	12	0	4	36	17.5	25.0	13.9	29.3	0.0	12.9	17.0
100 - < 500	4	14	16	14	8	10	66	11.8	38.9	44.4	34.1	23.5	32.3	31.1
500 - < 1,000	8	4	5	4	5	4	30	23.5	11.1	13.9	9.8	14.7	12.9	14.2
1,000 - < 3,000	10	4	5	7	6	5	37	29.4	11.1	13.9	17.1	17.6	16.1	17.5
3,000 - < 5,000	3	1	2	3	6	2	17	8.8	2.9	5.6	7.3	17.6	6.5	8.0
5,000 - < 10,000	1	0	1	0	5	1	8	2.9	0.0	2.8	0.0	14.7	3.2	3.8
10,000 +	1	4	2	1	4	3	15	2.9	11.1	5.6	2.4	11.8	9.7	7.1
Total	34	35	36	41	34	31	212	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.32 Income Equivalent (willing to give up business for...)

Kwacha per Month	AGRC	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRC%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
1 - < 100	2	6	3	6	2	7	26	5.4	16.2	7.9	13.6	5.7	21.2	11.6
101 - < 300	1	10	9	7	7	4	38	2.7	27.0	23.7	15.9	20.0	12.1	16.9
301 - < 500	5	4	3	9	6	4	31	13.5	10.8	7.9	20.5	17.1	12.1	13.8
501 - < 1000	5	3	3	6	3	3	23	13.5	8.1	7.9	13.6	8.6	9.1	10.2
> 1000	3	3	3	4	1	2	17	8.1	8.1	7.9	9.1	2.9	6.1	7.6
Cannot give up	21	11	17	12	16	13	90	56.8	29.7	44.7	27.3	45.7	39.4	40.0
Total	37	37	38	44	35	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.33 Replacement value of Fixed Assets

Kwacha (1950)	AGRC	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRC%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
0	0	2	1	5	2	5	15	0.0	5.6	3.0	11.6	6.9	15.1	7.4
> 0 - < 100	2	9	0	4	2	4	21	6.5	25.0	0.0	9.3	6.9	12.9	10.3
100 - < 500	5	10	2	1	3	9	30	16.1	37.0	6.1	2.3	10.3	29.0	14.8
500 - < 1,000	5	3	2	4	2	2	18	16.1	8.3	6.1	9.3	6.9	6.5	8.9
1,000 - < 3,000	7	2	7	9	4	6	35	22.6	5.6	21.2	20.9	13.8	19.4	17.2
3,000 - < 5,000	0	1	3	6	1	0	11	0.0	2.8	9.1	14.0	3.4	0.0	5.4
5,000 - < 10,000	4	3	6	5	5	1	24	12.9	8.3	18.2	11.6	17.2	3.2	11.8
10,000 - < 50,000	4	4	10	7	9	1	35	12.9	11.1	30.3	16.3	31.0	3.2	17.2
50,000 +	4	2	2	2	1	3	14	12.9	5.6	6.1	4.7	3.4	9.7	6.9
Total	31	36	33	43	29	31	203	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.34 Capital Labour Ratio

Kwacha per worker	AGRC	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRC%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
0 - <100	4	15	1	10	4	17	51	12.9	41.7	3.0	23.3	13.8	54.8	25.1
100 - <500	10	8	7	1	4	11	41	32.3	22.2	21.2	2.3	13.8	35.5	20.2
500 - <1000	4	5	4	8	2	0	23	12.9	13.9	12.1	18.6	6.9	0.0	11.3
1000 - <5000	5	3	13	19	8	1	49	16.1	8.3	39.4	44.2	27.6	3.2	24.1
5000 - <20000	4	3	8	4	7	1	27	12.9	8.3	24.2	9.3	24.1	3.2	13.3
20000 - <62500	4	2	0	1	4	1	12	12.9	5.6	0.0	2.3	13.8	3.2	5.9
Total	31	36	33	43	29	31	203	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.35 Capacity Utilization

Equipmt / Employees?	AGRC	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRC%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Yes / Yes	6	12	7	24	10	14	73	16.2	32.4	18.4	54.5	27.8	42.4	32.4
Yes / No *	19	14	20	12	20	12	97	51.4	37.8	52.6	27.3	55.6	36.4	43.1
No / Yes	5	2	3	3	2	3	18	13.5	5.4	7.9	6.8	5.6	9.1	8.0
No / No **	7	9	8	5	4	4	37	18.4	24.3	21.6	11.4	11.1	12.1	16.4
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100

* Excess Capacity , ** Full Capacity

Table 2.36 Reasons for Excess capacity

Reason	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
No customers	2	8	15	5	7	7	44	10.5	57.1	75.0	41.7	35.0	58.3	45.4
No materials	6	1	1	3	6	1	18	31.6	7.1	5.0	25.0	30.0	8.3	18.6
No money	4	1	2	1	4	0	12	21.1	7.1	10.0	8.3	20.0	0.0	12.4
No time	0	1	1	2	1	2	7	0.0	7.1	5.0	16.7	5.0	16.7	7.2
No space	2	2	0	0	0	1	5	10.5	14.3	0.0	0.0	0.0	8.3	5.2
New Business	1	0	0	0	0	1	2	5.3	0.0	0.0	0.0	0.0	8.3	2.1
Waiting supply	1	0	0	0	0	0	1	5.3	0.0	0.0	0.0	0.0	0.0	1.0
Production problem	2	0	0	1	0	0	3	10.5	0.0	0.0	8.3	0.0	0.0	3.1
Other	1	1	1	0	2	0	5	5.3	7.1	5.0	0.0	10.0	0.0	5.1
Total	19	14	20	12	20	12	97	100	100	100	100	100	100	100

Table 2.37 Biggest Problem

Problem Type	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
NONE	3	7	4	3	2	3	22	8.1	18.9	10.5	6.8	5.6	9.1	9.8
Lack of capital	5	3	7	6	16	6	43	13.5	8.1	18.4	13.6	44.4	18.2	19.1
Lack of market	4	7	7	5	6	9	38	10.8	18.9	18.4	11.4	16.7	27.3	16.9
Shortage of Raw Mat.	13	4	3	3	2	4	29	35.1	10.8	7.9	6.8	5.6	12.1	12.9
Lack of equipment	0	4	5	6	0	2	17	0.0	10.8	13.2	13.6	0.0	6.1	7.6
Get payments	0	0	1	7	4	2	14	0.0	0.0	2.6	15.9	11.1	6.1	6.2
Competition too high	0	2	7	3	0	1	13	0.0	5.4	18.4	6.8	0.0	3.0	5.8
Transport	3	3	0	1	0	2	9	8.1	8.1	0.0	2.3	0.0	6.1	4.0
Price of Raw Mat.	5	1	1	1	0	0	8	13.5	2.7	2.6	2.3	0.0	0.0	3.6
Employee relations	1	1	0	4	1	1	8	2.7	2.7	0.0	9.1	2.8	3.0	3.6
Technology	1	3	0	1	0	2	7	2.7	8.1	0.0	2.3	0.0	6.1	3.1
Multiple	1	0	1	1	1	0	4	2.7	0.0	2.6	2.3	2.8	0.0	1.8
Business location	1	0	0	1	2	0	4	2.7	0.0	0.0	2.3	5.6	0.0	1.8
Lack of time	0	0	0	1	1	0	2	0.0	0.0	0.0	2.3	2.8	0.0	0.9
Condition of premise	0	0	1	0	0	1	2	0.0	0.0	2.6	0.0	0.0	3.0	0.9
Management	0	1	0	0	0	0	1	0.0	2.7	0.0	0.0	0.0	0.0	0.4
Personal expenses	0	0	1	0	0	0	1	0.0	0.0	2.6	0.0	0.0	0.0	0.4
Other	0	1	0	0	0	0	1	0.0	2.7	0.0	0.0	0.0	0.0	0.4
No answer	0	0	0	1	1	0	2	0.0	0.0	0.0	2.3	2.8	0.0	0.9
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.36 Payment System

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
a) You always pay cash?														
Yes	32	34	36	40	34	20	196	86.5	91.9	94.7	90.9	94.4	68.6	87.1
No	5	2	2	4	2	4	19	13.5	5.4	5.3	9.1	5.6	12.1	8.4
No answer	0	1	0	0	0	9	10	0.0	2.7	0.0	0.0	0.0	27.3	4.4
Total	37	37	38	44	36	33	225	100	100	100	100	100	100	100
b) If not, how else?														
Barter	0	0	0	0	0	1	1	0.0	0.0	0.0	0.0	0.0	25.0	5.3
Credit	5	2	2	4	2	3	18	100.0	100.0	100.0	100.0	100.0	75.0	94.7
Work	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	5	2	2	4	2	4	19	100	100	100	100	100	100	100

Table 2.39 Thinking of Giving up the Business

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
No answer	1	0	0	1	0	1	3	2.7	0.0	0.0	2.3	0.0	3.0	1.3
Yes	4	7	11	8	3	8	41	10.8	18.9	28.9	18.2	8.3	24.2	18.2
No	32	30	27	35	33	24	181	86.5	81.1	71.1	79.5	91.7	72.7	80.4
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2.4G Business Development since Start-Up

