

RPED WAVE 2 CODEBOOK

ENTERPRISE NO.

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WAVE NO.

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AFRICA

Regional Program on Enterprise Development

Ghana — 1993
Wave II Questionnaire

The World Bank
Department of Economics, University of Ghana, Legon
Centre for the Study of African Economies, Oxford University
Overseas Development Administration, London

AFRICA REGIONAL PROGRAM ON ENTERPRISE DEVELOPMENT
GHANA — 1993
WAVE II QUESTIONNAIRE

BEFORE BEGINNING THE INTERVIEW, GIVE THE RESPONDENT A BRIEF EXPLANATION OF THE REASONS FOR THE INTERVIEW AND THE IMPORTANCE OF THE DATA WHICH WILL RESULT (SEVERAL POINTS THAT SHOULD BE MADE ARE LISTED BELOW). ALSO MAKE SURE THE RESPONDENT UNDERSTANDS THAT ALL INFORMATION GATHERED IN THESE QUESTIONNAIRES IS CONFIDENTIAL. NO FIRM NAMES WILL BE USED IN FINAL REPORTS OR IN INFORMATION RELEASED TO OUTSIDERS.

SEVERAL IMPORTANT POINTS TO STRESS IN EXPLAINING THE REASONS FOR THE INTERVIEW:

- THE WORLD BANK AND OTHER DONORS ARE INTERESTED IN SUPPORTING THE PRIVATE SECTOR MORE DIRECTLY. INFORMATION ON THE PROBLEMS OF LOCAL BUSINESS WILL BE HELPFUL IN THESE EFFORTS.
- IN ORDER TO KNOW WHAT SPECIFIC POLICIES AND PROGRAMS WILL ASSIST THE BUSINESSES IN YOUR INDUSTRY, WE HAVE TO ASK RATHER DETAILED QUESTIONS. THANK YOU FOR TAKING THE TIME TO TALK TO US.
- WE WOULD BE HAPPY TO GIVE YOU A FINAL REPORT OF THE RESULTS OF THIS STUDY.
- WE WILL COME BACK TO SEE HOW YOUR COMPANY IS DOING AND WHETHER OR NOT YOU FACE THE SAME PROBLEMS NEXT YEAR.

SUMMARY OF SURVEY RESULTS

QUESTIONNAIRE	FIRST VISIT				SECOND VISIT			
	DATE			RESULT COMPLETE 1 PARTIAL 2 NOT APPLICABLE 3	DATE			RESULT COMPLETE 1 PARTIAL 2 NOT APPLICABLE 3
	DAY	MONTH	YEAR		DAY	MONTH	YEAR	
1. ENTREPRENEURSHIP								
2. GENERAL FIRM								
3. TECHNOLOGY								
4. LABOR MARKETS								
5. FINANCIAL MARKETS								
6. COMPETITION								
7. ADJUSTMENT								
8. INFRASTRUCTURE								
9. REGULATION								
10. INVESTOR CONFIDENCE								
11. BUSINESS SUPPORT SERVICES								
LABOR MARKETS APPENDICES								

OBSERVATIONS: _____

X. REC201

SECTOR: _____

ZSEC

LOCATION: _____

ZLOC

NAME OF THE FIRM: _____

ZNAME

ADDRESS: _____

ZADR1

TELEPHONES: _____

ZTEL

OWNER OF THE FIRM: _____

ZOWNER

IF INFORMAL, GET HOME ADDRESS: _____

ZADR2

RESPONDENT: _____

PERSON TO CONTACT: _____

ZCONTACT

INTERVIEWER: _____

ZINT1 / ZINT2

DATE AND TIME PROPOSED FOR THE VISIT

DAY

MONTH

TIME

ENTERPRISE NO.

WAVE
NO.

FIRST VISIT

DATE OF THE INTERVIEW

DAY	MONTH	YEAR

ZDATE1

RESULT: COMPLETED 1
UNCOMPLETED 2
NO CONTACT 3

ZRES1

ZHOURB1	ZMINB1	ZHOURF1	ZMINF1
TIME BEGUN	TIME FINISHED		

SECOND VISIT

DATE AND TIME PROPOSED

DAY	MONTH

TIME

DATE OF THE INTERVIEW

DAY	MONTH	YEAR

ZDATE2

RESULT: COMPLETED 1
UNCOMPLETED 2
NO CONTACT 3

ZRES2

ZHOURP2	ZMINP2	ZHOURB2	ZMINB2	ZHOURF2	ZMINF2
TIME BEGUN	TIME FINISHED				

DATA ENTRY

DATA ENTRY OPERATOR: _____

ZDECODE

CODE:

DAY	MONTH	YEAR

ZDEDATE

X. REC 203

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part A: General Business: Startup and History

N.B.: KEEP AN INFORMATION SHEET ON EACH FIRM WITH KEY CHARACTERISTICS, PROBLEMS, ETC.

1. Is this firm under exactly the same ownership and same legal status as it was when we visited last year? If no, then describe these changes.

YES 1
NO 2

23Q01

NOTE TO INTERVIEWERS: DESCRIBE THE CHANGES TO OWNERSHIP AND LEGAL STATUS ON THE LINES BELOW. FIND OUT HOW MANY SHARES WERE SOLD, ETC.

23Q01A

23Q01B

23Q01C

23Q01D

23Q01E

23Q01F

ASK THE OWNER OR MANAGER TO DESCRIBE ANY MAJOR EVENTS OR CHANGES (PRODUCT MARKETS, FACTOR MARKETS, ETC.) THAT OCCURRED SINCE THE LAST INTERVIEW, WHICH SIGNIFICANTLY INFLUENCED THE FIRM'S ABILITY TO DO BUSINESS (E.G., THE FIRM'S REVENUES, COST STRUCTURE, ETC.)

23Q01G

23Q01H

23Q01I

23Q01J

23Q01K

23Q01L

X. REC204

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part B: Personal History of the Owner

IF YOU INTERVIEWED THE OWNER IN WAVE I OF THE SURVEY AND THE OWNER IS STILL THE SAME PERSON, SKIP THIS SECTION. IF THERE IS A NEW OWNER (E.G., THE FIRM WAS SOLD) OR THE OWNER WAS NOT INTERVIEWED IN WAVE I, TRY TO INTERVIEW THE OWNER DURING THIS WAVE. THESE QUESTIONS ARE TO BE ANSWERED BY THE OWNER OF THE FIRM. IN THE CASE OF A COOPERATIVE, THESE QUESTIONS SHOULD BE ASKED OF THE CHAIRMAN OF THE COOPERATIVE. ALSO, SEE THE HANDBOOK FOR ADDITIONAL INSTRUCTIONS IN THE CASE OF A COOPERATIVE. IF HE IS NOT AVAILABLE (PERHAPS YOU ARE INTERVIEWING A GENERAL MANAGER WHO IS NOT THE OWNER/CHAIRMAN), TRY TO MAKE AN APPOINTMENT WITH THE OWNER/CHAIRMAN LATER TO ASK THESE QUESTIONS. IF YOU CANNOT SEE THE OWNER/CHAIRMAN, OR IF THE FIRM IS A FOREIGN OWNED OR PUBLIC ENTERPRISE, SKIP THIS SECTION.

1. Gender

MALE 1
FEMALE 2

Z4Q01

2. How old are you?

YEARS:

Z4Q02

3. Were you born in this town?

YES 1
NO 2 (= 5)

Z4Q03

4. How long have you lived here?

YEARS:

Z4Q04

5. What was the main occupation of your father?
(MULTIPLE ANSWERS ALLOWED)

OWN BUSINESS, MANUFACTURING 1
OWN BUSINESS, TRADING 2
OWN BUSINESS, FARMING 3
EMPLOYEE, PUBLIC SECTOR ENTERPRISE 4
EMPLOYEE, GOVERNMENT ADMINISTRATION 5
EMPLOYEE, PRIVATE SECTOR ENTERPRISE 6
TEACHER 7
OTHER 8

Z4Q05

(SPECIFY: _____)

6. What was the main occupation of your mother?

OWN BUSINESS, MANUFACTURING 1
OWN BUSINESS, TRADING 2
OWN BUSINESS, FARMING 3
EMPLOYEE, PUBLIC SECTOR ENTERPRISE 4
EMPLOYEE, GOVERNMENT ADMINISTRATION 5
EMPLOYEE, PRIVATE SECTOR ENTERPRISE 6
TEACHER 7
HOUSEWIFE 8
OTHER 9

Z4Q06

(SPECIFY: _____)

7. Was this business owned by your parents or other family members?

YES 1
NO 2

Z4Q07

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

NONE 1 (= 12)
PRIMARY 2
MIDDLE SCHOOL 3
SECONDARY (O LEVEL) 4
VOCATIONAL 5
TECHNICAL/POLYTECHNIC 6
PROFESSIONAL 7
UNIVERSITY 8 (= 11)

1-4, 8 5-7

Z4Q08 | Z4Q09

9. What was the highest form/grade you completed?
(REFERS TO 8 ABOVE)

Z4Q09

10. What year did you leave school?

Z4Q10

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part B: Personal History of the Owner

11. What did you study at the university?

HUMANITIES 1
SCIENCES 2
ENGINEERING 3
MEDICAL 4
LAW 5
OTHER 6

(SPECIFY _____)

12. Were you an apprentice?

YES 1
NO 2

(= 14)

24Q11

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

YES 1
NO 2

24Q12

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part B: Personal History of the Owner

FOR EACH OF THE FOLLOWING INSTITUTIONS, ASK QUESTIONS 14 TO 19	14. Have you ever received training (after school) from [. . .]? YES 1 NO 2 (⇒ NEXT INSTITUTION)	15. Name of the Course? (i.e., USAID Financial Management Training Course)	16. When did you have this training? YEAR (MULTIPLE ANSWERS ALLOWED)	17. How long did this training last? MONTHS (MULTIPLE ANSWERS ALLOWED)	18. Of what did this training consist? MANAGEMENT 1 TECHNICAL 2 ACCOUNTING 3 OTHER 4 SPECIFY: (MULTIPLE ANSWERS ALLOWED)	19. Was this training local or overseas? LOCAL 1 OVERSEAS 2
1. Government? Z5INSTA	Z5Q14A	Z5Q15A	Z5Q161A Z5Q162A Z5Q163A	Z5Q171A Z5Q172A Z5Q173A	Z5Q181A, Z5Q182A Z5Q183A	Z5Q19A
2. Donor? Z5INSTB	Z5Q14B	Z5Q15B	Z5Q161B Z5Q162B Z5Q163B	Z5Q171B Z5Q172B Z5Q173B	Z5Q181B, Z5Q182B Z5Q183B	Z5Q19B
3. Foreign firm? Z5INSTC	Z5Q14C	Z5Q15C	Z5Q161C Z5Q162C Z5Q163C	Z5Q171C Z5Q172C Z5Q173C	Z5Q181C, Z5Q182C Z5Q183C	Z5Q19C
4. Local firm? Z5INSTD	Z5Q14D	Z5Q15D	Z5Q161D Z5Q162D Z5Q163D	Z5Q171D Z5Q172D Z5Q173D	Z5Q181D, Z5Q182D Z5Q183D	Z5Q19D
5. N.G.O.? Z5INSTE	Z5Q14E	Z5Q15E	Z5Q161E Z5Q162E Z5Q163E	Z5Q171E Z5Q172E Z5Q173E	Z5Q181E, Z5Q182E Z5Q183E	Z5Q19E
6. Military Training Z5INSTF	Z5Q14F	Z5Q15F	Z5Q161F Z5Q162F Z5Q163F	Z5Q171F Z5Q172F Z5Q173F	Z5Q181F, Z5Q182F Z5Q183F	Z5Q19F
7. Other? Z5INSTG	Z5Q14G	Z5Q15G	Z5Q161G Z5Q162G Z5Q163G	Z5Q171G Z5Q172G Z5Q173G	Z5Q181G, Z5Q182G Z5Q183G	Z5Q19G

20. Do you own any of the following?

YES 1
NO 2

(a) a house (backed by a land title)?

