

Enterprise No.

SnENO		
-------	--	--

Wave No.

SnWNO
-------

# Ghanaian Manufacturing Enterprise Survey

## Wave IV

September 1996

Centre for the Study of African Economies,  
University of Oxford.  
and  
Ghana Statistics Office  
Accra

Data entry operator.....

SnENT

Date entered.....

SnEDT

Checked by.....

SnCHE

Date checked.....

SnCDT

Approved by.....

SnAPP

Date approved.....

SnADT

## 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	TIME
BEGUN	FINISHED

Result:

COMPLETED ..... 1

UNCOMPLETED.....2

NO CONTACT.....3

IF NOT COMPLETED, WHICH SECTIONS ARE NOT COMPLETED:

---

### DATA ENTRY

DATA ENTRY OPERATOR:

---

CODE:

DAY	MONTH	YEAR

### SECOND VISIT

DATE AND PROPOSED TIME FOR THE VISIT

DAY	MONTH	YEAR

DAY	MONTH	YEAR

TIME	TIME
BEGUN	FINISHED

Result:

COMPLETED ..... 1

UNCOMPLETED.....2

NO CONTACT.....3

IF NOT COMPLETED, WHICH SECTIONS ARE NOT COMPLETED:

---

## SECTION 1: General Information Sheet

1 Sector

SIC Code

S1Q1

2 Location

Accra..... 1

Kumasi..... 2

Cape Coast..... 3

Takoradi..... 4

S1Q2

5 Telephone numbers.....S1Q5A.....  
..... S1Q5B

6 Telefax..... S1Q6  
.....

7 Owner of the enterprise.... S1Q7  
.....

8 If an informal enterprise, home address of owner..... S1Q8A  
..... S1Q8B  
..... S1Q8C  
..... S1Q8D

9 Respondent..... S1Q9

10 Person to contact..... S1Q10

3 Name of enterprise.....S1Q3.....  
.....

11 Interviewers..... S1Q11A  
..... S1Q11B

4 Address of enterprise.....S1Q4A.....  
..... S1Q4B  
..... S1Q4C  
..... S1Q4D

12 Language

English..... 1

Other..... 2

S1Q12

(Specify.....S1Q12X.....

## 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 1994?

yes..... 1

no..... 2

S1Q13

If not, describe changes in ownership and legal status

S1Q13X

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?

..... S1Q14X

## SECTION 2: ENTREPRENEUR QUESTIONNAIRE

### Part A : New Firms : Personal History of Owner

1. IF YOU HAVE INTERVIEWED THE OWNER IN A PREVIOUS WAVE OF THE SURVEY AND THE OWNER IS STILL THE SAME PERSON, SKIP TO PART B OF THIS QUESTIONNAIRE. OTHERWISE, TRY TO INTERVIEW THE OWNER DURING THIS WAVE.
2. THESE QUESTIONS ARE TO BE ANSWERED BY THE OWNER OF THE FIRM. IN THE CASE OF A COOPERATIVE, THESE QUESTIONS SHOULD BE ASKED OF THE CHAIRMAN OF THE COOPERATIVE.
3. IF THE OWNER IS NOT AVAILABLE, TRY TO MAKE AN APPOINTMENT WITH THE OWNER CHAIRMAN LATER TO ASK THESE QUESTIONS. IF YOU CANNOT SEE THE OWNER/CHAIRMAN, OR IF THE FIRM IS A FOREIGN OWNED OR PUBLIC ENTERPRISE, SKIP THIS SECTION AND PART B.

1. What is the legal status of this firm?

S2AQ1

- Sole Proprietorship.....1
- Partnership.....2
- Limited liability enterprise.....3
- Corporate.....4
- Subsidiary of Multinational Corporation.....5

2. What is the ownership structure?

S2AQ2

- Private owners only, (Ghanaian Owners).....1 (=>4)
- Private owners only, (Foreign owners).....2
- Private owners, (Ghanaians and Foreign joint).....3
- State and private joint, (Ghanaian Private).....4 (=>4)
- State and private joint, (Foreign private owners).....5
- State and Private joint, (Ghanaian and Foreign private)....6
- State.....7 (=> 4)

3. What is the percent of foreign ownership?

%

S2AQ3

4. Gender

- MALE.....1
- FEMALE.....2

S2AQ4

5. How old are you?

YEARS:

S2AQ5

6. What language did you first speak as a child?

S2AQ6

- AKAN.....1
- GA.....2
- EWE.....3
- WALA HAUSA.....4
- Middle Eastern.....5
- CHINESE.....6
- OTHER AFRICAN (NON GHANAIAN)....7
- EUROPEAN LANGUAGE.....8

7. Where you born in this town?

S2AQ7

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

8. How long have you lived here?

YEARS:

S2AQ8

## SECTION 2: ENTREPRENEUR QUESTIONNAIRE

### Part A: New Firms : Personal History of Owner

9. What was the main occupation of your father?

S2AQ9

OWN BUSINESS, MANUFACTURING.....1  
 OWN BUSINESS, TRADING.....2  
 OWN BUSINESS, FARMING.....3  
 EMPLOYEE, PUBLIC SECTOR ENTERPRISE.....4  
 EMPLOYEE, PRIVATE SECTOR ENTERPRISE.....5  
 EMPLOYEE, GOVERNMENT ADMINSTR  
 (SPECIFY: \_\_\_\_\_)

10. What was the main occupation of your mother?

S2AQ10

OWN BUSINESS, MANUFACTURING.....1  
 OWN BUSINESS, TRADING.....2  
 OWN BUSINESS, FARMING.....3  
 EMPLOYEE, PUBLIC SECTOR ENTERPRISE.....4  
 EMPLOYEE, PRIVATE SECTOR ENTERPRISE.....5  
 EMPLOYEE, GOVERNMENT ADMINISTRATION....6  
 (SPECIFY: \_\_\_\_\_)

11. Was the business owned by your parents or other family members?

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

S2AQ11

12. What is the highest level of formal education you reached?

NONE.....1 ( => 16)  
 PRIMARY.....2  
 MIDDLE SCHOOL.....3  
 SECONDARY (O LEVEL).....4  
 VOCATIONAL.....5  
 TECHNICAL/POLYTECHNIC...6  
 PROFESSIONAL.....7  
 UNIVERSITY.....8 ( => 14)

S2AQ12A

S2AQ12B

1-4,8

5,6,7

13. What was the highest form/grade you completed?  
 (REFERS TO QUESTION 12)

S2AQ13

14. What year did you leave school/vocational programme/university?  
 (if the vocational school is not continuous with other  
 school, then use other school leaving year)

S2AQ14

15. What did you study at the university?

Humanities.....1  
 Sciences.....2  
 Engineering.....3  
 Medical.....4  
 Law.....5  
 Other.....6

S2AQ15

(SPECIFY \_\_\_\_\_S2AQ15X\_\_\_\_\_)

16. Were you an apprentice?

YES.....1  
 NO.....2 ( => 18)

S2AQ16

17. Were you an apprentice in your firm's field?

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

S2AQ17

## SECTION 2: ENTREPRENEUR QUESTIONNAIRE

### Part A : New Firms : Personal History of Owner

18. Do you own any of the following?

YES ..... 1

NO .....2

(a) a house backed by title?

S2AQ18A

(b) a motor vehicle

S2AQ18B

(c) a farm?

S2AQ18C

(d) other real estate?

S2AQ18D

19. When was this business founded?

(i.e. the first year from which the business  
as presently constituted operated)

YEAR

S2AQ19

20. Did you establish this business?

YES ..... 1 (=>22)

NO .....2 (=>21)

S2AQ20

21. How did you acquire this business?

BOUGHT IT.....1

INHERITED IT.....2

MERGER.....3

OTHER.....4

(SPECIFY \_\_\_ S2AQ21X \_\_\_)

S2AQ21

22. Did you have previous experience in this industry?

YES ..... 1

NO .....2 ( => 25)

S2AQ22

23. What form did this experience take?

YES ..... 1

NO .....2

(a) Did you work for this firm?

S2AQ23A

(b) Did you work for another firm?

S2AQ23B

(c) Were your parents in this business?

S2AQ23C

(d) Did you work and learn at home?

S2AQ23D

(e) Were you self-employed?

