



ETUDE ECONOMIQUE CONSEIL

## ENTERPRISE SURVEY RETAIL QUESTIONNAIRE GHANA

|                         |              |        |    |  |
|-------------------------|--------------|--------|----|--|
| Questionnaire Type      | a0 (=2)      |        |    |  |
| Country:                | a1 (=Ghana)  |        |    |  |
| Questionnaire ID:       | 3            | serial |    |  |
| Establishment ID Code:  | eec_estid    |        |    |  |
| Is Establishment Panel? | Yes          |        | No |  |
|                         | eec_panel    |        |    |  |
| Panel ID                | eec_panelid  |        |    |  |
| Supervisor Call Back    | Yes          |        | No |  |
|                         | eec_callback |        |    |  |

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# ENTERPRISE SURVEY

# A - CONTROL INFORMATION

|                                                                                                |          |  |              |       |                                |
|------------------------------------------------------------------------------------------------|----------|--|--------------|-------|--------------------------------|
| Establishment                                                                                  | eec_est  |  |              |       |                                |
| Address                                                                                        | eec_addr |  | Phone        |       | eec_tel                        |
| Region (see table below)                                                                       | a2       |  | City         |       | a3                             |
| Respondent                                                                                     | eec_resp |  | Interviewer  |       | Code: a12                      |
|                                                                                                |          |  | Sample Frame |       | Reality                        |
| Industry code (see table below)                                                                |          |  | a4a          |       | a4b                            |
| Size (see table below)                                                                         |          |  | a6a          |       | a6b                            |
|                                                                                                |          |  | Yes No       |       | No, but some shared activities |
| Is the actual stratum the same as the sample stratum?                                          |          |  | a5           |       |                                |
|                                                                                                |          |  | Yes No       |       |                                |
| Is the establishment part of a larger firm?                                                    |          |  | a7           |       |                                |
| If yes, does your establishment maintain financial information specific to this establishment? |          |  | a10          |       |                                |
| Supervisor                                                                                     |          |  |              | Code: | a13                            |

| Region      |   | Industry Code                 |    |                        |    |
|-------------|---|-------------------------------|----|------------------------|----|
| Accra-Temin | 1 | Food                          | 15 | Wholesale              | 51 |
| Kumasi      | 2 | Textiles                      | 17 | Retail                 | 52 |
| Tamale      | 3 | Garments                      | 18 | Information Technology | 72 |
| Takoradi    | 4 | Chemicals                     | 24 | Hotels and restaurants | 55 |
|             |   | Plastics and rubber           | 25 | Other Services         | 50 |
|             |   | Non metallic mineral products | 26 | Construction           | 45 |
|             |   | Basic metals                  | 27 | Transport (60-64)      | 60 |
|             |   | Fabricated metal products     | 28 |                        |    |
|             |   | Machinery and equipment       | 29 |                        |    |
|             |   | Electronics (31 & 32)         | 31 |                        |    |
|             |   | Other manufacturing           | 2  |                        |    |

| Size                           |   |
|--------------------------------|---|
| Small (5-19 employees)         | 1 |
| Medium (20-99 employees)       | 2 |
| Large (100 employees and more) | 3 |



| Month(MM) | Day(DD) | Hour   | Minutes | AM/PM  |     |
|-----------|---------|--------|---------|--------|-----|
| a14_mth   | a14_day | a14_hr | a14_min | a14_am | a14 |

**Note: Questions 1 through 3 apply to your entire firm, including all its establishments**

B1)

|                                                                         |    |
|-------------------------------------------------------------------------|----|
| What is the current <b>legal status</b> of your firm? (see table below) | b1 |
|-------------------------------------------------------------------------|----|

| Legal status                  |   |
|-------------------------------|---|
| Publicly listed company       | 1 |
| Private held, limited company | 2 |
| Sole proprietorship           | 3 |
| Partnership                   | 4 |
| Limited Partnership           | 5 |
| Other (specify):              | 6 |
| b1x                           |   |

B2) What percentage of your firm is owned by:

|                                                          |             |   |
|----------------------------------------------------------|-------------|---|
| Private domestic individuals, companies or organizations | b2a         | % |
| Private foreign individuals, companies or organizations  | b2b         | % |
| Government/State                                         | b2c         | % |
| Other                                                    | b2d         | % |
| <b>Total</b>                                             | <b>100%</b> |   |



B3)

|                                                                                 |       |    |
|---------------------------------------------------------------------------------|-------|----|
| What percentage of this firm does the largest owner(s) own?                     | b3    | %  |
| What is the <b>ethnic origin</b> of the largest shareholder? (see table below): | AFb4a |    |
|                                                                                 | Yes   | No |
| Are any of the owners female?                                                   | b4    |    |

| Ethnic origin              |   |
|----------------------------|---|
| African                    | 1 |
| Indian                     | 2 |
| Lebanese or Middle Eastern | 3 |
| Other Asian                | 4 |
| European / Caucasian       | 5 |
| Other                      | 6 |