Z6Q20A

(b) a motor vehicle?

Z6Q20B

(c) a farm?

Z6Q20C

(d) other property?

Z6Q20D

X-REC 206

X. REC207

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part B: Personal History of the Owner

21. Did you establish this business?

YES 1 (⇒ 23)
NO 2

Z7Q21

22. How did you acquire this business?

BOUGHT IT 1
INHERITED IT 2
OTHER 3

Z7Q22

(SPECIFY: _____)

23. Did you have previous experience in this industry?

YES 1
NO 2 (⇒ 26)

Z7Q23

24. What form did this experience take?

YES 1
NO 2

(a) Did you work for this firm?

Z7Q24A

(b) Did you work for another firm?

Z7Q24B

(c) Were your parents in this business?

Z7Q24C

(d) Did you work and learn at home?

Z7Q24D

(e) Were you self-employed?

Z7Q24E

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

YEARS:

Z7Q25

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

UNEMPLOYED 1 (⇒ 28)
WORKING FOR ANOTHER FIRM IN THIS INDUSTRY 2
WORKING IN A FIRM IN ANOTHER INDUSTRY 3
SELF-EMPLOYMENT/BUSINESS OWNERSHIP 4 (⇒ 28)
APPRENTICESHIP/SCHOOLING 5 (⇒ 28)
CIVIL SERVANT/GOVERNMENT WORK/PUBLIC
SERVICE 6 (⇒ 28)
MILITARY SERVICE 7 (⇒ 28)
OTHER 8 (⇒ 28)

Z7Q26

(SPECIFY: _____)

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

YES 1
NO 2

Z7Q27

28. Do you currently own any other businesses?

YES 1
NO 2 (⇒ 30)

Z7Q28

29. What are these businesses? (type)

OFFICE USE

Z7Q291

Z7Q292

Z7Q293

1. ENTREPRENEURSHIP QUESTIONNAIRE

Part B: Personal History of the Owner

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

27Q30

YES 1
NO 2
(⇒ NEXT QUESTIONNAIRE)

31. Name the type of business	32. How long were you in that business?	33. Why do you no longer own that business? CLOSED IT 1 SOLD IT 2 WENT BANKRUPT 3 OTHER (SPECIFY) 4
27Q311	27Q321	27Q331
27Q312	27Q322	27Q332
27Q313	27Q323	27Q333

X. REC208

2. GENERAL FIRM QUESTIONNAIRE

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

Yes 1
No 2

Z8Q01

3. Can the last period of activity be considered as an average period?

YES 1
NO 2

Z8Q03

(SPECIFY WHY NOT _____)

DISCUSS WITH ENTREPRENEUR WORKING FROM ONE YEAR DOWN:

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

1 YEAR 1
6 MONTHS 2
1 MONTH 3
2 WEEKS 4
1 WEEK 5
OTHER 6

(SPECIFY _____)

Z8Q02

4. Last year, you were producing _____ (READ FROM INFO SHEET). Has this changed?

YES 1
NO 2

(LIST NEW PRODUCTS BELOW)

Z8Q04

Z8Q04A

Z8Q04B

Z8Q04C, Z8Q04D, Z8Q04E

USE THIS WORKSHEET (QUESTIONS 5-7) TO GET AGGREGATE PRODUCT DATA FROM SMALL FIRMS THAT DO NOT HAVE ANNUAL ACCOUNTS TO ANSWER QUESTION 8 ON THE NEXT PAGE. FOR LARGE FIRMS THAT DO HAVE ANNUAL ACCOUNTS, SKIP TO THE NEXT PAGE.

X. REC209 ↓

FOR THE LAST PERIOD OF ACTIVITY, LIST THE 5 MOST IMPORTANT PRODUCTS AND THEN ASK QUESTIONS 5 TO 7 ABOUT EACH PRODUCT		5. What was the quantity sold of [PRODUCT] in the last period?		6. What was the value of that [PRODUCT] sold last period? CEDIS	7. What was the cost of the raw material used to produce [PRODUCT] last period? CEDIS
		Quantity	Unit Used (Kilos, Dozens, etc.)		
Z9LNA	Z9NAMEA	Z9Q05A	Z9Q05UA	Z9Q06A	Z9Q07A
Z9LNB	Z9NAMEB	Z9Q05B	Z9Q05UB	Z9Q06B	Z9Q07B
Z9LNC	Z9NAMEC	Z9Q05C	Z9Q05UC	Z9Q06C	Z9Q07C
Z9LND	Z9NAMED	Z9Q05D	Z9Q05UD	Z9Q06D	Z9Q07D
Z9LNE	Z9NAMEE	Z9Q05E	Z9Q05UE	Z9Q06E	Z9Q07E

NOTE:

TRY TO AGGREGATE PRODUCTS. WE DON'T NEED RED SHIRTS AND BLUE SHIRTS; JUST SHIRTS. WE ARE TRYING TO GET A SENSE HERE OF HOW DIVERSIFIED THE FIRM IS.

X. REC210

2. GENERAL FIRM QUESTIONNAIRE

8. What was the value of sales of manufactures last [period]?

CEDIS:

Z10Q08

9. What was your income from trading (value of sales), if any, last [period]?

CEDIS:

Z10Q09

10. What was your income from services (value of sales), if any, last [period]?

CEDIS:

Z10Q10

11. What was the value of output last [period]? (SHOULD BE VALUED AT THE CURRENT MARKET PRICE)

CEDIS:

Z10Q11

12. What was the total cost of raw materials used, excluding energy, last [period]?

CEDIS:

Z10Q12

13. What proportion of your raw materials was imported?

(%)

Z10Q13

14. What proportion of your raw materials was sourced from businesses you own?

(%)

Z10Q14

15. What was your total wage bill last [period]?

CEDIS:

Z10Q15

What was the replacement value of your land & buildings in 1992?

16. The replacement value of your land, buildings and equipment in September 1992 was:

(READ FROM DATA SHEET). Have any additions (or subtractions) taken place in the replacement value of your land, buildings, and equipment since that date?

YES 1
NO 2

(= 20)

Z10Q16

17. What was the amount of the change in replacement value of your land, buildings and equipment?

What was the replacement value of your plant & machinery in 1992?

CEDIS:

Z10Q17

NOTE TO INTERVIEWER: IF THE RESPONDENT DID NOT GIVE AN ANSWER TO REPLACEMENT VALUE OF LAND, BUILDING AND EQUIPMENT LAST YEAR, ASK HIM/HER FOR THE TOTAL VALUE FOR THIS YEAR.

17a. What was the sale value of your plant & machinery in 1992?

CEDIS:

Z10Q17A

Z10TOT

FOR SMALL FIRMS THAT DON'T HAVE AGGREGATE NUMBERS, ASK QUESTIONS 18-19 TO GET INFORMATION ON INDIVIDUAL ITEMS OF LAND, BUILDINGS AND EQUIPMENT SO THAT YOU CAN CALCULATE THE CHANGE IN REPLACEMENT VALUE:

	18.	19.
LIST THE FIRM'S MAJOR PIECES OF LAND, BUILDINGS, AND EQUIPMENT AND ASK:	What would it have cost to replace Item No. [...] last year?	What would it cost to replace Item No. [...] now?
	CEDIS	CEDIS
Item No. 1	Z10Q181	Z10Q191
Item No. 2	Z10Q182	Z10Q192
Item No. 3	Z10Q183	Z10Q193
Item No. 4	Z10Q184	Z10Q194
Item No. 5	Z10Q185	Z10Q195
Remaining Items	Z10Q186	Z10Q196
Total	Z10Q187	Z10Q197

X. REC211

2. GENERAL FIRM QUESTIONNAIRE

20. What were the indirect costs of your business, for example, rent and utilities, in the last [period]?

(a) Rent

CEDIS:

Z11Q20A

(b) Electricity

CEDIS:

Z11Q20B

(c) Water

CEDIS:

Z11Q20C

(d) Telephone

CEDIS:

Z11Q20D

(e) Liquid fuel (excluding electricity)

CEDIS:

Z11Q20E

(f) Solid fuel and gas

CEDIS:

Z11Q20F

(g) Transportation costs (other than for fuel)

CEDIS:

Z11Q20G

21. What were your profits last [period]?
(after depreciation; before tax)

CEDIS:

Z11Q21

22. What did you spend on promotion and advertising last [period]?

CEDIS:

Z11Q22

23. What did you spend on investment in plant and equipment in 1993?
(excluding maintenance)

CEDIS:

Z11Q23

24. What is your usual mode of operation?

One-shift 1
Two-shift 2
Three-shift 3
Other 4

Z11Q24

(Specify: _____)

25. In this mode, how much more compared to now could you produce with existing equipment?

(%)

Z11Q25

ALTERNATIVE WAYS TO ELICIT INFORMATION FROM THE FIRM:

ASK THEM: HOW MUCH COULD YOU PRODUCE IF YOU HAD ENOUGH ORDERS AND ALL INPUTS WITHOUT MORE EQUIPMENT? SUBTRACT TOTAL OUTPUT (THE ANSWER TO QUESTION 11) FROM THIS FIGURE, THEN DIVIDE THIS DIFFERENCE BY TOTAL OUTPUT TO GET THE PERCENTAGE BY WHICH PRODUCTION WOULD INCREASE.

26. What percent of your production is exported? (IF 0, \Rightarrow 30)

(%)

Z11Q26

27. What proportion/fraction of your exports are sold through the following marketing channels?

(a) Direct to foreign buyer

(%)

Z11Q27A

(b) Through government trading agency

(%)

Z11Q27B

(c) Through private trading agency

(%)

Z11Q27C

(d) Other

(%)

Z11Q27D

(SPECIFY: _____)

2. GENERAL FIRM QUESTIONNAIRE

28. What proportion/fraction of your product do you sell domestically through the following marketing channels?

(a) End user, private	(%)	Z11Q28A
(b) End user, public	(%)	Z11Q28B
(c) Retailer or wholesaler, private	(%)	Z11Q28C
(d) Retailer or wholesaler, public	(%)	Z11Q28D
(e) Other	(%)	Z11Q28E
(SPECIFY: _____)		

29. Have you added any manufacturing locations since our last visit?

Yes 1
No 2

Z11Q29

30. Have you added any sales, distribution or administrative offices located separately from plants since our last visit?