S2AQ23E

(f) Other?  
(SPECIFY \_\_\_\_\_)

S2AQ23F

24. How many years of experience did you have in this industry prior  
to acquiring this business?

YEARS:

S2AQ24

## SECTION 2: ENTREPRENEUR QUESTIONNAIRE

### Part A : New Firms : Personal History of Owner

25. What were you doing immediately prior to acquiring this business?

- UNEMPLOYED.....1
- WORKING FOR THIS FIRM..... 2
- WORKING FOR ANOTHER FIRM IN THIS INDUSTRY.....3
- WORKING IN A FIRM IN ANOTHER INDUSTRY.....4
- SELF-EMPLOYMENT/BUSINESS OWNERSHIP.....5
- APPRENTICESHIP/SCHOOLING.....6
- CIVIL SERVANT/ GOVERNMENT WORK/  
PUBLIC SERVICE.....7
- MILITARY SERVICE.....8
- OTHER.....9

S2AQ25

26. Was this other firm foreign owned or foreign managed?

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

S2AQ26

27. Do you currently own any other business?

- YES ..... 1
- NO .....2 (=>29)

S2AQ27

28. Are any of your other businesses in the same sector as this firm?

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

S2AQ28

29. Excluding your current businesses, have you ever owned any other business?

- YES ..... 1
- NO .....2 (=>33)

S2AQ29

30	31	32
Name the type of organization	How long were you in that business?  (years)	Why you no longer own that business?  CLOSED IT.....1 SOLD IT.....2 WENT BANKRUPT.....3 OTHER(SPECIFY).....4
S2AQ30A	S2AQ31A	S2AQ32A
S2AQ30B	S2AQ31B	S2AQ32B
S2AQ30C	S2AQ31C	S2AQ32C



## SECTION 2: ENTREPRENEUR QUESTIONNAIRE

### Part A : New Firms : General Business and Employment History

#### THIS SECTION IS TO BE ASKED OF NEW FIRMS

33. When the firm started, what was the...

(refers to when the business was founded)

(a) total number of paid employees?

S2AQ33A

(b) total number of apprentices?

S2AQ33B

34. What was your initial start up capital?

CEDIS S2AQ34

35. From what sources did you get this....?

(Percentages)

(a) OWN SAVINGS

S2AQ35A

(b) BORROWING FROM FRIENDS OR RELATIVES

S2AQ35B

(c) LOAN FROM A FOREIGN BANK OR DONOR  
AGENCY

S2AQ35C

(d) LOAN FROM A LOCAL BANK

S2AQ35D

(e) LOAN FROM A MONEY LENDER

S2AQ35E

(f) LOAN FROM A SUPPLIER

S2AQ35F

(g) SALE OF PERSONAL ASSETS

S2AQ35G

(h) OTHER (SPECIFY : \_\_\_\_\_)

S2AQ35H

36. What were the total number of paid employees

refers to when  
business was founded

1983

1988

1992

S2AQ36A

S2AQ36B

S2AQ36C

S2AQ36D

37. What were the total number of apprentices

refers to when  
business was founded

1983

1988

1992

S2AQ37A

S2AQ37B

S2AQ37C

S2AQ37D

38. What were your annual sales

refers to when  
business was founded

1983

1988

1992

S2AQ38A

S2AQ38B

S2AQ38C

S2AQ38D

## SECTION 2: ENTREPRENEUR QUESTIONNAIRE

### Part B: Additional Questions for Owners Interviewed Previously

YES ..... 1 NO .....2	I(a) Do you own any of the following?	(b) Did you acquire any of the following in the past year?
(a) a house backed by title?	S2BQ1A1	S2BQ1A2
(b) a motor vehicle	S2BQ1B1	S2BQ1B2
(c) a farm?	S2BQ1C1	S2BQ1C2
(d) other real estate?	S2BQ1D1	S2BQ1D2

2. Did you start any other business this year?

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

S2BQ2

3. Did you acquire any other business this year?

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

S2BQ3

4. Did you exit from any other business this year?

YES ..... 1  
NO .....2 (=>7)

S2BQ4

IF THE ANSWER TO EITHER QUESTIONS 2 OR 3 WAS YES, THEN ANSWER QUESTIONS 5 AND 6. OTHER WISE SKIP TO THE NEXT QUESTION.

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

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

S2BQ5

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

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

S2BQ6

7. IF THE GENERAL MANAGER AND THE PRODUCTION MANAGER ARE THE SAME PERSONS YOU INTERVIEWED LAST SURVEY, SKIP THE FOLLOWING QUESTIONS AND GO TO THE NEXT PAGE

FOR THE GENERAL MANAGER AND THE PRODUCTION OR PLANT MANAGER, ASK QUESTIONS 7 TO 9.	How many years in the present business?	Highest completed level of education?  NONE.....1 PRIMARY.....2 SECONDARY.....3 VOCATIONAL.....4 UNIVERSITY NON-TECHNICAL.....5 UNIVERSITY NON-TECHNICAL .....6 POSTGRADUATE (DOMESTIC).....7 POSTGRADUATE (ABROAD).....8	Nationality?  LOCAL.....1 OTHER.....2
General Manager	S2BQ7A1	S2BQ7A2	S2BQ7A3
Production or Plant Manager	S2BQ7B1	S2BQ7B2	S2BQ7B3

## SECTION 2: ENTREPRENEUR QUESTIONNAIRE

### Part B: Additional Questions for Owners Interviewed Previously

	8 Did you receive any training in ....., (year) from ...  yes..... 1 no..... 2			9 Topic of course Management..... 1 Finance..... 2 Technology..... 3 Exporting..... 4 Other..... 5 (multiple answers allowed)			10 How long was the training in months (total)?			11 Did you receive any advice or information?  yes..... 1 no..... 2			12 Topic of advice : Management..... 1 Finance..... 2 Technology..... 3 Exporting..... 4 Other..... 5 (multiple answers allowed)			13 Was the information or assistance useful? yes..... 1 no..... 2		
	Before			Before			Before			Before			Before			Before		
	1994	1994	1995	1994	1994	1995	1994	1994	1995	1994	1994	1995	1994	1994	1995	1994	1994	1995
Government agency	S2BQ8A1	Q8A2	Q8A3	Q9A1	Q9A2	Q9A3	Q10A1	Q10A2	Q10A3	Q11A1	Q11A2	Q11A3	Q12A1	Q12A2	Q12A3	Q13A1	Q13A2	Q13A3
Business advisers	S2BQ8B1	Q8B2	Q8B3	Q9B1	Q9B2	Q9B3	Q10B1	Q10B2	Q10B3	Q11B1	Q11B2	Q11B3	Q12B1	Q12B2	Q12B3	Q13B1	Q13B2	Q13B3
Local Firms	S2BQ8C1	Q8C2	Q8C3	Q9C1	Q9C2	Q9C3	Q10C1	Q10C2	Q10C3	Q11C1	Q11C2	Q11C3	Q12C1	Q12C2	Q12C3	Q13C1	Q13C2	Q13C3
Church Groups	S2BQ8D1	Q8D2	Q8D3	Q9D1	Q9D2	Q9D3	Q10D1	Q10D2	Q10D3	Q11D1	Q11D2	Q11D3	Q12D1	Q12D2	Q12D3	Q13D1	Q13D2	Q13D3
International NGOs	S2BQ8E1	Q8E2	Q8E3	Q9E1	Q9E2	Q9E3	Q10E1	Q10E2	Q10E3	Q11E1	Q11E2	Q11E3	Q12E1	Q12E2	Q12E3	Q13E1	Q13E2	Q13E3
Other local NGOs	S2BQ8F1	Q8F2	Q8F3	Q9F1	Q9F2	Q9F3	Q10F1	Q10F2	Q10F3	Q11F1	Q11F2	Q11F3	Q12F1	Q12F2	Q12F3	Q13F1	Q13F2	Q13F3
Foreign Firms	S2BQ8G1	Q8G2	Q8G3	Q9G1	Q9G2	Q9G3	Q10G1	Q10G2	Q10G3	Q11G1	Q11G2	Q11G3	Q12G1	Q12G2	Q12G3	Q13G1	Q13G2	Q13G3
Military	S2BQ8H1	Q8H2	Q8H3	Q9H1	Q9H2	Q9H3	Q10H1	Q10H2	Q10H3	Q11H1	Q11H2	Q11H3	Q12H1	Q12H2	Q12H3	Q13H1	Q13H2	Q13H3
Other (Specify.....)	S2BQ8I1	Q8I2	Q8I3	Q9I1	Q9I2	Q9I3	Q10I1	Q10I2	Q10I3	Q11I1	Q11I2	Q11I3	Q12I1	Q12I2	Q12I3	Q13I1	Q13I2	Q13I3

### SECTION 3: General Firm Questionnaire

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

	1993	1994	1995
Yes..... 1		S3Q1A	S3Q1B
No..... 2			

DISCUSS THE OPTIONS GIVEN IN QUESTION 2. FROM ONE YEAR DOWN BEING AWARE OF THE ANSWER GIVEN FOR 1993

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?

	1993	1994	1995
1 year..... 1		S3Q2A	S3Q2B
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
From	S3Q3A	S3Q3B
To	S3Q3C	S3Q3D

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	S3Q4A
No..... 2	

(Specify why not.....S3Q4X.....)