**Note: The following questions only apply to this establishment.**

B4)

27

|                                                                                      |          |    |                           |
|--------------------------------------------------------------------------------------|----------|----|---------------------------|
| What is the highest <b>level of education</b> of the top manager? (see table below)  | AFb7a    |    |                           |
| How many years of experience working in this sector does the top manager have?       | b7 years |    |                           |
| In what year did this establishment begin operations in this country?                | b5       |    |                           |
|                                                                                      | Yes      | No |                           |
| Was this establishment formally registered when it began operations in this country? | b6a      |    | if <b>yes</b> , go to C1a |
| – If no, in what year was it registered?                                             | b6b      |    |                           |



| Level of education                                                            |    |
|-------------------------------------------------------------------------------|----|
| No education                                                                  | 1  |
| Primary school                                                                | 2  |
| Started but did not complete secondary school                                 | 3  |
| Secondary School                                                              | 4  |
| Vocational Training                                                           | 5  |
| Some university training                                                      | 6  |
| Graduate degree (BA, BSc etc.)                                                | 7  |
| Masters of Business Administration (MBA) from university in this country      | 8  |
| Masters of Business Administration (MBA) from university in another country   | 9  |
| Other post graduate degree (Ph.D, Masters) from university in this country    | 10 |
| Other post graduate degree (Ph.D, Masters) from university in another country | 11 |



C2)

|                                                                                                                                                                          |             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| In 2006 :                                                                                                                                                                |             |
| What percentage of your establishment's sales were:                                                                                                                      |             |
| - Paid for before delivery                                                                                                                                               | k2a %       |
| - Paid for on delivery                                                                                                                                                   | k2b %       |
| - Paid for after delivery                                                                                                                                                | k2c %       |
| <b>Total</b>                                                                                                                                                             | <b>100%</b> |
| What percentage of the total payments you received were in the form of non-cash payments through the formal financial sector (checks, direct deposits, or credit cards)? | AFk6b %     |

C4)

|                                                                                          |            |           |
|------------------------------------------------------------------------------------------|------------|-----------|
| In its communications with clients and suppliers, does your establishment currently use: | <b>Yes</b> | <b>No</b> |
| - E-mail?                                                                                | c22a       |           |
| - Its own website?                                                                       | c22b       |           |

C5) For 2006,

|                                                                                                                        |            |           |
|------------------------------------------------------------------------------------------------------------------------|------------|-----------|
| Considering this establishment's main sales item :                                                                     |            |           |
| - What was its local market share?                                                                                     | AFe1a %    |           |
| For this establishment's main product:                                                                                 | <b>Yes</b> | <b>No</b> |
| Has this establishment reduced prices of its main product in response to price reductions by its domestic competitors? | e12        |           |
| Has this establishment reduced prices of its main product in response to price reductions by its foreign competitors?  | e13        |           |



C6) In **2006**, what percentage of your establishment's sales were:

|                                   |             |   |                                                                                 |    |                                                |
|-----------------------------------|-------------|---|---------------------------------------------------------------------------------|----|------------------------------------------------|
| National sales                    | d3a         | % | If less than 100%, In what year did you begin exporting directly or indirectly? | d8 |                                                |
| Direct exports                    | d3c         | % |                                                                                 |    |                                                |
| Indirect exports (see definition) | d3b         | % |                                                                                 |    |                                                |
| <b>Total</b>                      | <b>100%</b> |   |                                                                                 |    | If <b>Direct exports</b> = 0%, go to <b>D1</b> |

| Indirect exports                                               |
|----------------------------------------------------------------|
| Goods sold domestically to another firm who then exports them. |

C7) If you **exported directly** in **2006**,

|                                                                                                                             |    |      |
|-----------------------------------------------------------------------------------------------------------------------------|----|------|
| What percentage of the consignment value of the products shipped was lost while in transit because of breakage or spoilage? | d7 | %    |
| What percentage of the consignment value of the products shipped was lost while in transit because of theft?                | d6 | %    |
| <b>For the main point of exit in 2006:</b>                                                                                  |    |      |
| - What was the average number of days it took you to clear customs? (see definition below)                                  | d4 | Days |
| - What was the longest number of days it took you to clear customs?                                                         | d5 | Days |

| Days to clear customs                                                                                             |
|-------------------------------------------------------------------------------------------------------------------|
| From the time your goods arrived at their point of exit (e.g. port, airport) until the time they cleared customs. |



D3)

|                                                                                                  |             |
|--------------------------------------------------------------------------------------------------|-------------|
| In <b>2006</b> , what percentage of total annual purchases of material inputs or services, were: |             |
| - Paid for before delivery?                                                                      | k1a %       |
| - Paid for on delivery?                                                                          | k1b %       |
| - Paid for after delivery?                                                                       | k1c %       |
| <b>Total</b>                                                                                     | <b>100%</b> |

