

Enterprise No.

FnENO

Enterprise Name

F1ENA

Ghanaian Manufacturing Enterprise Survey

Main Questionnaire

Wave V

September 1998

**Centre for the Study of African Economies
University of Oxford
and
Ghana Statistical Service
Accra**

Interviewer.....

F1INT

Data entry operator.....

FnDAT

SECTION 1: General Information Sheet

FIRST VISIT

DATE AND PROPOSED TIME FOR THE VISIT

DAY	MONTH	TIME

DATE OF THE INTERVIEW

DAY	MONTH	YEAR

TIME BEGUN

TIME FINISHED

SECOND VISIT

DATE AND PROPOSED TIME FOR THE VISIT

DAY	MONTH	YEAR

DATE OF THE INTERVIEW

DAY	MONTH	YEAR

TIME BEGUN

TIME FINISHED

PROGRESS		REQUIRED	LEFT WITH FIRM	PICKED UP	COMPLETED		
					BY FIRM	FIRST INTERVIEW	EVENTUALLY!
MAIN	SECTION 1						
	SECTION 2						
	SECTION 3						
	SECTION 4						
	SECTION 5						
	SECTION 6						
	SECTION 7 PARTS A - D						
	SECTION 7 PARTS E - F						
	SECTION 8						
	SECTION 9						
	SECTION 10						
	SECTION 11						
	SECTION 12						
WORKERS AND APPRENTICES	SECTION 13						
	SECTION 14						
FOLLOW-UP	SECTION 15						
NEW FIRMS	SECTION 16						

SECTION 1: General Information Sheet

1 Sector

SIC Code

F1Q1

2 Location

Accra..... 1

Kumasi..... 2

Cape Coast..... 3

Takoradi..... 4

F1Q2

5 Telephone numbers.....F1Q5A.....
..... F1Q5B.....

6 Telefax.....F1Q6.....
.....

7 Owner of the enterprise.....F1Q7.....
.....

8 If an informal enterprise, home address of owner.....F1Q8A.....
.....F1Q8B.....
.....F1Q8C.....
.....F1Q8D

9 Respondent.....F1Q9.....

10 Person to contact.....F1Q10.....

3 Name of enterprise.....F1Q3.....
.....

11 Interviewers.....F1Q11A.....
.....F1Q11B.....

4 Address of enterprise.....F1Q4A.....
.....F1Q4B.....
.....F1Q4C.....
.....F1Q4D.....

12 Language

English..... 1

Other..... 2

F1Q12

(Specify.....F1Q12S.....

SECTION 1: General Information Sheet

IF THIS FIRM WAS NOT INTERVIEWED PREVIOUSLY, SKIP TO THE NEXT SECTION

13 Is this firm under exactly the same ownership and same legal status as it was when we visited in 1996?
yes..... 1
no..... 2

F1Q13

If not, describe changes in ownership and legal status

F1Q13S

14 Is the business doing well or badly? Describe the major changes and events that have taken place in product and input markets, influencing your business?
.....F1Q14

SECTION 2: Entrepreneur Questionnaire

1. Why did you choose to start this business?

F2Q1

- Previous business failed and I could not find a waged job..... 1
 Previous business failed (did not bother to look for waged work)..... 2
 Could not find a waged job that I wanted after leaving school/uni..... 3
 Lost my waged job and could not find another that I wanted..... 4
 Believed I could earn more money with my own business..... 5
 Have a family, so wanted flexible working hours..... 6
 Always wanted my own business..... 7
 Inherited/came into some money..... 8
 Other (specify)..... 9

F2Q1S

YES 1 NO 2	Did you acquire any of the following in the past year?
2. a house backed by title?	F2Q2
3. a motor vehicle?	F2Q3
4. a farm?	F2Q4
5. other real estate?	F2Q5

6. Did you start any other business in the last two years?

F2Q6

YES..... 1
NO..... 2

7. Did you acquire any other business in the last two years?

F2Q7

YES..... 1
NO..... 2

8. Did you exit from any other business in the last two years?

F2Q8

YES..... 1
NO..... 2

IF THE ANSWER TO EITHER QUESTIONS 6 OR 7 WAS YES, THEN ASK
QUESTIONS 9 AND 10. OTHERWISE SKIP TO NEXT PAGE.

9. Are any of your newly started or acquired businesses in the same
line as this firm?

F2Q9

YES..... 1
NO..... 2

10. Does this firm receive inputs from, or supply inputs to any of your
newly started or acquired businesses?

F2Q10

YES..... 1
NO..... 2

SECTION 2: Entrepreneur Questionnaire

	11. Did you receive any training in, (year) from ... yes..... 1 no..... 2			12. Topic of course Management..... 1 Finance..... 2 Technology..... 3 Exporting..... 4 Other..... 5 (multiple answers allowed)			13. How long was the training in months (total)?			14. Did you receive any advice or information? yes..... 1 no..... 2			15. Topic of advice : Management..... 1 Finance..... 2 Technology..... 3 Exporting..... 4 Other..... 5 (multiple answers allowed)			16. Was the information or assistance useful? yes..... 1 no..... 2		
	Before			Before			Before			Before			Before			Before		
	1996	1996	1997	1996	1996	1997	1996	1996	1997	1996	1996	1997	1996	1996	1997	1996	1996	1997
Government agency	Q11A1	Q11A2	Q11A3	Q12A1 A-E	Q12A1 A-E	Q12A3 A-E	Q13A1	Q13A2	Q13A3	Q14A1	Q14A2	Q14A3	Q15A1 A-E	Q15A2 A-E	Q14A3 A-E	Q16A1	Q16A2	Q16A3
Business advisers	Q11B1	Q11B2	Q11B3	Q12B1 A-E	Q12B2 A-E	Q12B3 A-E	Q13B1	Q13B2	Q13B3	Q14B1	Q14B2	Q14B3	Q1B1 A-E	Q15B2 A-E	Q15B3 A-E	Q16B1	Q16B2	Q16B3
Local Firms	Q11C1	Q11C2	Q11C3	Q12C1 A-E	Q12C2 A-E	Q12C3 A-E	Q13C1	Q13C2	Q13C3	Q14C1	Q14C2	Q14C3	Q15C1 A-E	Q15C2 A-E	Q15C3 A-E	Q16C1	Q16C2	Q16C3
Church Groups	Q11D1	Q11D2	Q11D3	Q12D1 A-E	Q12D2 A-E	Q12D3 A-E	Q13D1	Q13D2	Q13D3	Q14D1	Q14D2	Q14D3	Q15D1 A-E	Q15D2 A-E	Q15D3 A-E	Q16D1	Q16D2	Q61D3
International NGOs	Q11E1	Q11E2	Q11E3	Q12E1 A-E	Q12E2 A-E	Q12E3 A-E	Q13E1	Q13E2	Q13E3	Q14E1	Q14E2	Q14E3	Q15E1 A-E	Q15E2 A-E	Q15E3 A-E	Q16E1	Q16E2	Q16E3
Other local NGOs	Q11F1	Q11F2	Q11F3	Q12F1 A-E	Q12F2 A-E	Q12F3 A-E	Q13F1	Q13F2	Q13F3	Q14F1	Q14F2	Q14F3	Q15F1 A-E	Q15F2 A-E	Q51F3 A-E	Q16F1	Q16F2	Q16F3
Foreign Firms	Q11G1	Q11G2	Q11G3	Q12G1 A-E	Q12G2 A-E	Q12G3 A-E	Q31G1	Q13G2	Q13G3	Q14G1	Q14G2	Q14G3	Q15G1 A-E	Q15G2 A-E	Q15G2 A-E	Q16G1	Q16G2	Q16G3
Military	Q11H1	Q11H2	Q11H3	Q12H1 A-E	Q12H2 A-E	Q12H3 A-E	Q13H1	Q13H2	Q13H3	Q14H1	Q14H2	Q14H3	Q15H1 A-E	Q15H2 A-E	Q51H3 A-E	Q16H1	Q61H2	Q16H3
Other (Specify.....)	Q11I1	Q11I2	Q11I3	Q12I1 A-E	Q12I2 A-E	Q12I3 A-E	Q13I1	Q13I2	Q13I3	Q14I1	Q14I2	Q14I3	Q15I1 A-E	Q15I2 A-E	Q15I3 A-E	Q16I1	Q16I2	Q16I3

SECTION 3: General Firm Questionnaire

1. Does your firm keep accounts on an annual basis?

	1995	1996	1997
Yes..... 1		F3Q1A	F3Q1B
No..... 2			

DISCUSS THE OPTIONS GIVEN IN QUESTION 2. FROM ONE YEAR DOWN BEING AWARE OF THE ANSWER GIVEN FOR 1995

2. What is the easiest time period for you to use in discussing the cost of the inputs and the value of the outputs of your production process?