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]?

1993	1994	1995
	S3Q5A	S3Q5B

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

1993	1994	1995
	S3Q6A	S3Q6B

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]?

1993	1994	1995
	S3Q7A	S3Q7B

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

1993	1994	1995
	S3Q8A	S3Q8B

FOR SMALL FIRMS USE THE TABLE ON THE FOLLOWING PAGE 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 THIS PAGE.

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

1993	1994	1995
	S3Q9A	S3Q9B

10. What percentage of your raw materials was imported?

1993	1994	1995
	S3Q10A	S3Q10B

### SECTION 3: General Firm Questionnaire

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

11a.	a. What are your firms five most important products in <b>1995</b> ? (list them in order of importance below)	b. How many/much of each of these products did you sell in the last [period]?		c. How much do you charge for one unit of each product?	d. So, the total revenue from each product last period was..... (should equal b * c)	e. What is the total cost of raw materials for one unit of each product?	f. So, the total cost of raw materials for the amount of each product you sold last [period] is...
		Quantity	Units				
	S3Q11A1A	S3Q11A1B1	Q11A1B2	S3Q11A1C	S3Q11A1D	S3Q11A1E	S3Q11A1F
	S3Q11A2A	S3Q11A2B1	Q11A2B2	S3Q11A2C	S3Q11A2D	S3Q11A2E	S3Q11A2F
	S3Q11A3A	S3Q11A3B1	Q11A3B2	S3Q11A3C	S3Q11A3D	S3Q11A3E	S3Q11A3F
	S3Q11A4A	S3Q11A4B1	Q11A4B2	S3Q11A4C	S3Q11A4D	S3Q11A4E	S3Q11A4F
	S3Q11A5A	S3Q11A5B1	Q11A5B2	S3Q11A5C	S3Q11A5D	S3Q11A5E	S3Q11A5F

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 YOU SELL EACH OF THEM THIS YEAR

11b. a. What are your firms five most important products in <b>1994</b> ? (list them in order of importance below)	b. How many/much of each of these products did you sell in the last [period]?		c. How much do you charge for one unit of each product?	d. So, the total revenue from each product last period was..... (should equal b * c)	e. What is the total cost of raw materials for one unit of each product?	f. So, the total cost of raw materials for the amount of each product you sold last [period] is...
	Quantity	Units				
S3Q11B1A	S3Q11B1B1	Q11B1B2	S3Q11B1C	S3Q11B1D	S3Q11B1E	S3Q11B1F
S3Q11B2A	S3Q11B2B1	Q11B2B2	S3Q11B2C	S3Q11B2D	S3Q11B2E	S3Q11B2F
S3Q11B3A	S3Q11B3B1	Q11B3B2	S3Q11B3C	S3Q11B3D	S3Q11B3E	S3Q11B3F
S3Q11B4A	S3Q11B4B1	Q11B4B2	S3Q11B4C	S3Q11B4D	S3Q11B4E	S3Q11B4F
S3Q11B5A	S3Q11B5B1	Q11B5B2	S3Q11B5C	S3Q11B5D	S3Q11B5E	S3Q11B5F

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

12 What was the cost to your business of each of the following items during the last [period]?

	1993	1994	1995
a. Rent		S3Q12AA	S3Q12AB
b. Electricity		S3Q12BA	S3Q12BB
c. Water		S3Q12CA	S3Q12CB
d. Telephone		S3Q12DA	S3Q12DB
e. Liquid fuel, solid fuel and gas		S3Q12EA	S3Q12EB
f. Stationary and office supplies		S3Q12FA	S3Q12FB
g. Transportation costs (excluding fuel counted above)		S3Q12GA	S3Q12GB
h. Security services if not included in wage bill		S3Q12HA	S3Q12HB
i. Insurance and other business services		S3Q12IA	S3Q12IB
j. All other costs (excluding all labour costs, interest payments and advertising)		S3Q12JA	S3Q12JB
k. Total		S3Q12KA	S3Q12KB

CALCULATE VALUE ADDED BY TAKING THE ANSWER TO QUESTION 6 AND SUBTRACTING THE ANSWERS TO QUESTIONS 8 AND 13k

13 Calculated value added

1993	1994	1995
	S3Q13A	S3Q13B

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

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

1993	1994	1995
	S3Q14A	S3Q14B

15 What was the total cost of labour in this [period], including the wage bill and all allowances?

1993	1994	1995
	S3Q15A	S3Q15B

What did you spend on promotion and advertising in this [period]?

16

1993	1994	1995
	S3Q16A	S3Q16B

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

1993	1994	1995
	S3Q17A	S3Q17B

### SECTION 3: General Firm Questionnaire

CALCULATE GROSS PROFITS BY TAKING THE CALCULATED VALUE ADDED (QUESTION 13) AND SUBTRACTING THE ANSWERS TO QUESTIONS 15, 16 and 17

18 Calculated gross profits

1993	1994	1995
	S3Q18A	S3Q18B

19 What were your gross profits in this [period]?

1993	1994	1995
	S3Q19A	S3Q19B

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

20 What was the value of your allowable depreciation last [period]?

1993	1994	1995
	S3Q20A	S3Q20B

21 How many shifts do you usually operate?

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

(specify.....S3Q21X.....)

1993	1994	1995
	S3Q21A	S3Q21B

22 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?

1993	1994	1995
	S3Q22A	S3Q22B

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

23 What did you spend on investment in plant and equipment in ... (excluding maintenance)?

1993	1994	1995
	S3Q23A	S3Q23B

24 What did you spend on maintaining existing plant and machinery in ..?

1993	1994	1995
	S3Q24A	S3Q24B

FOR SMALL FIRMS, IF THE FOLLOWING FOUR QUESTIONS ARE DIFFICULT USE THE TABLE ON THE FOLLOWING PAGE. THEN USE THE INFORMATION COLLECTED TO COMPLETE THIS PAGE.

25 How much would it cost to replace all your land and buildings?

1993	1994	1995
	S3Q25A	S3Q25B

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

1993	1994	1995
	S3Q26A	S3Q26B

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

1993	1994	1995
	S3Q27A	S3Q27B

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

1993	1994	1995
	S3Q28A	S3Q28B



**SECTION 3: General Firm Questionnaire**

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

29

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?		
		1993	1994	1995	1993	1994	1995
<b>Land</b>	Land		S3Q29A1A	S3Q29A1B		S3Q29B1A	S3Q29B1B
<b>Buildings</b>	Buildings		S3Q29A2A	S3Q29A2B		S3Q29B2A	S3Q29B2B
<b>Machinery and equipment</b>	Item 1		S3Q29A3A	S3Q29A3B		S3Q29B3A	S3Q29B3B
	Item 2		S3Q29A4A	S3Q29A4B		S3Q29B4A	S3Q29B4B
	Item 3		S3Q29A5A	S3Q29A5B		S3Q29B5A	S3Q29B5B
	Item 4		S3Q29A6A	S3Q29A6B		S3Q29B6A	S3Q29B6B
	Item 5		S3Q29A7A	S3Q29A7B		S3Q29B7A	S3Q29B7B
	Item 6		S3Q29A8A	S3Q29A8B		S3Q29B8A	S3Q29B8B
	Item 7		S3Q29A9A	S3Q29A9B		S3Q29B9A	S3Q29B9B

### 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).

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

1993	1994	1995
	S3Q30A	S3Q30B

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

1993	1994	1995
	S3Q31A	S3Q31B

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

1995	1994	1995
	S3Q32A	S3Q32B

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

1993	1994	1995
	S3Q33A	S3Q33B

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

1993	1994	1995
	S3Q34A	S3Q34B

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

1993	1994	1995
	S3Q35A	S3Q35B

36 What percentage of your output do you export to other African countries?

S3Q36

37 What percentage of your output do you export to non-African countries?

S3Q37

38 What percentage of your exports do you sell....

- a. Direct to foreign buyers
- b. through government trading agencies
- c. through private trading agencies
- d. Other

S3Q38A
S3Q38B
S3Q38C
S3Q38D

(Specify.....S3Q38X.....)

39 What percentage of your output for the domestic market do you sell...

- a. direct to private end users
- b. direct to public sector end users
- c. to private retailers and wholesalers
- d. to public retailers and wholesalers
- e. to other firms to be used in production
- f. other

S3Q39A
S3Q39B
S3Q39C
S3Q39D
S3Q39E
S3Q39F

(Specify.....S3Q39X.....)