D4)

|                                                                                                                                                                                                                             |              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| Just prior to receiving a delivery of your main sales item / most important input or main sales item, how many days of inventory (days of sales) / days of production/sales does your establishment typically have on hand? | d17 Days     |
| For how many years have you known the primary supplier of the main sales item used in <b>2006</b> ?                                                                                                                         | AFd11a Years |
| What was the main <b>source of information</b> that this establishment had about its newest supplier? (see table below)                                                                                                     | AFd11b       |

| Source of Information                                               |    |
|---------------------------------------------------------------------|----|
| Personal knowledge                                                  | 1  |
| Other businesses in the same line of business as this establishment | 2  |
| Other business associates, suppliers, or customers                  | 3  |
| Business association or Chamber of Commerce                         | 4  |
| Government agency                                                   | 5  |
| Family and friends                                                  | 6  |
| Tender                                                              | 7  |
| Advertisement                                                       | 8  |
| Internet                                                            | 9  |
| Supplier is located close to this establishment                     | 10 |
| Supplier contacted this establishment                               | 11 |
| Others                                                              | 12 |



E2)

|                                                                                                                                                 | Yes | No |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|
| Does this establishment have an internationally-recognized quality certification (ISO 9000, 9002, 14000, etc.)?                                 | b8  |    |
| <b>In 2006,</b>                                                                                                                                 | Yes | No |
| Did this establishment introduce new lines of products or modify existing lines of products in response to pressures from domestic competitors? | e14 |    |
| Did this establishment introduced new lines of products or modify existing lines of products in response to pressures from foreign competitors? | e15 |    |

E4)

|                                                                         | Yes | No |
|-------------------------------------------------------------------------|-----|----|
| Does this establishment compete against unregistered or informal firms? | e11 |    |



F1) a) Do you think that the following present any **obstacle** to the current operations of your establishment? (See table below and show card):

|    |                                                                                                                                                |            |
|----|------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 1  | Access to finance (availability and cost)                                                                                                      | k30        |
| 2  | Access to land                                                                                                                                 | g30a       |
| 3  | Business licensing and Permits                                                                                                                 | j30c       |
| 4  | Corruption                                                                                                                                     | j30f       |
| 5  | Courts                                                                                                                                         | h30        |
| 6  | Crime, theft and disorder                                                                                                                      | i30        |
| 7  | Customs and Trade Regulations                                                                                                                  | d30b       |
| 8  | Electricity                                                                                                                                    | c30a       |
| 9  | Inadequately educated workforce                                                                                                                | l30b       |
| 10 | Labor Regulations                                                                                                                              | l30a       |
| 11 | Political instability                                                                                                                          | j30e       |
| 12 | Practices of competitors in the informal sector                                                                                                | e30        |
| 13 | Tax administration                                                                                                                             | j30b       |
| 14 | Tax rates                                                                                                                                      | j30a       |
| 15 | Transportation of goods, supplies, and inputs                                                                                                  | d30a       |
|    | Macroeconomic instability                                                                                                                      | eec_f1a14  |
|    | – If macroeconomic instability is an obstacle, which of the following instability aspects is most problematic? (see table below and show card) | rsa_f1a14a |
|    | Zoning restrictions                                                                                                                            | g30b       |
|    | Regulation on hours of operation                                                                                                               | j30g       |
|    | Regulations on pricing and mark-ups                                                                                                            | j30h       |
|    | Telecommunications                                                                                                                             | c30b       |

| Obstacle             |   |
|----------------------|---|
| No Obstacle          | 0 |
| Minor Obstacle       | 1 |
| Moderate Obstacle    | 2 |
| Major Obstacle       | 3 |
| Very Severe Obstacle | 4 |

|  |                                                                |
|--|----------------------------------------------------------------|
|  |                                                                |
|  | <b>ASK THESE only for<br/>Retail and IT<br/>establishments</b> |



| Instability Aspects |                                                                    |
|---------------------|--------------------------------------------------------------------|
| 1                   | Exchange rate instability                                          |
| 2                   | Level of exchange rate                                             |
| 3                   | Inflation                                                          |
| 4                   | Unstable domestic demand for this establishment's goods & services |
| 5                   | Other (Specify) : <span style="color: red;">rsa_f1a14ax</span>     |

b) Among the issues numbered 1 to 15 above, please indicate which one constitutes:

|                                  |                                      |
|----------------------------------|--------------------------------------|
| The most serious obstacle        | <span style="color: red;">m1a</span> |
| The second most serious obstacle | <span style="color: red;">m1b</span> |
| The third most serious obstacle  | <span style="color: red;">m1c</span> |