Yes 1
No 2

Z11Q30

3. TECHNOLOGY QUESTIONNAIRE

Part A: Technology Acquisition

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

1. Do you presently hold any foreign licenses?

YES 1

NO 2

(⇒ 3)

Z12Q01

5. How many expatriates did you have in your employment last year?

Z12Q05

NO. OF EXPATRIATES:

(IF 0, ⇒ 7)

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

CEDIS 1

US\$ 2

GERMAN MARK 3

FRENCH FRANC 4

JAPANESE YEN 5

BRITISH POUND 6

CFA 7

SWISS FRANC 8

OTHER 9

SPECIFY: _____

CURRENCY:

Z12Q02U

AMOUNT:

Z12Q02A

3. Do you have a foreign technical assistance contract at present?

YES 1

NO 2

(⇒ 5)

Z12Q03

4. How much did you spend on foreign technical assistance last year?

CEDIS 1

US\$ 2

GERMAN MARK 3

FRENCH FRANC 4

JAPANESE YEN 5

BRITISH POUND 6

CFA 7

SWISS FRANC 8

OTHER 9

SPECIFY: _____

CURRENCY:

Z12Q04U

AMOUNT:

Z12Q04A

6. In what capacity?

MANAGERIAL 1

TECHNICAL 2

ADMINISTRATIVE 3

OPERATIVE 4

OTHER (EXPLAIN:) 5

Z12Q06

FOR THE GENERAL MANAGER AND THE PRODUCTION OR PLANT MANAGER (OTHER THAN THE OWNER), ASK QUESTIONS 7-9. IF THE OWNER UNDERTAKES THESE RESPONSIBILITIES, SKIP TO QUESTION 10.

IF THE GENERAL MANAGER AND THE PRODUCTION MANAGER ARE THE SAME PERSONS YOU INTERVIEWED LAST YEAR, SKIP THESE QUESTIONS.	7.	8.	9.
	How many years in the present business? YEARS	Highest completed level of education? NONE 1 PRIMARY 2 SECONDARY 3 UNIVERSITY NON-TECHNICAL .. 4 UNIVERSITY/ TECHNICAL 5 POSTGRADUATE (DOMESTIC) 6 POSTGRADUATE (ABROAD) 7	Nationality? GHANA 1 OTHER 2
General manager 01	Z12Q071	Z12Q081	Z12Q091
Production or plant manager 02	Z12Q072	Z12Q082	Z12Q092

X. REC213

3. TECHNOLOGY QUESTIONNAIRE

Part B: Most Recent Major Addition or Change in Plant and Equipment

1. Has your firm made any major additions to production capacity since last year?

YES 1
NO 2
(= NEXT QUESTIONNAIRE)

Z13Q01

2. How much did it cost?

CEDIS 1
US\$ 2
GERMAN MARK 3
FRENCH FRANC 4
JAPANESE YEN 5
BRITISH POUND 6
CFA 7
SWISS FRANC 8
OTHER 9

SPECIFY: _____

AMOUNT:

Z13Q02A

CURRENCY:

Z13Q02U

3. Was the equipment new or used?

NEW 1
USED 2
MIXED 3

Z13Q03

4. Was the equipment imported or locally produced?

Foreign (100%) 1
Mostly Foreign/Some Local 2
Local (100%) 3
Mostly Local/Some Foreign 4

Z13Q04

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

PRODUCE SAME PRODUCT,
IMPROVE PROCESS 1
PRODUCE SAME PRODUCT,
ADD TO CAPACITY 2
INTRODUCE NEW PRODUCTS 3
PRODUCE DIFFERENT VARIETY
OF SIMILAR PRODUCT 4
REPLACE OLD EQUIPMENT WITH
SIMILAR ONE 5
OTHER 6

(= 8)

(SPECIFY: _____)

Z13Q05

6. How has the cost of production (per unit of output) changed with the new equipment?

IT IS HIGHER THAN BEFORE 1
IT IS ABOUT THE SAME AS BEFORE 2
IT IS LOWER THAN BEFORE 3

Z13Q06

7. How has the quality of the product changed with the new equipment?

IT IS HIGHER THAN BEFORE 1
IT IS ABOUT THE SAME AS BEFORE 2
IT IS LOWER THAN BEFORE 3

Z13Q07

8. Did you carry out any technical adaptation to the equipment?

YES 1
NO 2
(=NEXT QUESTIONNAIRE))

Z13Q08

3. TECHNOLOGY QUESTIONNAIRE

Part B: Most Recent Major Addition or Change in Plant and Equipment

9. What was the purpose of the adaptation? Respond yes to all that apply.

YES 1
NO 2

(a) To adapt to local materials?

Z13Q09A

(b) To adapt to smaller size?

Z13Q09B

(c) To adapt to lower speed?

Z13Q09C

(d) To reduce maintenance needs?

Z13Q09D

(e) To adapt to local climate?

Z13Q09E

(f) To reduce need for skilled operators?

Z13Q09F

(g) To adapt to energy source?

Z13Q09G

(h) Other?

Z13Q09H

(SPECIFY: _____)

10. Who carried out the adaptation?

IN-HOUSE 1
UNIVERSITY OR TECHNOLOGY
INSTITUTION 2
CONSULTING ENGINEER 3
EQUIPMENT SUPPLIER 4
PARENT COMPANY 5
OTHER 6

Z13Q10

(SPECIFY: _____)

4. LABOR MARKET QUESTIONNAIRE

Part A: Current Labor Force Structure

1. How many workers does this firm currently employ?

X. REC214

Full-time (excluding casuals)

Part-time/casual/temporary

Total
214Q01F
214Q01P

2. How many of these workers are peak season related?

Number:

214Q02

X. REC215

THIS TABLE SHOULD BE USED ONLY FOR NORMAL SEASON WORKERS. BE SURE TO ASK EXPLICITLY ABOUT SALESPERSONS

FOR EACH TYPE OF WORKER, ASK QUESTIONS 3 TO 6. IF THE FIRM IS A COOPERATIVE, THEN SEE INSTRUCTIONS IN THE HANDBOOK MASTERS OR INSTRUCTORS (ROW 09) SHOULD BE USED ONLY IF THE FIRM HAS APPRENTICES (ROW 08)	3. Of your total labor force, how many of the following type of workers were employed last year? (IF NONE, WRITE ZERO AND GO TO NEXT TYPE) NO. OF WORKERS		4. How are workers paid? TIME RATE 1 PIECE RATES 2 PERCENT OF FIRM'S SALES 3	5. When were workers paid? DAILY 1 WEEKLY 2 FORTNIGHTLY 3 MONTHLY 4 OTHER 5	6. How many hours per week did these workers work on average? HOURS	6a. What are those workers' basic wages?
	MEN	WOMEN				
Management and Senior Administrators 01	215Q3MA	215Q3FA	215Q04A	215Q05A	215Q06A	215Q06AA
Admin./Clerical 02	215Q3MB	215Q3FB	215Q04B	215Q05B	215Q06B	215Q06AB
Commercial/Sales 03	215Q3MC	215Q3FC	215Q04C	215Q05C	215Q06C	215Q06AC
Supervisors/Foreman 04	215Q3MD	215Q3FD	215Q04D	215Q05D	215Q06D	215Q06AD
Technicians and Equipment Maintenance ¹ 05 (See Note Below)	215Q3ME	215Q3FE	215Q04E	215Q05E	215Q06E	215Q06AE
Skilled Production Workers 06	215Q3MF	215Q3FF	215Q04F	215Q05F	215Q06F	215Q06AF
Other Production Workers 07	215Q3MG	215Q3FG	215Q04G	215Q05G	215Q06G	215Q06AG
Apprentices 08	215Q3MH	215Q3FH	215Q04H	215Q05H	215Q06H	215Q06AH
Masters/Instructors 09	215Q3MI	215Q3FI	215Q04I	215Q05I	215Q06I	215Q06AI
Support Staff ² (See Note Below) 10	215Q3MJ	215Q3FJ	215Q04J	215Q05J	215Q06J	215Q06AJ
TOTAL	215Q3MK	215Q3FK	215Q04K	215Q05K	215Q06K	215Q06AK

¹THIS INCLUDES PERSONS WHO REPAIR MACHINES (INCLUDING THE PLANT ENGINEER, IF THERE IS ONE), AS WELL AS PERSONS WHO WORK IN THE LABORATORY, WHO DO R&D (IF ANY), LAB ASSISTANTS, ETC.

X. RECIS

4. LABOR MARKET QUESTIONNAIRE

Part A: Current Labor Force Structure (continued)

THIS TABLE SHOULD BE USED ONLY FOR NORMAL SEASON WORKERS. BE SURE TO ASK EXPLICITLY ABOUT SALESPERSONS.

THIS TABLE COMPLEMENTS THE INFORMATION OBTAINED IN THE LABOR MARKETS APPENDICES (END OF QUESTIONNAIRE). BE SURE TO VERIFY THAT THE INFORMATION GATHERED IN THOSE APPENDICES CORRESPONDS WITH THE ANSWERS YOU OBTAIN HERE.

FOR EACH TYPE OF WORKER, ASK QUESTIONS 9 TO 11. IF THE FIRM IS A COOPERATIVE, THEN SEE INSTRUCTIONS IN THE HANDBOOK. MASTERS OR INSTRUCTORS (ROW 09) SHOULD BE USED ONLY IF THE FIRM HAS APPRENTICES (ROW 08)	9. You paid the following benefits to your employees last year: (READ FROM DATA SHEET). In addition to their salary, have you added, deleted or not changed the following benefits to your employees in each category since last year? Added.....1 Deleted.....2 Not Changed.....3						10. If you give bonuses, for productivity, merit or profitability, how is it determined? Purely Discretionary..... 1 Fraction of worker's salary 2 Fixed share of profit 3	11. How many workers were members of the owner's family?
	Food	Housing Allowance	Clothing	Transportation Allowance	Bonus for Christmas, 13th month bonus or permanent bonus	Bonus for Productivity, Merit or Profitability		NUMBER
Management and Senior Administrators01	Z15Q9AA	Z15Q9BA	Z15Q9CA	Z15Q9DA	Z15Q9EA	Z15Q9FA	Z15Q10A	Z15Q11A
Admin./Clerical02	Z15Q9AB	Z15Q9BB	Z15Q9CB	Z15Q9DB	Z15Q9EB	Z15Q9FB	Z15Q10B	Z15Q11B
Commercial/Sales03	Z15Q9AC	Z15Q9BC	Z15Q9CC	Z15Q9DC	Z15Q9EC	Z15Q9FC	Z15Q10C	Z15Q11C
Supervisors/Foreman04	Z15Q9AD	Z15Q9BD	Z15Q9CD	Z15Q9DD	Z15Q9ED	Z15Q9FD	Z15Q10D	Z15Q11D
Technicians and Equipment Maintenance05	Z15Q9AE	Z15Q9BE	Z15Q9CE	Z15Q9DE	Z15Q9EE	Z15Q9FE	Z15Q10E	Z15Q11E
Skilled Production Workers06	Z15Q9AF	Z15Q9BF	Z15Q9CF	Z15Q9DF	Z15Q9EF	Z15Q9FF	Z15Q10F	Z15Q11F
Other Production Workers07	Z15Q9AG	Z15Q9BG	Z15Q9CG	Z15Q9DG	Z15Q9EG	Z15Q9FG	Z15Q10G	Z15Q11G
Apprentices08	Z15Q9AH	Z15Q9BH	Z15Q9CH	Z15Q9DH	Z15Q9EH	Z15Q9FH	Z15Q10H	Z15Q11H
Masters/Instructors09	Z15Q9AI	Z15Q9BI	Z15Q9CI	Z15Q9DI	Z15Q9EI	Z15Q9FI	Z15Q10I	Z15Q11I
Support Staff10	Z15Q9AJ	Z15Q9BJ	Z15Q9CJ	Z15Q9DJ	Z15Q9EJ	Z15Q9FJ	Z15Q10J	Z15Q11J
TOTAL	Z15Q9AK	Z15Q9BK	Z15Q9CK	Z15Q9DK	Z15Q9EK	Z15Q9FK	Z15Q10K	Z15Q11K