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
a) Increased?														
Increased	31	29	21	33	21	19	154	81.6	78.4	56.8	75.0	58.3	57.6	68.4
Decreased	7	6	13	10	11	5	52	18.4	16.2	35.1	22.7	30.6	15.2	23.1
Same	0	2	3	1	4	9	19	6.0	5.4	8.1	2.3	11.1	27.3	8.4
Total	38	37	37	44	36	33	225	100	100	100	100	100	100	100
b) Increased: doubled?														
Yes	21	12	15	23	11	9	91	67.7	41.4	71.4	69.7	52.4	47.4	59.1
No	10	17	6	10	10	10	63	32.3	58.6	28.6	30.3	47.6	52.6	40.9
Total	31	29	21	33	21	19	154	100	100	100	100	100	100	100
bii) Decreased: halved?														
Yes	2	3	3	5	8	2	23	28.6	50.0	23.1	50.0	72.7	40.0	44.2
No	5	3	9	5	3	3	28	71.4	50.0	69.2	50.0	27.3	60.0	53.8
No answer	0	0	1	0	0	0	1	0.0	0.0	7.7	0.0	0.0	0.0	1.9
Total	7	6	13	10	11	5	52	100	100	100	100	100	100	100
c) More employees?														
Increased	14	13	14	11	2	13	67	37.8	35.1	38.9	26.2	5.7	40.6	30.6
Decreased	4	4	7	9	9	4	37	10.8	10.8	19.4	21.4	25.7	12.5	16.9
Same	19	20	15	22	24	15	115	51.4	54.1	41.7	52.4	68.6	46.9	52.5
Total	37	37	36	42	35	32	219	100	100	100	100	100	100	100
d) If so, doubled?														
Yes	11	11	11	7	0	8	48	78.6	84.6	78.6	63.6	0.0	61.5	71.6
No	3	2	3	4	2	5	19	21.4	15.4	21.4	36.4	100.0	38.5	28.4
Total	14	13	14	11	2	13	67	100	100	100	100	100	100	100

Table 2.40 Business Development since Start-Up (continued)

	AGRO	FOOD	SERV	TEXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TEXTL%	TRDE%	OTHR%	Average
e) Owner new skills?:														
Yes	34	32	26	39	28	24	183	89.5	86.5	70.3	88.6	77.8	72.7	81.3
No	4	5	11	5	8	9	42	10.5	13.5	29.7	11.4	22.2	27.3	18.7
Total	38	37	37	44	36	33	225	100	100	100	100	100	100	100
f) Empls new skills?:														
Yes	21	16	21	21	9	17	105	56.8	50.0	50.3	55.3	29.0	53.1	51.0
No	16	16	15	17	22	15	101	43.2	50.0	41.7	44.7	71.0	46.9	49.0
Total	37	32	36	38	31	32	206	100	100	100	100	100	100	100
g) Better-skill empls:														
Yes	9	4	14	13	6	13	59	23.7	11.1	37.8	31.0	17.6	39.4	26.8
No	29	32	23	29	28	20	161	76.3	88.9	62.2	69.0	82.4	60.6	73.2
Total	38	36	37	42	34	33	220	100	100	100	100	100	100	100
h) Better equipant?:														
Yes	27	18	23	22	19	15	124	71.1	48.6	62.2	50.0	52.8	45.5	55.1
No	11	19	14	22	17	18	101	28.9	51.4	37.8	50.0	47.2	54.5	44.9
Total	38	37	37	44	36	33	225	100	100	100	100	100	100	100
i) Better premises?:														
Yes	22	14	17	21	21	8	103	57.9	37.8	45.9	47.7	58.3	24.2	41.8
No	16	23	20	23	15	24	121	42.1	62.2	54.1	52.3	41.7	72.7	53.8
No answer	0	0	0	0	0	1	1	0.0	0.0	0.0	0.0	0.0	3.0	0.4
Total	38	37	37	44	36	33	225	100	100	100	100	100	100	100
j) Improved prods?:														
Yes	32	29	31	41	27	25	185	84.2	78.4	83.8	93.2	75.0	75.8	82.2
No	6	8	6	3	9	8	40	15.8	21.6	16.2	6.8	25.0	24.2	17.8
Total	38	37	37	44	36	33	225	100	100	100	100	100	100	100

Table 2.41: Loan Application During the Last Two Years

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
Applied for loan?														
Yes	17	10	11	21	11	12	82	45.9	27.0	28.9	47.7	100.0	36.4	36.4
No	20	27	27	23	25	21	143	54.1	73.0	71.1	52.3	227.3	63.6	63.6
Total	37	37	38	44	36	33	225	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Those who applied for a loan in the last two years...

	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
(a) Got the loan?														
Yes	14	7	8	18	6	9	62	82.4	70.0	72.7	85.7	54.5	75.0	75.6
No	3	3	3	3	5	3	20	17.6	30.0	27.3	14.3	45.5	25.0	24.4
Total	17	10	11	21	11	12	82	100	100	100	100	100	100	100
(b) How much?														
< K500	2	1	1	1	0	0	5	14.3	14.3	12.5	5.6	0.0	0.0	8.1
500 - < K1000	0	1	0	1	0	1	3	0.0	14.3	0.0	5.6	0.0	11.1	4.8
1000 - < K2500	0	2	0	8	2	2	14	0.0	28.6	0.0	44.4	33.3	22.2	22.6
2500 - < K5000	5	0	1	5	1	4	16	35.7	0.0	12.5	27.8	16.7	44.4	25.8
5000 - < K10,000	3	1	4	2	2	0	12	21.4	14.3	50.0	11.1	33.3	0.0	19.4
10000 - < K25,000	3	1	2	1	1	0	8	21.4	14.3	25.0	5.6	16.7	0.0	12.9
25000 - < K50,000	0	1	0	0	0	0	1	0.0	14.3	0.0	0.0	0.0	0.0	1.6
50000 +	1	0	0	0	0	2	3	7.1	0.0	0.0	0.0	0.0	22.2	4.8
Total	14	7	8	18	6	9	62	100	100	100	100	100	100	100

Table 2.42: Reason for not Borrowing

Reason	AGRO	FOOD	SERV	TXTL	TRDE	OTHR	Total	AGRO%	FOOD%	SERV%	TXTL%	TRDE%	OTHR%	Average
None	0	0	0	0	1	1	2	0.0	0.0	0.0	0.0	3.8	5.0	1.5
Have enough money	7	7	8	8	7	6	43	58.3	28.0	32.0	33.3	26.9	30.0	32.6
Afraid to borrow	1	9	8	9	4	3	34	8.3	36.0	32.0	37.5	15.4	15.0	25.8
Don't know how..	1	3	4	3	4	3	18	8.3	12.0	16.0	12.5	15.4	15.0	13.6
Tried but didn't get	2	3	1	3	5	4	18	16.7	12.0	4.0	12.5	19.2	20.0	13.6
Never thought about	0	0	3	0	1	1	5	0.0	0.0	12.0	0.0	3.8	5.0	3.8
Others	0	0	1	0	3	1	5	0.0	0.0	4.0	0.0	11.5	5.0	3.8
Not ready	0	3	0	1	1	0	5	0.0	12.0	0.0	4.2	3.8	0.0	3.8
Intends to	1	0	0	0	0	1	2	8.3	0.0	0.0	0.0	0.0	5.0	1.5
Total	12	25	25	24	26	20	132	100.0	100.0	100.0	100.0	100.0	100.0	100.0

III. Tables by Region

DEMATT - Business Advisory Service for Women - Survey 1990

TABLES BY REGION

Number of questionnaires: 225

Table 3.1 Distribution by Age

Age of Woman (years)	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
0 (no answer)	3	0	1	4	3.8	0.0	1.4	1.8
20-30	10	22	11	43	12.5	30.1	15.3	19.1
31-40	42	20	24	86	52.5	27.4	33.3	38.2
41-50	17	18	28	63	21.3	24.7	38.9	28.0
>50	8	13	8	29	10.0	17.8	11.1	12.9
Total	80	73	72	225	100	100	100	100

Table 3.2 Family Status

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
a) Marital Status								
Married	68	46	56	170	85.0	63.0	77.8	75.6
Single	12	27	16	55	15.0	37.0	22.2	24.4
Total	80	73	72	225	100	100	100	100
b) Ever Married?								
Yes	12	24	16	52	100.0	88.9	100.0	94.5
No	0	3	0	3	0.0	11.1	0.0	5.5
Total	12	27	16	55	100.0	100.0	100.0	100.0
c) Wid/Div/Sep?								
Widowed	6	6	6	18	50.0	25.0	37.5	34.6
Divorced	4	12	5	21	33.3	50.0	31.3	40.4
Separated	2	6	5	13	16.7	25.0	31.3	25.0
Total	12	24	16	52	100	100	100	100

Table 3.3 Number of Dependents

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
a) Supported children:								
0	10	9	4	23	12.5	12.3	5.6	10.2
1	2	9	8	19	2.5	12.3	11.1	8.4
2-3	24	19	17	60	30.0	26.0	23.6	26.7
4-6	32	30	29	91	40.0	41.1	40.3	40.4
7-9	12	6	10	28	15.0	8.2	13.9	12.4
10+	0	0	4	4	0.0	0.0	5.6	1.8
Total	80	73	72	225	100	100	100	100
b) Other dependents								
0	20	13	13	46	25.0	17.8	18.1	20.4
1	8	14	11	33	10.0	19.2	15.3	14.7
2-3	26	18	16	60	32.5	24.7	22.2	26.7
4-6	16	11	20	47	20.0	15.1	27.8	20.9
7-9	6	10	6	22	7.5	13.7	8.3	9.8
10+	4	7	6	17	5.0	9.6	8.3	7.6
Total	80	73	72	225	100	100	100	100
c) Children+other								
0	3	1	1	5	3.8	1.4	1.4	2.2
1	1	3	2	6	1.3	4.1	2.8	2.7
2-3	14	9	10	33	17.5	12.3	13.9	14.7
4-6	24	23	13	60	30.0	31.5	18.1	26.7
7-9	20	22	25	67	25.0	30.1	34.7	29.8
10+	18	15	21	54	22.5	20.5	29.2	24.0
Total	80	73	72	225	100	100	100	100