G1)

| In 2006, did your establishment experience: | Yes | No | If yes,                            |                                               |                                                       |                      |
|---------------------------------------------|-----|----|------------------------------------|-----------------------------------------------|-------------------------------------------------------|----------------------|
|                                             |     |    | How many times in a typical month? | How long did each occurrence last on average? | What were your total losses for the year as a result, |                      |
|                                             |     |    |                                    |                                               | as a % of annual sales                                | or as a total amount |
| Power outages?                              | c6  |    | c7                                 | c8 hrs                                        | c9a %                                                 | c9b GHC              |

G2) ASK THIS QUESTION ONLY FOR RETAIL AND IT ESTABLISHMENTS

|                                                                                                                                                          | Yes  | No      | If no, go to G3 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|------|---------|-----------------|
| Does this establishment have a high-speed, broadband Internet connection on its premises?                                                                | c23  |         |                 |
| If yes, is this establishment's Internet connection used to: (multiple answers possible)                                                                 | Yes  | No      |                 |
| - Communicate with clients and suppliers?                                                                                                                | c24a |         |                 |
| - Deliver services to this establishment's clients?                                                                                                      | c24c |         |                 |
| - Do research and develop ideas on new products and services?                                                                                            | c24d |         |                 |
| - Make purchases for this establishment?                                                                                                                 | c24b |         |                 |
| Do concerns about the security of Internet connections or authentication of parties in a transaction affect the volume and/or nature of these purchases? | c28  |         |                 |
| In 2006 did this establishment experience unavailability of Internet connection?                                                                         | c25  |         |                 |
| If yes:                                                                                                                                                  |      |         |                 |
| - How many times over a typical month?                                                                                                                   | c26  |         |                 |
| - On average how long did the unavailability of the connection last?                                                                                     | c27  | minutes |                 |



G3) ASK THIS QUESTION ONLY FOR RETAIL ESTABLISHMENTS

|                                                                                                             | Area                          | Units             |
|-------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------|
| What is the total selling area in this establishment? Please specify the measurement unit (see table below) | <b>g5a</b> units <sup>2</sup> | <b>g5b</b>        |
|                                                                                                             | Owned                         | Leased/<br>Rented |
| Of the buildings occupied by this establishment, what percentage are:                                       | <b>g6a</b> %                  | <b>g6b</b> %      |
| Over the last three years:                                                                                  | <b>Yes</b>                    | <b>No</b>         |
| Has this establishment attempted to acquire new land or buildings to expand operations?                     | <b>g7</b>                     |                   |
| If <b>yes</b> , has any of these attempts been unsuccessful?                                                | <b>g8</b>                     |                   |

| Unit            |   |
|-----------------|---|
| Square Feet     | 1 |
| Square Yards    | 2 |
| Square Meters   | 3 |
| Other (specify) | 4 |
| <b>g5bx</b>     |   |

G8)

|                                                                                                                     | Yes            | No           |
|---------------------------------------------------------------------------------------------------------------------|----------------|--------------|
| In <b>2006</b> , did this establishment pay for security (equipment, personnel, or professional security services)? | <b>i1</b>      |              |
| - If <b>yes</b> , how much was spent? (calculated as total annual cost or as a percentage of annual sales)          | <b>i2b</b> GHC | <b>i2a</b> % |

G9)

|                                                                                                                             | Yes            | No           |
|-----------------------------------------------------------------------------------------------------------------------------|----------------|--------------|
| In <b>2006</b> , did this establishment experience losses as a result of theft, robbery, vandalism or arson?                | <b>i3</b>      |              |
| - If <b>yes</b> , what were the estimated losses? (calculated as the total annual value or as a percentage of annual sales) | <b>i4b</b> GHC | <b>i4a</b> % |



11)

|                                                                                                                                                                                                                                                                                                                                                                                           |  |     |                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----|-----------------|
| Over the last 12 months, in a typical week, what percentage of total senior management's time was spent in dealing with requirements imposed by government regulations? (see definition below)                                                                                                                                                                                            |  | j2  | %               |
| To what extent do you <b>agree or disagree</b> with the following statements? (see table below and show card)                                                                                                                                                                                                                                                                             |  |     |                 |
| - Government officials' interpretations of the laws and regulations affecting this establishment are consistent and predictable                                                                                                                                                                                                                                                           |  | j1a |                 |
| - The court system is fair, impartial and uncorrupted                                                                                                                                                                                                                                                                                                                                     |  | h7a |                 |
|                                                                                                                                                                                                                                                                                                                                                                                           |  |     |                 |
| We've heard that establishments are sometimes required to make gifts or informal payments to public officials to "get things done" with regard to customs, taxes, licenses, regulations, services etc. On average, what percentage of total annual sales, or estimated annual value, do establishments like this one pay in informal payments/gifts to public officials for this purpose? |  | j7a | j7b             |
|                                                                                                                                                                                                                                                                                                                                                                                           |  | %   | GHC             |
|                                                                                                                                                                                                                                                                                                                                                                                           |  | Yes | No              |
| Over the last 12 months, has this establishment secured a government contract or attempted to secure a contract with the government?                                                                                                                                                                                                                                                      |  | j6a |                 |
|                                                                                                                                                                                                                                                                                                                                                                                           |  |     | IF NO, GO TO 12 |
| - If yes, when establishments like this one do business with the government, what percentage of the contract value would typically be paid in informal payments/gifts to secure the contract?                                                                                                                                                                                             |  | j6  | %               |