4. LABOR MARKET QUESTIONNAIRE

Part A: Current Labor Force Structure (continued)

X. REC216

	Food	Housing Allowance	Clothing	Transportation Allowance	Bonus for Christmas, 13th month bonus or permanent bonus	Bonus for Productivity, Merit or Profitability
12. What is the total amount your firm must pay for each of these allowances? (CEDIS/MONTH)	Z16Q12A	Z16Q12B	Z16Q12C	Z16Q12D	Z16Q12E	Z16Q12F

13. Are any of your employees members of a labor union?

YES 1

NO 2

(⇒ 15)

Z16Q13

14. What fraction?

(%)

Z16Q14

ASK QUESTIONS 15 TO 17 ABOUT EACH BENEFIT LISTED (WORK THROUGH THIS BY ROW):		15. You paid the following benefits to your employees last year: (READ FROM DATA SHEET) Have you added, deleted or not changed any of the following benefits to your employees in the past year?	16. Was this change in [BENEFIT] required by law or unions?	17. Approximately how much does this benefit cost you per year in total?
X. REC217 ↓		Added 1 Deleted 2 Not Changed 3 (⇒ 17)	YES 1 NO 2	CEDIS
1. Health care?	Z17BENA	Z17Q15A	Z17Q16A	Z17Q17A
2. Health care for workers' families?	Z17BENB	Z17Q15B	Z17Q16B	Z17Q17B
3. Education for worker or family (incl. school fees)?	Z17BENC	Z17Q15C	Z17Q16C	Z17Q17C
4. Overtime pay?	Z17BEND	Z17Q15D	Z17Q16D	Z17Q17D
5. Paid leave? ³ (See Note Below)	Z17BENE	Z17Q15E	Z17Q16E	Z17Q17E
6. Sick leave?	Z17BENF	Z17Q15F	Z17Q16F	Z17Q17F
7. Paid public holidays? ³	Z17BENG	Z17Q15G	Z17Q16G	Z17Q17G
8. Pension funds? ³	Z17BENH	Z17Q15H	Z17Q16H	Z17Q17H
9. Gratuities	Z17BENI	Z17Q15I	Z17Q16I	Z17Q17I
10. Other (Specify)	Z17BENJ	Z17Q15J	Z17Q16J	Z17Q17J

³THIS MAY REQUIRE SOME CALCULATION. IF THE PERSON SAYS 3 WEEKS, GO BACK TO WAGE BILL NUMBERS AND CALCULATE WHAT THIS AMOUNTS TO.

X REC 218

4. LABOR MARKET QUESTIONNAIRE

Part A: Current Labor Force Structure (continued)

18. How many weeks pay did you give the last worker you laid off?

NO.

Z18Q18

LOOK BACK AT QUESTION 1, IF THE FIRM EMPLOYS ANY PART-TIME, CASUAL OR TEMPORARY WORKERS THEN ASK QUESTIONS 20-23, IF THE FIRM EMPLOYS NO PART-TIME, CASUAL OR TEMPORARY WORKERS THEN SKIP TO PART B (NEXT PAGE).

19. (a) What position did the last worker you laid off hold?

Management/Senior Administrator.....1
Admin./Clerical.....2
Commercial/Sales.....3
Supervisor/Foreman.....4
Technician/Equipment Maintenance.....5
Skilled Production Worker.....6
Other Production Worker.....7
Apprentice.....8
Master/Instructor.....9
Support Staff.....10

Z18Q19A

20. Do these workers earn lower/higher/same wages as permanent workers?

LOWER.....1
HIGHER.....2
SAME.....3

Z18Q20

21. Do these workers receive allowances?

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

Z18Q21

(b) How many years of experience the that worker have?

YEARS:

Z18Q11B

22. Do these workers receive benefits (health care, overtime pay, paid leave, etc.)?

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

Z18Q22

(c) What was the worker's monthly salary?

CEDIS/MONTH:

Z18Q19C

23. Can these workers be more easily fired?

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

Z18Q23

X-REC 219

4. LABOR MARKET QUESTIONNAIRE

Part B: Activity in the Last Year

1. How many paid employees did you hire last year?

NO. OF WORKERS:

219001

2. How many workers did you fire or lay off last year?

NO. OF WORKERS:

219002

3. How many workers quit last year?

NO. OF WORKERS:

219003

4. How many workers absconded last year?

NO. OF WORKERS:

219004

5. How many workers retired last year?

NO. OF WORKERS:

219005

X. REC227

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part I: Acquisition of Capital Stock

PROVIDE THE FOLLOWING INFORMATION FOR MAJOR ACQUISITIONS OF CAPITAL STOCK (INVESTMENTS) IN EACH OF THE THREE CATEGORIES IN 1992:

	Land Z27INVA		Buildings Z27INVB		Equipment Z27INVC	
1. What was the amount of the investment? (CEDIS)	Z27Q1A		Z27Q1B		Z27Q1C	
2. What was the form of this acquisition? Purchase 1 Lease 2 (IF 2 THEN ⇒ PART II)	Z27Q2A		Z27Q2B		Z27Q2C	
3. What were the sources of funds, and what proportion came from each of the following categories? (MAKE SURE THE TOTAL OF CATEGORIES A-G IN EACH COLUMN ADDS TO 100)	Did you use this source? YES 1 NO 2	Percent of total funds spent? %	Did you use this source? YES 1 NO 2	Percent of total funds spent? %	Did you use this source? YES 1 NO 2	Percent of total funds spent? %
(a) Company retained earnings	Z27Q3A1A	Z27Q3A2A	Z27Q3A1B	Z27Q3A2B	Z27Q3A1C	Z27Q3A2C
(b) Personal savings	Z27Q3B1A	Z27Q3B2A	Z27Q3B1B	Z27Q3B2B	Z27Q3B1C	Z27Q3B2C
(c) Borrowed from Friends or Relatives	Z27Q3C1A	Z27Q3C2A	Z27Q3C1B	Z27Q3C2B	Z27Q3C1C	Z27Q3C2C
(d) Bank Loan	Z27Q3D1A	Z27Q3D2A	Z27Q3D1B	Z27Q3D2B	Z27Q3D1C	Z27Q3D2C
(e) Supplier Credit	Z27Q3E1A	Z27Q3E2A	Z27Q3E1B	Z27Q3E2B	Z27Q3E1C	Z27Q3E2C
(f) Borrowed from Money Lender	Z27Q3F1A	Z27Q3F2A	Z27Q3F1B	Z27Q3F2B	Z27Q3F1C	Z27Q3F2C
(g) Other (Specify: _____)	Z27Q3G1A	Z27Q3G2A	Z27Q3G1B	Z27Q3G2B	Z27Q3G1C	Z27Q3G2C
TOTAL		Z27T2A		Z27T2B		Z27T2C

X-REL228

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part II: Supplier Credit

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

CEDIS:

Z28Q01

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

CEDIS:

Z28Q02

3. Are you receiving more, less or the same amount of credit from your suppliers as you did last year?

MORE..... 1
LESS..... 2
THE SAME..... 3

Z28Q03

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

CEDIS:

Z28Q04

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

CEDIS:

Z28Q05

6. Are you granting more, less or the same amount of credit to your clients as you did last year?

MORE..... 1
LESS..... 2
THE SAME..... 3

Z28Q06

X-REC229

6. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Informal Lending

X-REC230

↓

230Q01

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

3. Does the firm give short-term advances on salary?

YES 1
NO 2

FOR EACH TYPE OF RECIPIENT LISTED, ASK QUESTIONS 1 AND 2	1. How many loans have you given to ... [] ... in the last year? NO. OF LOANS	2. Current balances due by ... [] ... CEDIS
229LNA Relatives/Friends ¹ ...01	229Q01A	229Q02A
229LNB Supplier02	229Q01B	229Q02B
229LNC Clients03	229Q01C	229Q02C
229LND Employees ²04	229Q01D	229Q02D
229LNE Other enterprises05	229Q01E	229Q02E
229LNF Other06	229Q01F	229Q02F

¹ Relatives/Friends Who Are Not Also Suppliers, Clients, Employees, Or Other Enterprises.

² Loans other than simple advances on salary

X. REC231

6. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Informal Lending

TERMS AND CONDITIONS OF MOST RECENT LOANS GRANTED FOR AT LEAST ONE RECIPIENT (ONLY FOR LOANS OTHER THAN THOSE TO EMPLOYEES):

- A. THIS REFERS TO **COMPLETED** TRANSACTIONS LAST YEAR ONLY (I.E. LOAN REPAYMENT HAS BEEN MADE). IF THE LOAN IS PART OF A "RUNNING ACCOUNT", SAY WITH A SUPPLIER, THEN NOTE THIS FACT AND GIVE THE TERMS AND CONDITIONS OF THE ACCOUNT.
- B. PLEASE BE SURE TO USE THE **CORRECT** COLUMN (I.E. DON'T PUT INFORMATION ON "SUPPLIERS" IN THE "CLIENTS" COLUMN).

	Z31RCA	Z31RCB	Z31RCC	Z31RCD	Z31RCE
	Relatives/Friends	Supplier	Clients	Other Enterprises	Others
1. What was the amount lent in cash? (CEDIS)	Z31Q01A	Z31Q01B	Z31Q01C	Z31Q01D	Z31Q01E
2. What was the value of the amount lent in-kind? (CEDIS)	Z31Q02A	Z31Q02B	Z31Q02C	Z31Q02D	Z31Q02E
3. What was the maturity, in days?	Z31Q03A	Z31Q03B	Z31Q03C	Z31Q03D	Z31Q03E
4. Did you accept installment payments? YES 1 NO 2	Z31Q04A	Z31Q04B	Z31Q04C	Z31Q04D	Z31Q04E
5. How much did/will you receive in cash as repayment? (CEDIS)	Z31Q05A	Z31Q05B	Z31Q05C	Z31Q05D	Z31Q05E
6. What is the value of what you did/will receive in-kind or repayment? (CEDIS)	Z31Q06A	Z31Q06B	Z31Q06C	Z31Q06D	Z31Q06E
7. Was collateral required? YES 1 NO 2 (= 10)	Z31Q07A	Z31Q07B	Z31Q07C	Z31Q07D	Z31Q07E
8. What was the collateral? LAND/BUILDINGS 1 EQUIPMENT 2 LIVESTOCK 3 OTHER 4 DESCRIBE:	Z31Q08A	Z31Q08B	Z31Q08C	Z31Q08D	Z31Q08E
9. What is the value of the collateral? (CEDIS)	Z31Q09A	Z31Q09B	Z31Q09C	Z31Q09D	Z31Q09E
10. Was a guarantor required? YES 1 NO 2	Z31Q10A	Z31Q10B	Z31Q10C	Z31Q10D	Z31Q10E
11. What happens if the borrower is not able to repay? (MULTIPLE ANSWERS PERMITTED) INTEREST PENALTIES 1 INTERRUPTION OF CREDIT 2 RESCHEDULING (OR EXTENSION OF TERM) 3 REDUCTION OF INTEREST CHARGES 4 DEBT FORGIVENESS 5 LEGAL ACTION 6 COLLECTION AGENT 7 OTHER 8 DESCRIBE:	Z31QA1 Z31QA2 Z31QA3	Z31QB1 Z31QB2 Z31QB3	Z31QC1 Z31QC2 Z31QC3	Z31QD1 Z31QD2 Z31QD3	Z31QE1 Z31QE2 Z31QE3