Table 3.4 Educational Background

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
a) Attended school?								
Yes	70	65	63	198	87.5	89.0	87.5	88.0
No	10	8	9	27	12.5	11.0	12.5	12.0
Total	80	73	72	225	100	100	100	100
b) Schooling level								
No answer	0	0	2	2	0.0	0.0	2.8	0.9
None	10	8	9	27	12.5	11.0	12.5	12.0
Std1-Std5	10	9	9	28	12.5	12.3	12.5	12.4
Std6-Std8	22	35	18	75	27.5	47.9	25.0	33.3
Form1-Form4	38	21	34	93	47.5	28.8	47.2	41.3
Total	80	73	72	225	100	100	100	100
c) PSLC?								
Yes	53	41	45	139	66.3	56.2	62.5	61.8
No	17	24	18	59	21.3	32.9	25.0	26.2
No answer	10	8	9	27	12.5	11.0	12.5	12.0
Total	80	73	72	225	100	100	100	100
d) JCE?								
Yes	32	15	34	81	40.0	20.5	47.2	36.0
No	37	50	26	113	46.3	68.5	36.1	50.2
No answer	11	8	12	31	13.8	11.0	16.7	13.8
Total	80	73	72	225	100	100	100	100
e) MSCE?								
Yes	18	6	15	39	22.5	8.2	20.8	17.3
No	50	58	36	144	62.5	79.5	50.0	64.0
No answer	12	9	21	42	15.0	12.3	29.2	18.7
Total	80	73	72	225	100	100	100	100

Table 3.5 Employment Status

Presently employed?	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Yes	17	13	12	42	21.3	17.8	16.7	18.7
No	62	57	59	178	77.5	78.1	81.9	79.1
No answer	1	3	1	5	1.3	4.1	1.4	2.2
Total	80	73	72	225	100	100	100	100

If not, previously employed?								
	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Yes	26	17	32	75	41.3	28.3	53.3	41.0
No	32	42	24	98	50.8	70.0	40.0	53.6
No answer	5	1	4	10	7.9	1.7	6.7	5.5
Total	63	60	60	183	100	100	100	100

Table 3.6 Social Background

Husband's Job	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
N/A	13	27	17	57	16.3	37.0	23.6	25.3
Unemployed	10	7	5	22	12.5	9.6	6.9	9.8
Farmer	6	9	5	20	7.5	12.3	6.9	8.9
Worker	6	9	6	21	7.5	12.3	8.3	9.3
Clerical	3	0	3	6	3.8	0.0	4.2	2.7
Government	17	7	5	29	21.3	9.6	6.9	12.9
Professional	11	9	22	42	13.8	12.3	30.6	18.7
Businessman	13	5	8	26	16.3	6.8	11.1	11.6
Other	1	0	1	2	1.3	0.0	1.4	0.9
Total	80	73	72	225	100	100	100	100

Table 3.7 Special Responsibilities in Society

	CENTRE	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Average
No answer	0	1	1	2	:	0.0	1.4	1.4	0.9
Yes	27	28	34	89	:	33.8	38.4	47.2	39.6
No	53	44	37	134	:	66.3	60.3	51.4	59.6
Total	80	73	72	225	:	100.0	100.0	100.0	100.0

Type of Responsib.	CENTRE	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Tot %
Church/womens guide	13	15	14	42	:	48.1	53.6	41.2	47.2
Social Welfare	0	0	2	2	:	0.0	0.0	5.9	2.2
IGA	0	0	2	2	:	0.0	0.0	5.9	2.2
Professional Organis	2	2	3	7	:	7.4	7.1	8.8	7.9
CCAM	7	5	8	20	:	25.9	17.9	23.5	22.5
MCP/Womens League	4	6	5	15	:	14.8	21.4	14.7	16.9
Other	1	0	0	1	:	3.7	0.0	0.0	1.1
Total	27	28	34	89	:	100.0	100.0	100.0	100.0

Table 3.8 Previous Business Experience

	CENTR	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Average
a)Previous business?									
Yes	37	29	42	108	:	46.3	39.7	58.3	48.0
No	42	43	30	115	:	52.5	58.9	41.7	51.1
No answer	1	1	0	2	:	1.3	1.4	0.0	8.9
Total	80	73	72	225	:	100.0	100.0	100.0	100.0
b)Yrs in business									
< 1 year	2	1	2	5	:	5.4	3.4	4.8	4.6
1 year	7	2	2	11	:	18.9	6.9	4.8	10.2
2-5 yrs	13	12	19	44	:	35.1	41.4	45.2	40.7
6+ years	13	14	11	38	:	35.1	48.3	26.2	35.2
Not known	2	0	8	10	:	5.4	0.0	19.0	9.3
Total	37	29	42	108	:	100	100	100	100

Table 3.9 Travel Experience

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
a) Outside District?								
Yes	73	60	62	195	91.3	82.2	86.1	86.7
No	7	13	10	30	8.8	17.8	13.9	13.3
Total	80	73	72	225	100	100	100	100
b) Outside Region?								
Yes	64	51	50	165	80.0	69.9	69.4	73.3
No	16	22	22	60	20.0	30.1	30.6	26.7
Total	80	73	72	225	100	100	100	100
c) Outside Malawi?								
Yes	46	23	34	103	57.5	31.5	47.2	45.8
No	34	50	38	122	42.5	68.5	52.8	54.2
Total	80	73	72	225	100	100	100	100
d) Outside Africa?								
Yes	10	3	12	25	12.5	4.1	16.7	11.1
No	70	70	60	200	87.5	95.9	83.3	88.9
Total	80	73	72	225	100	100	100	100

Table 3.10 Number of Businesses Owned

No. of businesses	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
One	48	49	42	139	60.0	67.1	58.3	61.8
Two	26	21	24	71	32.5	28.8	33.3	31.6
3 or more	6	3	6	15	7.5	4.1	8.3	6.7
Total	80	73	72	225	100	100	100	100

Table 3.12 Owner's Role in Business

	CENTRE	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
No answer	1	0	0	1	1.3	0.0	0.0	0.4
Self-employed	15	26	10	51	18.8	35.6	13.9	22.7
Manager	43	24	38	105	53.8	32.9	52.8	46.7
Involved in product.	21	23	24	68	26.3	31.5	33.3	30.2
Total	80	73	72	225	100.0	100.0	100.0	100.0

Table 3.13 Management of Business

Managed by herself?	CENTRE	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
No answer	9	6	1	16	11.3	8.2	1.4	7.1
Yes	64	62	60	186	80.0	84.9	83.3	82.7
No	7	5	11	23	8.8	6.8	15.3	10.2
Total	80	73	72	225	100.0	100.0	100.0	100.0

Table 3.14 Time Spent in Business

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
a) Work every month?								
Yes	72	62	67	201	90.0	84.9	93.1	89.3
No	7	11	5	23	8.8	15.1	6.9	10.2
No answer	1	0	0	1	1.3	0.0	0.0	0.4
Total	80	73	72	225	100	100	100	100
b) How much time?								
Less than half	20	16	13	49	25.0	21.9	18.1	21.8
Half or more	33	37	32	102	41.3	50.7	44.4	45.3
All time	26	20	27	73	32.5	27.4	37.5	32.4
No answer	1	0	0	1	1.3	0.0	0.0	0.4
Total	80	73	72	225	100	100	100	100

Table 3.15 Husband's Support in Business

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
a) Husband encourages								
Yes	65	43	54	162	95.6	93.5	96.4	95.3
No	3	3	2	8	4.4	6.5	3.6	4.7
Total	68	46	56	170	100	100	100	100
b) Husband discour.								
Yes	1	0	2	3	33.3	0.0	100.0	37.5
No	2	3	0	5	66.7	100.0	0.0	62.5
Total	3	3	2	8	100	100	100	100
c) Husband helps								
Yes	58	37	49	144	85.3	80.4	87.5	84.7
No	7	6	5	18	10.3	13.0	8.9	10.6
No answer	3	3	2	8	4.4	6.5	3.6	4.7
Total	68	46	56	170	100	100	100	100

Table 3.16 Type of Husband's Assistance

Type of assistance	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Buys things	12	3	7	22	20.7	8.1	14.3	15.3
Money	17	17	17	51	29.3	45.9	34.7	35.4
Advice	6	0	2	8	10.3	0.0	4.1	5.6
Accounts	0	0	3	3	0.0	0.0	6.1	2.1
Transport	2	3	1	6	3.4	8.1	2.0	4.2
General	20	10	15	45	34.5	27.0	30.6	31.3
Other	1	4	4	9	1.7	10.8	8.2	6.3
No answer	0	0	0	0	0.0	0.0	0.0	0.0
Total	58	37	49	144	100	100	100	100

Table 3.17 Business Main Income in Family

	CENTRE	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
No answer	5	3	4	12	6.3	4.1	5.6	5.3
Yes	43	44	35	122	53.8	60.3	48.6	54.2
No	32	26	33	91	40.0	35.6	45.8	40.4
Total	80	73	72	225	100.0	100.0	100.0	100.0

Table 3.18 Start of Business

Year	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
1990	8	7	3	18	10.0	9.6	4.2	8.0
1988-89	25	24	22	71	31.3	32.9	30.6	31.6
1986-87	23	14	17	54	28.8	19.2	23.6	24.0
1984-85	10	11	5	26	12.5	15.1	6.9	11.6
1982-83	1	1	4	6	1.3	1.4	5.6	2.7
1980-81	2	5	5	12	2.5	6.8	6.9	5.3
1975-79	7	6	11	24	8.8	8.2	15.3	10.7
pre 1975	4	5	5	14	5.0	6.8	6.9	6.2
Total	80	73	72	225	100	100	100	100

Table 3.19 Origin of Business Idea

	CENTRE	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Average
No answer	1	0	0	1	:	1.3	0.0	0.0	0.4
Own	43	35	32	110	:	53.8	47.9	44.4	48.9
People doing same	19	17	17	53	:	23.8	23.3	23.6	23.6
Friends & Relatives	7	11	9	27	:	8.8	15.1	12.5	12.0
Husband	4	5	7	16	:	5.0	6.8	9.7	7.1
Other	6	5	7	18	:	7.5	6.8	9.7	8.0
Total	80	73	72	225	:	100.0	100.0	100.0	100.0

Table 3.20 Advice Sought at Start-Up

	CENTRE	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Average
Technology	13	12	14	39	:	16.3	16.4	19.4	17.3
Business management	10	4	11	25	:	12.5	5.5	15.3	11.1
Customer relations	2	2	1	5	:	2.5	2.7	1.4	2.2
Book keeping	2	3	1	6	:	2.5	4.1	1.4	2.7
Loan application	0	2	1	3	:	0.0	2.7	1.4	1.3
Other	4	2	2	8	:	5.0	2.7	2.8	3.6
None	49	48	42	139	:	61.3	65.8	58.3	61.8
Total	80	73	72	225	:	100.0	100.0	100.0	100.0