	1995	1996	1997
1 year..... 1		F3Q2A	F3Q2B
6 months..... 2			
1 month..... 3			
2 weeks..... 4			
1 week..... 5			
Other..... 6			

(Specify.....)

3. What is the last period of this length for which you have data?

	Month	Year		Month	Year
From:	F3Q3A	F3Q3B	To:	F3Q3C	F3Q3D

ASK QUESTION 4 IF THE PERIOD IS LESS THAN 1 YEAR

4. Can this last period be considered as average compared to the year as whole?

Yes..... 1	F3QA
No..... 2	

(Specify why not.....F3QAS.....)

WHERE '[period]' APPEARS IN THE FOLLOWING QUESTIONS THE ANSWERS SHOULD RELATE TO THE PERIOD OF TIME YOU AND THE INTERVIEWEE AGREED ABOVE.

5. What was your revenue from sales of your manufactured output in this [period]?

1995	1996	1997
	F3Q5A	F3Q5B

6. What was the value of your manufactured output in this [period]?

1995	1996	1997
	F3Q6A	F3Q6B

7. What was the value of any additional income you made from selling goods that your firm did not make or from supplying services in this [period]?

1995	1996	1997
	F3Q7A	F3Q7B

FOR SMALL FIRMS USE THE TABLES ON THE FOLLOWING PAGES TO CALCULATE THE VALUE OF OUTPUT (UNLESS YOU CAN GET DATA TO SHOW, ASSUME SALES AND OUTPUT ARE EQUAL) AND THE VALUE OF RAW MATERIALS. THEN COMPLETE THE QUESTIONS ABOVE & THE QUESTIONS ON RAW MATERIAL COSTS WHICH FOLLOW

SECTION 3: General Firm Questionnaire

FOR LARGE FIRMS JUST LIST THEIR FIVE MOST IMPORTANT PRODUCTS AND THE PRICE PER UNIT AT WHICH THEY SELL EACH OF THEM

YEAR = 1997

8a	a. What were your firm's most important products in 1997 ? (list them in order of importance below)	b. In what units do you sell each of these products?	c. How much do you charge for one unit of each product?	d. How many/much of each of these products did you sell in the last [period]?	e. So, the total revenue from each product last period was..... (should equal c * d)	f. What is the total cost of raw materials for one unit of each product?	g. So, the total cost of raw materials for the amount of each product you sold last [period] is...
		Units	Cedi	Quantity = Number of units			
	F3Q8AA1	F3Q8AB1	F3Q8AC1	F3Q8AD1	F3Q8AE1	F3Q8AF1	F3Q8AG1
	F3Q8AA2	F3Q8AB2	F3Q8AC2	F3Q8AD2	F3Q8AE2	F3Q8AF2	F3Q8AG2
	F3Q8AA3	F3Q8AB3	F3Q8AC3	F3Q8AD3	F3Q8AE3	F3Q8AF3	F3Q8AG3
	F3Q8AA4	F3Q8AB4	F3Q8AC4	F3Q8AD4	F3Q8AE4	F3Q8AF4	F3Q8AG4
	F3Q8AA5	F3Q8AB5	F3Q8AC5	F3Q8AD5	F3Q8AE5	F3Q8AF5	F3Q8AG5
	F3Q8AA6	F3Q8AB6	F3Q8AC6	F3Q8AD6	F3Q8AE6	F3Q8AF6	F3Q8AG6
	F3Q8AA7	F3Q8AB7	F3Q8AC7	F3Q8AD7	F3Q8AE7	F3Q8AF7	F3Q8AG7
	F3Q8AA8	F3Q8AB8	F3Q8AC8	F3Q8AD8	F3Q8AE8	F3Q8AF8	F3Q8AG8

NOTE THAT FOR BAKERIES IT IS EASIER TO CALCULATE QUANTITY, REVENUE AND COSTS ON THE BASIS OF A BAG OF FLOUR, I.E. A BAG OF FLOUR COST SO MUCH HAS TO BE COMBINED WITH SO MUCH FAT, SUGAR YEAST ETC., AND MAKES SO MANY LOAVES THAT FETCH A REVENUE OF THEN MULTIPLY THE COSTS ETC. BY THE NUMBER OF BAGS OF FLOUR USED IN THE TIME PERIOD AGREED.

SECTION 3: General Firm Questionnaire

FOR LARGE FIRMS JUST LIST THEIR FIVE MOST IMPORTANT PRODUCTS AND THE PRICE PER UNIT AT WHICH THEY SELL EACH OF THEM THIS YEAR

YEAR = 1996

8b	a. What were your firm's most important products in 1996 ? (list them in order of importance below)	b. In what units do you sell each of these products?	c. How much do you charge for one unit of each product?	d. How many/much of each of these products did you sell in the last [period]?	e. So, the total revenue from each product last period was..... (should equal c * d)	f. What is the total cost of raw materials for one unit of each product?	g. So, the total cost of raw materials for the amount of each product you sold last [period] is...
		Units	Cedi	Quantity = Number of units			
	F3Q8BA1	F3Q8BB1	F3Q8BC1	F3Q8BD1	F3Q8BE1	F3Q8BF1	F3Q8BG1
	F3Q8BA2	F3Q8BB2	F3Q8BC2	F3Q8BD2	F3Q8BE2	F3Q8BF2	F3Q8BG2
	F3Q8BA3	F3Q8BB3	F3Q8BC3	F3Q8BD3	F3Q8BE3	F3Q8BF3	F3Q8BG3
	F3Q8BA4	F3Q8BB4	F3Q8BC4	F3Q8BD4	F3Q8BE4	F3Q8BF4	F3Q8BG4
	F3Q8BA5	F3Q8BB5	F3Q8BC5	F3Q8BD5	F3Q8BE5	F3Q8BF5	F3Q8BG5
	F3Q8BA6	F3Q8BB6	F3Q8BC6	F3Q8BD6	F3Q8BE6	F3Q8BF6	F3Q8BG6
	F3Q8BA7	F3Q8BB7	F3Q8BC7	F3Q8BD7	F3Q8BE7	F3Q8BF7	F3Q8BG7
	F3Q8BA8	F3Q8BB8	F3Q8BC8	F3Q8BD8	F3Q8BE8	F3Q8BF8	F3Q8BG8

NOTE THAT FOR BAKERIES IT IS EASIER TO CALCULATE QUANTITY, REVENUE AND COSTS ON THE BASIS OF A BAG OF FLOUR, I.E. A BAG OF FLOUR COST SO MUCH HAS TO BE COMBINED WITH SO MUCH FAT, SUGAR YEAST ETC., AND MAKES SO MANY LOAVES THAT FETCH A REVENUE OF THEN MULTIPLY THE COSTS ETC. BY THE NUMBER OF BAGS OF FLOUR USED IN THE TIME PERIOD AGREED.

1996

SECTION 3: General Firm Questionnaire

9. Indirect Costs: What was the cost to your business of each of the following items during the last [period]?

	1995	1996	1997
a. Rent		F3Q9A1	F3Q9A2
b. Electricity		F3Q9B1	F3Q9B2
c. Water		F3Q9C1	F3Q9C2
d. Telephone		F3Q9D1	F3Q9D2
e. Liquid fuel, solid fuel and gas		F3Q9E1	F3Q9E2
f. Stationary and office supplies		F3Q9F1	F3Q9F2
g. Transportation costs (excluding fuel)		F3Q9G1	F3Q9G2
h. Security services if not included in wage bill		F3Q9H1	F3Q9H2
i. Insurance and other business services		F3Q9I1	F3Q9I2
j. Promotion & Advertising		F3Q9J1	F3Q9J2
k. Maintenance of plant, equipment & buildings		F3Q9K1	F3Q9K2
l. All other costs (exclude labour costs & interest payments)		F3Q9L1	F3Q9L2

m. Total indirect costs (sum of sections a. to l. opposite)

1995	1996	1997
	F3Q9M1	F3Q9M2

10. What was the value of all the raw materials you used in production during this [period]?

1995	1996	1997
	F3Q10A	F3Q10B

11. What percentage of your raw materials was sourced from businesses you own?

1995	1996	1997
	F3Q11A	F3Q11B

12. What percentage of your raw materials was imported?

1995	1996	1997
	F3Q12A	F3Q12B

NOW CALCULATE VALUE ADDED BY TAKING THE ANSWER TO QUESTION 6 (VALUE OF OUTPUT) AND SUBTRACTING THE ANSWERS TO QUESTION 9m (TOTAL INDIRECT COSTS) AND QUESTION 10 (RAW MATERIAL COSTS)

13 Calculated value added

1995	1996	1997
	F3Q13A	F3Q13B

IF VALUE ADDED IS NEGATIVE CHECK THE NUMBERS WITH THE INTERVIEWEE AGAIN.