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part III: Informal Lending

	Relatives/Friends	Supplier	Clients	Other Enterprises	Others
12. Was this the first loan granted to the recipient? YES..... 1 NO 2	Z31Q12A	Z31Q12B	Z31Q12C	Z31Q12D	Z31Q12E
13. How long have you known this recipient? (YEARS/MONTHS)	Z31Q14A Z31Q14B	Z31Q14C Z31Q14D	Z31Q14E Z31Q14F	Z31Q14G Z31Q14H	Z31Q14I Z31Q14J
14. What is your relationship with the recipient? FAMILY..... 1 FRIEND..... 2 BUSINESS ONLY..... 3	Z31Q14A	Z31Q14B	Z31Q14C	Z31Q14D	Z31Q14E
15. Was the recipient a member of the same ethnic group or tribe? YES 1 NO 2	Z31Q15A	Z31Q15B	Z31Q15C	Z31Q15D	Z31Q15E

X. REC232

6. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part IV: Borrowing from Formal and Semi-Formal Institutions

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

1. Compared to last year, did you have any change in your overdraft facilities with banks?

YES 1
NO 2

232Q01

CHECK THE DATA SHEET FOR THIS FIRM, IF THE BANK HAD NO OVERDRAFT FACILITIES WITH BANK'S LAST YEAR AND INDICATES NO CHANGE FOR THIS YEAR THEN SKIP TO QUESTION 6. IF THE BANK INDICATES NO CHANGE FOR THIS YEAR AND HAD OVERDRAFTS LAST YEAR, SKIP TO QUESTION 3

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

NO.:

232Q02

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

CEDIS:

232Q03

4. What is the interest rate on overdrafts?

PERCENT:

232Q03

5. What is the maximum amount of your credit line?

CEDIS:

232Q04

INSTITUTION TYPE		6. How many loans in the last year?	7. What is the total current outstanding balance of loans due?
1. Banks	ZLNA	233Q06A	233Q07A
2. Non-bank financial institutions (e.g., credit unions, etc.)	ZLNB	233Q06B	233Q07B
3. Government Programs and Similar Facilities	ZLNC	233Q06C	233Q07C
4. Other. Describe:	ZLND	233Q06D	233Q07D

← X. REC233

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part IV: Borrowing from Formal and Semi-Formal Institutions

ASK QUESTIONS 8 TO 18 FOR THE LOANS RECEIVED LAST YEAR FROM EACH SOURCE IN QUESTION 6 ABOVE:

- A. REFERS TO **COMPLETED** TRANSACTIONS LAST YEAR ONLY (I.E. LOAN REPAYMENT HAS BEEN MADE)
 B. BE SURE TO USE THE **CORRECT** COLUMN (I.E. DON'T PUT INFORMATION ON "CREDIT UNION" AND SIMILAR INSTITUTIONS IN THE "BANKS" COLUMN.)

	Z34RCA Banks	Z34RCB Non-bank financial institutions (including credit unions)	Z34RCC Government Programs and Special Loan Facilities	Z34RCD Other (DESCRIBE)
8. How long did the loan approval take? (MONTHS)	Z34Q08A	Z34Q08B	Z34Q08C	Z34Q08D
9. What was the amount received in cash? (CEDIS)	Z34Q09A	Z34Q09B	Z34Q09C	Z34Q09D
10. What was the maturity, in days?	Z34Q10A	Z34Q10B	Z34Q10C	Z34Q10D
11. What was the interest rate (percent per year)?	Z34Q11A	Z34Q11B	Z34Q11C	Z34Q11D
12. Was there collateral? YES 1 NO 2 (⇒ 15)	Z34Q12A	Z34Q12B	Z34Q12C	Z34Q12D
13. What was this collateral? (MULTIPLE ANSWERS PERMITTED) LAND/BUILDINGS 1 EQUIPMENT 2 LIVESTOCK 3 OTHER (DESCRIBE) 4	Z34Q13A	Z34Q13B	Z34Q13C	Z34Q13D
14. What is the value of the collateral? (CEDIS)	Z34Q14A	Z34Q14B	Z34Q14C	Z34Q14D
15. Was there a guarantor? YES 1 NO 2	Z34Q15A	Z34Q15B	Z34Q15C	Z34Q15D
16. What happens if you are unable to pay the loan? (MULTIPLE ANSWERS PERMITTED) INTEREST PENALTIES 1 INTERRUPTION OF CREDIT 2 RESCHEDULING (OR EXTENSION OF TERM) 3 REDUCTION OF INTEREST CHARGES 4 DEBT FORGIVENESS 5 LEGAL ACTION 6 STRONG ARM ENFORCEMENT 7 PERSISTENT REQUESTS FOR PAYMENTS 8 OTHER 9 DESCRIBE:	Z34QA1 Z34QA2 Z34QA3	Z34QB1 Z34QB2 Z34QB3	Z34QC1 Z34QC2 Z34QC3	Z34QP1 Z34Q02 Z34Q03
17. Duration of the commercial relationship with the institution? (MONTHS)	Z34Q17A	Z34Q17B	Z34Q17C	Z34Q17D
18. How many other possible loan sources of the same type did you contact before securing this one?	Z34Q18A	Z34Q18B	Z34Q18C	Z34Q18D

X. REC235

6. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part IV: Borrowing from Formal and Semi-Formal Institutions

19. Did the enterprise apply to an institution for a loan last year?

YES 1
NO 2

(= 22)

235Q19

20. Was the application approved?

YES 1
NO 2

235Q20

21. If no, why was the application rejected?

(a) INSTITUTION: 235Q211
REJECTION REASON: 235Q212

(b) INSTITUTION: 235Q213
REJECTION REASON: 235Q214

(c) INSTITUTION: 235Q215
REJECTION REASON: 235Q216

⇒ NEXT SECTION

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

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

(Specify)

235Q22

X. REC236

6. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part V: Informal Borrowing

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

1. Did you borrow from friends, relatives, moneylenders, informal groups and firms (excluding trade credit) in the last year?

YES 1
NO 2

(= 17)

236Q01

2. Why did you choose to borrow from this informal source?

More favorable interest rate 1
Easier formalities 2
No collateral required 3
Flexible payback 4
Other 5
(Specify: _____)

236Q02

X. REC237

Sources	3. How many loans in the last year?	4. What are the current balances due on loans from [...]?
1. Relatives/Friends		CEDIS
237LNA	237Q03A	237Q04A
2. Moneylender		
237LNB	237Q03B	237Q04B
3. Informal Group		
237LNC	237Q03C	237Q04C
4. Suppliers		
237LND	237Q03D	237Q04D
5. Clients		
237LNE	237Q03E	237Q04E
6. Other (Describe)		
237LNF	237Q03F	237Q04F

6. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part V: Informal Borrowing

ASK QUESTIONS 5 TO 17 ABOUT THE MOST RECENT MAJOR LOANS LISTED ABOVE FROM AT LEAST ONE CATEGORY:

- A. REFERS TO **COMPLETED** TRANSACTIONS (I.E. LOAN REPAYMENT HAS BEEN MADE). IF COMPLETED TRANSACTIONS ARE NOT AVAILABLE, ASK ABOUT THE MOST RECENT INCOMPLETE TRANSACTION.
- B. BE SURE TO USE THE **CORRECT** COLUMN (I.E. DON'T PUT INFORMATION ON "SUPPLIERS" IN THE "FRIENDS" COLUMN).

	238RCA	238RCB	238RCC	238RCD	238RCE	238RCF
	Friends/Relatives	Moneylenders	Informal Groups	Suppliers (excluding Trade Credit)	Clients (excluding Trade Credit)	Other DESCRIBE
5. What was the amount received in cash? (CEDIS)	238Q05A	238Q05B	238Q05C	238Q05D	238Q05E	238Q05F
6. What was the value of the amount received in-kind? (CEDIS)	238Q06A	238Q06B	238Q06C	238Q06D	238Q06E	238Q06F
7. What was the maturity, in days?	238Q07A	238Q07B	238Q07C	238Q07D	238Q07E	238Q07F
8. How much did/will you repay in cash? (CEDIS)	238Q08A	238Q08B	238Q08C	238Q08D	238Q08E	238Q08F
9. What is the value of what you did/will repay in-kind? (CEDIS)	238Q09A	238Q09B	238Q09C	238Q09D	238Q09E	238Q09F
10. Was there collateral? YES 1 NO 2 (⇒ 13)	238Q10A	238Q10B	238Q10C	238Q10D	238Q10E	238Q10F
11. What was the collateral? LAND/BUILDINGS 1 EQUIPMENT 2 LIVESTOCK 3 OTHER 4 DESCRIBE:	238Q11A	238Q11B	238Q11C	238Q11D	238Q11E	238Q11F
12. What is the value of the collateral? (CEDIS)	238Q12A	238Q12B	238Q12C	238Q12D	238Q12E	238Q12F
13. Was there a guarantor? YES 1 NO 2	238Q13A	238Q13B	238Q13C	238Q13D	238Q13E	238Q13F
14. What happens if you are not able to repay? (MULTIPLE ANSWERS PERMITTED) INTEREST PENALTIES 1 INTERRUPTION OF CREDIT 2 RESCHEDULING (OR EXTENSION OF TERM) 3 REDUCTION OF INTEREST CHARGES 4 DEBT FORGIVENESS 5 LEGAL ACTION 6 STRONG ARM ENFORCEMENT 7 PERSISTENT REQUESTS FOR REPAYMENT. 8 OTHER 9 DESCRIBE:	238QA1 238QA2 238QA3	238QB1 238QB2 238QB3	238QC1 238QC2 238QC3	238QD1 238QD2 238QD3	238QE1 238QE2 238QE3	238QF1 238QF2 238QF3
15. How long have you known the lender? (YEARS/MONTHS)	238Q14A 238Q14B	238Q14C 238Q14D	238Q14E 238Q14F	238Q14G 238Q14H	238Q14I 238Q14J	238Q14K 238Q14L

5. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part V: Informal Borrowing

	Friends/Relatives	Moneylenders	Informal Groups	Suppliers (excluding Trade Credit)	Clients (excluding Trade Credit)	Other DESCRIBE
16. Is this a completed transaction? YES 1 NO 2	Z38Q16A	Z38Q16B	Z38Q16C	Z38Q16D	Z38Q16E	Z38Q16F
17. How many other possible loan sources of the same type did you contact before securing this one?	Z38Q17A	Z38Q17B	Z38Q17C	Z38Q17D	Z38Q17E	Z38Q17F

18. Did the enterprise apply for an informal loan last year?

YES 1
NO 2

Z39Q18

←

X. REC239

X. REC 240

6. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part VI: Deposits in Institutions

1. Did you open any of the following accounts in the last year?

YES 1
NO 2

- (a) Checking
- (b) Savings
- (c) Foreign Exchange
- (d) Foreign Bank Account
- (e) Foreign Exchange Retention Account

240Q01A
240Q01B
240Q01C
240Q01D
240Q01E

2. Did you close any of the following accounts in the last year?

YES 1
NO 2

- (a) Checking
- (b) Savings
- (c) Foreign Exchange
- (d) Foreign Bank Account
- (e) Foreign Exchange Retention Account