Table 3.21 Initial Cash Investment

in 1990 Kwacha	CENTR	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Average
0	5	4	7	16	:	7.4	6.6	10.8	8.2
> 0 - < 100	13	18	7	38	:	19.1	29.5	10.8	19.6
100 - < 500	14	17	16	47	:	20.6	27.9	24.6	24.2
500 - < 1,000	7	5	6	18	:	10.3	8.2	9.2	9.3
1,000 - < 3,000	13	6	7	26	:	19.1	9.8	10.8	13.4
3,000 - < 5,000	5	5	7	17	:	7.4	8.2	10.8	8.8
5,000 - < 10,000	4	3	9	16	:	5.9	4.9	13.8	8.2
10,000 - < 50,000	4	1	4	9	:	5.9	1.6	6.2	4.6
50,000 +	3	2	2	7	:	4.4	3.3	3.1	3.6
Total	68	61	65	194	:	100	100	100	100

Table 3.22 Major Source of Initial Cash Investment

Source	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
N/A	6	8	9	23	7.5	11.0	12.5	10.2
Husband	17	16	18	51	21.3	21.9	25.0	22.7
Other business	14	16	12	42	17.5	21.9	16.7	18.7
Institutions	14	11	6	31	17.5	15.1	8.3	13.8
Employment	12	3	11	26	15.0	4.1	15.3	11.6
Garden	3	3	2	8	3.8	4.1	2.8	3.6
Savings	7	6	7	20	8.8	8.2	9.7	8.9
Relative/friend	4	6	3	13	5.0	8.2	4.2	5.8
Sale of assets	0	0	3	3	0.0	0.0	4.2	1.3
Other	3	4	1	8	3.8	5.5	1.4	3.6
Total	80	73	72	225	100	100	100	100

Table 3.23 Start-Up Problems

Problem	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
None	9	15	11	35	11.3	20.5	15.3	15.6
Lack of capital	29	20	31	80	36.3	27.4	43.1	35.6
Lack of customers	9	9	10	28	11.3	12.3	13.9	12.4
Lack of inputs	8	10	4	22	10.0	13.7	5.6	9.8
Employee relations	9	2	2	13	11.3	2.7	2.8	5.8
Technology	4	4	3	11	5.0	5.5	4.2	4.9
Lack of equipment	2	2	3	7	2.5	2.7	4.2	3.1
Getting payments	3	2	1	6	3.8	2.7	1.4	2.7
Multiple	2	3	1	6	2.5	4.1	1.4	2.7
Management	1	1	2	4	1.3	1.4	2.8	1.8
Personal problems	0	1	2	3	0.0	1.4	2.8	1.3
Transport	1	1	1	3	1.3	1.4	1.4	1.3
Lack of time	1	0	1	2	1.3	0.0	1.4	0.9
Competition	1	1	0	2	1.3	1.4	0.0	0.9
Business location	0	1	0	1	0.0	1.4	0.0	0.4
Expensive inputs	0	1	0	1	0.0	1.4	0.0	0.4
Other	1	0	0	1	1.3	0.0	0.0	0.4
Total	80	73	72	225	100.0	100.0	100.0	100.0

Table 3.24 Legal Status

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Licenced?								
Yes	34	25	34	93	42.5	34.2	47.2	41.3
No	46	48	38	132	57.5	65.8	52.8	58.7
Total	80	73	72	225	100	100	100	100
Tradename?								
Yes	40	35	40	115	50.0	47.9	55.6	51.1
No	40	38	32	110	50.0	52.1	44.4	48.9
Total	80	73	72	225	100	100	100	100
If so, registered?								
Yes	17	18	21	56	42.5	51.4	52.5	48.7
No	22	16	18	56	55.0	45.7	45.0	48.7
No answer	1	1	1	3	2.5	2.9	2.5	2.6
Total	40	35	40	115	100	100	100	100

Table 3.25 Bookkeeping

Do you keep accounts?	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Yes	50	36	37	123	62.5	49.3	51.4	54.7
No	30	37	35	102	37.5	50.7	48.6	45.3
Total	80	73	72	225	100	100	100	100

Separate accounts?	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Yes	46	33	33	112	92.0	91.7	89.2	91.1
No	4	3	4	11	8.0	8.3	10.8	8.9
Total	50	36	37	123	100	100	100	100

Why no accounts are kept

Lack skill	3	8	9	20	10.0	21.6	25.7	19.6
No reason	4	7	5	16	13.3	18.9	14.3	15.7
Lack of time	4	4	5	13	13.3	10.8	14.3	12.7
Business too small	6	3	1	10	20.0	8.1	2.9	9.8
Lack of materials	3	4	2	9	10.0	10.8	5.7	8.8
Illiterate	0	5	2	7	0.0	13.5	5.7	6.9
Intends to	2	0	5	7	6.7	0.0	14.3	6.9
Does it partially	0	2	4	6	0.0	5.4	11.4	5.9
Uses money quickly	3	1	0	4	10.0	2.7	0.0	3.9
Amount discourages	3	0	0	3	10.0	0.0	0.0	2.9
Lack of support	0	1	1	2	0.0	2.7	2.9	2.0
Not established	2	0	0	2	6.7	0.0	0.0	2.0
DK	0	1	0	1	0.0	2.7	0.0	1.0
Others	0	1	1	2	0.0	2.7	2.9	2.0
Total	30	37	35	102	100	100	100	100

Table 3.26 Physical Location of the Business

		CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
In building?	- Yes	59	65	58	182	73.8	89.0	80.6	80.9
	No	19	8	13	40	23.8	11.0	18.1	17.8
	No answer	2	0	1	3	2.5	0.0	1.4	1.3
Total		80	73	72	225	100	100	100	100
Open Air?	- Yes	15	9	10	34	18.8	12.3	13.9	15.1
	No	62	64	61	187	77.5	87.7	84.7	83.1
	No answer	3	0	1	4	3.8	0.0	1.4	1.8
Total		80	73	72	225	100	100	100	100
Under tree?	- Yes	1	3	3	7	1.3	4.1	4.2	3.1
	No	76	70	68	214	95.0	95.9	94.4	95.1
	No answer	3	0	1	4	3.8	0.0	1.4	1.8
Total		80	73	72	225	100	100	100	100
On khonde?	- Yes	6	3	2	11	7.5	4.1	2.8	4.9
	No	71	70	69	210	88.8	95.9	95.8	93.3
	No answer	3	0	1	4	3.8	0.0	1.4	1.8
Total		80	73	72	225	100	100	100	100
By Roadside?	- Yes	12	7	13	32	15.0	9.6	18.1	14.2
	No	65	66	58	189	81.3	90.4	80.6	84.0
	No answer	3	0	1	4	3.8	0.0	1.4	1.8
Total		80	73	72	225	100	100	100	100
Private house?	- Yes	22	22	14	58	27.5	30.1	19.4	25.8
	No	55	50	56	161	68.8	68.5	77.8	71.6
	No answer	3	1	2	6	3.8	1.4	2.8	2.7
Total		80	73	72	225	100	100	100	100

Table 3.27 Training Related to Business

Has had training	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Yes	19	22	21	62	23.8	30.1	29.2	27.6
No	61	51	51	163	76.3	69.9	70.6	72.4
Total	80	73	72	225	100.0	100.0	100.0	100.0

Table 3.28 Employment Creation

Workers	CENTRE	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
0	22	34	15	71	27.5	46.6	20.8	31.6
1 - 4	38	30	41	109	47.5	41.1	56.9	48.4
5 - 9	12	7	10	29	15.0	9.6	13.9	12.9
>10	8	2	6	16	10.0	2.7	8.3	7.1
Total	80	73	72	225	100.0	100.0	100.0	100.0

Table 3.29 Monthly Wage Sum

Kwacha	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
0	24	41	20	85	30.0	56.2	27.8	37.8
1 - 100	26	20	27	73	32.5	27.4	37.5	32.4
101 - 500	23	8	16	47	28.8	11.0	22.2	20.9
501 - 1,000	2	2	2	6	2.5	2.7	2.8	2.7
1,001 +	5	2	7	14	6.3	2.7	9.7	6.2
Total	80	73	72	225	100	100	100	100

Table 3.30 Why Sales Differ Every Month

Reason	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Seasonal demand	26	16	29	71	32.5	21.9	40.3	31.6
Other demand	25	20	18	63	31.3	27.4	25.0	28.0
Production problems	4	10	6	20	5.0	13.7	8.3	8.9
Seasonal supply	2	5	5	12	2.5	6.8	6.9	5.3
Other supply	4	7	0	11	5.0	9.6	0.0	4.9
Personal Problems	1	1	2	4	1.3	1.4	2.8	1.8
New premises	2	1	0	3	2.5	1.4	0.0	1.3
Financial	0	0	2	2	0.0	0.0	2.8	0.9
Other	10	7	4	21	12.5	9.6	5.6	9.3
No variation	6	6	6	18	7.5	8.2	8.3	8.0
Total	80	73	72	225	100	100	100	100

Table 3.31 Turnover in a Normal Month

Kwacha (1990)	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
0	1	2	0	3	1.4	2.9	0.0	1.4
> 0 - < 100	8	19	9	36	10.8	27.1	13.2	17.0
100 - < 500	24	27	15	66	32.4	38.6	22.1	31.1
500 - < 1,000	8	7	15	30	10.8	10.0	22.1	14.2
1,000 - < 3,000	16	7	14	37	21.6	10.0	20.6	17.5
3,000 - < 5,000	4	6	7	17	5.4	8.6	10.3	8.0
5,000 - < 10,000	3	1	4	8	4.1	1.4	5.9	3.8
10,000 +	10	1	4	15	13.5	1.4	5.9	7.1
Total	74	70	68	212	100.0	100.0	100.0	100.0

Table 3.32 Income Equivalent (Willing to give up business for ...)