### SECTION 3: General Firm Questionnaire

40. Please rank the following obstacles to capacity utilization using the following scale:

Not an obstacle.....1  
 Moderate obstacle.....2  
 Severe obstacle.....3

(a) Shortage of local raw materials and intermediate inputs

S3Q40A

(b) Shortage of imported raw materials and intermediate inputs

S3Q40B

(c) Shortage of skilled labour

S3Q40C

(d) Equipment breakdowns

S3Q40D

(e) Lack of working capital

S3Q40E

(f) Lack of demand

S3Q40F

(g) Other (Specify: \_\_\_\_\_ S3Q40X \_\_\_\_\_)

S3Q40G

42. Have you added any sales, distribution or administrative offices located separately from plants in the last year?

YES ..... 1

NO .....2

S3Q42

41. Have you added any manufacturing locations in the last year?

YES ..... 1

NO .....2

S3Q41

## Section 4: Investment Questionnaire

THE VALUE OF INVESTMENT GOODS IN THE PLANT AND EQUIPMENT COLUMN OF THE TABLE BELOW SHOULD EQUAL THE ANSWER GIVEN IN QUESTION 24 IN THE GENERAL FIRM QUESTIONNAIRE.

	Land	Buildings	Plant and Equipment	Total
1. <b>How much did you invest in land, buildings and equipment in 1995?</b>	S4Q1A1	S4Q1A2	S4A1A3	S4Q1A4
What was the form of the acquisition? Purchase..... 1 Lease..... 2	S4Q1B1	S4Q1B2	S4Q1B3	S4Q1B4
What proportion of money came from...(in % terms) Company retained earnings	S4Q1C1	S4Q1C2	S4Q1C3	S4Q1C4
Personal savings	S4Q1D1	S4Q1D2	S4Q1D3	S4Q1D4
Borrowed from friends and relations	S4Q1E1	S4Q1E2	S4Q1E3	S4Q1E4
Bank loan	S4Q1F1	S4Q1F2	S4Q1F3	S4A1F4
Suppliers credit	S4Q1G1	S4Q1G2	S4Q1G3	S4Q1G4
Borrowed from money lender	S4Q1H1	S4Q1H2	S4Q1H3	S4Q1H4
Borrowed from parent or holding co.	S4Q1I1	S4Q1I2	S4Q1I3	S4Q1I4
Sale of equity	S4Q1J1	S4Q1J2	S4Q1J3	S4Q1J4
New partner	S4Q1K1	S4Q1K2	S4Q1K3	S4Q1K4
Other (Specify.....S4Q1X.....)	S4Q1L1	S4Q1L2	S4Q1L3	S4Q1L4

2. 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

S4Q2

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

S4Q3

4. Was the equipment...

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

S4Q4

## Section 4: Investment Questionnaire

THE VALUE OF INVESTMENT GOODS IN THE PLANT AND EQUIPMENT COLUMN OF THE TABLE BELOW SHOULD EQUAL THE ANSWER GIVEN IN QUESTION 24 IN THE GENERAL FIRM QUESTIONNAIRE.

		Land	Buildings	Plant and Equipment	Total
5	<b>How much did you invest in land, buildings and equipment in 1994?</b>	S4Q5A1	S4Q5A2	S4Q5A3	S4Q5A4
	What was the form of the acquisition? Purchase..... 1 Lease..... 2	S4Q5B1	S4Q5B2	S4Q5B3	S4Q5B4
	What proportion of money came from...(in % terms) Company retained earnings	S4Q5C1	S4Q5C2	S4Q5C3	S4Q5C4
	Personal savings	S4Q5D1	S4Q5D2	S4Q5D3	S4Q5D4
	Borrowed from friends and relations	S4Q5E1	S4Q5E2	S4Q5E3	S4Q5E4
	Bank loan	S4Q5F1	S4Q5F2	S4Q5F3	S4Q5F4
	Suppliers credit	S4Q5G1	S4Q5G2	S4Q5G3	S4Q5G4
	Borrowed from money lender	S4Q5H1	S4Q5H2	S4Q5H3	S4Q5H4
	Borrowed from parent or holding co.	S4Q5I1	S4Q5I2	S4Q5I3	S4Q5I4
	Sale of equity	S4Q5J1	S4Q5J2	S4Q5J3	S4Q5J4
	New partner	S4Q5K1	S4Q5K2	S4Q5K3	S4Q5K4
	Other (Specify.....S4Q5X.....)	S4Q5L1	S4Q5L2	S4Q5L3	S4Q5L4

6 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 |

S4Q6

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

S4Q7

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

S4Q8

## Section 4: Investment Questionnaire

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

YES.....1

NO.....2

(=> 12)

1994

S4Q9A

1995

S4Q9B

10. What was the value in CEDIS..?

1994

1995

LAND	S4Q10A1	S4Q10B1
BUILDINGS	S4Q10A2	S4Q10B2
EQUIPMENT	S4Q10A3	S4Q10B3
TOTAL	S4Q10A4	S4Q10B4

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

EXCESS CAPACITY.....1

REPLACEMENT.....2

LIQUIDITY.....3

CHANGE OF OUTPUT MIX.....4

1994

S4Q11A

1995

S4Q11B

(SPECIFY:\_\_\_ S4Q11X

12. Do you insure your buildings and capital stock against fire and theft?

YES.....1

NO.....2

S4Q12

## SECTION 5: TECHNOLOGY QUESTIONNAIRE

**NOTE: SEE THE INFORMATION SHEET. FOR SMALL FIRMS THAT DO NOT HAVE FOREIGN LICENSES, TECHNICAL ASSISTANCE CONTRACTS OR EXPATRIATES, DO NOT ASK QUESTIONS 1-6.**

1. Have you dropped or added any foreign licenses in

DROPPED.....1	1993	S5Q1A
NO CHANGE.....2		
ADDED.....3	1994	S5Q1B
	1995	S5Q1C

2. How much did you spend on royalties and fees for foreign licenses last year?

CEDIS.....1		CURRENCY	AMOUNT
US\$.....2	1993	S5Q2A1	S5Q2A2
GERMAN MARK.....3			
FRENCH MARK.....4	1994	S5Q2B1	S5Q2B2
JAPANESE YEN.....5			
BRITISH POUND.....6			
CFA.....7	1995	S5Q2C1	S5Q2C2
SWISS FRANC.....8			
OTHER.....9			
SPECIFY: ( _____ S5Q2X _____ )			

3. Have you signed or terminated any foreign technical assistance contract(s) in the last year?

Dropped.....1	1993	S5Q3A
Added.....2		
No Change.....3	1994	S5Q3B
	1995	S5Q3C

4. How much did you spend on foreign technical assistance in:

CEDIS.....1		CURRENCY	AMOUNT
US\$.....2			
GERMAN MARK.....3	1993	S5Q4A1	S5Q4A2
FRENCH MARK.....4			
JAPANESE YEN.....5	1994	S5Q4B1	S5Q4B2
BRITISH POUND.....6			
CFA.....7			
SWISS FRANC.....8	1995	S5Q4C1	S5Q4C2
OTHER.....9			
SPECIFY: ( _____ S5Q4X _____ )			

5. How many expatriates do you have in your employment in:

1993	S5Q5A
1994	S5Q5B
1995	S5Q5C
If 0, > Next Section	

6. In what capacity? (MULTIPLE ANSWERS ALLOWED)

MANAGERIAL.....1		
TECHNICAL.....2	1993	S5Q6A1/2/3/4/5
ADMINISTRATIVE.....3		
OPERATIVE.....4	1994	S5Q6B1/2/3/4/5
OTHER(EXPLAIN) .....5		
(S5Q6X)	1995	S5Q6C1/2/3/4/5

## SECTION 6: Labour Questionnaire

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

1993	1994	1995
	S6Q1A	S6Q1B

2. Of these how many are

	1993	1994	1995
a. Full-time permanent		S6Q2A1	S6Q2A2
b. Full-time casual		S6Q2B1	S6Q2B2
c. Part-time		S6Q2C1	S6Q2C2

Casual includes contract workers

3. Do you have a peak season?

Yes.....1  
No.....2 => No 7

S6Q3

4. How many months is the peak season?

S6Q4

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

S6Q5

6. Is it peak season now?

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

S6Q6

THE TOTAL NUMBER OF WORKERS REPORTED IN THE FOLLOWING TABLE, WHICH CONTINUES ON TO THE NEXT PAGE, SHOULD EQUAL THE ANSWER TO QUESTION 1.



## SECTION 6: Labour Questionnaire

7 Of your total workforce as at December 1995, how many of them are in each of the following categories, and for each category what is the average monthly wage.