240Q02A
240Q02B
240Q02C
240Q02D
240Q02E

3. Did you acquire any of the following financial assets in the last year?

YES 1
NO 2

- (a) shares in other enterprises?
- (b) deposit accounts in foreign institutions?
- (c) treasury bills?
- (d) bonds
- (e) Other (SPECIFY: _____)

240Q03A
240Q03B
240Q03C
240Q03D
240Q03E

X. REC 241

6. FINANCIAL MARKETS AND CONTRACTUAL RELATIONS QUESTIONNAIRE

Part VII: Deposits and Contributions in Informal Groups or with Individual Intermediaries

1. Did you join any new informal group last year?

YES 1
NO 2

(⇒ 7)

241Q01

2. How many members are in this group?

NUMBER:

241Q02

3. What is the frequency of contributions?

TIMES PER MONTH:

241Q03

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

CEDIS:

241Q04

5. How is the collective fund allocated?

IN ROTATING ORDER 1
THROUGH BIDDING 2
BOTH THROUGH ROTATION
AND BIDDING 3
ACCORDING TO MEMBER DEMAND ... 4
OTHER 5

(SPECIFY: _____)

241Q05

6. Does the group operate all through the year?

YES 1
NO 2

241Q06

7. Did you withdraw from any informal group last year?

YES 1
NO 2
(⇒ NEXT QUESTIONNAIRE)

241Q07

8. Why did you withdraw from the group?

I DON'T HAVE EXTRA FUNDS 1
OTHER CONTRIBUTORS DID NOT
PAY THEIR SHARE 2
OTHER 3

(SPECIFY: _____)

241Q08

6. COMPETITION QUESTIONNAIRE

THESE QUESTIONS APPLY TO THE FIRM'S DOMESTIC SALES ONLY

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

NONE 0 (= 11)
 ONE 1
 2-5 2
 6-10 3
 MORE THAN 10 4
 DO NOT KNOW 5

Z42Q01

2. Among these competitors, how many are ...

NONE 0
 ONE 1
 2-5 2
 6-10 3
 MORE THAN 10 4
 DO NOT KNOW 5

(a) State-owned firms?

Z42Q02A

(b) Domestic private firms producing and selling within 20 km of your establishment?

Z42Q02B

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

Z42Q02C

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

Z42Q02D

3. What is the approximate size of your main competitors?
(SAME ANSWER ALLOWED FOR MAIN AND SECOND COMPETITORS)

Microenterprise (1-4 employees) 1
 Small enterprise (5-29 employees) 2
 Medium enterprise (30-99 employees) 3
 Large enterprise (>100 employees) 4

Main Competitor:

Z42Q03M

Second Competitor:

Z42Q03S

4. What are your two most important competitive advantages over your most important competitors?

Lower prices 1
 Higher quality product 2
 Better after-sale services 3
 Better product reputation 4
 Well-established markets with regular clients 5
 Better location 6
 More effective marketing 7
 More reliable suppliers 8
 Better distribution network 9
 Better financial situation 10
 None 11
 Other 12

Principal Advantage

Z42Q041

Secondary Advantage

Z42Q042

(SPECIFY: _____)

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

YES 1
 NO 2

Z42Q05

6. How many?

NUMBER:

Z42Q06

7. Were these new competitors ...

YES 1
 NO 2

(a) State-owned firms?

Z42Q07A

(b) Domestic private firms producing and selling within 20 km of your establishment?

Z42Q07B

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

Z42Q07C

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

Z42Q07D

6. COMPETITION QUESTIONNAIRE

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

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

Z43Q08

9. Compared to your firm, were they...

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

Z43Q09

10. How did this entry affect you?

It reduced our market share1
 It forced us to reduce prices2
 It did not change anything3
 Do not know4

Z43Q10

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

YES1
 NO2

(⇒ NEXT QUESTIONNAIRE)

Z43Q11

12. How many?

NUMBER:

Z43Q12

13. Were these exits...

YES1
 NO2

(a) State-owned firms?

Z43Q13A

(b) Domestic private firms producing and selling within 20 km of your establishment?

Z43Q13B

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

Z43Q13C

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

Z43Q13D

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

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

Z43Q14

15. Compared to your firm, were they...

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

Z43Q15

16. How did these exits affect you?

It allowed us to increase market share1
 It allowed us to increase prices2
 It did not change anything3
 Do not know4

Z43Q16

17. According to you, what motivated their exit? (MULTIPLE ANSWERS ALLOWED)

Financial difficulties1
 Mismanagement2
 Lack of demand3
 Death or departure of owner or manager4
 Bad products or services5
 Non-competitive prices6
 Unreliable labor force7
 Do not know8

Z43Q17A

Z43Q17B

Z43Q17C

6. COMPETITION QUESTIONNAIRE

18. Please rank the following factors according to their importance in your firm's product pricing decisions and using the following scale:

Not applicable0
 Not important.....1
 Somewhat important2
 Important.....3
 Very important.....4

(a) To maintain market share	Z44Q18A	
(b) Cost of finance, raw materials, and utilities	Z44Q18B	
(c) Competition from other firms producing in Ghana	Z44Q18C	
(d) Competition from imports	Z44Q18D	

19. This firm's products continue to sell in the domestic market because:

Not applicable0
 Not important.....1
 Somewhat important2
 Important.....3
 Very important.....4

(a) Sales on credit	Z44Q19A	
(b) Advertising	Z44Q19B	
(c) Better quality than competitors	Z44Q19C	
(d) Lower prices than competitors	Z44Q19D	
(e) Other SPECIFY	Z44Q19E	

20. Are you considering expansion into foreign markets?

Z44Q20

YES.....1
 NO2

If yes, where?

Z44Q20A

Z44Q20B

X. REC245

7. ADJUSTMENT QUESTIONNAIRE

1. Since 1983 (or if your firm started after 1983, since your firm began), have you changed the products you sell?

YES1
NO2

Z45Q01

If yes, answer the following questions below: What year were the changes made? What changes were made to the product mix? List the old and new product mixes.

Z45Q01A

Z45Q01B

- 2(a). Since 1983 (or if your firm started after 1983, since your firm began), have you increased or decreased the share of your exports to sales?

INCREASED1
DECREASED2

Z45Q02A

- 2(b). What was your old share of exports to sales?

Z45Q02B

- 2(c). What was your new share of exports to sales?

Z45Q02C

3. Since 1983 (or if your firm started after 1983, since your firm began), have you changed the quantity of imported raw materials used in production?

YES1
NO2

Z45Q03

If yes, answer the following questions below: What year were the changes made? What changes were made to the product mix? List the old and new product mixes.

Z45Q03A

Z45Q03B

4. Since 1983 (or if your firm started after 1983, since your firm began), what major investments in capital equipment (buildings, equipment, etc.) has your firm made?

Year of Investment(s)

Z45QY1	Z45QY2	Z45QY3
Z45QA1	Z45QA2	Z45QA3

Amount(s)

5. The ERP changed the business environment in which your firm operates. Below we consider separately favorable and unfavorable changes. Please evaluate the relative importance of these changes for your firm using the following codes:

Not relevant0
Not significant1
Somewhat significant2
Significant3
Very Significant4

Favorable Changes:

(a) Elimination of restrictions for hiring and firing workers, allowing the firm to adjust the labor force and wages	Z45Q05A	
(b) Decrease in wage costs	Z45Q05B	
(c) Less interference from unions	Z45Q05C	
(d) Better access to bank working capital financing	Z45Q05D	
(e) Better opportunities to buy foreign machinery and equipment not available before the reform program	Z45Q05E	
(f) Increased export opportunities	Z45Q05F	
(g) Greater transparency in the "rules of the game" in dealing with government	Z45Q05G	
(h) Elimination of restrictions that inhibited the acquisition of foreign assets	Z45Q05H	
(i) Better access to foreign exchange	Z45Q05I	
(j) Other SPECIFY:	Z45Q05J	

(CONTINUED NEXT PAGE)

7. ADJUSTMENT QUESTIONNAIRE

15. (CONTINUATION) The ERP changed the business environment in which your firm operates. Below we consider separately favorable and unfavorable changes. Please evaluate the relative importance of these changes for your firm using the following codes:

Not relevant0
 Not significant1
 Somewhat significant2
 Significant3
 Very Significant4

Unfavorable Changes:

(k) Increases in the cost of bank loans	246Q05K	
(l) Increased competition from imports	246Q05L	
(m) Increased prices of imported raw materials	246Q05M	
(n) Increase wage costs for foreign experts	246Q05N	
(o) Increased cost of foreign exchange	246Q05O	
(p) Changes in tax laws	246Q05P	
(q) Other SPECIFY:	246Q05Q	

16. From these favorable and unfavorable economic conditions due to the ERP that you identified as having a very significant impact (*favorable or unfavorable*), in your firm's operations, which ones do you feel will not last (i.e., will be "rolled back" in the next few years)?

246Q06A

246Q06B

246Q06C

246Q06D

X. REC 247

B. INFRASTRUCTURE QUESTIONNAIRE

1. Has there been any improvement or deterioration in the provision of the following?

IMPROVEMENT 1
 DETERIORATION 2
 NO CHANGE 3

(a) electricity?

247Q01A

(b) water?

247Q01B

(c) freight transport (railroads, barges, trucks)?

247Q01C

(d) transport for workers?

247Q01D

(e) roads?

247Q01E

(f) telephones?

247Q01F

(g) air and sea ports?

247Q01G

(h) waste disposal?

247Q01H

(i) security?

247Q01I

(j) other (Specify: _____)

247Q01J

2. Since the last year have you acquired any of the following items or begun doing any of the following activities?

YES 1
 NO 2

(a) generators?

247Q02A

(b) wells/cisterns?

247Q02B

(c) CB/Walkie-talkie/Radio

247Q02C

(d) roads?

247Q02D

(e) transportation for workers?

247Q02E

(f) waste disposal?

247Q02F

(g) loading/unloading labor for the ports?

247Q 2G

(h) freight transport?

247Q02H

(i) security?

247Q02I

(j) other?

(SPECIFY: _____)

247Q02J

9. REGULATION QUESTIONNAIRE

1. These are the things you identified as your main problems last year... (READ FROM FIRM DATA SHEET). In the past year, have the following things....

(p) Other? (SPECIFY: _____)

Z48Q01P

IMPROVED.....1
 DETERIORATED.....2
 NO CHANGE.....3

2 Explain the details of the improvements or deteriorations below:

(a) Ownership regulations?

Z48Q01A

Z48Q02A

(b) Taxes?

Z48Q01B

Z48Q02B

(c) Gaining investment benefits?

Z48Q01C

Z48Q02C

(d) Government restrictions on activities?

Z48Q01D

Z48Q02D

(e) Labor regulations?

Z48Q01E

Z48Q02E

(f) Difficulty in obtaining licenses?

Z48Q01F

Z48Q02F

(g) Price controls?

Z48Q01G

Z48Q02G

(h) Foreign exchange controls?

Z48Q01H

Z48Q02H

(i) Lack of business support services?

Z48Q01I

(j) Lack of infrastructure?

Z48Q01J

(k) Utility prices?

Z48Q01K

(l) Lack of credit?

Z48Q01L

(m) No demand?

Z48Q01M

(n) Location regulations?

Z48Q01N

(o) Competition from imports?