Kwacha per Month	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
1 - <100	5	13	7	26	6.3	18.1	9.7	11.6
101 - <300	16	16	6	38	20.0	22.2	8.3	16.9
301 - <500	8	12	11	31	10.0	16.7	15.3	13.8
501 - <1000	8	5	10	23	10.0	6.9	13.9	10.2
>1000	10	4	3	17	12.5	5.6	4.2	7.6
Cannot give up	33	22	35	90	41.3	30.6	48.6	40.0
Total	80	72	72	225	100.0	100.0	100.0	100.0

Table 3.33 Replacement Value of Fixed Assets

Kwacha (1990)	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
0	5	9	1	15	6.6	12.3	1.9	7.4
> 0 - < 100	9	7	5	21	11.8	9.6	9.3	10.3
100 - < 500	10	13	7	30	13.2	17.8	13.0	14.8
500 - < 1,000	6	7	5	18	7.9	9.6	9.3	8.9
1,000 - < 3,000	13	15	7	35	17.1	20.5	13.0	17.2
3,000 - < 5,000	4	3	4	11	5.3	4.1	7.4	5.4
5,000 - < 10,000	6	10	8	24	7.9	13.7	14.8	11.8
10,000 - < 50,000	15	7	13	35	19.7	9.6	24.1	17.2
50,000 +	8	2	4	14	10.5	2.7	7.4	6.9
Total	76	73	54	203	100.0	100.0	100.0	100.0

Table 3.34 Capital Labour Ratio

Kwacha per Worker	CENTRE	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
0 - <100	18	19	14	51	23.7	26.0	25.9	25.1
100 - <500	13	21	7	41	17.1	28.8	13.0	20.2
500 - <1000	7	10	6	23	9.2	13.7	11.1	11.3
1000 - <5000	19	14	16	49	25.0	19.2	29.6	24.1
5000 - <20000	15	6	6	27	19.7	8.2	11.1	13.3
20000 +	4	3	5	12	5.3	4.1	9.3	5.9
Total	76	73	54	203	100.0	100.0	100.0	100.0

**Table 3.35 Capacity Utilization (Can produce more with existing equipment?
If yes: Need more employees to do so ?
If no : Could produce more with more employees?)**

Equipmt / Employees?;	CENTR	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Average
Yes / Yes	23	27	23	73	:	28.8	37.0	31.9	32.4
Yes / No *	33	33	31	97	:	41.3	45.2	43.1	43.1
No / Yes	7	1	10	18	:	8.8	1.4	13.9	8.0
No / No **	17	12	8	37	:	21.3	16.4	11.1	16.4
Total ;	80	73	72	225	:	100	100	100	100

* Excess capacity ** Full capacity

Table 3.36 Reasons for Excess Capacity

Reason	CENTR	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Average
Lack of customers	15	14	15	44	:	45.5	42.4	48.4	45.4
Lack of raw material	10	3	5	18	:	30.3	9.1	16.1	18.6
Lack of money	2	4	6	12	:	6.1	12.1	19.4	12.4
Lack of time	1	5	1	7	:	3.0	15.2	3.2	7.2
Lack of space	1	3	1	5	:	3.0	9.1	3.2	5.2
Production problem	1	0	2	3	:	3.0	0.0	6.5	3.1
New Business	0	2	0	2	:	0.0	6.1	0.0	2.1
Waiting supply	0	1	0	1	:	0.0	3.0	0.0	1.0
Other	3	1	1	5	:	9.1	3.0	3.2	5.1
Total ;	33	33	31	97	:	100	100	100	100

Table 3.37 Biggest Problem

Problem	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
None	5	10	7	22	6.3	13.7	9.7	9.8
Lack capital	15	10	18	43	18.8	13.7	25.0	19.1
Lack of market	15	16	7	38	18.8	21.9	9.7	16.9
Shortage of raw mat.	13	11	5	29	16.3	15.1	6.9	12.9
Lack of equipment	8	4	5	17	10.0	5.5	6.9	7.6
Get payments	4	4	6	14	5.0	5.5	8.3	6.2
Competition too high	3	4	6	13	3.8	5.5	8.3	5.8
Transport	3	3	3	9	3.8	4.1	4.2	4.0
Employee relations	4	1	3	8	5.0	1.4	4.2	3.6
Raw mat. expensive	0	3	5	8	0.0	4.1	6.9	3.6
Technology	4	2	1	7	5.0	2.7	1.4	3.1
Multiple	2	0	2	4	2.5	0.0	2.8	1.8
Business location	1	2	1	4	1.3	2.7	1.4	1.8
Condition of premise	1	0	1	2	1.3	0.0	1.4	0.9
Lack of time	1	1	0	2	1.3	1.4	0.0	0.9
Personal expenses	0	0	1	1	0.0	0.0	1.4	0.4
Management	1	0	0	1	1.3	0.0	0.0	0.4
Other	0	1	0	1	0.0	1.4	0.0	0.4
No answer	0	1	1	2	0.0	1.4	1.4	0.9
Total	80	73	72	225	100.0	100.0	100.0	100.0

Table 3.38 Payment System

You always pay cash?!	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Yes	67	65	64	196	83.8	89.0	88.9	87.1
No	6	6	7	19	7.5	8.2	9.7	8.4
No answer	7	2	1	10	8.8	2.7	1.4	4.4
Total	80	73	72	225	100	100	100	100
If not, how else?								
Barter	0	1	0	1	0.0	16.7	0.0	5.3
Credit	6	5	7	18	100.0	83.3	100.0	94.7
Work	0	0	0	0	0.0	0.0	0.0	0.0
Total	6	6	7	19	100	100	100	100

Table 3.39 Thinking of Giving up the Business

	CENTRE	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Average
No answer	1	0	2	3	:	1.3	0.0	2.8	1.3
Yes	16	10	15	41	:	20.0	13.7	20.8	18.2
No	63	63	55	181	:	78.8	86.3	76.4	80.4
Total	80	73	72	225	:	100.0	100.0	100.0	100.0

Table 3.40 Business Development since Start-Up

	CENTR	NORTH	SOUTH	Total	:	CENTR%	NORTH%	SOUTH%	Average
a) Increased?									
Increased	56	53	45	154	:	70.0	72.6	62.5	68.4
Decreased	16	13	23	52	:	20.0	17.8	31.9	23.1
Same	8	7	4	19	:	10.0	9.6	5.6	8.4
Total	80	73	72	225	:	100	100	100	100
bi) Increased: doubled?									
Yes	35	27	29	91	:	62.5	50.9	64.4	59.1
No	21	26	16	63	:	37.5	49.1	35.6	40.9
Total	56	53	45	154	:	100	100	100	100
bi1) Decreased: halved?									
Yes	7	6	10	23	:	43.8	46.2	43.5	44.2
No	9	7	12	28	:	56.3	53.8	52.2	53.8
No answer	0	0	1	1	:	0.0	0.0	4.3	1.9
Total	16	13	23	52	:	100	100	100	100
c) More employees?									
Increased	28	13	26	67	:	35.4	18.8	36.6	30.6
Decreased	10	10	17	37	:	12.7	14.5	23.9	16.9
Same	41	46	28	115	:	51.9	66.7	39.4	52.5
Total	79	69	71	219	:	100	100	100	100
d) If so, doubled?									
Yes	19	9	20	48	:	67.9	69.2	76.9	71.6
No	9	4	6	19	:	32.1	30.8	23.1	28.4
Total	28	13	26	67	:	100	100	100	100

Table 3.40 Business Development since Start-Up (continued)

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
e) Owner new skills?								
Yes	66	61	56	183	82.5	83.6	77.8	81.3
No	14	12	16	42	17.5	16.4	22.2	18.7
Total	80	73	72	225	100	100	100	100
f) Empls new skills?								
Yes	40	24	41	105	54.8	37.5	59.4	51.0
No	33	40	28	101	45.2	62.5	40.6	49.0
Total	73	64	69	206	100	100	100	100
g) Better-skilled employees?								
Yes	21	12	26	59	27.3	16.4	37.1	26.8
No	56	61	44	161	72.7	83.6	62.9	73.2
Total	77	73	70	220	100	100	100	100
h) Better equipment?								
Yes	45	39	40	124	56.3	53.4	55.6	55.1
No	35	34	32	101	43.8	46.6	44.4	44.9
Total	80	73	72	225	100	100	100	100
i) Better premises?								
Yes	28	39	36	103	35.0	53.4	50.0	45.8
No	52	34	35	121	65.0	46.6	48.6	53.8
No answer	0	0	1	1	0.0	0.0	1.4	0.4
Total	80	73	72	225	100	100	100	100
j) Improved products?								
Yes	64	65	56	185	80.0	89.0	77.8	82.2
No	16	8	16	40	20.0	11.0	22.2	17.8
Total	80	73	72	225	100	100	100	100

Table 3.41 Loan Applications During the Last Two Years

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
Applied for a loan?								
yes	30	21	31	82	37.5	28.8	43.1	36.4
no	50	52	41	143	62.5	71.2	56.9	63.6
Total	80	73	72	225	100.0	100.0	100.0	100.0

Those who applied for a loan in the last two years...