SECTION 3: General Firm Questionnaire

14. What was the value of your allowable depreciation in this [period]?

1995	1996	1997
	F3Q14A	F3Q14B

15. How much were your total interest payments in this [period]?

1995	1996	1997
	F3Q15A	F3Q15B

16. What was your total wage bill in this [period], excluding allowances?

1995	1996	1997
	F3Q16A	F3Q16B

17. What was the total cost of labour in this [period], including the wage bill, all allowances and Christmas and production bonuses?

1995	1996	1997
	F3Q17A	F3Q17B

NOW CALCULATE GROSS PROFITS BY TAKING THE CALCULATED VALUE ADDED (QUESTION 13) AND SUBTRACTING THE ANSWER TO QUESTION 17 TOTAL LABOUR COSTS)

18. Calculated profits (before depreciation and interest charges)

1995	1996	1997
	F3Q18A	F3Q18B

19. What were your profits after all labour, administration and input costs have been deducted, but before interest, depreciation allowances and taxation have been deducted in this [period]?

1995	1996	1997
	F3Q19A	F3Q19B

IS THE PROFIT FIGURE YOU HAVE CALCULATED SIMILAR (IT IS UNLIKELY TO BE THE SAME) TO THE PROFIT FIGURE THEY HAVE GIVEN TO YOU? IF NOT, CHECK THE NUMBERS WITH THEM AGAIN.

20. How many shifts do you usually operate?

one-shift..... 1
two-shift..... 2
three-shift..... 3
Other..... 4

(specify.....)

1995	1996	1997
	F3Q20A	F3Q20B

21. With your current machines and your current workforce, if you had the working capital you needed and a buyer for the goods, by what percentage could you increase production?

1995	1996	1997
	F3Q21A	F3Q21B

Assume no change in shifts, i.e. $\frac{(\text{Potential output} - \text{Actual output})}{\text{Actual output}} * 100$

SECTION 3: General Firm Questionnaire

THIS SECTION LOOKS AT INVENTORIES.

THE INVENTORIES AT THE END OF THE YEAR SHOULD EQUAL THE INVENTORIES AT THE BEGINNING OF THE NEXT PERIOD.

THE CHANGE IN INVENTORIES OF FINISHED GOODS BETWEEN THE BEGINNING AND THE END OF THE PERIOD SHOULD EQUAL THE DIFFERENCE BETWEEN SALES AND OUTPUT (QUESTIONS 5 AND 6).

22. What was the value of your inventories of finished goods at the beginning of this [period]?

1995	1996	1997
	F3Q22A	F3Q22B

23. What was the value of your inventories of finished goods at the end of this [period]?

1995	1996	1997
	F3Q23A	F3Q23B

24. What was the value of your inventories of work in progress at the beginning of this [period]?

1995	1996	1997
	F3Q24A	F3Q24B

25. What was the value of your inventories of work in progress at the end of this [period]?

1995	1996	1997
	F3Q25A	F3Q25B

26. What was the value of your inventories of raw materials at the beginning of this [period]?

1995	1996	1997
	F3Q26A	F3Q26B

27. What was the value of your inventories of raw materials at the end of this [period]?

1995	1996	1997
	F3Q27A	F3Q27B

28. What percentage of your output did you export to other African countries?

1995	1996	1997
	F3Q28A	F3Q28B

29. What percentage of your output did you export to non-African countries?

1995	1996	1997
	F3Q29A	F3Q29B

30. What percentage of your exports did you sell in the most recent [period]...

a. Direct to foreign buyers	F3Q30A
b. through government trading agencies	F3Q30B
c. through private trading agencies	F3Q30C
d. Other	F3Q30D

(Specify.....F3Q30S.....)

31. What percentage of your output for the domestic market did you sell...
(in most recent [period])

a. direct to private end users	F3Q31A
b. direct to public sector end users	F3Q31B
c. to private retailers and wholesalers	F3Q31C
d. to public retailers and wholesalers	F3Q31D
e. to other firms to be used in production	F3Q31E
f. other	F3Q31F

(Specify.....F3Q31S.....)

SECTION 4: Investment Questionnaire

1. How much would it cost to replace all your plant and equipment with similar new equipment?

1995	1996	1997
	F4Q1A	F4Q1B

IF QUESTIONS 1 TO 3 CAN BE ANSWERED WITH EASE, QUESTION 4 DOES NOT HAVE TO BE COMPLETED. IF QUESTIONS 1 TO 3 ARE DIFFICULT USE QUESTION 4 TO HELP ESTIMATE THE ANSWERS. THEN COMPLETE QUESTIONS 1 TO 3.

2. How much would you get if you sold all your plant and equipment?

1995	1996	1997
	F4Q2A	F4Q2B

NOTE APPRENTICES TOOLS AND MACHINES SHOULD BE TREATED AS PART OF THE FIRM'S CAPITAL STOCK.

3. How much would you get if you sold all your land and buildings?

1995	1996	1997
	F4Q3A	F4Q3B

4. List of major assets including land, buildings, machinery and equipment

What would it cost to replace each of these items?

How much could you get if you sold this item?

	1995	1996	1997	1995	1996	1997
Land					F4Q4B1	F4Q4B2
Buildings					F4Q4B3	F4Q4B4
Machinery and equipment						
Item 1		F4Q4A5	F4Q4A6		F4Q4B5	F4Q4B6
Item 2		F4Q4A7	F4Q4A8		F4Q4B7	F4Q4B8
Item 3		F4Q4A9	F4Q4A10		F4Q4B9	F4Q4B10
Item 4		F4Q4A11	F4Q4A12		F4Q4B11	F4Q4B12
Item 5		F4Q4A13	F4Q4A14		F4Q4B13	F4Q4B14
Item 6		F4Q4A15	F4Q4A16		F4Q4B15	F4Q4B16
Item 7		F4Q4A17	F4Q4A18		F4Q4B17	F4Q4B18
Item 8		F4Q4A19	F4Q4A20		F4Q4B19	F4Q4B20
Item 9		F4Q4A21	F4Q4A22		F4Q4B21	F4Q4B22
Item 10		F4Q4A23	F4Q4A24		F4Q4B23	F4Q4B24
TOTAL		F4Q4A25	F4Q4A26		F4Q4B25	F4Q4B26

SECTION 4: Investment Questionnaire

5. Did you sell any land, buildings or equipment in...

	1996	1997
YES.....1	F4Q5A	F4Q5B
NO.....2 (=> next page)		

6. What was the value in CEDIS?

	1996	1997
LAND	F4Q6A1	F4Q6A2
BUILDINGS	F4Q6B1	F4Q6B2
EQUIPMENT	F4Q6C1	F4Q6C2
TOTAL	F4Q6D1	F4Q6D2

7. If the sale was equipment, why was it sold?

	1996	1997
EXCESS CAPACITY..... 1	F4Q7A	F4Q7B
REPLACEMENT..... 2		
INCREASE LIQUIDITY..... 3		
CHANGE OF OUTPUT MIX.... 4		
OTHER (specify)..... 5		
F4Q7S		

SECTION 4: Investment Questionnaire

YEAR = 1997

	Land	Buildings	Plant and Equipment	Total
8. How much did you invest in land, buildings and equipment in 1997?				
CEDIS:	F4Q8A1	F4Q8A2	F4Q8A3	F4Q8A4
What was the form of the acquisition? Purchase..... 1				
Lease..... 2	F4Q8B1	F4Q8B2	F4Q8B3	F4Q8B4
What proportion of money came from...				
Company retained earnings PERCENT:	F4Q8C1	F4Q8C2	F4Q8C3	F4Q8C4
Personal savings PERCENT:	F4Q8D1	F4Q8D2	F4Q8D3	F4Q8D4
Borrowed from friends and relations PERCENT:	F4Q8E1	F4Q8E2	F4Q8E3	F4Q8E4
Bank loan or overdraft PERCENT:	F4Q8F1	F4Q8F2	F4Q8F3	F4Q8F4
Suppliers credit PERCENT:	F4Q8G1	F4Q8G2	F4Q8G3	F4Q8G4
Borrowed from money lender PERCENT:	F4Q8H1	F4Q8H2	F4Q8H3	F4Q8H4
Borrowed from parent or holding co. PERCENT:	F4Q8I1	F4Q8I2	F4Q8I3	F4Q8I4
Sale of equity PERCENT:	F4Q8J1	F4Q8J2	F4Q8J3	F4Q8J4
New partner PERCENT:	F4Q8K1	F4Q8K2	F4Q8K3	F4Q8K4
Other (Specify..... F4Q8S.....) PERCENT:	F4Q8L1	F4Q8L2	F4Q8L3	F4Q8L4