| Agree or disagree |   |
|-------------------|---|
| Strongly disagree | 1 |
| Tend to disagree  | 2 |
| Tend to agree     | 3 |
| Strongly Agree    | 4 |

| Senior Management                                                                       |
|-----------------------------------------------------------------------------------------|
| Managers, directors, and officers above direct supervisors of production/sales workers. |

| Government regulations                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------|
| For example : taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms |



12)

| In the last 2 years, did you request: | Yes | No | If yes, how many days did it take to obtain?<br>If still in process, write "SIP" | If yes, was a gift or informal payment ever expected/requested? |    |
|---------------------------------------|-----|----|----------------------------------------------------------------------------------|-----------------------------------------------------------------|----|
|                                       |     |    |                                                                                  | Yes                                                             | No |
| A mainline telephone connection       | c19 |    | c20 Days                                                                         | c21                                                             |    |
| An electrical connection              | c3  |    | c4 Days                                                                          | c5                                                              |    |
| A water connection                    | c12 |    | c13 Days                                                                         | c14                                                             |    |
| A construction-related permit         | g2  |    | g3 Days                                                                          | g4                                                              |    |
| An import license                     | j10 |    | j11 Days                                                                         | j12                                                             |    |
| An operating license                  | j13 |    | j14 Days                                                                         | j15                                                             |    |

13)

|                                                                                                                   | Yes | No |
|-------------------------------------------------------------------------------------------------------------------|-----|----|
| Over the last 12 months, was this establishment visited by, inspected by, or required to meet with tax officials? | j3  |    |
| - If yes, how many times?                                                                                         | j4  |    |
|                                                                                                                   | Yes | No |
| - In any of these visits, inspections or meetings, was a gift or informal payment expected/requested?             | j5  |    |

14)

|                                                                                                                                       |        |
|---------------------------------------------------------------------------------------------------------------------------------------|--------|
| What percentage of total annual sales would you estimate a typical establishment in your sector of activity reports for tax purposes? | AFj8 % |
|---------------------------------------------------------------------------------------------------------------------------------------|--------|



*Please refer to the following definitions for this section*

| Definitions                    |                                                                                                                                                                                    |
|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Skilled production workers :   | Persons involved directly in the production process or at a supervisor level and whom management considers to be skilled                                                           |
| Unskilled production workers : | Persons involved in production processes but whom management considers to be unskilled.                                                                                            |
| Non production workers :       | Management, professional, support, administrative, sale employees and others                                                                                                       |
| Temporary/seasonal workforce   | All paid short-term (i.e. for less than a fiscal year) employees that work 8 or more hours per day with no guarantee of renewal of employment contract)                            |
| Permanent workforce            | All paid employees that work 8 or more hours per day and that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract. |
| Part-time workers              | All paid workers that work less than 8 hours per day                                                                                                                               |

J1)

|                                                                                        |    |
|----------------------------------------------------------------------------------------|----|
| How many full-time employees did this establishment employ when it started operations? | b6 |
|----------------------------------------------------------------------------------------|----|

J2)

|                                                                                 |              |
|---------------------------------------------------------------------------------|--------------|
| Please describe the <b>full-time permanent workforce</b> of your establishment: | <b>Total</b> |
| Total number of employees at the end of <b>2006</b>                             | I1           |
| Total number of employees at the end of <b>2003</b>                             | I2           |

J3)

|                                                                                                        |           |
|--------------------------------------------------------------------------------------------------------|-----------|
| Please describe the <b>full-time seasonal/temporary workforce</b> of your establishment in <b>2006</b> |           |
| Total number of seasonal/temporary employees :                                                         | I6        |
| Average length of employment (months)                                                                  | I8 Months |

J4)

|                                                                               |       |
|-------------------------------------------------------------------------------|-------|
| At the end of <b>2006</b> , how many <b>part-time</b> workers did you employ? | AFI8a |
|-------------------------------------------------------------------------------|-------|



J6)

|                                                                       |         |
|-----------------------------------------------------------------------|---------|
| What percentage of your workforce is currently unionized?             | AFI12 % |
| In 2006, how many permanent employees left for the following reasons: |         |
| – Dismissed or laid off                                               | AFI13a  |
| – Sickness or death                                                   | AFI13b  |
| – Other reasons                                                       | AFI13c  |