Z48Q01O

9. REGULATION QUESTIONNAIRE

3. What are your three biggest problems this year?

- OWNERSHIP REGULATIONS1
- TAXES2
- GOVERNMENT RESTRICTIONS ON
ACTIVITIES3
- GAINING INVESTMENT BENEFITS4
- LABOR REGULATIONS5
- DIFFICULTY IN OBTAINING LICENSES6
- PRICE CONTROLS7
- LACK OF BUSINESS SUPPORT SERVICES8
- LACK OF INFRASTRUCTURE9
- UTILITY PRICES10
- CREDIT11
- NO DEMAND12
- FOREIGN EXCHANGE13
- COMPETITION FROM IMPORTS14
- COMPETITION FROM LOCAL FIRMS15
- UNCERTAINTY ABOUT GOVT
INDUSTRY POLICIES16
- LACK OF SKILLED LABOR17
- CORRUPTION18
- SECURITY19
- OTHER20

(SPECIFY: _____)

FIRST

248Q03A

SECOND

248Q03B

THIRD

248Q03C

10. INVESTOR CONFIDENCE QUESTIONNAIRE

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

Don't Know.....0
Lower than today.....1
Same as today.....2
Slightly higher.....3
Much higher.....4

249Q1A

One year from now:

249Q1B

Three years from now:

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

Don't Know.....0
Lower than today.....1
Same as today.....2
Slightly higher.....3
Much higher.....4

249Q2A

One year from now:

249Q2B

Three years from now:

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

Don't Know.....0
Lower than today.....1
Same as today.....2
Slightly higher.....3
Much higher.....4

249Q3A

One year from now:

249Q3B

Three years from now:

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

Don't Know.....0
Lower than today.....1
Same as today.....2
Slightly higher.....3
Much higher.....4

249Q4A

One year from now:

249Q4B

Three years from now:

5. What do you expect the cost of foreign exchange to be compared with today?

Don't Know.....0
Lower than today.....1
Same as today.....2
Slightly higher.....3
Much higher.....4

249Q5A

One year from now:

249Q5B

Three years from now:

6. How would you rank the current government's attitude towards private business and businessmen?

Don't know.....0
Anti or negative towards private business.....1
Doesn't care about private business.....2
Mildly supportive of private business.....3
Very supportive of private business.....4

249Q6

7. Do you think government's attitude towards private business, ranked in the past question, will remain the same in the next three years?

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

249Q7

8. Given the current business climate in Ghana, do you think it is a good time to invest?

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

249Q8

IF NO, EXPLAIN WHY NOT? 249Q8A

249Q8B

9. Do you expect the current business climate to last for the next three years?

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

249Q9

IF NO, EXPLAIN WHY NOT? 249Q9A

249Q9B

11. BUSINESS SUPPORT SERVICES

1. Has your firm had any assistance or information services from government programs or agencies, foreign donor programs or NGOs in the last year in any of the following areas? (MULTIPLE ANSWERS ALLOWED)

YES 1
NO 2

X. REC250

- (a) Training
- (b) Financial assistance (including assistance with loan feasibility studies)
- (c) Technology
- (d) Export assistance
- (e) Business Information

250Q1A

250Q1B

250Q1C

250Q1D

250Q1E

2. If the answer is yes to one or more of the services above, answer the following questions for each of the services:

SERVICE #1 251SV1

X. REC251

- (a) Name the organization which provided the service.

251Q2A1

- (b) What was the service provided?

DESCRIBE: 251Q2B11
251Q2B21

- (c) Was the service provided to your firm useful?

YES 1
NO 2

251Q2C11

If yes, describe the benefits to your firm's operations?

DESCRIBE: 251Q2C21
251Q2C31

If no, what should the service do to make it more useful to your firm?

DESCRIBE: 251Q2C41
251Q2C51

11. BUSINESS SUPPORT SERVICES

SERVICE #2

251SV2

(a) Name the organization which provided the service.

251Q2A2

(b) What was the service provided?

DESCRIBE: 251Q2B12
251Q2B22

(c) Was the service provided to your firm useful?

YES 1
NO 2

251Q2C12

If yes, describe the benefits to your firm's operations?

DESCRIBE: 251Q2C22
251Q2C32

If no, what should the service do to make it more useful to your firm?

DESCRIBE: 251Q2C42
251Q2C52

SERVICE #3

251SV3

(a) Name the organization which provided the service.

251Q2A3

(b) What was the service provided?

DESCRIBE: 251Q2B13
251Q2B23

(c) Was the service provided to your firm useful?

YES 1
NO 2

251Q2C13

If yes, describe the benefits to your firm's operations?

DESCRIBE: 251Q2C23
251Q2C33

If no, what should the service do to make it more useful to your firm?

DESCRIBE: 251Q2C43
251Q2C53

11. BUSINESS SUPPORT SERVICES

SERVICE #4

251SV4

(a) Name the organization which provided the service.

251Q2A4

(b) What was the service provided?

DESCRIBE:

251Q2B14

251Q2B24

(c) Was the service provided to your firm useful?

YES 1
NO 2

251Q2C14

If yes, describe the benefits to your firm's operations?

DESCRIBE:

251Q2C24

251Q2C34

If no, what should the service do to make it more useful to your firm?

DESCRIBE:

251Q2C44

251Q2C54

SERVICE #5

251SV5

(a) Name the organization which provided the service.

251Q2A5

(b) What was the service provided?

DESCRIBE:

251Q2B15

251Q2B25

(c) Was the service provided to your firm useful?

YES 1
NO 2

251Q2C15

If yes, describe the benefits to your firm's operations?

DESCRIBE:

251Q2C25

251Q2C35

If no, what should the service do to make it more useful to your firm?

DESCRIBE:

251Q2C45

251Q2C55

APPENDICES TO LABOR MARKET QUESTIONNAIRE: SURVEYS FOR SUB-SAMPLES OF WORKERS AND APPRENTICES

INSTRUCTIONS FOR INTERVIEWERS

WE SUGGEST YOU INTERVIEW 20 WORKERS FROM EACH FIRM (OR AS MANY AS ARE AVAILABLE). WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I. PLEASE OBSERVE THE FOLLOWING GUIDELINES IN SELECTING WORKERS TO INTERVIEW:

1. INTERVIEW AT LEAST ONE WORKER FROM EACH CATEGORY IN WHICH THE FIRM SHOWS EMPLOYEES IN PART A, QUESTION 3 OF THE LABOR MARKET QUESTIONNAIRE. THESE CATEGORIES ARE:

A.	MANAGEMENT/SENIOR ADMINISTRATION	G.	OTHER PRODUCTION WORKERS
B.	ADMINISTRATIVE/CLERICAL	H.	APPRENTICES
C.	COMMERCIAL/SALES	I.	MASTERS/INSTRUCTORS
D.	SUPERVISORS/FOREMEN	J.	SUPPORT STAFF
E.	TECHNICIANS & EQUIPMENT MAINTENANCE		
F.	SKILLED PRODUCTION WORKERS		

2. USE THE WORKERS SURVEY FOR ALL WORKERS, *EXCEPT APPRENTICES*, FOR WHOM THERE IS A SEPARATE APPENDIX.
3. THIS SUBSAMPLE SHOULD ONLY BE DONE FOR LOCAL EMPLOYEES.
4. IF THE FIRM EMPLOYS CASUAL WORKERS, ASK TO INTERVIEW AT LEAST ONE CASUAL WORKER.

X. REC220

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.

QUESTIONS 1 TO 10 FOR THE FIRST 10 OF 20 WORKERS:

W O R K E R N U M B E R	1. ETHNIC ORIGIN?	2. SEX	3. What is your age?	4. When did you leave school?	5. What is the highest level of education you completed?		6. What is the highest standard or form you reached?	7. How long have you been working for this firm?		8. How many years work experience did you have before you started working in this firm?	9. Are you a permanent employee?	10. What was your job when you started in this firm?
	AFRICAN.....1 EUROPEAN.....2 ASIAN.....3 OTHER.....4	MALE1 FEMALE.....2			NONE1 PRIMARY2 MIDDLE SCHOOL.....3 SECONDARY.....4 VOCATIONAL.....5 TECHNICAL/ POLYTECHNIC.....6 PROFESSIONAL.....7 UNIVERSITY.....8			YEARS	MONTHS	YEARS	YES 1 NO 2	MANAGEMENT/SENIOR ADMIN.1 ADMIN./CLERICAL.....2 COMMERCIAL/SALES.....3 SUPERVISORS/FOREMAN.....4 TECHNICIAN/EQUIP. MAINT.5 SKILLED PROD.....6 OTHER PROD.....7 APPRENTICE.....8 MASTER/INSTRUCTOR.....9 SUPPORT STAFF10
220WN												
1	Z20Q01	Z20Q02	Z20Q03	Z20Q04	Z20Q051	Z20Q052	Z20Q06	Z20Q07Y	Z20Q07M	Z20Q08	Z20Q09	Z20Q10
2												
3												
4												
5												
6												
7												
8												
9												
10												

X. REC220

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.

QUESTIONS 1 TO 10 FOR THE SECOND 10 OF 20 WORKERS:

W O R K E R N U M B E R	1. ETHNIC ORIGIN? AFRICAN.....1 EUROPEAN.....2 ASIAN.....3 OTHER.....4 Z20WN ↓	2. SEX MALE1 FEMALE.....2	3. What is your age?	4. When did you leave school?	5. What is the highest level of education you completed?		6. What is the highest standard or form you reached?	7. How long have you been working for this firm?		8. How many years work experience did you have before you started working in this firm?	9. Are you a permanent employee? YES 1 NO 2	10. What was your job when you started in this firm? MANAGEMENT/SENIOR ADMIN. 1 ADMIN./CLERICAL 2 COMMERCIAL/SALES 3 SUPERVISORS/FOREMAN..... 4 TECHNICIAN/EQUIP. MAINT. 5 SKILLED PROD. 6 OTHER PROD. 7 APPRENTICE 8 MASTER/INSTRUCTOR 9 SUPPORT STAFF 10
			YEARS	YEAR	1-4,8	5-7	LEVEL	YEARS	MONTHS	YEARS		
1	Z20Q01	Z20Q02	Z20Q03	Z20Q04	Z20Q051	Z20Q052	Z20Q06	Z20Q07Y	Z20Q07M	Z20Q08	Z20Q09	Z20Q10
2												
3												
4												
5												
6												
7												
8												
9												
10												

X. REC221

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.

QUESTIONS 11 TO 16 FOR THE FIRST 10 OF 20 WORKERS:

W O R K E R N U M B E R	11. What is your job now?	12. What was your job last year?	13. How are you currently paid?	14. What is your total current or usual wage/salary (excluding allowances)?	15. What was your wage/salary last year (excluding allowances)?	16. What was your wage/salary when you started (excluding allowances)?
	MANAGEMENT/SENIOR ADMIN. 1 ADMIN./CLERICAL 2 COMMERCIAL/SALES 3 SUPERVISORS/FOREMAN 4 TECHNICIAN/EQUIP. MAINT. 5 SKILLED PROD. 6 OTHER PROD. 7 APPRENTICE 8 MASTER/INSTRUCTOR 9 SUPPORT STAFF 10	MANAGEMENT/SENIOR ADMIN. 1 ADMIN./CLERICAL 2 COMMERCIAL/SALES 3 SUPERVISORS/FOREMAN 4 TECHNICIAN/EQUIP. MAINT. 5 SKILLED PROD. 6 OTHER PROD. 7 APPRENTICE 8 MASTER/INSTRUCTOR 9 SUPPORT STAFF 10	TIME RATE 1 PIECE RATE 2 PERCENT OF FIRMS' SALES 3	TIME UNIT: HOUR 1 DAY 2 WEEK 3 MONTH 4 YEAR 5	TIME UNIT: HOUR 1 DAY 2 WEEK 3 MONTH 4 YEAR 5	TIME UNIT: HOUR 1 DAY 2 WEEK 3 MONTH 4 YEAR 5
	CEDIS	TIME UNIT	CEDIS	TIME UNIT	CEDIS	TIME UNIT
1	221Q11	221Q12	221Q13	221Q14A 221Q14U	221Q15A 221Q15U	221Q16A 221Q16U
2						
3						
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9						
10						

X. REC221

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.