9. What was the purpose of the investment in equipment?

- Add to capacity..... 1
- Replace old equipment..... 2
- Improve productivity..... 3
- Improve quality of output..... 4
- Produce a new output..... 5

F4Q9

F4Q10

10. Was the equipment... New..... 1
 Used..... 2
 Mixed..... 3

11. Was the equipment...

- Imported..... 1
- Foreign made, bought locally.. 2
- made locally..... 3

F4Q11

1997

SECTION 4: Investment Questionnaire

YEAR = 1996

		Land	Buildings	Plant and Equipment	Total
12. How much did you invest in land, buildings and equipment in 1996?					
CEDIS:		F4Q12A1	F4Q12A2	F4Q12A3	F4Q12A4
What was the form of the acquisition?	Purchase..... 1				
	Lease..... 2	F4Q12C1	F4Q12B2	F4Q12B3	F4Q12B4
What proportion of money came from...(in % terms)					
Company retained earnings	PERCENT:	F4Q12C1	F4Q12C2	F4Q12C3	F4Q12C4
Personal savings	PERCENT:	FAQ12D1	F4Q12D2	F4Q12D3	F4Q12D4
Borrowed from friends and relations	PERCENT:	F4Q12E1	F4Q12E2	F4Q12E3	F4Q12E4
Bank loan or overdraft	PERCENT:	F4Q12F1	F4Q12F2	F4Q12F3	F4Q12F4
Suppliers credit	PERCENT:	F4Q12G1	F4Q12G2	F4Q12G3	F4Q12G4
Borrowed from money lender	PERCENT:	F4Q12H1	F4Q12H2	F4Q12H3	F4Q12H4
Borrowed from parent or holding co.	PERCENT:	F4Q12I1	F4Q12I2	F4Q12I3	F4Q12I4
Sale of equity	PERCENT:	F4Q12J1	F4Q12J2	F4Q12J3	F4Q12J4
New partner	PERCENT:	F4Q12K1	F4Q12K2	F4Q12K3	F4Q12K4
Other (Specify.....)	PERCENT:	F4Q12L1	F4Q12L2	F4Q12L3	F4Q12L4

13. What was the purpose of the investment in equipment?

- Add to capacity..... 1
- Replace old equipment..... 2
- Improve productivity..... 3
- Improve quality of output..... 4
- Produce a new output..... 5

F4Q13

14. Was the equipment... New..... 1
 Used..... 2
 Mixed..... 3

F4Q14

15. Was the equipment... Imported..... 1
 Foreign made, bought locally.. 2
 made locally..... 3

F4Q15

1996

SECTION 5: Labour Questionnaire

1. What was the total number of people employed by this firm in?

1995	1996	1997
	F5Q1A	F5Q1B

2. Of these how many were

a. Full-time permanent

b. Full-time casual

c. Part-time

1995	1996	1997
	F5Q2A1	F5Q2A2
	F5Q2B1	F5Q2B2
	F5Q2C1	F5Q2C2

Casual includes contract workers

3. Do you have a peak season?

Yes.....1

No.....2 => No 7

F5Q3

4. How many months is the peak season?

F5Q4

5. How many more workers do you hire in the peak season?

F5Q5

6. Is it peak season now?

Yes.....1

No.....2

F5Q6

SECTION 5: Labour Questionnaire

7. Of your total workforce as at December 1997, how many are in each of the following categories? (Note (1))

		Number of workers	
		Men	Women
Managers (Note (2))	Employed managers	F5Q7A1	F5Q7A2
	Proprietor as manager	F5Q7B1	F5Q7B2
Professionals (university degree)	Engineers	F5Q7C1	F5Q7C2
	Physical scientists (chemists, etc.)	F5Q7D1	F5Q7D2
	Accountants, programmers, etc.	F5Q7E1	F5Q7E2
Technicians (Note (3))	Technicians	F5Q7F1	F5Q7F2
Office workers	Skilled typists, clerks etc.	F5Q7G1	F5Q7G2
	Unskilled messengers etc.	F5Q7H1	F5Q7H2
Sales personnel	Trained sales personnel	F5Q7I1	F5Q7I2
	Assistants	F5Q7J1	F5Q7J2
Service workers	Cleaners, guards, canteen staff, etc.	F5Q7K1	F5Q7K2
Production workers	Foreman, supervisors	F5Q7L1	F5Q7L2
	Electricians, plumbers, welders, etc.	F5Q7M1	F5Q7M2
	Machine operators/drivers, assemblers	F5Q7N1	F5Q7N2
	Labourers, helpers (Note (4))	F5Q7O1	F5Q7O2
	Masters	F5Q7P1	F5Q7P2
	Apprentices	F5Q7Q1	F5Q7Q2
	Industry specific skilled 1 (Note (5))	F5Q7R1	F5Q7R2
	Industry specific skilled 2 (Note (5))	F5Q7S1	F5Q7S2
Total		F5Q7T1	F5Q7T2

Note (1): THE TOTAL NUMBER OF WORKERS REPORTED IN THIS TABLE, SHOULD EQUAL THE ANSWER GIVEN FOR 1997 UNDER QUESTION 1 OF THIS SECTION.

Note (2): A manager heads a small manufacturing business or a section of a larger business and, on his/her own behalf or that of the proprietor, plans directs and coordinates the activities of the business.

Note (3): A technician applies technical knowledge and principles to identify and solve problems arising in the course of work. He/she organizes maintenance and repair work, and the installation of machinery.

Note (4): Labourers and helpers perform simple and routine tasks which require the use of simple hand-held tools, or they undertake product sorting and simple assembling of components. Tasks usually consist of lifting, loading, unloading, washing, polishing, packing by hand...

Note (5): These workers would include specifically skilled employees, such as carvers, masterchefs, etc.

SECTION 5: Labour Questionnaire

8. Were there any changes between December 1996 and December 1997?

F5Q8

Yes..... 1

No..... 2 (=> next page)

9. Of your total workforce as at December 1996, how many are in each of the following categories? (Note (1))

		Number of workers	
		Men	Women
Managers (Note (2))	Employed managers	F5Q9A1	F5Q9A2
	Proprietor as manager	F5Q9B1	F5Q9B2
Professionals (university degree)	Engineers	F5Q9C1	F5Q9C2
	Physical scientists (chemists, etc.)	F5Q9D1	F5Q9D2
	Accountants, programmers, etc.	F5Q9E1	F5Q9E2
Technicians (Note (3))	Technicians	F5Q9F1	F5Q9F2
Office workers	Skilled typists, clerks etc.	F5Q9G1	F5Q9G2
	Unskilled messengers etc.	F5Q9H1	F5Q9H2
Sales personnel	Trained sales personnel	F5Q9I1	F5Q9I2
	Assistants	F5Q9J1	F5Q9J2
Service workers	Cleaners, guards, canteen staff, etc.	F5Q9K1	F5Q9K2
Production workers	Foreman, supervisors	F5Q9L1	F5Q9L2
	Electricians, plumbers, welders, etc.	F5Q9M1	F5Q9M2
	Machine operators/drivers, assemblers	F5Q9N1	F5Q9N2
	Labourers, helpers (Note (4))	F5Q9O1	F5Q9O2
	Masters	F5Q9P1	F5Q9P2
	Apprentices	F5Q9Q1	F5Q9Q2
	Industry specific skilled 1 (Note (5))	F5Q9R1	F5Q9R2
	Industry specific skilled 2 (Note (5))	F5Q9S1	F5Q9S2
Total		F5Q9T1	F5Q9T2

Note (1): THE TOTAL NUMBER OF WORKERS REPORTED IN THIS TABLE, SHOULD EQUAL THE ANSWER GIVEN FOR 1996 UNDER QUESTION 1 OF THIS SECTION.

Note (2): A manager heads a small manufacturing business or a section of a larger business and, on his/her own behalf or that of the proprietor, plans directs and coordinates the activities of the business.

Note (3): A technician applies technical knowledge and principles to identify and solve problems arising in the course of work. He/she organizes maintenance and repair work, and the installation of machinery.