		Number of workers		Average monthly wage (inc. allowances)
		Men	Women	
<b>Managers</b> (see note 1)	Employed managers	S6Q7A1	S6Q7B1	S6Q7C1
	Proprietor as manager	S6Q7A2	S6Q7B2	S6Q7C2
<b>Professionals (university degree)</b>	Engineers	S6Q7A3	S6Q7B3	S6Q7C3
	Physical scientists (chemists, etc.)	S6Q7A4	S6Q7B4	S6Q7C4
	Accountants, programmers, etc.	S6Q7A5	S6Q7B5	S6Q7C5
<b>Technicians</b> (See note 2)	Technicians	S6Q7A6	S6Q7B6	S6Q7C6
<b>Office workers</b>	Skilled typists, clerks etc.	S6Q7A7	S6Q7B7	S6Q7C7
	Unskilled messengers etc.	S6Q7A8	S6Q7B8	S6Q7C8
<b>Sales personnel</b>	Trained sales personnel	S6Q7A9	S6Q7B9	S6Q7C9
	Assistants	S6Q7A10	S6Q7B10	S6Q7C10
<b>Service workers</b>	Cleaners, guards, canteen staff, etc.	S6Q7A11	S6Q7B11	S6Q7C11
<b>Production workers</b>	Foreman, supervisors	S6Q7A12	S6Q7B12	S6Q7C12
	Electricians, plumbers, welders, etc.	S6Q7A13	S6Q7B13	S6Q7C13
	Machine operators/drivers, assemblers	S6Q7A14	S6Q7B14	S6Q7C14
	Labourers, helpers (see Note (3))	S6Q7A15	S6Q7B15	S6Q7C15
	Masters	S6Q7A16	S6Q7B16	S6Q7C16
	Apprentices	S6Q7A17	S6Q7B17	S6Q7C17
	Industry specific skilled 1 (see note (4))	S6Q7A18	S6Q7B18	S6Q7C18
	Industry specific skilled 2 (see note (4))	S6Q7A19	S6Q7B19	S6Q7C19
<b>Total</b>		S6Q7A20	S6Q7B20	S6Q7C20

Note (1): 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 (2): 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 (3): 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 (4): These workers would include specifically skilled employees, such as carvers, masterchefs, etc.

## SECTION 6: Labour Questionnaire

8. Were there any changes in 1994? YES .....1, NO.....2 ☐ S6Q8

9 Of your total workforce as at December 1994, how many of them are in each of the following categories, and for each category what is the average monthly wage

		Number of workers		Average monthly wage (inc. allowances)
		Men	Women	
<b>Managers</b> (see note 1)	Employed managers	S6Q9A1	S6Q9B1	S6Q9C1
	Proprietor as manager	S6Q9A2	S6Q9B2	S6Q9C2
<b>Professionals (university degree)</b>	Engineers	S6Q9A3	S6Q9B3	S6Q9C3
	Physical scientists (chemists, etc.)	S6Q9A4	S6Q9B4	S6Q9C4
	Accountants, programmers, etc.	S6Q9A5	S6Q9B5	S6Q9C5
<b>Technicians</b> (See note 2)	Technicians	S6Q9A6	S6Q9B6	S6Q9C6
<b>Office workers</b>	Skilled typists, clerks etc.	S6Q9A7	S6Q9B7	S6Q9C7
	Unskilled messengers etc.	S6Q9A8	S6Q9B8	S6Q9C8
<b>Sales personnel</b>	Trained sales personnel	S6Q9A9	S6Q9B9	S6Q9C9
	Assistants	S6Q9A10	S6Q9B10	S6Q9C10
<b>Service workers</b>	Cleaners, guards, canteen staff, etc.	S6Q9A11	S6Q9B11	S6Q9C11
<b>Production workers</b>	Foreman, supervisors	S6Q9A12	S6Q9B12	S6Q9C12
	Electricians, plumbers, welders, etc.	S6Q9A13	S6Q9B13	S6Q9C13
	Machine operators/drivers, assemblers	S6Q9A14	S6Q9B14	S6Q9C14
	Labourers, helpers (see Note (3))	S6Q9A15	S6Q9B15	S6Q9C15
	Masters	S6Q9A16	S6Q9B16	S6Q9C16
	Apprentices	S6Q9A17	S6Q9B17	S6Q9C17
	Industry specific skilled 1 (see note (4))	S6Q9A18	S6Q9B18	S6Q9C18
	Industry specific skilled 2 (see note (4))	S6Q9A19	S6Q9B19	S6Q9C19
<b>Total</b>		S6Q9A20	S6Q9B20	S6Q9C20

Note (1): 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 (2): 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 (3): 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 (4): These workers would include specifically skilled employees, such as carvers, masterchefs, etc.

## SECTION 6: Labour Questionnaire

10 How many expatriates do you employ?

S6Q10
-------

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

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

S6Q11A
S6Q11B
S6Q11C
S6Q11D
S6Q11E

(Specify.....S6Q11X.....)

12 In 1994, how much in total did you give in the form of

- a. Christmas bonuses
- b. Productivity or performance bonuses

S6Q12A
S6Q12B

13 How much do you give to your workers per month in the form of allowances under each of the following categories?

- a. Food
- b. Housing
- c. Clothing
- d. Transportation

S6Q13A
S6Q13B
S6Q13C
S6Q13D

14 How many permanent workers have you hired in the last year?

S6Q14
-------

15 How many permanent workers have left the firm in the last year?

S6Q15
-------

16 Of these, how many

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

S6Q16A
S6Q16B
S6Q16C
S6Q16D
S6Q16E

NOTE THAT THE DIFFERENCE BETWEEN WORKERS HIRED AND WORKERS WHO LEFT SHOULD EQUAL THE DIFFERENCE BETWEEN THE TOTAL NUMBER OF PERMANENT WORKERS THIS SURVEY AND LAST SURVEY (SEE QUESTION 2a)

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

S6Q17
-------

18 Do you insure your workforce against accident or illness?

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

S6Q18
-------

## SECTION 6: Labour Questionnaire

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

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

S6Q19

20. Who makes decisions about the day-to-day running of this firm?

The entrepreneur.....1  
The entrepreneur(s) or a deputy.....2  
The entrepreneurs and a team of employed managers.....3  
A team of employed managers.....4  
Other.....5  
(specify: .....S6Q20X.....)

S6Q20

21. If the entrepreneur makes decisions;

how many entrepreneurs are there

why do you not involve anyone else in the decision making process?

because you do not trust anyone .....1  
no other appropriate person is available.....2  
other (specify: ..... ).....3

S6Q21A

S6Q21B

22. What percentage of your labour force is unionized?

S6Q22

(if 0 => next section)

23. At which of the levels shown are there negotiations between the firm and unions?

(a) national

S6Q23A

(b) industry wide

S6Q23B

(c) at establishment/plant level

S6Q23C

(d) other (specify)

S6Q23D

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

Yes.....1

No.....2

S6Q24

## SECTION 7: Competition Questionnaire

1. Approximately, how many competitors are there for your principal product or product range?

S7Q1

2. Among these competitors, how many are

a. State-owned enterprises.....

S7Q2A

b. Domestic private enterprises in this town.....

S7Q2B

c. Domestic private enterprises in other towns.....

S7Q2C

d. Foreign enterprises or affiliates to multinationals producing in Ghana.....

S7Q2D

e. Domestic enterprise importing similar goods.....

S7Q2E

f. Foreign enterprises importing similar goods.....

S7Q2F

3. Approximately how many employees do your two main competitors have?

Main competitor.....

S7Q3A

Second main competitor.....

S7Q3B

4. Why do your customers buy from you and not from one of your competitors?

DO NOT READ THE LIST, LET THEM ANSWER AND THEN FIND THE CODE

Lower price, because my input prices are lower.... 1  
 Lower price, because my mark-up is lower..... 2  
 Higher product quality..... 3  
 Differentiated product..... 4  
 Better reputation..... 5  
 Well-established relations with regular clients..... 6  
 Better location..... 7  
 Better distribution network..... 8  
 Always meet orders on time..... 9  
 Offer better credit arrangements..... 10  
 Better advertising..... 11  
 Better sales personnel..... 12  
 Better after sales service..... 13  
 Other..... 14

Principal advantage

S7Q4A

Second advantage

S7Q4B

5. What percentage of your sales goes to your biggest customer?

Less than 5 percent.....1  
 5-10 percent.....2  
 10-25 percent.....3  
 25-50 percent.....4  
 50-99 percent.....5  
 100 percent.....6

S7Q5

## SECTION 7: Competition Questionnaire

6. Indicate how important the following factors are for the way you set your prices using the following scale:

Not important.....1  
Somewhat important.....2  
Important.....3  
Very Important.....4

(a) Cost of finance, raw materials and utilities

S7Q6A

(b) To compete with other firms producing domestically

S7Q6B

(c) To compete with imports

S7Q6C

7. Has there been any entry of new important competitors within the last year?

YES ..... 1

NO .....2 (=>13)

S7Q7

8. How many?

NUMBER:

S7Q8

9. Were these new competitors...

YES ..... 1

NO .....2

(a) State-owned firms?

S7Q9A

(b) Domestic private firms producing in this town?