QUESTIONS 11 TO 16 FOR THE SECOND 10 OF 20 WORKERS:

W O R K E R N U M B E R	11.	12.	13.	14.	15.	16.
	What is your job now?	What was your job last year?	How are you currently paid?	What is your total current or usual wage/salary (excluding allowances)?	What was your wage/salary last year (excluding allowances)?	What was your wage/salary when you started (excluding allowances)?
	MANAGEMENT/SENIOR ADMIN. 1 ADMIN./CLERICAL 2 COMMERCIAL/SALES 3 SUPERVISORS/FOREMAN 4 TECHNICIAN/EQUIP. MAINT. 5 SKILLED PROD. 6 OTHER PROD. 7 APPRENTICE 8 MASTER/INSTRUCTOR 9 SUPPORT STAFF 10	MANAGEMENT/SENIOR ADMIN. 1 ADMIN./CLERICAL 2 COMMERCIAL/SALES 3 SUPERVISORS/FOREMAN 4 TECHNICIAN/EQUIP. MAINT. 5 SKILLED PROD. 6 OTHER PROD. 7 APPRENTICE 8 MASTER/INSTRUCTOR 9 SUPPORT STAFF 10	TIME RATE 1 PIECE RATE 2 PERCENT OF FIRMS' SALES 3	TIME UNIT: HOUR 1 DAY 2 WEEK 3 MONTH 4 YEAR 5	TIME UNIT: HOUR 1 DAY 2 WEEK 3 MONTH 4 YEAR 5	TIME UNIT: HOUR 1 DAY 2 WEEK 3 MONTH 4 YEAR 5
	CEDIS	TIME UNIT	CEDIS	TIME UNIT	CEDIS	TIME UNIT
1	221Q11	221Q12	221Q13	221Q14A 221Q14U	221Q15A 221Q15U	221Q16A 221Q16U
2						
3						
4						
5						
6						
7						
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X. REC222

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.

QUESTIONS 17 TO 27 FOR THE FIRST 10 OF 20 WORKERS:

W O R K E R N U M B E R ✓	17. Do you receive a food allowance?	18. How much do you receive per pay period?	19. Do you receive a clothing allowance?	20. How much do you receive per pay period?	21. Do you receive a transport allowance?	22. How much do you receive per pay period?	23. Do you receive a Christmas bonus?	24. How many months pay is it?	25. Do you receive any production or merit bonus?	26. How much did you get last year?	27. How many hours per week do you currently work for this firm?
	YES 1 NO 2 (⇒ 19)		YES 1 NO 2 (⇒ 21)		YES 1 NO 2 (⇒ 23)		YES 1 NO 2 (⇒ 25)		YES 1 NO 2 (⇒ 26)		
		CEDIS		CEDIS		CEDIS		NUMBER		CEDIS	HOURS
1	Z22Q17	Z22Q18	Z22Q19	Z22Q20	Z22Q21	Z22Q22	Z22Q23	Z22Q24	Z22Q25	Z22Q26	Z22Q27
2											
3											
4											
5											
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7											
8											
9											
10											

X. REC222

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.

QUESTIONS 17 TO 27 FOR THE SECOND 10 OF 20 WORKERS:

W O R K E R N U M B E R	17. Do you receive a food allowance?	18. How much do you receive per pay period?	19. Do you receive a clothing allowance?	20. How much do you receive per pay period?	21. Do you receive a transport allowance?	22. How much do you receive per pay period?	23. Do you receive a Christmas bonus?	24. How many months pay is it?	25. Do you receive any production or merit bonus?	26. How much did you get last year?	27. How many hours per week do you currently work for this firm?
	YES 1 NO 2 (⇒ 19)		YES 1 NO 2 (⇒ 21)		YES 1 NO 2 (⇒ 23)		YES 1 NO 2 (⇒ 25)		YES 1 NO 2 (⇒ 26)		
		CEDIS		CEDIS		CEDIS		NUMBER		CEDIS	HOURS
✓ 222WN											
1	222Q17	222Q18	222Q19	222Q20	222Q21	222Q22	222Q23	222Q24	222Q25	222Q26	222Q27
2											
3											
4											
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8											
9											
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X-REC223

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.

QUESTIONS 28-35 FOR THE FIRST 10 OF 20 WORKERS:

W O R K E R N U M B E R	28. Were you an apprentice in this industry or this firm? IN THIS FIRM..... 1 IN ANOTHER FIRM IN THIS INDUSTRY 2 IN ANOTHER INDUSTRY..... 3 NO 4 (⇒ 30)	29. How long did the apprenticeship last?		30. Did you receive any on-the-job training from this firm which was not an apprenticeship? YES 1 NO 2 (⇒ 32)	31. How long did this training last?		32. Did you receive full pay while in training? YES 1 NO 2	33. Did you receive higher pay after completing the training? YES 1 NO 2	34. Did you receive any on-the-job training from another firm in this industry which was not an apprentice- ship? YES 1 NO 2 (⇒ 34)	35. How long did this training last?	
		YEARS	MONTHS		YEARS	MONTHS				YEARS	MONTHS
1	223WN										
	223Q28	223Q29Y	223Q29M	223Q30	223Q31Y	223Q31M	223Q32	223Q33	223Q34	223Q35Y	223Q35M
2											
3											
4											
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8											
9											
10											

X. REC223

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.

QUESTIONS 28-35 FOR THE SECOND 10 OF 20 WORKERS:

W O R K E R N U M B E R	28. Were you an apprentice in this industry or this firm? IN THIS FIRM..... 1 IN ANOTHER FIRM IN THIS INDUSTRY 2 IN ANOTHER INDUSTRY..... 3 NO 4 (= 30)	29. How long did the apprenticeship last?		30. Did you receive any on-the-job training from this firm which was not an apprenticeship? YES 1 NO 2 (= 32)	31. How long did this training last?		32. Did you receive full pay while in training? YES 1 NO 2	33. Did you receive higher pay after completing the training? YES 1 NO 2	34. Did you receive any on-the-job training from another firm in this industry which was not an apprentice- ship? YES 1 NO 2 (= 34)	35. How long did this training last?	
		YEARS	MONTHS		YEARS	MONTHS				YEARS	MONTHS
✓ 223WN	223Q28	223Q29Y	223Q29M	223Q30	223Q31Y	223Q31M	223Q32	223Q33	223Q34	223Q35Y	223Q35M
1											
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APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

**NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.**

QUESTIONS 36-38 FOR THE FIRST 10 OF 20 WORKERS:

W O R K E R N U M B E R	36. Are you married? YES.....1 NO.....2	37. Are you a member of a labor union? YES.....1 NO.....2	38. Are you a relative of the firm owner or manager? YES.....1 NO.....2
1	223Q36	223Q37	223Q38
2			
3			
4			
5			
6			
7			
8			
9			
10			

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF WORKERS

**NOTE: JOB/LABOR CATEGORIES (QUESTIONS 10 & 11) MUST MATCH THOSE IN THE LABOR MARKET QUESTIONNAIRE.
WHERE YOU HAVE THE NAMES OF WORKERS, TRY TO INTERVIEW THE SAME WORKERS INTERVIEWED IN WAVE I.**

QUESTIONS 36-38 FOR THE SECOND 10 OF 20 WORKERS:

W O R K E R N U M B E R	36.	37.	38.
	Are you married? YES 1 NO 2	Are you a member of a labor union? YES 1 NO 2	Are you a relative of the firm owner or manager? YES 1 NO 2
1	223Q36	223Q37	223Q38
2			
3			
4			
5			
6			
7			
8			
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X. REC224

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF APPRENTICES

WORKER NUMBER	1. ETHNIC ORIGIN? AFRICAN.....1 EUROPEAN.....2 ASIAN.....3 OTHER.....4	2. SEX MALE1 FEMALE.....2	3. What is your age?	4. How long have you been working for this firm?		5. How long will the apprenticeship last in total?		6. What is the highest level of education you completed? NONE.....1 PRIMARY.....2 MIDDLE SCHOOL.....3 SECONDARY.....4 VOCATIONAL.....5 TECHNICAL/ POLYTECHNIC.....6 PROFESSIONAL.....7 UNIVERSITY.....8		7. What is the highest standard or form you reached?	8. When did you leave school?	9. Are you currently attending vocational or technical school? YES.....1 NO.....2	10. Do you receive meals from the firm? YES.....1 NO.....2	11. Are you given money for food? YES.....1 NO.....2 (= 13)	11a. Time Unit
				YEARS	YEARS MONTHS	YEARS MONTHS	1-4,8	5,7	LEVEL						
✓ 224AN															
1	224Q1	224Q2	224Q3	224Q4Y	224Q4M	224Q5Y	224Q5M	224Q61	224Q62	224Q7	224Q8	224Q9	224Q10	224Q11	224Q1
2															
3															
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9															
10															

X-REC225

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF APPRENTICES

WORKER NUMBER	12. How much per pay period?	13. Do you receive housing from the firm? YES 1 NO 2	14. Are you given money for housing? YES 1 NO 2 (= 16)	15. How much per pay period?	16. Do you receive clothing from the firm? YES 1 NO 2	17. Are you given money for clothing? YES 1 NO 2 (= 19)	18. How much per pay period?	19. Do you receive wages, pocket money or an allowance from the firm? YES 1 NO 2 (= 21)	20. How much per pay period?	21. Do you receive support, in the form of money, housing or food, from parents or other family members? YES 1 NO 2
	CEDIS			CEDIS			CEDIS		CEDIS	
✓ 225AN										
1	225Q12	225Q13	225Q14	225Q15	225Q16	225Q17	225Q18	225Q19	225Q20	225Q21
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X. REC 226

APPENDIX TO LABOR MARKET QUESTIONNAIRE: SURVEY FOR A SUB-SAMPLE OF APPRENTICES

W O R K E R N U M B E R	22. Did you or your family pay a fee when you began your apprenticeship? YES.....1 NO.....2 (⇒ 24)	23. How much was this fee? CEDIS		24. Will you pay a fee when you finish? YES.....1 NO.....2 (⇒ 26)	25. How much will this fee be? CEDIS		26. Do you pay a fee per month? YES.....1 NO.....2 (⇒ 28)	27. How much is this fee? CEDIS		28. Do you provide your own tools and equipment? YES.....1 NO.....2	29. Will you have to take a test when you finish your apprenticeship? YES.....1 NO.....2	30. Will you receive a written testimonial when you finish your apprenticeship? YES.....1 NO.....2
		CASH	IN-KIND		CASH	IN-KIND		CASH	IN-KIND			
	↓	Z26AN										
1	Z26Q22	Z26Q23L	Z26Q23K	Z26Q24	Z26Q25L	Z26Q25K	Z26Q26	Z26Q27L	Z26Q27K	Z26Q28	Z26Q29	Z26Q30
2												
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