Note (4): Labourers and helpers perform simple and routine tasks which require the use of simple hand-held tools, or they undertake product sorting and simple assembling of components. Tasks usually consist of lifting, loading, unloading, washing, polishing, packing by hand...

Note (5): These workers would include specifically skilled employees, such as carvers, masterchefs, etc.

SECTION 5: Labour Questionnaire

10. How many expatriates do you employ?

F5Q10

11. Of these expatriates how many are in....

- a. Management
- b. Technical fields
- c. Administration
- d. Production
- e. Other

F5Q11A
F5Q11B
F5Q11C
F5Q11D
F5Q11E

(Specify.....F5Q11S.....)

12. How many permanent workers did you hire in [period]?

1996	1997
F5Q12A	F5Q12B

13. How many permanent workers left the firm in [period] ?

1996	1997
F5Q13A	F5Q13B

NOTE THAT THE DIFFERENCE BETWEEN WORKERS HIRED AND WORKERS WHO LEFT SHOULD EQUAL THE DIFFERENCE BETWEEN THE TOTAL NUMBER OF PERMANENT WORKERS AT THE BEGINNING AND END OF THE CORRESPONDING YEARS (SEE QUESTIONS 7 AND 9)

14. Of those that left, how many

- a. did you fire or lay off
- b. quit or absconded
- c. retired
- d. left because of illness
- e. died

1996	1997
F5Q14A1	F5Q14A2
F5Q14B1	F5Q14B2
F5Q14C1	F5Q14C2
F5Q14D1	F5Q14D2
F5Q14E1	F5Q14E2

15. In total, how much severance pay did you have to give to the workers you layed-off or fired?

1996	1997
F5Q15A	F5Q15B

16. Did you insure your workforce against accident or illness?

1996	1997
F5Q16A	F5Q16B

Yes.....1
No.....2

SECTION 5: Labour Questionnaire

17. Do you expect next year the workforce size to.....

Increase..... 1
Decrease..... 2
Remain the same..... 3

F5Q17

18. What percentage of your labour force is unionized?

F5Q18

(if 0 => next page)

19. At which of the following levels are there negotiations between the firm and the union?

YES 1
NO..... 2

(a) national

F5Q19A

(b) industry wide

F5Q19B

(c) at establishment/plant level

F5Q19C

(d) other (specify) F5Q19S

F5Q19D

20. Are non-union members given the same wages and benefits as union members?

Yes.....1
No.....2

F5Q20

SECTION 5: Labour Questionnaire

Interviewers: Read the following statement to the respondent

We are aware that enterprises in Ghana face many difficulties when trying to find employees they can trust. Findings from studies in other parts of Africa suggest that businessmen often try to employ people from their own ethnic group or relatives in order to get around this problem and ensure the smooth running of their enterprise. We would like to know if this is the case in Ghana.

21 What is your/the owner's/the general manager's ethnic group? **See note (a)**

F5Q21

22 How many employees in each of the following occupational categories belong to the same ethnic group as you/the owner/the general manager?

Managers and Professionals	Office and Sales Personnel	Technicians, Production and Service Workers	Apprentices
F5Q22A	F5Q22B	F5Q22C	F5Q22D

23 How many employees in each of the following occupational categories are related to you/the owner/the general manager?

Managers and Professionals	Office and Sales Personnel	Technicians, Production and Service Workers	Apprentices
F5Q23A	F5Q23B	F5Q23C	F5Q23D

Note (a) - If you are talking to the owner or, in the case of a large corporation, the general manager use 'you' and 'your' in questions 21 to 23. Otherwise use either 'the owner' or the general manager' as appropriate.

- Some Ghanaian ethnic groups, in particular the Akan, are made up of several sub-groups. We would like to know both the group and the sub-group. So please follow up on their answer before you fill in the box for question 21.

Most likely responses to question about the respondent's/owner's/general manager's ethnicity (not an exhaustive list)

Group	Notes
Asante	sub-group of Akan
Akuapem	sub-group of Akan
Akyem	sub-group of Akan
Kwahu	sub-group of Akan
Fante	sub-group of Akan
Ga	there are other Akan sub-groups
Ewe	
Dagomba	
Dagarti	
Hausa	
Arab	e.g., Lebanese, Syrian
European	not really an ethnic classification, but sufficient
Togolese	not really an ethnic classification, but sufficient
Burkina Faso	not really an ethnic classification, but sufficient

SECTION 6: Government Regulations Questionnaire

1. How much did you pay in company tax to the Central Government in ...?

1995	1996	1997
	F6Q1A	F6Q1B

2. How much sales tax did you pay to the Central Government in ...?

1995	1996	1997
	F6Q2A	F6Q2B

3. How much excise tax did you pay to the Central Government in ...?

1995	1996	1997
	F6Q3A	F6Q3B

4. What rate of excise tax do you pay?

Cedis	Unit of measure
F6Q4A	F6Q4B

5. How much did you pay to the Local Authorities in service charges in ... ?

1995	1996	1997
	F6Q5A	F6Q5B

6. How much import duty did you pay on ... in ...?

	1996	1997
a) imported inputs	F6Q6A1	F6Q6A2
b) imported capital equipment	F6Q6B1	F6Q6B2

7. Have there been changes in government regulations in any of the following areas that have...

made it easier for you to run your business the way you wish.....	1
made it harder for you to run your business the way you wish.....	2
no change.....	3

- a. Ownership regulations

F6Q7A

- b. Labour market regulations

F6Q7B

- c. Restrictions on buying and selling assets

F6Q7C

- d. Taxation, tax holidays, reclaiming duty, etc.

F6Q7D

- e. Regulations relating to licenses

F6Q7E

- f. Price controls

F6Q7F

- g. Other (Specify..... F6Q7S.....)

F6Q7G

8. Where there was a change that affected you, please describe the change

F6Q8

SECTION 7: Financial Markets

Part A: Liquidity/Cash Flow

1. All firms have cash flow (liquidity problems) at some time. Have you had any cash flow (liquidity) problems in the last year?

YES 1
NO2 => Part B

F7AQ1

2. What did you do about it? (MULTIPLE ANSWERS ALLOWED)

F7AQ2A-F

SOLD OFF RAW MATERIALS..... 1
SOLD SOME EQUIPMENT..... 2
BORROWED FROM BAK (OVERDRAFT)..... 3
BORROWED FROM BANK (LOANS)..... 4
USED PERSONAL CASH RESERVES..... 5
BORROWED INFORMALLY..... 6
TOOK CASH ADVANCES FROM CLIENTS..... 7
OBTAINED SUPPLIER CREDIT..... 8
OTHER..... 9

(SPECIFY: ____ F7AQ2S____)

Part B: Trade Credit

NOTE: TRADE CREDIT IS NOT THE SAME AS TRADE DISCOUNTS FOR LARGE VOLUME ORDERS OR GOOD CLIENTS. IT IS ACCOUNTS PAYABLE AND RECEIVABLE FROM SUPPLIERS AND CLIENTS.

1. What is your current outstanding balance owed to all suppliers (accounts payable), including suppliers of capital equipment?

CEDIS: F7BQ1

3. What is the current outstanding balance due to you from all clients (accounts receivable)?

CEDIS: F7BQ3

2. What is the current amount due to you from all suppliers (prepayments made for goods and services to be delivered later)?

CEDIS: F7BQ2

4. What is the current amount owed to all clients (prepayments for goods or services to be delivered)?

CEDIS: F7BQ4

SECTION 7: Financial Markets

Part C: Deposits with Financial Institutions

THE FOLLOWING QUESTIONS APPLY TO ACCOUNTS AND ASSETS OF THE ENTERPRISE OR, IF THOSE ARE NOT SEPARABLE, THE ACCOUNTS OF THE OWNER.
AS A RULE OF THUMB: IN CASE OF A SOLE PROPRIETOR THE ACCOUNTS AND ASSETS OF THE ENTERPRISE AND OWNER CAN NOT BE SEPARATED.