J6rg)

| In 2006, for the following categories, did you try to fill your most recent vacancies through external recruitment? | Yes    | No | If yes, how long did it take to fill your most recent vacancies (see table below)? |         |
|---------------------------------------------------------------------------------------------------------------------|--------|----|------------------------------------------------------------------------------------|---------|
|                                                                                                                     |        |    | Length                                                                             | Unit    |
| Skilled worker vacancy                                                                                              | rg_j6k |    | rg_j6k1                                                                            | rg_j6k2 |
| Unskilled worker vacancy                                                                                            | rg_j6L |    | rg_j6l1                                                                            | rg_j6l2 |
| Manager                                                                                                             | rg_j6M |    | rg_j6m1                                                                            | rg_j6m2 |

| Unit  |   |
|-------|---|
| Day   | 1 |
| Week  | 2 |
| Month | 3 |



J8)

|                                                                                                            | Yes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | No        |           |             |           |           |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|-------------|-----------|-----------|--------|--|--|---------|--------|------|---------|--------|------|-----------|-------------|-----------|-----------|-------------|-----------|-----------|-------------|-------------|-----------|-----------|-------------|-----------|-----------|------------------------------|-------------|-----------|-----------|-------------|-----------|-----------|
| In 2006, did this establishment run formal training programs for its permanent, full-time employees?       | I10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |           |           |             |           |           |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
| If yes,                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |           |           |             |           |           |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
| – Was the formal training offered internally (i.e. at a location within the walls of this establishment)?  | rg_j8b1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |           |           |             |           |           |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
| – Was the formal training offered externally (i.e. at a location outside the walls of this establishment)? | rg_j8b2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |           |           |             |           |           |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
| – What percentage of workers in each of the following categories received formal training:                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |           |           |             |           |           |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
|                                                                                                            | <table border="1"> <thead> <tr> <th colspan="3">Male</th> <th colspan="3">Female</th> </tr> <tr> <th>Percent</th> <th>Length</th> <th>Unit</th> <th>Percent</th> <th>Length</th> <th>Unit</th> </tr> </thead> <tbody> <tr> <td>– Skilled</td> <td>rg_j8c1a1 %</td> <td>rg_j8c1a2</td> <td>rg_j8c1a3</td> <td>rg_j8c1a4 %</td> <td>rg_j8c1a5</td> <td>rg_j8c1a6</td> </tr> <tr> <td>– Unskilled</td> <td>rg_j8c1b1 %</td> <td>rg_j8c1b2</td> <td>rg_j8c1b3</td> <td>rg_j8c1b4 %</td> <td>rg_j8c1b5</td> <td>rg_j8c1b6</td> </tr> <tr> <td>– Managers and professionals</td> <td>rg_j8c5a1 %</td> <td>rg_j8c5a2</td> <td>rg_j8c5a3</td> <td>rg_j8c5a4 %</td> <td>rg_j8c5a5</td> <td>rg_j8c5a6</td> </tr> </tbody> </table> |           |           | Male        |           |           | Female |  |  | Percent | Length | Unit | Percent | Length | Unit | – Skilled | rg_j8c1a1 % | rg_j8c1a2 | rg_j8c1a3 | rg_j8c1a4 % | rg_j8c1a5 | rg_j8c1a6 | – Unskilled | rg_j8c1b1 % | rg_j8c1b2 | rg_j8c1b3 | rg_j8c1b4 % | rg_j8c1b5 | rg_j8c1b6 | – Managers and professionals | rg_j8c5a1 % | rg_j8c5a2 | rg_j8c5a3 | rg_j8c5a4 % | rg_j8c5a5 | rg_j8c5a6 |
| Male                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |           | Female    |             |           |           |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
| Percent                                                                                                    | Length                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Unit      | Percent   | Length      | Unit      |           |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
| – Skilled                                                                                                  | rg_j8c1a1 %                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | rg_j8c1a2 | rg_j8c1a3 | rg_j8c1a4 % | rg_j8c1a5 | rg_j8c1a6 |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
| – Unskilled                                                                                                | rg_j8c1b1 %                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | rg_j8c1b2 | rg_j8c1b3 | rg_j8c1b4 % | rg_j8c1b5 | rg_j8c1b6 |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
| – Managers and professionals                                                                               | rg_j8c5a1 %                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | rg_j8c5a2 | rg_j8c5a3 | rg_j8c5a4 % | rg_j8c5a5 | rg_j8c5a6 |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |
| – How much did the establishment spend on the programs, as a percent of total sales?                       | AFI10a %                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |           |           |             |           |           |        |  |  |         |        |      |         |        |      |           |             |           |           |             |           |           |             |             |           |           |             |           |           |                              |             |           |           |             |           |           |

| Unit  |   |
|-------|---|
| Day   | 1 |
| Week  | 2 |
| Month | 3 |

J9)

|                                                                                                                | Yes      | No |
|----------------------------------------------------------------------------------------------------------------|----------|----|
| In 2006, did your establishment undertake any of the following activities to prevent HIV/AIDS among employees? |          |    |
| - HIV prevention messages                                                                                      | AFs3a    |    |
| - Free condom distribution                                                                                     | AFs3b    |    |
| - Anonymous HIV testing                                                                                        | AFs3c    |    |
| How much did you spend on all HIV/AIDS programs and activities?                                                | AFs4 GHC |    |