S7Q9B

(c) Domestic private firms producing outside this town?

S7Q9C

(d) Foreign or international (multinational) firms producing locally?

S7Q9D

(e) Domestic private firms importing their goods from abroad?

S7Q9E

(f) Foreign or international (multinational) firms importing their goods from abroad?

S7Q9F

10. Compared to your firm, were they mostly..

Smaller?.....1

Roughly the same size?.....2

Larger?.....3

S7Q10

11. Compared to your firm, were they..

More diversified?.....1

Sold a similar line of products?.....2

Less diversified?.....3

S7Q11

12. How did this entry affect you?

It reduced our market share.....1

It forced us to reduce prices.....2

It did not change anything.....3

S7Q12

## SECTION 7: Competition Questionnaire

13. Have there been any important competitors which exited the market within the last year?

YES ..... 1  
NO .....2 => Next Section

S7Q13

14. How many?

NUMBER:

S7Q14

15. Were these exits ..

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

(a) State-owned firms?

S7Q15A

(b) Domestic private firms producing in this town?

S7Q15B

(c) Domestic private firms producing outside this town?

S7Q15C

(d) Foreign or international (multinational) firms producing locally?

S7Q15D

(e) Domestic private firms importing their goods from abroad?

S7Q15E

(f) Foreign or international (multinational) firms importing their goods from abroad?

S7Q15F

16. Compared to your firm, were they mostly..

Smaller?.....1  
Roughly the same size?.....2  
Larger?.....3

S7Q16

17. Compared to your firm, were they..

More diversified?.....1  
Sold a similar line of products?.....2  
Less diversified?.....3

S7Q17

18. How did this exit affect you?

It reduced our market share.....1  
It forced us to reduce prices.....2  
It did not change anything.....3

S7Q18

19. According to you, what motivated their exit?

Financial Difficulties.....1  
Mismanagement.....2  
Lack of demand.....3  
Death or departure of owner or manager.....4  
Bad products or services.....5  
Non-competitive prices.....6  
Unreliable labour force.....7  
Other.....8

S7Q19

(Specify: \_\_\_\_ S7Q19X \_\_\_\_)

## SECTION 8: Government Regulations Questionnaire

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

1993	1994	1995
	S8Q1A	S8Q1B

2. How much sales tax did you pay to the Central Government in 1994?

1993	1994	1995
	S8Q2A	S8Q2B

3. How much excise tax did you pay to the Central Government in 1994?

1993	1994	1995
	S8Q3A	S8Q3B

4. What rate of excise tax do you pay

Cedis	Unit of measure
S8Q4A	S8Q4B

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

1993	1994	1995
	S8Q5A	S8Q5B

6. In 1994 how much import duty did you pay on

a.	imported inputs	S8Q6A
b.	imported capital equipment	S8Q6B

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

S8Q7A

b. Labour market regulations

S8Q7B

c. Restrictions on buying and selling assets

S8Q7C

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

S8Q7D

e. Regulations relating to licenses

S8Q7E

f. Price controls

S8Q7F

g. Other (Specify.....)

S8Q7G

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

S8Q8



**SECTION 9: FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE**

**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

NO .....2 => Part B

S9AQ1

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

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: \_\_\_\_S9AQ2X\_\_\_\_

S9AQ2A/B/C/D/E

## SECTION 9: FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

### 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:

S9BQ1

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

CEDIS:

S9BQ2

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

CEDIS:

S9BQ3

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

CEDIS:

S9BQ4

## SECTION 9: FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

### Part C: OVERDRAFTS AND LOANS

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

1. Does the enterprise currently have any overdraft facilities?

YES ..... 1

NO .....2 => No 7

S9CQ1

5. What is the maximum amount of your overdraft facility?

CEDIS:

S9CQ5

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

No:

S9CQ2

3. What is the current balance owed in all overdrafts?

CEDIS:

S9CQ3

4. What s the current interest rate on overdrafts?

PERCENT:

S9CQ4

6. How often do you renew the overdraft facility?

Monthly.....1

Annually.....2

Other.....3

S9CQ6A

(SPECIFY: \_\_\_\_\_S9CQ6X\_\_\_\_\_)

INSTITUTION TYPE	7 How many loans do you have outstanding?  IF NONE NEXT LINE	8 What is the total current outstanding balance of loans due?  CEDIS	9 For all loans outstanding, what was the total value of the collateral required?  CEDIS	10a. What was this collateral? LANDS/BUILDINGS.....1 EQUIPMENT.....2 COMPANY ASSETS (e.g. stock).....3 OTHER.....4	10b. What was the rate of interest? (%)
1. Banks	S9CQ7A	S9CQ8A	S9CQ9A	S9CQ10A1/2/3/4	S9CQ10AA
2. Non-bank financial institutions (e.g. credit unions)	S9CQ7B	S9CQ8B	S9CQ9B	S9CQ10B1/2/3/4	S9CQ10AB
3. Government Programmes and Similar Facilities	S9CQ7C	S9CQ8C	S9CQ9C	S9CQ10C1/2/3/4	S9CQ10AC
4. Foreign Bank Loans (e.g. from IFC)	S9CQ7D	S9CQ8D	S9CQ9D	S9CQ10D1/2/3/4	S9CQ10AD
5. Other	S9CQ7E	S9CQ8E	S9CQ9E	S9CQ10E1/2/3/4	S9CQ10AE

## SECTION 9: FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

### Part C : OVERDRAFTS AND LOANS

11. Do you have any loans denominated in a foreign currency?

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

S9CQ11

12. Has the enterprise applied to an institution for a loan in the last year?

YES ..... 1  
NO .....2 (=>15)

S9CQ12

13. Was the application approved?

YES ..... 1 (Next section)  
NO .....2

S9CQ13

14. If no, what institution rejected the application and why was it rejected?

(a) INSTITUTION: \_\_\_\_\_ S9CQ14A1  
REJECTION REASON: \_\_\_\_\_ S9CQ14A2

---

(B) INSTITUTION: \_\_\_\_\_ S9CQ14B1  
REJECTION REASON: \_\_\_\_\_ S9CQ14B2

---

(Go on to the next section )

15. Why did the firm not apply for a loan last year?

INADEQUATE COLLATERAL.....1  
DON'T WANT TO INCUR DEBT.....2  
PROCESS TOO DIFFICULT.....3  
DIDN'T NEED ONE.....4  
DIDN'T THINK I'D GET ONE.....5  
INTEREST RATE TOO HIGH.....6  
ALREADY HEAVILY INDEBTED.....7  
OTHER.....8

S9CQ15

(SPECIFY: \_\_\_\_\_ S9CQ15X \_\_\_\_\_)

## SECTION 9: FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

### Part D: INFORMAL BORROWING

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 the last year?

YES ..... 1  
NO .....2 (=>3)

S9DQ1

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

Most favourable interest rate.....1  
Easier formalities.....2  
No collateral required.....3  
Flexible payback.....4  
Other.....5  
(SPECIFY:\_\_\_\_\_)

S9DQ2  
A/B/C/D/E

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

Total Interest Cost S9DQ5A Period Monthly.....1  
(Cedis) Annual.....2

S9DQ5B

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

YES ..... 1  
NO .....2 => Next Section

S9DQ6

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

CEDIS:

S9DQ7

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

CEDIS:

S9DQ8

	3	4
	What are the current cash balances due on loans from [....]?	What is the amount due in kind on loans from [....]?
SOURCES	CEDIS	CEDIS
1. Relatives/ Friends	S9DQ3A	S9DQ4A
2. Moneylender	S9DQ3B	S9DQ4B
3. Informal Group	S9DQ3C	S9DQ4C
4. Suppliers	S9DQ3D	S9DQ4D
5. Clients	S9DQ3E	S9DQ4E
6. Other Enterprises	S9DQ3F	S9DQ4F
7. Church group	S9DQ3G	S9DQ4G
8. Other (describe)	S9DQ3H	S9DQ4H

## SECTION 9: FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

### Part E : INFORMAL 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.**

1. Have you lent to friends, relatives, moneylenders and firms  
(excluding trade credit) in the last year?

YES ..... 1  
NO ..... 2 (=>11)

S9EQ1

2. 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: \_\_S9EQ2X\_\_\_\_)

S9EQ2  
A/B/C/D/E

5. What were your total interest receipts on these loans?

Total Interest Receipts  
(Cedis)

Period    Monthly.....1  
              Annual.....2

S9EQ5A

S9EQ5B

SOURCES	3	4
	What are the current cash balances due on loans to [...]? CEDIS	What is the amount due in kind on loans to [...]? CEDIS
1. Relatives/ Friends	S9EQ3A	S9EQ4A
2. Moneylender	S9EQ3B	S9EQ4B
3. Informal Group	S9EQ3C	S9EQ4C
4. Suppliers	S9EQ3D	S9EQ4D
5. Clients	S9EQ3E	S9EQ4E
6. Other Enterprises	S9EQ3F	S9EQ4F
7. Church group	S9EQ3G	S9EQ4G
8. Other (describe)	S9EQ3H	S9EQ4H