1. Do you have any of the following accounts?

YES 1

NO2

(a) Current

F7CQ1A

(b) Savings

F7CQ1B

(c) Foreign Currency Account

F7CQ1C

(d) Foreign Bank Account

F7CQ1D

2. Have you acquired any of the following financial assets in the last year?

YES 1

NO2

(a) shares in other enterprises

F7CQ2A

(b) deposit accounts in foreign
institutions

F7CQ2B

(c) treasury bills

F7CQ2C

(d) bonds

F7CQ2D

(e) other (specify F7CQ2S) F7CQ2E

SECTION 7: Financial Markets

Part D: Overdrafts and Loans

ASK THE FOLLOWING QUESTIONS, MAKING A CLEAR DISTINCTION BETWEEN OVERDRAFT FACILITIES AND LOANS FROM FORMAL FINANCIAL INSTITUTIONS:

1. Has your enterprise had any overdraft facilities with banks since 1996?

YES 1

NO 2 (=> 9)

F7DQ1

2. In how many banks did you have overdraft facilities?

1996

1997

Number of banks:

F7DQ2A

F7DQ2B

3. With which banks did you have overdraft facilities in 1996? (Names and branches)

F7DQ3

4. If there was a change between 1996 and 1997, with which banks did you have overdraft facilities in 1997?

F7DQ4

5. What was the balance owed on all overdrafts at end of [period]?

1996

1997

CEDIS: F7DQ5A

F7DQ5B

6. What is the current annual interest rate on overdrafts?

PERCENT:

F7DQ6

7. What is the maximum amount of your combined overdraft facility?

CEDIS:

F7DQ7

8. How often do you renew the overdraft facility?

F7DQ8

Monthly..... 1

Annually..... 2

Other..... 3

(SPECIFY: ____ F7DQ8S ____)

INSTITUTION TYPE	9a. LOANS 1996: What was the total outstanding balance of loans due at end of 1996? CEDIS	9b. LOANS 1997: What was the total outstanding balance of loans due at end of 1997? CEDIS	10. For loans outstanding at end of 1997, what was the value of the collateral required? CEDIS	11. What was this collateral? LAND/BUILDINGS.. 1 EQUIPMENT..... 2 COMPANY ASSETS (e.g. stock)..... 3 OTHER..... 4	12. What was the rate of interest? (%)
(a) Banks	F7DQ9AA	F7DQ9BA	F7DQ10A	F7DQ11A	F7DQ12A
(b) Non-bank financial institutions (e.g. credit unions)	F7DQ9AB	F7DQ9BB	F7DQ10B	F7DQ11B	F7DQ12B
(c) Government Programmes and Similar Facilities	F7DQ9AC	F7DQ9BC	F7DQ10C	F7DQ11C	F7DQ12C
(d) Foreign Bank Loans (e.g. from IFC)	F7DQ9AD	F7DQ9BD	F7DQ10D	F7DQ11D	F7DQ12D
(e) Other Specify.....F7DQ9S.....	F7DQ9AE	F7DQ9BE	F7DQ10E	F7DQ11E	F7DQ12E

SECTION 7: Financial Markets

Part D: Overdrafts and Loans

13. From which Banks, Non-bank financial institutions and government programmes etc. did this business have loans in 1996? (Names and branches)

F7DQ13

14. If there was a change between 1996 and 1997, from which Banks, Non-bank financial institutions and government programmes etc. did this business have loans in 1997? (Names and branches)

F7DQ14

15. Did you have any loans denominated in a foreign currency in ?

1996

1997

YES 1

NO 2

F7DQ15A

F7DQ15B

SECTION 7: Financial Markets

Part E : Loan Applications and Access to Finance

1. Did the enterprise apply to any institutions for a loan in ?

YES 1 (If yes in either year => 2)
NO 2 (If no in both years => 6)

1996	1997
F7EQ1A	F7EQ1B

2. Were the applications approved?

YES 1 (If yes in either year => 3)
NO 2 (If no in both years => 4)

1996	1997
F7EQ2A	F7EQ2B

3. Which institutions approved loans? (year, name of institution and branch)

F7EQ3

(If all applications were approved => Part F, If any applications were rejected => 4)

4. Which institutions rejected your applications and why were they rejected? (year, name of institution, branch and reason for rejection)

F7EQ4

5. So, would you describe your enterprise as still in need of a (another) loan but unable to get one or have you found another source of finance or have you changed your plans, or would you describe your situation some other way?

STILL IN NEED OF A (ANOTHER) LOAN..... 1 (Part F)
FOUND ANOTHER SOURCE..... 2 (=> 9)
CHANGED PLANS..... 3 (=> 10)
OTHER..... 4 (=> 11)

F7EQ5

6. Why did the firm not apply for a loan in 1996 or 1997?

INADEQUATE COLLATERAL..... 1 (=> 8)
DON'T WANT TO INCUR DEBT..... 2 (=> 7)
PROCESS TOO DIFFICULT..... 3 (=> 8)
DIDN'T NEED ONE..... 4 (Part F)
DIDN'T THINK I'D GET ONE..... 5 (=> 8)
INTEREST RATE TOO HIGH..... 6 (=> 8)
ALREADY HEAVILY INDEBTED..... 7 (Part F)
OTHER.(specify)..... F7EQ6S..... 8 (=> either 7 or 8 as appropriate)

F7EQ6

7. So, would you describe your enterprise as not requiring a loan?

YES 1 (Part F)
NO 2 (=> 11)

F7EQ7

8. So, would you describe your enterprise as in need of a loan but unable to get one or have you found another source of finance or have you adjusted your plans so that you can do without, or would you describe the situation some other way?

IN NEED OF A LOAN..... 1 (=> Part F)
FOUND ANOTHER SOURCE..... 2 (=> 9)
ADJUSTED PLANS..... 3 (=> 10)
OTHER..... 4 (=> 11)

F7EQ8

9. What was that source?

F7EQ9

10. How have you adjusted your plans?

F7EQ10

(=> Part F)

11. So how would you describe your enterprise's situation with regard to getting a (another) loan?

F7EQ11

(=> Part F)

SECTION 7: Financial Markets

Part F: Informal Borrowing and Lending

SUMMARY OF LOANS OR ADVANCES IN THE LAST YEAR FROM NON-INSTITUTIONAL SOURCES (I.E. FRIENDS, RELATIVES, MONEYLENDERS AND FIRMS EXCLUDING TRANSACTIONS FOR PURCHASE OR SALE (I.E. CREDIT). BE SURE TO ASK ABOUT IN-KIND LOANS, E.G. RAW MATERIALS.

1. Have you borrowed from friends, relatives, moneylenders and firms (excluding trade credit) in [period]?

	1996	1997
YES 1	F7FQ1A	F7FQ1B
NO2 (=>6)		

2. Why did you choose to borrow from this informal source?
(MULTIPLE ANSWERS ALLOWED)

	1996	1997
Most favourable interest rate... 1		
Easier formalities.....2	F7FQ2A1-5	F7FQ2B1-5
No collateral required..... 3		
Flexible payback.....4		
Other..... 5		

Specify.....F7FQ2S.....

SOURCES	3. What were the balances due in cash or in kind on loans from [...] in 1996? CEDIS	4. What were the balances due in cash or in kind on loans from [...] in 1997? CEDIS
a. Relatives/ Friends	F7FQ3A	F7FQ4A
b. Moneylender	F7FQ3B	F7FQ4B
c. Informal Group	F7FQ3C	F7FQ4C
d. Suppliers	F7FQ3D	F7FQ4D
e. Clients	F7FQ3E	F7FQ4E
f. Other Enterprises	F7FQ3F	F7FQ4F
g. Church group	F7FQ3G	F7FQ4G
h. Other (describe) F7FQ3S	F7FQ3H	F7FQ4H

5. What were your total interest costs on these loans in latest year?

Monthly.....1	F7FQ5A	CEDI: F7FQ5B
Annual.....2		

6. Are you currently a member of an informal group, like a susu?

YES 1	F7FQ6
NO2 (=> next page)	

7. What is the amount of individual contributions each time?

CEDI: F7FQ7	
-------------	--

8. How much did you "win" from the group in the last year?

CEDI: F7FQ8	
-------------	--

SECTION 7: Financial Markets

Part F: Informal Borrowing and Lending

SUMMARY OF LOAN BALANCES GRANTED BY THE ENTERPRISE OR ENTERPRISE OWNER, EXCLUDING FINANCIAL TRANSACTIONS FOR PURCHASE OR SALE (I.E. TRADE CREDIT), BY LOAN RECEIPT. **BE SURE TO ASK ABOUT IN-KIND LOANS AS WELL, E.G. RAW MATERIALS.**

9. Did you lend to friends, relatives, moneylenders and firms
(excluding trade credit) in [year]?

YES 1
NO2 (=>next section)

1996	1997
F7FQ9A	F7FQ9B

10. Why did you choose to lend informally?
(MULTIPLE ANSWERS ALLOWED)

To earn a return..... 1
Had excess profits..... 2
If I lend, I can also borrow from this source if needed..... 3
They provided funds in past, so I am obliged to lend in turn..... 4
Other..... 5

Specify.....F7FQ10S.....