	CENTR	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Average
(a) Got the loan?								
yes	21	16	25	62	70.0	76.2	80.6	75.6
no	9	5	6	20	30.0	23.8	19.4	24.4
Total	30	21	31	82	100	100	100	100
(b) How much?								
< K500	2	2	1	5	9.5	12.5	4.0	8.1
K501 - < K1,000	0	1	2	3	0.0	6.3	8.0	4.8
K1,001 - < K2,500	6	5	3	14	28.6	31.3	12.0	22.6
K2,501 - < K5,000	4	5	7	16	19.0	31.3	28.0	25.8
K5,001 - < K10,000	5	2	5	12	23.8	12.5	20.0	19.4
K10,001 - < K25,000	2	1	5	8	9.5	6.3	20.0	12.9
K25,001 - < K50,000	1	0	0	1	4.8	0.0	0.0	1.6
more than K50,000	1	0	2	3	4.8	0.0	8.0	4.8
Total	21	16	25	62	100	100	100	100

Table 3.42 Reason for not Borrowing

	CENTRE	NORTH	SOUTH	Total	CENTR%	NORTH%	SOUTH%	Tot %
None	0	1	1	2	0.0	2.3	2.3	1.5
Have enough money	15	16	12	43	33.3	36.4	27.9	32.6
Afraid to borrow	11	13	10	34	24.4	29.5	23.3	25.8
Don't know how to	4	7	7	18	8.9	15.9	16.3	13.6
Tried but didn't get	6	3	9	18	13.3	6.8	20.9	13.6
Never thought about	4	0	1	5	8.9	0.0	2.3	3.8
Need to borrow from	1	1	1	3	2.2	2.3	2.3	2.3
Not ready	2	2	1	5	4.4	4.5	2.3	3.8
Intends to	2	0	0	2	4.4	0.0	0.0	1.5
Other	0	1	1	2	0.0	2.3	2.3	1.5
Total	45	44	43	132	100.0	100.0	100.0	100.0

IV. Tables by Rural/Urban Area

DEMATT - Business Advisory Service for Women - Survey 1990

TABLES BY RURAL/URBAN AREA

Number of questionnaires: 225

Table 4.1 Distribution by Age

Age of Woman (years)	RURAL	URBAN	Total	RURAL %	URBAN %	Average
0 (no answer)	2	2	4	1.6	1.9	1.8
20-30	27	16	43	22.1	15.5	19.1
31-40	41	45	86	33.6	43.7	38.2
41-50	34	29	63	27.9	28.2	28.0
>50	18	11	29	14.8	10.7	12.9
Total	122	103	225	100	100	100

Table 4.2 Family Status

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
a) Marital Status						
Married	85	85	170	69.7	82.5	75.6
Single	37	18	55	30.3	17.5	24.4
Total	122	103	225	100	100	100
b) Ever Married?						
Yes	35	17	52	94.6	94.4	94.5
No	2	1	3	5.4	5.6	5.5
Total	37	18	55	100.0	100.0	100.0
c) Wid/Div/Sep?						
Widowed	12	6	18	34.3	35.3	34.6
Divorced	12	9	21	34.3	52.9	40.4
Separated	11	2	13	31.4	11.8	25.0
Total	35	17	52	100	100	100

Table 4.3 Number of Dependents

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
a) Supported children						
0	13	10	23	10.7	9.7	10.2
1	10	9	19	8.2	8.7	8.4
2-3	38	22	60	31.1	21.4	26.7
4-6	49	42	91	40.2	40.8	40.4
7-9	11	17	28	9.0	16.5	12.4
10+	1	3	4	0.8	2.9	1.8
Total	122	103	225	100	100	100
b) Other dependents						
0	22	24	46	18.0	23.3	20.4
1	18	15	33	14.8	14.6	14.7
2-3	32	28	60	26.2	27.2	26.7
4-6	28	19	47	23.0	18.4	20.9
7-9	13	9	22	10.7	8.7	9.8
10+	9	8	17	7.4	7.8	7.6
Total	122	103	225	100	100	100
c) Total dependents						
0	2	3	5	1.6	2.9	2.2
1	3	3	6	2.5	2.9	2.7
2-3	16	17	33	13.1	16.5	14.7
4-6	37	23	60	30.3	22.3	26.7
7-9	36	31	67	29.5	30.1	29.8
10+	28	26	54	23.0	25.2	24.0
Total	122	103	225	100	100	100

Table 4.4 Educational Background

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
a) Attended school?						
Yes	105	93	198	86.1	90.3	88.0
No	17	10	27	13.9	9.7	12.0
Total	122	103	225	100	100	100
b) Schooling level						
No answer	2	0	2	1.6	0.0	0.9
None	17	10	27	13.9	9.7	12.0
Std1-Std5	18	10	28	14.8	9.7	12.4
Std6-Std8	48	27	75	39.3	26.2	33.3
Form1-Form4	37	56	93	30.3	54.4	41.3
Total	122	103	225	100	100	100
c) PSLC?						
Yes	69	70	139	56.6	68.0	61.8
No	36	23	59	29.5	22.3	26.2
No answer	17	10	27	13.9	9.7	12.0
Total	122	103	225	100	100	100
d) JCE?						
Yes	32	49	81	26.2	47.6	36.0
No	71	42	113	58.2	40.8	50.2
No answer	19	12	31	15.6	11.7	13.8
Total	122	103	225	100	100	100
e) MSCE?						
Yes	12	27	39	9.8	26.2	17.3
No	83	61	144	68.0	59.2	64.0
No answer	27	15	42	22.1	14.6	18.7
Total	122	103	225	100	100	100

Table 4.5 Employment Status

Presently employed?	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Yes	17	25	42	13.9	24.3	18.7
No	101	77	178	82.8	74.8	79.1
No answer	4	1	5	3.3	1.0	2.2
Total	122	103	225	100	100	100

If not, ever employed?	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Yes	36	39	75	35.3	51.3	41.0
No	63	35	98	61.8	46.1	53.6
No answer	3	2	10	2.9	2.6	5.5
Total	102	76	183	100	100	100

Table 4.6 Social Background

Husband's Job	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Not married/no answ.	38	19	57	31.4	18.3	25.3
Employed/Retired	11	11	22	9.1	10.6	9.8
Farmer	16	4	20	13.2	3.8	8.9
Worker	9	12	21	7.4	11.5	9.3
Clerical	1	5	6	0.8	4.8	2.7
Government	10	19	29	8.3	18.3	12.9
Professional	22	20	42	18.2	19.2	18.7
Businessman	12	14	26	9.9	13.5	11.6
Other	2	0	2	1.7	0.0	0.9
Total	121	104	225	100	100	100

Table 4.7 Special Responsibilities in Society

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
No answer	2	0	2	1.7	0.0	0.9
Yes	56	33	89	47.5	30.8	39.6
No	60	74	134	50.8	69.2	59.6
Total	118	107	225	100.0	100.0	100.0

Type of responsibility						
	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Church/Womens guild	29	13	42	51.8	39.4	47.2
Social Welfare	1	1	2	1.8	3.0	2.2
IGA	1	1	2	1.8	3.0	2.2
Professional Organ.	3	4	7	5.4	12.1	7.9
CCAM	11	9	20	19.6	27.3	22.5
MCP/Womens League	11	4	15	19.6	12.1	16.9
Other	0	1	1	0.0	3.0	1.1
Total	56	33	89	100.0	100.0	100.0

Table 4.8 Previous Business Experience

a) Previous business?;	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Yes	54	54	108	44.3	52.4	48.0
No	66	49	115	54.1	47.6	51.1
No answer	2	0	2	1.6	0.0	0.9
Total	122	103	225	100	100	100

b) Yrs in business	RURAL	URBAN	Total	RURAL %	URBAN %	Average
< 1 year	3	2	5	5.6	3.7	4.6
1 year	4	7	11	7.4	13.0	10.2
2-5 yrs	20	24	44	37.0	44.4	40.7
6+ years	22	16	38	40.7	29.6	35.2
Not known	5	5	10	9.3	9.3	9.3
Total	54	54	108	100	100	100

Table 4.9 Travel Experience

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
a) Outside District?						
Yes	105	90	195	86.1	87.4	86.7
No	17	13	30	13.9	12.6	13.3
Total	122	103	225	100	100	100
b) Outside Region?						
Yes	84	81	165	68.9	78.6	73.3
No	38	22	60	31.1	21.4	26.7
Total	122	103	225	100	100	100
c) Outside Malawi?						
Yes	45	58	103	36.9	56.3	45.8
No	77	45	122	63.1	43.7	54.2
Total	122	103	225	100	100	100
d) Outside Africa?						
Yes	6	19	25	4.9	18.4	11.1
No	116	84	200	95.1	81.6	88.9
Total	122	103	225	100	100	100

Table 4.10 Number of Businesses Owned

No. of businesses	RURAL	URBAN	Total	RURAL %	URBAN %	Average
One	68	71	139	55.7	68.9	61.8
Two	43	28	71	35.2	27.2	31.6
3 or more	11	4	15	9.0	3.9	6.7
Total	122	103	225	100	100	100

Table 4.12 Owner's Role in Business

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
No answer	1	0	1	0.8	0.0	0.4
Self-employed	36	15	51	30.5	14.0	22.7
Manager	48	57	105	40.7	53.3	46.7
Involved in product.	33	35	68	28.0	32.7	30.2
Total	118	107	225	100.0	100.0	100.0

Table 4.13 Management of Business

Manage on her own?	RURAL	URBAN	Total	RURAL %	URBAN %	Average
No answer	7	9	16	5.9	8.4	7.1
Yes	98	88	186	83.1	82.2	82.7
No	13	10	23	11.0	9.3	10.2
Total	118	107	225	100.0	100.0	100.0

Table 4.14 Time Spent in Business

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
a) Work every month?						
Yes	107	94	201	87.7	91.3	89.3
No	15	8	23	12.3	7.8	10.2
No answer	0	1	1	0.0	1.0	0.4
Total	122	103	225	100	100	100
b) How much time?						
Less than half	21	28	49	17.2	27.2	21.8
Half or more	60	42	102	49.2	40.8	45.3
All time	40	33	73	32.8	32.0	32.4
No answer	1	0	1	0.8	0.0	0.4
Total	122	103	225	100	100	100

Table 4.15 Husband's Support in Business

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
a) Husband encourages						
Yes	78	84	162	91.8	98.8	95.3
No	7	1	8	8.2	1.2	4.7
Total	85	85	170	100	100	100
b) Husband discourages						
Yes	2	1	3	28.6	100.0	37.5
No	5	0	5	71.4	0.0	62.5
Total	7	1	8	100	100	100
c) Husband helps						
Yes	74	70	144	87.1	82.4	84.7
No	4	14	18	4.7	16.5	10.6
No answer	7	1	8	8.2	1.2	4.7
Total	85	85	170	100	100	100

Table 4.16 Type of Husband's Assistance

Field of Assistance	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Money	26	25	51	35.1	35.7	35.4
General	20	25	45	27.0	35.7	31.3
Buys things	15	7	22	20.3	10.0	15.3
Advice	2	6	8	2.7	8.6	5.6
Accounts	2	1	3	2.7	1.4	2.1
Transport	3	3	6	4.1	4.3	4.2
Other	6	3	9	8.1	4.3	6.3
Total	74	70	144	100	100	100

Table 4.17 Business Main Income in Family?