J10)

| In the past 24 months, has your workforce been affected in any of the following ways:           | Yes   | No |
|-------------------------------------------------------------------------------------------------|-------|----|
| - High absenteeism among workers due to sickness                                                | AFs1a |    |
| - High absenteeism among workers who need to care for family members or friends due to sickness | AFs1b |    |
| - High absenteeism among workers due to HIV/AIDS                                                | AFs2a |    |
| - High absenteeism among workers who need to care for family members or friends due to HIV/AIDS | AFs2b |    |

J11)

|                                                              | Yes   | No |
|--------------------------------------------------------------|-------|----|
| Do you have a pre-employment health check for new employees? | AFs1y |    |



K1)

|                                                                                                                    | Yes         | No |
|--------------------------------------------------------------------------------------------------------------------|-------------|----|
| In 2006, did this establishment have its annual financial statements checked and certified by an external auditor? | k21         |    |
| Does this establishment currently have a checking and/or saving account?                                           | k6          |    |
| Of the land occupied by this establishment, what percentage does it :                                              |             |    |
| - Own                                                                                                              | g1a         | %  |
| - Lease                                                                                                            | g1b         | %  |
| <b>Total</b>                                                                                                       | <b>100%</b> |    |

K2)

|                                                             | Yes     | No |
|-------------------------------------------------------------|---------|----|
| Does your establishment have an overdraft facility?         | k7      |    |
| - If <b>yes</b> , what is the average annual interest rate? | AFk7a % |    |



K3)

| For 2006, please estimate the proportion of financing from the sources below for : | Working capital<br>(Current assets) | Did you purchase Fixed assets in 2006? |    | If No, go to K4 |
|------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------|----|-----------------|
|                                                                                    |                                     | Yes                                    | No |                 |
|                                                                                    |                                     | k4                                     |    |                 |
|                                                                                    |                                     | Purchases of fixed assets              |    |                 |
| Internal funds/Retained earnings                                                   | k3a %                               | k5a %                                  |    |                 |
| Borrowed from banks (private and state-owned)                                      | k3bc %                              | k5bc %                                 |    |                 |
| Borrowed from non-bank financial institutions                                      | k3e %                               | k5e %                                  |    |                 |
| Purchases on credit from suppliers and advances from customers                     | k3f %                               | k5f %                                  |    |                 |
| Issued new equity (shares)                                                         |                                     | k5i %                                  |    |                 |
| Issued new debt (including commercial paper and debentures)                        |                                     | k5j %                                  |    |                 |
| Other (moneylenders, friends, relatives, etc)                                      | k3hd %                              | k5hd %                                 |    |                 |
| Total                                                                              | 100%                                | 100%                                   |    |                 |

| Current assets                                   |
|--------------------------------------------------|
| Inventory, accounts receivable and cash accounts |

| Fixed assets                                       |
|----------------------------------------------------|
| Machinery, vehicles, equipment, land, or buildings |



K4)

|                                                                                                                                          | Yes            | No     |                         |
|------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------|-------------------------|
| Does your establishment currently have a line of credit or loan from a financial institution?                                            | k8             |        | If <b>No</b> , go to K5 |
| If <b>yes</b> , for the most recent line of credit or loan which is still current:                                                       | Line of credit | Loan   |                         |
| - Is it a line of credit or a loan?                                                                                                      | AFk8a          |        |                         |
| - What year was it approved?                                                                                                             | k10            |        |                         |
| - What was the amount at the time of approval?                                                                                           | k11            | GHC    |                         |
| - What is the average annual interest rate?                                                                                              | AFk10a         | %      |                         |
| - What is the total duration (term) in months?                                                                                           | k12            | Months |                         |
| - What is the name of the financial institution that granted the line of credit or the loan?                                             | AFk9ax         |        |                         |
| - What <b>type of financial institution</b> granted the line of credit or the loan? (see table below)                                    | k9             |        |                         |
|                                                                                                                                          | Yes            | No     |                         |
| Did your financial institution require collateral?                                                                                       | k13            |        | If <b>No</b> , go to K5 |
| If <b>yes</b> , which of the following assets were required as collateral:                                                               | Yes            | No     |                         |
| - Land, buildings under ownership of the establishment                                                                                   | k14a           |        |                         |
| - Machinery and equipment including movables                                                                                             | k14b           |        |                         |
| - Accounts receivable and inventories                                                                                                    | k14c           |        |                         |
| - Personal assets of owner (house, etc.)                                                                                                 | k14d           |        |                         |
| - Other                                                                                                                                  | k14e           |        |                         |
| - If <b>yes</b> , what was the approximate value of the collateral required as a percentage of the amount of the loan or line of credit? | k15            | %      | Go to K5                |