13. What were your total interest receipts on these loans in the latest period?

Total Interest Receipts (Cedis)	Period	Monthly.....1 Annual.....2
F7FQ13A		F7FQ13B

SOURCES	11. What were the cash balances due on loans to [...] in 1996? CEDIS	12. What were the cash balances due on loans to [...] in 1997? CEDIS
a. Relatives/ Friends	F7FQ11A	F7FQ12A
b. Moneylender	F7FQ11B	F7FQ12B
c. Informal Group	F7FQ11C	F7FQ12C
d. Suppliers	F7FQ11D	F7FQ12D
e. Clients	F7FQ11E	F7FQ12E
f. Other Enterprises	F7FQ11F	F7FQ12F
g. Church group	F7FQ11G	F7FQ12G
h. Other (describe) F7FQ11S	F7FQ11H	F7FQ12H

SECTION 8: Infrastructure

THE QUESTION IN THIS COLUMN IS TO BE ANSWERED BY THE INTERVIEWER ON THE BASIS OF HIS OBSERVATIONS. IT SHOULD **NOT** BE ADDRESSED TO THE RESPONDENT DIRECTLY

- 1 What is the state of the road(s) directly outside the enterprise?
(note: not the private drive belonging to the enterprise)

F8Q1

Codes

- 1 = sealed road in good condition i.e., a driver in a two wheel drive car could maintain a reasonable speed
- 2 = sealed road with a few pot holes that would require a driver in a 2 wheel drive car to alter course in order to avoid them
- 3 = sealed road in a poor state of repair, i.e., with pot holes that could not be avoided and would require a driver in a two wheel drive car to drive very slowly
- 4 = not sealed, but in good condition, i.e., a driver in a two wheel drive car could maintain a reasonable speed
- 5 = not sealed with a few bumps and/or dips that would require a driver in a 2 wheel drive car to alter course in order to avoid them
- 6 = not sealed with bumps and/or dips that could not be avoided and would require a driver in a 2 wheel drive car to drive very slowly
- 7 = virtually impassable in a 2 wheel drive car
- 8 = impassable in a 4 wheel drive car
- 9 = no road

THE QUESTIONS IN THIS COLUMN SHOULD BE ASKED OF THE RESPONDENT

- 2 Do you need to use electricity to run your tools and machines?
(yes = 1, no = 2)

F8Q2

Are each of the following services supplied to the area in which your enterprise is situated? (yes = 1, no = 2)

3	Electricity	F8Q3
4	Water	F8Q4
5	Sealed Roads	F8Q5
6	Telephones	F8Q6
7	Waste disposal services	F8Q7
8	Security (Police)	F8Q8

- 9 Do you have a telephone? (yes = 1, no = 2)

F8Q9

- 10 Over the last six months, on average, how many days per week (7 days) did you have mains electricity?

F8Q10

- 11 Over the last six months, on average, how many days per week (7 days) did the telephones work?

F8Q11

- 12 Over the last six months, on average, how many days per week (7 days) did you have an adequate water supply?

F8Q12

SECTION 9: Adjustment

1. What are your three biggest problems this year?

NOTE: DO NOT READ OFF THESE CATEGORIES. LET THE RESPONDENT ANSWER, THEN CODE. IF THE RESPONDENT CANNOT ANSWER, HAVE A DISCUSSION.

OWNERSHIP REGULATIONS.....	1	ACCESS TO CREDIT.....	16
TAXES.....	2	HIGH INTEREST RATES.....	17
GOVERNMENT RESTRICTIONS ON ACTIVITIES.....	3	INFLATION.....	18
GAINING INVESTMENT BENEFITS.....	4	INSUFFICIENT DEMAND.....	19
LABOUR REGULATIONS.....	5	ACCESS TO FOREIGN EXCHANGE.....	20
DIFFICULTY IN OBTAINING LICENSES.....	6	HIGH EXCHANGE RATES.....	21
CORRUPTION.....	7	COMPETITION FROM IMPORTS.....	22
PRICE CONTROLS.....	8	COMPETITION FROM LOCAL FIRMS.....	23
LACK OF BUSINESS SUPPORT SERVICES.....	9	UNCERTAINTY ABOUT GOVERNMENT INDUSTRY POLICIES.....	24
LACK OF INFRASTRUCTURE.....	10	LACK OF SKILLED LABOUR.....	25
ACCESS TO IMPORTED RAW MATERIALS.....	11	OTHER.....	26
COST OF IMPORTED RAW MATERIALS.....	12		
ACCESS TO DOMESTIC RAW MATERIALS.....	13	Specify.....	
COST OF DOMESTIC RAW MATERIALS.....	14		
UTILITY PRICES.....	15		

FIRST	SECOND	THIRD
F9Q1A	F9Q1B	F9Q1C

SECTION 10: Investor Confidence

EXPLAIN TO THE RESPONDENT THAT WE ARE INTERESTED IN HIS EXPECTATIONS FOR THE FUTURE.

1. What do you expect your firm's sales to be compared with today?

Lower than today..... 1
Same as today..... 2
Higher than today..... 3
Do not know..... 4

One year from now: F10Q1A

Three years from now: F10Q1B

2. What do you expect your firm's access to credit to be compared with today?

Lower than today..... 1
Same as today..... 2
Higher than today..... 3
Do not know..... 4

One year from now: F10Q2A

Three years from now: F10Q2B

3. What do you expect the cost of credit to be compared with today?

Lower than today..... 1
Same as today..... 2
Higher than today..... 3
Do not know..... 4

One year from now: F10Q3A

Three years from now: F10Q3B

4. What do you expect access to foreign exchange to be compared with today?

Lower than today..... 1
Same as today..... 2
Higher than today..... 3
Do not know..... 4

One year from now: F10Q4A

Three years from now: F10Q4B

5. What do you expect the exchange rate of the US Dollar (in local currency) will be?

Lower than today..... 1
Same as today..... 2
Higher than today..... 3
Do not know..... 4

One year from now: F10Q5A

Three years from now: F10Q5B

SECTION 10: Investor Confidence

The next question tries to ascertain by how much **you** expect the output of your firm to change, in terms of volume of products. We would like you to estimate the likelihood of each expected change in output occurring on a scale of 0 - 100. 100 means that there is a 100 % chance that the specified growth rate will occur; 10 means that there is a 10% or 1 in 10 chance that the specified growth rate will occur, 0 means that there is a 0% chance that the specified growth rate will occur, etc., for each of the categories. Remember there are nine categories and your total points should add up to 100.

6.	On this basis...	by what % do you expect your product output to grow next year? (in % terms)
	INCREASE:	
	more than 30% (a great deal higher)	F10Q6A
	20 to 30% (a lot higher)	F10Q6B
	10 to 20% (moderately higher)	F10Q6C
	0 to 10% (a little higher)	F10Q6D
	NO CHANGE:	F10Q6E
	DECREASE:	
	0 to 10% (a little lower)	F10Q6F
	10 to 20% (moderately lower)	F10Q6G
	20 to 30% (a lot lower)	F10Q6H
	more than 30% (a great deal lower)	F10Q6I
	TOTAL POINTS (should add to 100)	100

QUESTIONS 7 TO 11 ARE TO BE ANSWERED BY THE INTERVIEWER

During the discussion about question 6 on this page did the respondent....

7.	appear fatalistic, i.e., give the impression that he/she felt powerless to affect the future of his/her enterprise? (yes = 1, no = 2)	F10Q7
8.	mention God's will or something related? (yes = 1, no = 2)	F10Q8

9.	mention objectives, plans or an overall vision of the future, i.e., give the impression impression that (s)he could shape the future of his/her enterprise? (yes = 1, no = 2)	F10Q9
10.	put particular emphasis on the importance of one or two events, such as securing a particular loan or getting a particular order? (yes = 1, no = 2)	F10Q10

11. If the answer to question 10 was yes, what was/were the particular events?

F10Q11

12. Now, using the same process, we would like to know how probable you think it is that the rate of inflation next year will take a value in each of the following ranges:-

On this basis...	how probable do you think it is that the rate of inflation next year will be.....?
more than 70%	F10Q12A
60 to 70%	F10Q12B
50 to 60%	F10Q12C
40 to 50%	F10Q12D
30 to 40%	F10Q12E
20 to 30%	F10Q12F
10 to 20%	F10Q12G
0 to 10%	F10Q12H
Prices falling - negative rate of inflation	F10Q12I
TOTAL POINTS (should add to 100)	100

SECTION 10: Investor Confidence

13. If you could have access to the necessary financial resources without having to borrow *, would you undertake further investments in your current business in the future?