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
No answer	7	5	12	5.9	4.7	5.3
Yes	70	52	122	59.3	48.6	54.2
No	41	50	91	34.7	46.7	40.4
Total	118	107	225	100.0	100.0	100.0

Table 4.18 Start of Business

Year	RURAL	URBAN	Total	RURAL %	URBAN %	Average
1990	7	11	18	5.7	10.7	8.0
1988-89	33	38	71	27.0	36.9	31.6
1986-87	27	27	54	22.1	26.2	24.0
1984-85	15	11	26	12.3	10.7	11.6
1982-83	4	2	6	3.3	1.9	2.7
1980-81	7	5	12	5.7	4.9	5.3
1975-79	17	7	24	13.9	6.8	10.7
pre 1975	12	2	14	9.8	1.9	6.2
Total	122	103	225	100	100	100

Table 4.19 Origin of Business Idea

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
No answer	0	1	1	0.0	0.9	0.4
Own	52	58	110	44.1	54.2	48.9
People doing same	27	26	53	22.9	24.3	23.6
Friends & Relatives	16	11	27	13.6	10.3	12.0
Husband	10	6	16	8.5	5.6	7.1
Other	13	5	18	11.0	4.7	8.0
Total	118	107	225	100.0	100.0	100.0

Table 4.20 Advice Sought at Start-up

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Technology	28	11	39	23.7	10.3	17.3
Business management	10	15	25	8.5	14.0	11.1
Customer relationships	2	3	5	1.7	2.8	2.2
Bookkeeping	3	3	6	2.5	2.8	2.7
Loan application	1	2	3	0.8	1.9	1.3
Other	3	5	8	2.5	4.7	3.6
None	71	68	139	55.2	63.6	61.8
Total	118	107	225	100.0	100.0	100.0

Table 4.21 Initial Cash Investment

in 1990 Kwacha	RURAL	URBAN	Total	RURAL %	URBAN %	Average
0	12	4	16	12.1	4.2	8.2
> 0 - < 100	19	19	38	19.2	20.0	19.6
100 - < 500	26	21	47	26.3	22.1	24.2
500 - < 1,000	9	9	18	9.1	9.5	9.3
1,000 - < 3,000	8	18	26	8.1	18.9	13.4
3,000 - < 5,000	8	9	17	8.1	9.5	8.8
5,000 - < 10,000	11	5	16	11.1	5.3	8.2
10,000 - < 50,000	3	6	9	3.0	6.3	4.6
50,000 +	3	4	7	3.0	4.2	3.6
Total	99	95	194	100.0	100.0	100.0

Table 4.22 Major Source of Initial Cash Investment

Source	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Other business	26	16	42	24.8	16.5	20.8
Husband	27	24	51	25.7	24.7	25.2
Institutions	16	15	31	15.2	15.5	15.3
Employment	5	21	26	4.8	21.6	12.9
Savings	8	12	20	7.6	12.4	9.9
Relative/friend	9	4	13	8.6	4.1	6.4
Garden	6	2	8	5.7	2.1	4.0
Sale of assets	2	1	3	1.9	1.0	1.5
Other	6	2	8	5.7	2.1	4.0
Total	105	97	202	100.0	100.0	100.0

Table 4.23 Start-Up Problems

Problem	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Lack capital	45	35	80	44.6	39.3	42.1
Technology	6	5	11	5.9	5.6	5.8
Lack customers	17	11	28	16.8	12.4	14.7
Lack of inputs	14	8	22	13.9	9.0	11.6
Employees	3	10	13	3.0	11.2	6.8
Lack equipment	4	3	7	4.0	3.4	3.7
Getting payments	3	3	6	3.0	3.4	3.2
Multiple	3	3	6	3.0	3.4	3.2
Management	0	4	4	0.0	4.5	2.1
Personal problems	2	1	3	2.0	1.1	1.6
Transport	1	2	3	1.0	2.2	1.6
Lack of time	1	1	2	1.0	1.1	1.1
Competition	1	1	2	1.0	1.1	1.1
Business location	1	0	1	1.0	0.0	0.5
Expensive inputs	0	1	1	0.0	1.1	0.5
Other	0	1	1	0.0	1.1	0.5
Total	101	89	190	100.0	100.0	100.0

Table 4.24 Legal Status

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Licenced?						
Yes	42	51	93	34.4	49.5	41.3
No	80	52	132	65.6	50.5	58.7
Total	122	103	225	100	100	100
Tradename?						
Yes	59	56	115	48.4	54.4	51.1
No	63	47	110	51.6	45.6	48.9
Total	122	103	225	100	100	100
If so, registered?						
Yes	23	33	56	39.0	58.9	48.7
No	34	22	56	57.6	39.3	48.7
No answer	2	1	3	3.4	1.8	2.6
Total	59	56	115	100	100	100

Table 4.25 Bookkeeping

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
a)Written accounts?						
Yes	58	65	123	47.5	63.1	54.7
No	64	38	102	52.5	36.9	45.3
Total	122	103	225	100	100	100
b)Separate accounts?						
Yes	53	59	112	91.4	90.8	91.1
No	5	6	11	8.6	9.2	8.9
Total	58	65	123	100	100	100
c)Why no accounts?						
Lack skill	14	6	20	21.9	15.8	19.6
No reason	11	5	16	17.2	13.2	15.7
No time	7	6	13	10.9	15.8	12.7
Business small	4	6	10	6.3	15.8	9.8
No materials	8	1	9	12.5	2.6	8.8
Illiterate	5	2	7	7.8	5.3	6.9
Intends to	4	3	7	6.3	7.9	6.9
Partially	4	2	6	6.3	5.3	5.9
Uses money quickly	3	1	4	4.7	2.6	3.9
Amount discourages	2	1	3	3.1	2.6	2.9
Not established	0	2	2	0.0	5.3	2.0
No support	1	1	2	1.6	2.6	2.0
Don't know	1	0	1	1.6	0.0	1.0
Other	0	2	2	0.0	5.3	2.0
Total	64	38	102	100	100	100

Table 4.26 Physical Location of the Business

	RURAL	URBAN	Total :	RURAL %	URBAN %	Average
In Building? - Yes	102	80	182 :	83.6	77.7	80.9
No	18	22	40 :	14.8	21.4	17.8
No answer	2	1	3 :	1.6	1.0	1.3
Total	122	103	225 :	100	100	100
Open Air? - Yes	17	17	34 :	13.9	16.5	15.1
No	102	85	187 :	83.6	82.5	83.1
No answer	3	1	4 :	2.5	1.0	1.8
Total	122	103	225 :	100	100	100
Under Tree? - Yes	2	5	7 :	1.6	4.9	3.1
No	117	97	214 :	95.9	94.2	95.1
No answer	3	1	4 :	2.5	1.0	1.8
Total	122	103	225 :	100	100	100
On Khonde? - Yes	5	6	11 :	4.1	5.8	4.9
No	114	96	210 :	93.4	93.2	93.3
No answer	3	1	4 :	2.5	1.0	1.8
Total	122	103	225 :	100	100	100
By Roadside? - Yes	18	14	32 :	14.8	13.6	14.2
No	101	88	189 :	82.8	85.4	84.0
No answer	3	1	4 :	2.5	1.0	1.8
Total	122	103	225 :	100	100	100
Private House? - Yes	29	29	58 :	23.8	28.2	25.8
No	89	72	161 :	73.0	69.9	71.6
No answer	4	2	6 :	3.3	1.9	2.7
Total	122	103	225 :	100	100	100

Table 4.27 Training Related to Business

Had training	RURAL	URBAN	Total	RURAL %	URBAN %	Average
Yes	35	27	62	29.7	25.2	27.6
No	83	80	163	70.3	74.8	72.4
Total	118	107	225	100.0	100.0	100.0

Table 4.28 Employment Creation

Number of employees	RURAL	URBAN	Total	RURAL %	URBAN %	Average
0	47	24	71	39.8	22.4	31.6
1 - 4	54	55	109	45.8	51.4	48.4
5 - 9	10	19	29	8.5	17.8	12.9
>10	7	9	16	5.9	8.4	7.1
Total	118	107	225	100.0	100.0	100.0

Table 4.29 Monthly Wage Sum

Kwacha	RURAL	URBAN	Total	RURAL %	URBAN %	Average
K0	59	26	85	48.4	25.2	37.8
K1 - K100	42	31	73	34.4	30.1	32.4
K101 - K500	15	32	47	12.3	31.1	20.9
K501 - K1,000	4	2	6	3.3	1.9	2.7
K1,001 +	2	12	14	1.6	11.7	6.2
Total	122	103	225	100	100	100

Table 4.30 Why Sales Differ Every Month

Reason	RURAL	URBAN	Total	RURAL %	URBAN %	Average
New premises	1	2	3	0.9	2.2	1.4
Seasonal demand	39	32	71	34.2	34.4	34.3
Other demand	30	33	63	26.3	35.5	30.4
Seasonal supply	11	1	12	9.6	1.1	5.8
Other supply	7	4	11	6.1	4.3	5.3
Production problems	12	8	20	10.5	8.6	9.7
Personal Problems	2	2	4	1.8	2.2	1.9
Financial	2	0	2	1.8	0.0	1.0
Other	10	11	21	8.8	11.8	10.1
Total	114	93	207	100.0	100.0	100.0

Table 4.31 Turnover in a Normal Month

Kwacha 1990	RURAL	URBAN	Total	RURAL %	URBAN %	Average
0	1	2	3	0.9	2.1	1.4
> 0 - < 100	28	8	9	24.3	8.2	4.3
100 - < 500	41	25	53	35.7	25.8	25.4
500 - < 1,000	15	15	56	13.0	15.5	26.8
1,000 - < 3,000	15	22	37	13.0	22.7	17.7
3,000 - < 5,000	6	11	26	5.2	11.3	12.4
5,000 - < 10,000	5	3	9	4.3	3.1	4.3
10,000 +	4	11	16	3.5	11.3	7.7
Total	115	97	209	100.0	100.0	100.0

Table 4.32 Income Equivalent (Would give up business for ...)