## SECTION 9: FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

### Part F : Deposits in 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  
NO .....2

(a) Current

S9FQ1A

(b) Savings

S9FQ1B

(c) Foreign Currency Account

S9FQ1C

(d) Foreign Bank Account

S9FQ1D

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

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

(a) shares in other enterprises

S9FQ2A

(b) deposit accounts in foreign  
institutions

S9FQ2B

(c) treasury bills

S9FQ2C

(d) bonds

S9FQ2D

(e) other (specify \_\_\_\_\_ S9FQ2X \_\_\_\_\_)

S9FQ2E

## SECTION 10: INFRASTRUCTURE QUESTIONNAIRE

	Are each of the following services supplied to the area in which your enterprises is situated?  1 = yes, 2 = no	Do you use any of these services?  1 = yes, 2 = no	Do you pay for the the service?  1 = yes, 2 = no	In your opinion, are the services adequate?  1 = yes, 2 = no	Do you supplement any of these services (e.g. have a generator, conduct own waste disposal)?  1 = yes, 2 = no
1. Electricity	S10Q1A	S10Q1B	S10Q1C	S10Q1D	S10Q1E
2. Water	S10Q2A	S10Q2B	S10Q2C	S10Q2D	S10Q2E
3. Sealed Roads	S10Q3A	S10Q3B	S10Q3C	S10Q3D	S10Q3E
4. Telephones	S10Q4A	S10Q4B	S10Q4C	S10Q4D	S10Q4E
5. Waste disposal services	S10Q5A	S10Q5B	S10Q5C	S10Q5D	S10Q5E
6. Security (Police)	S10Q6A	S10Q6B	S10Q6C	S10Q6D	S10Q6E
7. In the last week, how many days did you have mains electricity?	S10Q7				
8. In the last week, how many days did you have the telephones working?	S10Q8				
9. For the last week, how many days did you have adequate water supply?	S10Q9				



## SECTION 11: ADJUSTMENT QUESTIONNAIRE

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  
 TAXES.....2  
 GOVERNMENT RESTRICTIONS ON ACTIVITIES.....3  
 GAINING INVESTMENT BENEFITS.....4  
 LABOUR REGULATIONS.....5  
 DIFFICULTY IN OBTAINING LICENSES.....6  
 CORRUPTION.....7  
 PRICE CONTROLS.....8  
 LACK OF BUSINESS SUPPORT SERVICES.....9  
 LACK OF INFRASTRUCTURE.....10  
 ACCESS TO IMPORTED RAW MATERIALS.....11  
 COST OF IMPORTED RAW MATERIALS.....12  
 ACCESS TO DOMESTIC RAW MATERIALS.....13  
 COST OF DOMESTIC RAW MATERIALS.....14  
 UTILITY PRICES.....15

ACCESS TO CREDIT.....16  
 HIGH INTEREST RATES.....17  
 INFLATION.....18  
 INSUFFICIENT DEMAND.....19  
 ACCESS TO FOREIGN EXCHANGE.....20  
 HIGH EXCHANGE RATES.....21  
 COMPETITION FROM IMPORTS.....22  
 COMPETITION FROM LOCAL FIRMS.....23  
 UNCERTAINTY ABOUT GOVERNMENT  
     INDUSTRY POLICIES.....24  
 LACK OF SKILLED LABOUR.....25  
 OTHER.....26

(SPECIFY: \_\_\_\_\_)

FIRST	SECOND	THIRD
S11Q1A	S11Q1B	S11Q1C

## SECTION 12: INVESTMENT CONFIDENCE QUESTIONNAIRE

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

1. On average, how accurate are your predictions, in % terms?

S12Q1

2. 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:

S12Q2A

Three years from now:

S12Q2B

3. 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:

S12Q3A

Three years from now:

S12Q3B

4. 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:

S12Q4A

Three years from now:

S12Q4B

5. 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:

S12Q5A

Three years from now:

S12Q5B

6. 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:

S12Q6A

Three years from now:

S12Q6B

## SECTION 12: INVESTMENT CONFIDENCE QUESTIONNAIRE

This question tries to ascertain by how much **you** expect the output of your firm to change, in terms of volume of products? This is done with the help of the table below.

The table specifies various ranges by which output may change. This is shown in the first column, for example, an increase in output of 20-30%, a decrease in output by more than 30%, etc.

*Now we need 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 % 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.*

On this basis...

		7 by what % do you expect your product output to grow next year? (in % terms)	8 by what % do you expect your average product output to grow in the next 3 years? (in % terms)
<b>INCREASE:</b>	<b>more than 30%</b> <i>(a great deal higher)</i>	S12Q7A	S12Q8A
	<b>20 to 30%</b> <i>(a lot higher)</i>	S12Q7B	S12Q8B
	<b>10 to 20%</b> <i>(moderately higher)</i>	S12Q7C	S12Q8C
	<b>0 to 10%</b> <i>(a little higher)</i>	S12Q7D	S12Q8D
<b>NO CHANGE</b>		S12Q7E	S12Q8E
<b>DECREASE:</b>	<b>0 to 10%</b> <i>(a little lower)</i>	S12Q7F	S12Q8F
	<b>10 to 20%</b> <i>(moderately lower)</i>	S12Q7G	S12Q8G
	<b>20 to 30%</b> <i>(a lot lower)</i>	S12Q7H	S12Q8H
	<b>more than 30%</b> <i>(a great deal lower)</i>	S12Q7I	S12Q8I
<b>TOTAL POINTS</b> <b>(should add to 100)</b>		<b>100</b>	<b>100</b>

## SECTION 13: NETWORK QUESTIONNAIRE: ENTREPRENEURIALY RUN FIRMS

1. How many of your close relatives are in business?

S13AQ1

2. How many of your close friends are in business?

S13AQ2

Contacts in business... (Note: total number of contacts in business equals those in first column plus those in second.)	in same line of business	in different line of business	with larger business	in other regions of Ghana	who are non-Ghanaians based in Ghana	based in other countries
Number of people known in each category in previous survey...						
3. Approximately how many people do you know in each of the following categories?	S13AQ3A	S13AQ3B	S13AQ3C	S13AQ3D	S13AQ3E	S13AQ3F
4. Are these contacts valuable? If so, why are they valuable (up to three answers ranked first, second, third) (Note (a))	S13AQ4A1/2/3	S13AQ4B1/2/3	S13AQ4C1/2/3	S13AQ4D1/2/3	S13AQ4E1/2/3	S13AQ4F1/2/3
If code 7 (other) was used in question 4, please specify...						
5. How many of these did you meet in the last year?	S13AQ5A	S13AQ5B	S13AQ5C	S13AQ5D	S13AQ5E	S13AQ5F
6. On average how often do you talk the people you currently know in each category? (Note (b))	S13AQ6A	S13AQ6B	S13AQ6C	S13AQ6D	S13AQ6E	S13AQ6F
7. What were the three most common ways of meeting these people (ranked first, second, third)? (Note (c))	S13AQ7A1/2/3	S13AQ7B1/2/3	S13AQ7C1/2/3	S13AQ7D1/2/3	S13AQ7E1/2/3	S13AQ7F1/2/3
If code 11 (other) was used in question 7, please specify..						
8. How many of the people you know in this cat. did you meet as a result of deliberate effort to expand your network?	S13AQ8A	S13AQ8B	S13AQ8C	S13AQ8D	S13AQ8E	S13AQ8F
9. How many of them are more 'prominent' in your 'community' than you are?	S13AQ9A	S13AQ9B	S13AQ9C	S13AQ9D	S13AQ9E	S13AQ9F
10. How many people did you know in each category at the time when you first started/acquired this business?	S13AQ10A	S13AQ10B	S13AQ10C	S13AQ10D	S13AQ10E	S13AQ10F
11. When did you meet your first contact in each category? (year)	S13AQ11A	S13AQ11B	S13AQ11C	S13AQ11D	S13AQ11E	S13AQ11F

### Note (a)

- 1 = not valuable
- 2 = give information on technology and products
- 3 = give information on prospective trading partners
- 4 = provide financial support as loans and gifts
- 5 = help in dealing with bureaucracy
- 6 = act as a mentor giving guidance and advice
- 7 = other (specify)

### Note (b)

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

### Note (c)

- 1 = relations
- 2 = grew up together (not related)
- 3 = went to school together
- 4 = went to university/poly./tech. col. together
- 5 = through work
- 6 = socially
- 7 = belong to the same assoc. (business)
- 8 = belong to the same assoc. (social)
- 9 = go to the same church/mosque etc.
- 10 = serve together as councilor, politicians....
- 11 = other (specify)

## SECTION 13: NETWORK QUESTIONNAIRE: ENTREPRENEURially RUN FIRMS

Questions 3 to 11 continued...