Yes..... 1 (=> 14)

No..... 2 (=> 15)

F10Q13

** Note: for example if additional funds became available to the entrepreneur through an increase in retained profits or due to a windfall income such as an inheritance.*

14. Given expected business operating conditions, how much would you invest...

over next 12 months?

F10Q14A

over next 3 years?

F10Q14B

15. If you could have access to the necessary financial resources without having to borrow, would you (also) choose to invest in other business activities (excluding purely financial investments)?

Yes..... 1 (=> 16)

No..... 2 (=> next section)

F10Q15

16. In which sector(s) would you choose to invest?

(Please rank the respondent's unprompted choices using the codes shown)

Other Manufacturing..... 1

1st

F10Q16A

Commerce/ Trade..... 2

Real Estate..... 3

Services..... 4

Transport..... 5

Other Activities (specify)F10Q16S..... 6

2nd

F10Q16B

3rd

F10Q16C

SECTION 11: Networks

Questions 4 and 5 can be omitted when interviewing an entrepreneur/general manager for whom we already have network data. All other questions should be asked.

	If you are asked to explain 'know' - people who you know by name and who you trust enough to talk freely with about matters relating to your business	in same line of business	in different line of business	with larger business	in other regions of Ghana	non-Ghanaians based in Ghana	based in other countries	bank-officials	politicians	civil servants
1.	Approximately how many people do you know in each of the following categories?	F11Q1A	F11Q1B	F11Q1C	F11Q1D	F11Q1E	F11Q1F	F11Q1G	F11Q1H	F11Q1I
2.	How many of these did you meet for the first time during the last two years?	F11Q2A	F11Q2B	F11Q2C	F11Q2D	F11Q2E	F11Q2F	F11Q2G	F11Q2H	F11Q2I
3.	How many people did you know in each category at the time when you first started/acquired/took over the management of this business?	F11Q3A	F11Q3B	F11Q3C	F11Q3D	F11Q3E	F11Q3F	F11Q3G	F11Q3H	F11Q3I
4.	In what year did you make your first contact in each category?	F11Q4A	F11Q4B	F11Q4C	F11Q4D	F11Q4E	F11Q4F	F11Q4G	F11Q4H	F11Q4I
5.	On average how often do you talk to the people you currently know in each category? (Note (a))	F11Q5A	F11Q5B	F11Q5C	F11Q5D	F11Q5E	F11Q5F	F11Q5G	F11Q5H	F11Q5I

6.	What percentage of these contacts have telephones? (Note (b))	F11Q6
7.	What percentage of these contacts are suppliers to this enterprise? (Note (b))	F11Q7
8.	What percentage of these contacts are customers of this enterprise? (Note (b))	F11Q8
9.	What percentage of these contacts are people to whom you have currently or previously lent money? (Note (b))	F11Q9
10.	What percentage of these contacts are people who have currently or previously lent you money? (Note (b))	F11Q10
11.	What percentage of these contacts are women? (Note (b))	F11Q11

Note (a): Codes -

3 or more times a week..... 1
 1 or 2 times a week..... 2
 1 to 3 times a month..... 3
 once every 2 or 3 months..... 4
 1 to 3 times a year..... 5

Note (b): If it is difficult to work with the respondent in percentage terms, ask for number of contacts, then convert to percentages using the total number of contacts.

Total	=	no. of contacts	+	no. of contacts	+	bankers,
number of		in same line		in diff. line		politicians,
contacts		of business		of business		civil servants

Now I would like to ask a question about the ethnicity of your contacts. Businessmen in other parts of Africa use their ethnic networks to help them solve many of the problems they face. Our analysis confirms that your contacts are very important to you, but as yet we do not know anything about their ethnicity. So...

Note (c): Ask only if the respondent indicated that he or she has contacts based in other countries when answering question 1.

12.	What percentage of these contacts belong to the same ethnic group as you?	F11Q12
13.	How many of your contacts based in other countries are Ghanaian? (Note (c))	F11Q13

SECTION 12: Conflict Resolution

1. How many times in the past year have you had labour disputes that have caused disruptions in production?

F12Q1

2. How many times in the past year have you had labour disputes that have been solved before they disrupted production?

F12Q2

3. How many times in the past year have you had problems with late payments by a client?

F12Q3

4. How many times in the past year have you had problems with non-payments by a client?

F12Q4

5. How many times in the past year have you had problems with late delivery of inputs/outputs?

F12Q5

6. How many times in the past year have you had problems with deficient quality of inputs/outputs?

F12Q6

7. How many times in the last year have you had any disputes with your competitors?

F12Q7

8. How many times in the last year have you had disputes with individuals to whom you have lent money?

F12Q8

9. When you have problems and conflicts with other people over business matters how do you usually resolve them? (Multiple answers allowed)

F12Q9A-F

By talking directly to the other person involved..... 1
 By getting someone else to act as a go between..... 2
 Through a traditional council/gathering..... 3
 By employing a lawyer, going to court..... 4
 By getting the police involved..... 5
 Other (specify)..... F12Q9S..... 6

10. When problems and conflicts with other people have occurred in the past have you ever threatened to take someone to court?

F12Q10

yes..... 1
 no..... 2

11. And have you ever actually employed a lawyer or taken someone to court?

F12Q11

yes..... 1 (=> 15)

no..... 2 (=> 12)

12. Why have you never employed a lawyer or taken someone to court? (multiple answers allowed)

F12Q12A-G

The conflicts were not that serious..... 1
 Too expensive..... 2
 Too difficult/ I would not know how..... 3
 Takes too long..... 4
 They only make things worse..... 5
 They would not be interested in my problems..... 6
 Other (specify)..... 7

F12Q12S

13. So, if a conflict that a lawyer or court might be able to help with arose, would you employ a lawyer and/or go to court?

F12Q13

yes..... 1 (=> 20)

no..... 2 (=> 14)

14. Why not? (use codes for question 12)

F12Q14A-G

15. When problems and conflicts with other people have occurred in the past have you ever threatened to go to the police?

yes..... 1

no..... 2

16. And have you ever actually gone to the police?

yes..... 1 (=> 20)

no..... 2 (=> 17)

SECTION 12: Conflict Resolution

17. Why have you never actually gone to the police?
(multiple answers allowed)

The conflicts were not that serious..... 1
 They only make things worse..... 2
 Takes too long..... 3
 They expect to be paid..... 4
 They would not be interested in my problems..... 5
 Other (specify)..... 6

18. Would you agree or disagree with the statement that the police are there to help people like yourself when you face a business conflict?

agree..... 1 (=> 19)
 disagree..... 2 (=> 20)

19. In what way do they help?

20. What percentage of your sales are done on a cash-for-goods basis, i.e., the customer comes and selects the goods, pays you the full price in cash and then takes the goods away?

F12Q20

21. Before you give a customer credit or let a customer place an order without paying a deposit to cover the full cost of the raw materials, do you try and establish whether you can trust them to pay you at a later date?

Always..... 1 (=> 22)
 Often..... 2 (=> 22)
 Sometimes..... 3 (=> 22)
 Seldom..... 4 (=> 22)
 Never..... 5 (=> 23)

22. How do you usually do this? (Multiple answers allowed)

F12Q22A-G

Assess the person by talking to them..... 1
 Visit the persons workshop/shop..... 2
 Get information from others who have done business with them..... 3
 Get information from their bank..... 4
 Get information from other sources (specify)..... F12Q22S..... 5
 Trade with them on a cash basis for some time..... 6
 A partial deposit is enough..... 7

23. If you have a problem with one of the people you give credit to or have taken an order from do you.....

F12Q23

Stop trading with that person altogether..... 1 (=> 25)
 Carry on giving that person credit or taking orders from them. 2 (=> 25)
 1 or 2 depending on certain things..... 3 (=> 24)
 Go back to trading on a cash for good basis..... 4 (=> 25)

24. On what does it depend? (Multiple answers allowed)

F12Q24A-D

The nature of the problem or conflict..... 1
 The importance of your trading relationship with that person to you..... 2
 The importance of your personal relationship with that person to you... 3
 Other (specify)..... F12Q24S..... 4

25. If one of your contacts has a problem of this sort with someone who is also one of your customers, would you...

F12Q25

Stop trading with that person altogether..... 1 (=> end)
 Carry on giving that person credit or taking orders from them. 2 (=> end)
 1 or 2 depending on certain things..... 3 (=> 26)
 Go back to trading on a cash for good basis..... 4 (=> end)

26. On what does it depend? (Multiple answers allowed)

F12Q26A-D

The nature of the problem or conflict..... 1
 The importance of your trading relationship with that person to you..... 2
 The importance of your personal relationship with that person to you... 3
 Other (specify)..... F12Q26S..... 4