Kwacha per Month	RURAL	URBAN	Total :	RURAL %	URBAN %	Average
1 - <100	21	5	26 :	17.8	4.7	11.6
101 - <300	23	15	38 :	19.5	14.0	16.9
301 - <500	18	13	31 :	15.3	12.1	13.8
501 - <1000	15	8	23 :	12.7	7.5	10.2
>1000	8	9	17 :	6.8	8.4	7.6
Cannot give up	33	57	90 :	28.0	53.3	40.0
Total	118	107	225 :	100.0	100.0	100.0

Table 4.33 Replacement Value of Fixed Assets

Kwacha	RURAL	URBAN	Total:	RURAL %	URBAN %	Average
0	6	9	15 :	5.9	8.9	7.4
> 0 - < 100	13	8	21 :	12.7	7.9	10.3
100 - < 500	18	12	30 :	17.6	11.9	14.8
500 - < 1,000	11	7	18 :	10.8	6.9	8.9
1,000 - < 3,000	18	17	35 :	17.6	16.8	17.2
3,000 - < 5,000	4	7	11 :	3.9	6.9	5.4
5,000 - < 10,000	16	8	24 :	15.7	7.9	11.8
10,000 - < 50,000	13	22	35 :	12.7	21.8	17.2
50,000 +	3	11	14 :	2.9	10.9	6.9
Total	102	101	203 :	100.0	100.0	100.0

Table 4.34 Capital Labour Ratio

Kwacha per Worker	RURAL	URBAN	Total :	RURAL %	URBAN %	Average
0 - <100	27	24	51 :	26.5	23.8	25.1
100 - <500	20	21	41 :	19.6	20.8	20.2
500 - <1000	13	10	23 :	12.7	9.9	11.3
1000 - <5000	28	21	49 :	27.5	20.8	24.1
5000 - <20000	8	19	27 :	7.8	18.8	13.3
20000 +	6	6	12 :	5.9	5.9	5.9
Total	102	101	203 :	100.0	100.0	100.0

Table 4.35 Capacity Utilization

Can produce more with existing equipment?

If yes: Need more employees to do so?

If no: Could produce more with more employees?

Equipmt / Employees?;	RURAL	URBAN	Total :	RURAL %	URBAN %	Average
Yes / Yes	37	36	73 :	30.3	35.0	32.4
Yes / No *	58	39	97 :	47.5	37.9	43.1
No / Yes	9	9	18 :	7.4	8.7	8.0
No / No **	18	19	37 :	14.8	18.4	16.4
Total :	122	103	225 :	100	100	100

* Excess Capacity

** Full Capacity

Table 4.36 Reasons for Excess Capacity

Reason	RURAL	URBAN	Total :	RURAL %	URBAN %	Average
No answer	0	0	0 :	0.0	0.0	0.0
No customers	25	19	44 :	43.1	48.7	45.4
No time	6	1	7 :	10.3	2.6	7.2
No materials	12	6	18 :	20.7	15.4	18.6
No money	7	5	12 :	12.1	12.8	12.4
No space	2	3	5 :	3.4	7.7	5.2
New Business	1	1	2 :	1.7	2.6	2.1
Waiting supply	1	0	1 :	1.7	0.0	1.0
Production problem	1	2	3 :	1.7	5.1	3.1
Other (eg. stealing)	3	1	4 :	5.2	2.6	4.1
No equipment	0	1	1 :	0.0	2.6	1.0
Total :	58	39	97 :	100	100	100

Table 4.37 Biggest Problem

Problem	RURAL	URBAN	Total	RURAL %	URBAN %	Average
None	13	9	22	11.0	8.4	9.8
Lack of capital	24	19	43	20.3	17.8	19.1
Technology	2	5	7	1.7	4.7	3.1
Management	0	1	1	0.0	0.9	0.4
Get payments	7	7	14	5.9	6.5	6.2
Lack customers	23	15	38	19.5	14.0	16.9
Lack equipment	7	10	17	5.9	9.3	7.6
Shortage of R/material	17	12	29	14.4	11.2	12.9
Lack of time	0	2	2	0.0	1.9	0.9
Employee relationship	2	6	8	1.7	5.6	3.6
Expenses for response	1	0	1	0.8	0.0	0.4
Multiple	0	4	4	0.0	3.7	1.8
Business location	4	0	4	3.4	0.0	1.8
Condition of premises	0	2	2	0.0	1.9	0.9
Competition too high	6	7	13	5.1	6.5	5.8
Raw materials expenses	6	2	8	5.1	1.9	3.6
Transport	5	4	9	4.2	3.7	4.0
Other	0	1	1	0.0	0.9	0.4
No answer	1	1	2	0.8	0.9	0.9
Total	118	107	225	100.0	100.0	100.0

Table 4.38 Payment System

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
a) You pay cash?						
Yes	107	89	196	87.7	86.4	87.1
No	9	10	19	7.4	9.7	8.4
No answer	6	4	10	4.9	3.9	4.4
Total	122	103	225	100	100	100
b) If not, how else?						
Barter	1	0	1	11.1	0.0	5.3
Credit	8	10	18	88.9	100.0	94.7
Work	0	0	0	0.0	0.0	0.0
Total	9	10	19	100	100	100

Table 4.39 Thinking of Giving up the Business

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
No answer	0	3	3	0.0	2.8	1.3
Yes	21	20	41	17.8	18.7	18.2
No	97	84	181	82.2	78.5	80.4
Total	118	107	225	100.0	100.0	100.0

Table 4.40 Business Development since Start-Up

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
a) Increased?						
Increased	82	72	154	67.2	69.9	68.4
Decreased	29	23	52	23.8	22.3	23.1
Same	11	8	19	9.0	7.8	8.4
Total	122	103	225	100	100	100
bi) Increased: doubled?						
Yes	54	37	91	65.9	51.4	59.1
No	28	35	63	34.1	48.6	40.9
Total	82	72	154	100	100	100
bii) Decreased: halved?						
Yes	13	10	23	44.8	43.5	44.2
No	15	13	28	51.7	56.5	53.8
No answer	1	0	1	3.4	0.0	1.9
Total	29	23	52	100	100	100
c) More employees?						
Increased	29	38	67	25.0	36.9	30.6
Decreased	18	19	37	15.5	18.4	16.9
Same	69	46	115	59.5	44.7	52.5
Total	116	103	219	100	100	100
d) If so, doubled?						
Yes	22	26	48	75.9	68.4	71.6
No	7	12	19	24.1	31.6	28.4
Total	29	38	67	100	100	100
e) Owner new skills?						
Yes	99	84	183	81.1	81.6	81.3
No	23	19	42	18.9	18.4	18.7
Total	122	103	225	100	100	100

Table 4.40 Business Development since Start-Up (continued)

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
f) Empls new skills?						
Yes	48	57	105	44.4	58.2	51.0
No	60	41	101	55.6	41.8	49.0
Total	108	98	206	100	100	100
g) Better-skill empls						
Yes	29	30	59	24.6	29.4	26.8
No	89	72	161	75.4	70.6	73.2
Total	118	102	220	100	100	100
h) Better equipmnt?						
Yes	64	60	124	52.5	58.3	55.1
No	58	43	101	47.5	41.7	44.9
Total	122	103	225	100	100	100
i) Better premises?						
Yes	63	40	103	51.6	38.8	45.8
No	59	62	121	48.4	60.2	53.8
No answer	0	1	1	0.0	1.0	0.4
Total	122	103	225	100	100	100
j) Improved prods?						
Yes	105	80	185	86.1	77.7	82.2
No	17	23	40	13.9	22.3	17.8
Total	122	103	225	100	100	100

Table 4.41 Loan Applications During Last Two Years

Applied for loan	RURAL	URBAN	Total	RURAL %	URBAN %	Average
yes	35	47	82	29.7	43.9	100.0
no	83	60	143	70.3	56.1	174.4
Total	118	107	225	100.0	100.0	274.4

Those who applied for a loan in the last two years...

(a) Got the loan?

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
yes	30	32	62	81.1	71.1	75.6
no	7	13	20	18.9	28.9	24.4
Total	37	45	82	100.0	100.0	100.0

(b) How much?

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
< K500	4	1	5	13.3	3.1	8.1
K500 - < K1,000	2	1	3	6.7	3.1	4.8
K1,000 - < K2,500	7	7	14	23.3	21.9	22.6
K2,500 - < K5,000	7	9	16	23.3	28.1	25.8
K5,000 - < K10,000	6	6	12	20.0	18.8	19.4
K10,000 - < K25,000	3	5	8	10.0	15.6	12.9
K25,000 - < K50,000	0	1	1	0.0	3.1	1.6
more than K50,000	1	2	3	3.3	6.3	4.8
Total	30	32	62	100	100	100

Table 4.42 Reason for not Borrowing

	RURAL	URBAN	Total	RURAL %	URBAN %	Average
None	2	0	2	2.8	0.0	1.5
Have enough money	22	21	43	30.6	35.0	32.6
Afraid to borrow	21	13	34	29.2	21.7	25.8
Dont know to go abou	11	7	18	15.3	11.7	13.6
Never though about i	1	4	5	1.4	6.7	3.8
Others	2	0	2	2.8	0.0	1.5
Need to borrow from	1	2	3	1.4	3.3	2.3
Tried but didnt get	9	9	18	12.5	15.0	13.6
Not ready	2	3	5	2.8	5.0	3.8
Intends to	1	1	2	1.4	1.7	1.5
Total	72	60	132	100.0	100.0	100.0