Other contacts... (Note: total equals sum across all columns.)	Bank-officials	Politicians	Civil servants	Other professionals	NGO employees	Traditional leaders	High ranking military
Number of people known in each category in previous survey...							
3. Approximately how many people do you know in each of the following categories?	S13AQ3G	S13AQ3H	S13AQ3I	S13AQ3J	S13AQ3K	S13AQ3L	S13AQ3M
4. Are these contacts valuable? If so, why are they valuable (up to three answers ranked first, second, third) (Note (a))	S13AQ4G1/2/3	S13AQ4H1/2/3	S13AQ4I1/2/3	S13AQ4J1/2/3	S13AQ4K1/2/3	S13AQ4L1/2/3	S13AQ4M1/2/3
If code 7 (other) was used in question 4, please specify...							
5. How many of these did you meet in the last year?	S13AQ5G	S13AQ5H	S13AQ5I	S13AQ5J	S13AQ5K	S13AQ5L	S13AQ5M
6. On average how often do you talk the people you currently know in each category? (Note (b))	S13AQ6G	S13AQ6H	S13AQ6I	S13AQ6J	S13AQ6K	S13AQ6L	S13AQ6M
7. What were the three most common ways of meeting these people (ranked first, second, third)? (Note (c))	S13AQ7G1/2/3	S13AQ7H1/2/3	S13AQ7I1/2/3	S13AQ7J1/2/3	S13AQ7K1/2/3	S13AQ7L1/2/3	S13AQ7M1/2/3
If code 11 (other) was used in question 7, please specify..							
8. How many of the people you know in this cat. did you meet as a result of deliberate effort to expand your network?	S13AQ8G	S13AQ8H	S13AQ8I	S13AQ8J	S13AQ8K	S13AQ8L	S13AQ8M
9. How many of them are more 'prominent' in your 'community' than you are?	S13AQ9G	S13AQ9H	S13AQ9I	S13AQ9J	S13AQ9K	S13AQ9L	S13AQ9M
10. How many people did you know in each category at the time when you first started/acquired this business?	S13AQ10G	S13AQ10H	S13AQ10I	S13AQ10J	S13AQ10K	S13AQ10L	S13AQ10M
11. When did you meet your first contact in each category? (year)	S13AQ11G	S13AQ11H	S13AQ11I	S13AQ11J	S13AQ11K	S13AQ11L	S13AQ11M

### Note (a)

- 1 = not valuable
- 2 = give information on technology and products
- 3 = give information on prospective trading partners
- 4 = provide financial support as loans and gifts
- 5 = help in dealing with bureaucracy
- 6 = act as a mentor giving guidance and advice
- 7 = other (specify)

### Note (b)

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

### Note (c)

- 1 = relations
- 2 = grew up together (not related)
- 3 = went to school together
- 4 = went to university/poly./tech. col. together
- 5 = through work
- 6 = socially
- 7 = belong to the same assoc. (business)
- 8 = belong to the same assoc. (social)
- 9 = go to the same church/mosque etc.
- 10= serve together as councilor, politicians....
- 11= other (specify)

### SECTION 13: NETWORK QUESTIONNAIRE: ENTREPRENEURIALY RUN FIRMS

12 Do **all** of the people you know also know each other?

S13AQ12

1 = yes

=> finish

2 = no

=> question 26

3 = don't know

=> question 26

13a. Is there a group of the people you know who also know each other?

S13AQ13A

1 = yes

=> question 27

2 = no

=> finish

3 = don't know

=> finish

13b. How many of the people you know are in this group?

S13AQ13B

## SECTION 13: NETWORK QUESTIONNAIRE: ENTREPRENEURIALY RUN FIRMS

14. What is the largest amount you could possibly afford to lend to one of the people you know because they wished to make an investment, or had experienced a crisis? (Cedi)

S13AQ14

**NOTE TO INTERVIEWERS: If the interviewee is not prepared to answer question 12. Ask them to make a mental note of the amount and proceed to question 13.**

	Contacts in business	Other contacts
Total number of contacts in business and total number of other contacts (calculated by interviewer from preceding pages)		
15. To how many of these people would you lend this amount so they could make some sort of business investment?	S13AQ15A	S13AQ15B
16. To how many of these people would you lend a smaller amount so they could make some sort of business investment? (This number should be inclusive of those counted above.)	S13AQ16A	S13AQ16B
17. What is the average size of loan you find yourself making to these people so they can make some sort of business investments?	S13AQ17A	S13AQ17B
18. How many of the people you would lend money to so they could make some sort of investment, would lend to you in a similar situation?	S13AQ18A	S13AQ18B
19. To how many of these people would you lend the largest amount you could afford to lend because they had experienced a crisis (loss of property or premises, illness)?	S13AQ19A	S13AQ19B
20. To how many of these people would you lend a smaller amount because they had experienced such a crisis? (This number should be inclusive of those counted above.)	S13AQ20A	S13AQ20B
21. What is the average size of loan you find yourself making to these people because they have experienced such a crisis?	S13AQ21A	S13AQ21B
22. How many of the people you would lend money to because they had experienced a crisis, would lend money to you in a similar situation?	S13AQ22A	S13AQ22B
23. How many of these people would you trust to take care of your business of six months because you needed to go away?	S13AQ23A	S13AQ23B
24. Would you be prepared to lend money to people you do not know so they could make some sort of business investment? (1 = yes, 2 = no)	S13AQ24	
25. What is the largest amount you could possibly afford to <b>give</b> to one of the people you know because they wished to make an investment, or had experienced a crisis? (Cedi)	S13AQ25	See note above.
	Contacts in business	Other contacts
26. To how many of these people would you give this amount?	S13AQ26A	S13AQ26B

### SECTION 13: NETWORK QUESTIONNAIRE: FIRMS RUN BY MANAGEMENT TEAMS

Contacts in business...	in same line of business	in different line of business	with larger business	in other regions of Ghana	who are non-Ghanaians based in Ghana	based in other countries
1. In which of the following categories do you or another member of the management have contacts?	S13BQ1A	S13BQ1B	S13BQ1C	S13BQ1D	S13BQ1E	S13BQ1F
2. Are these contacts valuable to the business and if so, why? (up to three answers ranked first, second, third) (Note (a))	S13BQ2A1/2/3	S13BQ2B1/2/3	S13BQ2C1/2/3	S13BQ2D1/2/3	S13BQ2E1/2/3	S13BQ2F1/2/3
If code 7 (other) was used in question 2, please specify...						

Questions 1, 2 and 3 continued...

Other contacts...	Bank-officials	Politicians	Civil servants	Other professionals	NGO employees	Traditional leaders	High ranking military
1. In which of the following categories do you or another member of the management have contacts?	S13BQ1G	S13BQ1H	S13BQ1I	S13BQ1J	S13BQ1K	S13BQ1L	S13BQ1M
2. Are these contacts valuable? If so, why are they valuable (up to three answers ranked first, second, third) (Note (a))	S13BQ2G1/2/3	S13BQ2H1/2/3	S13BQ2I1/2/3	S13BQ2J1/2/3	S13BQ2K1/2/3	S13BQ2L12/3/	S13BQ2M1/2/3
If code 7 (other) was used in question 2, please specify...							

**Note (a)**

- 1 = not valuable
- 2 = give information on technology and products
- 3 = give information on prospective trading partners
- 4 = provide financial support as loans and gifts
- 5 = help in dealing with bureaucracy
- 6 = act as a mentor giving guidance and advice
- 7 = other (specify)



# SECTION 14: CONFLICT RESOLUTION

1. During the last year, have you had any problem with late payment by a client?

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

S14Q1

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

No of times

S14Q2

3. During the past year, have you had any problem with non-payment by a client?

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

S14Q3

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

No of times

S14Q4

5. During the past year, have you had any problems with late delivery of inputs/outputs?

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

S14Q5

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

No of times

S14Q6

7. During the past year have you had any problem with deficient quality of inputs/service?

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

S14Q7

8. How many times in the past year have you had any problem with deficient quality of inputs/outputs?

No of times

S14Q8

9. During the past year have you had any labour disputes?

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

S14Q9

10. How many times in the past year have you had labour disputes?

No of times

S14Q10

11. During the last year have you had any disputes with your competitors?

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

S14Q11

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

No of times

S14Q12

13. During the last year have you had any dispute with individuals to whom you have lent money?

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

S14Q13

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

No of times

S14Q14

15. Have you ever gone to court to settle a business dispute?

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

S14Q15