



ETUDE ECONOMIQUE CONSEIL

## ENTERPRISE SURVEY MICRO QUESTIONNAIRE GHANA

Questionnaire Type	a0 (=4)		
Country:	a1 (=Ghana)		
Questionnaire ID:	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	<b>eec_est</b>			
Address	<b>eec_addr</b>	Phone	<b>eec_tel</b>	
<b>Region</b> (see table below)	<b>a2</b>	City	<b>a3</b>	
Respondent	<b>eec_resp</b>	Interviewer	Code:	<b>a12</b>
		<b>Sample Frame</b>		<b>Reality</b>
Industry code (see table below)	<b>a4a</b>		<b>a4b</b>	
		<b>Yes</b>	<b>No</b>	<b>No, but some shared activities</b>
Is the actual stratum the same as the sample stratum?	<b>a5</b>			
		<b>Yes</b>		<b>No</b>
Is the establishment part of a larger firm?			<b>a7</b>	
If <b>yes</b> , does your establishment maintain financial information specific to this establishment?				<b>a10</b>
Supervisor			Code:	<b>a13</b>

Region	
Accra-Temin	1
Kumasi	2
Tamale	3
Takoradi	4

Industry Code			
Food	15	Wholesale	51
Textiles	17	Retail	52
Garments	18	Information Technology	72
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
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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	
	<b>Yes</b>	<b>No</b>
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)

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	
	<b>Yes</b>	<b>No</b>
Was this establishment formally registered when it began operations in this country?	b6a	

if **yes**, go to C1a



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



C1)

In 2006, what percentage of this establishment's sales came from the following activities:	
- Manufacturing	n1a %
- Services	n1b %
- Other	n1c %
<b>Total</b>	<b>100%</b>

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 this establishment's total sales came from selling intermediate products and services used as inputs in purchasers' production processes?	AFp1d %
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 %

C3) In 2006, what were this establishment's 2 main products represented by the largest proportion of annual sales?

Name and detailed description:	ISIC code (4 digits)	% of total sales
First: d1a1x	d1a2	d1a3 %
Second: d1b1x	d1b2	d1b3 %



C4)

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

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 Direct exports = 0%, go to D1

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



D1)

In 2006, what percentage of your establishment's material inputs and/or supplies were:	<b>2006</b>	
- Of domestic origin?	d12a	% If 100%, go to D2
- Of foreign origin?	d12b	%
<b>Total</b>	<b>100%</b>	

D3)

In 2006, 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 most important input or main sales item, how many days of inventory days of production/sales does your establishment typically have on hand?	d16	Days
For how many years have you known the primary supplier of the main input /sales item used in 2006?	AFd11a	Years



E1)

In 2006, how many hours per week did your establishment normally operate?	f2	H/week
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Capacity utilization
The amount of output actually produced relative to the maximum amount that could have been produced using your facilities at the time (existing machinery, equipment and regular shifts)



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

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



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) : <i>rsa_f1a14ax</i>

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

The most serious obstacle	<i>m1a</i>
The second most serious obstacle	<i>m1b</i>
The third most serious obstacle	<i>m1c</i>



G1)

Currently, does your establishment have:	Yes	No	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	
an electrical connection?	Alc2e		Power outages?	c6		c7	c8 hrs	c9a %	c9b	GHC
a water connection?	Alc11a		Insufficient water supply for production?	c15		c16	c17 hrs			
toilet facilities connected to a public sewer?	Alc11b									
a mainline telephone connection?	Alc18a									

G4)

	Yes	No
In 2006, did your establishment own or share a generator?	c10	
- If <b>yes</b> , what percentage of your electricity came from your owned or shared generator(s)?		c11 %



G4U)

	Yes	No
Last month, did your establishment own or share a generator?	eec_g4u1	
<b>If yes</b>		
- What percentage of your electricity came from your owned or shared generator(s)?	eec_g4u2	%
- At current tariff rates and fuel prices, is it more or less expensive for you to generate <b>power</b> using your generator rather than to use power from the grid (when available) (see table below)?		eec_g4u3
- <b>If 1 or 3</b> , how much more or less expensive is it to use power from your generator than to use power from the grid?	eec_g4u4	%

Power	
More expensive to use generator	1
About the same cost	2
More expensive to use power from grid	3

G5)

In 2006, what percentage of your establishment's water supply, used in the production process, was from public sources?	c18	%
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G6)