| Type of financial institution                                                                                 |   |
|---------------------------------------------------------------------------------------------------------------|---|
| Private commercial banks                                                                                      | 1 |
| State-owned banks and/or government agency                                                                    | 2 |
| Non-bank financial institutions (microfinance institution, credit cooperative, credit union, finance company) | 3 |
| Other                                                                                                         | 4 |



K5)

|                                                                             | Yes | No |                         |
|-----------------------------------------------------------------------------|-----|----|-------------------------|
| In <b>2006</b> , did this establishment apply for loans or lines of credit? | k16 |    | If <b>No</b> , go to K6 |
| - If <b>yes</b> , how many applications were submitted?                     | k18 |    |                         |
| - How many of those applications were rejected?                             | k19 |    | If <b>0</b> , go to L1  |

K6)

|                                                                                                                                       |     |
|---------------------------------------------------------------------------------------------------------------------------------------|-----|
| If your establishment did not apply for a line of credit or a loan, what was the <b>main reason</b> ? (see table below and show card) | k17 |
|---------------------------------------------------------------------------------------------------------------------------------------|-----|

| Main reason                                                          |   |
|----------------------------------------------------------------------|---|
| No need for a loan - establishment has sufficient capital            | 1 |
| Application procedures for loans or line of credit are complex       | 2 |
| Interest rates are not favorable                                     | 3 |
| Collateral requirements for loans or line of credit are unattainable | 4 |
| Size of loan and maturity are insufficient                           | 5 |
| Did not think it would be approved                                   | 6 |
| Other                                                                | 7 |



L1)

|                                                     | 2003 (GHC) | 2006 (GHC) |
|-----------------------------------------------------|------------|------------|
| What were the total sales of your establishment in: | d2         | n3         |

L2)

| Please provide the following information on your establishment's costs:                                             | 2006 (GHC) |
|---------------------------------------------------------------------------------------------------------------------|------------|
| - Total cost of finished goods and materials purchased to resell (ASK THIS QUESTION ONLY FOR RETAIL ESTABLISHMENTS) | n2i        |
| - Total cost of labor, including wages, salaries and bonuses and social payments                                    | n2a        |
| - Total cost of rental of land/buildings, equipment, furniture                                                      | n2d        |

L3)

| Please provide the following information on your establishment's costs: | 2006 (GHC) |
|-------------------------------------------------------------------------|------------|
| - Electricity                                                           | n2b        |
| - Communications services                                               | n2c        |

L4)

| In 2006, how much did your establishment spend on purchases of: | 2006 (GHC) |
|-----------------------------------------------------------------|------------|
| - Machinery, vehicles and equipment (new and/or used)           | n5a        |
| - Land and buildings                                            | n5b        |
| - Information technology                                        | n5c        |

Comment [YT1]: n5a, n5b, and n5c will necessarily be "0" if k4 is "No".



| Month(MM) | Day(DD) | Hour   | Minutes | AM/PM  |     |
|-----------|---------|--------|---------|--------|-----|
| a15_mth   | a15_day | a15_hr | a15_min | a15_am | a15 |

|                                                                                                            |          |             |
|------------------------------------------------------------------------------------------------------------|----------|-------------|
| I perceive the answers to questions regarding <b>opinions and perceptions</b> to be (see table below):     | a16      |             |
| The answers to questions regarding <b>figures</b> (productivity and employment numbers) (see table below): | a17      |             |
| This <b>questionnaire</b> was completed in (see table below):                                              | a18      |             |
| - If <b>2</b> or <b>3</b> , estimate the duration of the whole interview                                   | a19      |             |
|                                                                                                            | a19_hr h | a19_min min |

| Opinions and Perceptions         |   |
|----------------------------------|---|
| Truthful (reflect real opinions) | 1 |
| Somewhat truthful                | 2 |
| Not truthful                     | 3 |

| Figures                                         |   |
|-------------------------------------------------|---|
| Are taken directly from establishments' records | 1 |
| Are estimates computed with some precision      | 2 |
| Are arbitrary and unreliable numbers            | 3 |

| Questionnaire                                                     |   |
|-------------------------------------------------------------------|---|
| One visit in face-to-face interview with one person               | 1 |
| One visit in face-to-face interview with different managers/staff | 2 |
| Several visits                                                    | 3 |

a17x    a17x2

[illegible]