	Yes	No
In 2006, did your establishment use its own transport to make shipments to its customers?	c1	
- If <b>yes</b> , what percentage, in terms of shipment value, was transported by your own transportation?		c2 %

G7)

In 2006, what percentage of the value of your domestic shipments to clients was lost while in transit due to:		
- Breakage or spoilage?	d11	%
- Theft?	d10	%



G8)

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

G9)

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

G10)

	Yes	No
Currently, is this establishment's main business location the owner's house?	Alg5	
Is it in a permanent non-movable structure?	Alg6	
Over the last 12 months, has the establishment had to change location due to a lack of secure title to its land or buildings (i.e. it has been forced out by officials, landlord, others with a claim)?	Alg7	



1)

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 I2
- <b>If yes</b> , 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? 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 <b>yes</b> , 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 %
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15)

	Yes	No
Has this firm obtained approval for or registered its name with the Office of the Registrar or other government institution responsible for approving company names?	Alr1	
Has this firm registered with the Office of the Registrar, the local courts, or other government institutions responsible for commercial registration?	Alr2	
Has this firm obtained an operating or trade license or otherwise registered for a general business license with any municipal agency?	Alr3	
Has this firm registered with or obtained a tax identification number from the tax administration or other agency responsible for tax registration?	Alr4	

16) Whether this establishment is registered or not, do you think that the following present any **obstacle** with respect to registering a business?  
(See table below and show card):

1	Difficulty of getting information on what you need to do to register	Alr5a
2	Time to complete registration procedures	Alr5b
3	Financial cost of completing registration procedures	Alr5c
4	Minimum capital requirements for registered enterprises in my sector	Alr5d
5	Financial burden of taxes on registered enterprises	Alr5e
6	Administrative burden of complying with all tax laws for registered enterprises	Alr5f
7	Other administrative burdens imposed on registered businesses (e.g. inspections and meetings with government officials)	Alr5g
8	Strict labor market rules that registered businesses must comply with	Alr5h

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



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
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J2)

Please describe the <b>full-time permanent paid workforce</b> of your establishment:	Total
Total number of employees at the end of <b>2006</b>	I1
– of which total number of females:	AII3
Total number of employees at the end of <b>2003</b>	I2
Approximately, in <b>2006</b> , what was the average <b>monthly</b> compensation per employee, including benefits when applicable, for each type of permanent paid full-time worker?	AIn4   GHC

J4)

At the end of <b>2006</b> , how many <b>part-time</b> workers did you employ?	AFI8a
At the end of <b>2006</b> , how many unpaid full-time workers did you employ?	AII4
At the end of <b>2006</b> , how many family members of the owners did you employ?	AII5



J6)

In 2006, how many permanent employees left for the following reasons:	
- Dismissed or laid off	AFI13a
- Sickness or death	AFI13b
- Other reasons	AFI13c

J8)

What is the <b>average educational attainment</b> of a typical production worker employed in your establishment? : (see table below)	I9	
	<b>Yes</b>	<b>No</b>
In 2006, did this establishment run formal training programs for its permanent, paid full-time employees?	I10	
<b>If yes,</b>		
- 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	
- How many paid full-time employees received formal training?	All11a	
- How much did the establishment spend on the programs, as a percent of total sales?	AFI10a	%

Average educational	
0-3 years of education	1
4-6 years of education	2
7-12 years of education	3
**** Reserved for compatibility future versions ****	4
13 years and above of education	5

Unit	
Day	1
Week	2
Month	3

J9)

In <b>2006</b> , did your establishment undertake any of the following activities to prevent HIV/AIDS among employees?	<b>Yes</b>	<b>No</b>
- 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
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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 (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 %	
<b>Total</b>	<b>100%</b>		<b>100%</b>	

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 No, 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 No, 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
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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)

	Last Month (GHC)	2006 (GHC)
What were the total sales of your establishment in:	Ald2a	d2

L2)

Please provide the following information on your establishment's costs:	2006 (GHC)
- Total cost of raw materials and intermediate goods used in production or total cost of purchases	n2e
- 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

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

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

L6)

In 2006, if you had needed to purchase the following in its condition at that time, how much would it have cost?	Value (GHC)
- All machinery, vehicles and equipment that you use (whether you own it or not)	n7a
- All land and buildings that you use (whether you own it or not)	n7b



