Small-Scale Industries and Economic Development in Ghana: Business Behavior and Strategies in Informal Sector Economies

1985
APPENDIX

QUESTIONNAIRE ON SMALL SCALE INDUSTRIES IN GHANA

This is part of a research project on small scale industries and craft in Ghana. The aim of this research is to learn more about the problems of the small scale industrialist to assist him in a better way. Thank you for your cooperation.

1. Interview number

2. Part of town/magazine

3. City
   ACCRA
   KUMASI

4. Type of business:
   carpenter/furniture maker
   welder/metal worker
   other...

Name of Company

Address

5. Name of interviewer

Date 1985. Time start Time finish
6. What year was this business founded? 
   year: 
   [ ] 10-14

7. How often have you moved your business?
   Is it still at the same location as in 19...?
   number of times moved: [ ] (same location=0)

8. IF MOVED: Why did you move?
   better location 1
   displaced by authorities 2
   other: [ ]

9. This present business was it established by
   yourself, your father, a relative, or a friend?
   himself 1
   father 2
   relative 3
   friend 4

10. Did you need credit when you started your business? 
    yes 1
    no 2

11. Apart from your own personal money invested in this
    business, who else helped you financially when you were
    about to start?
    How much was your own money when you started?
    
    | Source             | Cedi |
    |--------------------|------|
    | 12. parents        | 1000 |
    | 13. relatives      | 1000 |
    | 14. banks          | 1000 |
    | 15. friends        | 1000 |
    | 16. saving club    | 1000 |
    | 17. money lenders  | 1000 |
    | 18. other:         | 1000 |
    | 19. himself        | 1000 |

20. What were the biggest problems when you started your business?
    [ ] 49
    [ ] 42
    [ ] 50
    [ ] 51
    [ ] 52
    [ ] 53
    [ ] 54
    [ ] 55
    [ ] 56

30. Of all the problems you mentioned, which was the biggest one?
    INTERVIEWER: WRITE DOWN PROBLEM NUMBER FROM PAGE 1, 10-29
    [ ] 57-60
    [ ] 51-60

31. How did you solve this problem, what did you do?
    INTERVIEWER: DESCRIBE IN DETAIL!

32. In general, would you say that your business has been very
    successful, not so successful, or more or less successful?
    very successful 1
    not so successful 2

33. What were the best times for your business?
    What year? 
    year 19

34. What was different then? Describe!

35. What were the worst times for your business?
    What year? 
    year 19

36. What was different then? Describe!

37. How is business now? Is it:
    very good 1
    good 2
    fair 3
    bad 4

38. Since when has it been that way? Since _ years

39. How many different products do you make?

40. Deck 2
    [ ] 1-4
    [ ] 5
40. What are your four main products?

**Interviewer:** RANK IN ORDER OF IMPORTANCE

<table>
<thead>
<tr>
<th>Product 1</th>
<th>Product 2</th>
<th>Product 3</th>
<th>Product 4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

41. Name of Product

<table>
<thead>
<tr>
<th>Product 1</th>
<th>Product 2</th>
<th>Product 3</th>
<th>Product 4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

42. Since when do you produce it?

<table>
<thead>
<tr>
<th>Year:</th>
<th>Year:</th>
<th>Year:</th>
<th>Year:</th>
</tr>
</thead>
<tbody>
<tr>
<td>n-n</td>
<td>n-n</td>
<td>n-n</td>
<td>n-n</td>
</tr>
</tbody>
</table>

43. How many a week do you produce on average?

<table>
<thead>
<tr>
<th>#/week</th>
<th>#/week</th>
<th>#/week</th>
<th>#/week</th>
</tr>
</thead>
<tbody>
<tr>
<td>32-36</td>
<td>32-36</td>
<td>32-36</td>
<td>32-36</td>
</tr>
</tbody>
</table>

44. Is that more, less or the same as last year?

<table>
<thead>
<tr>
<th>More 1</th>
<th>More 1</th>
<th>More 1</th>
<th>More 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>n-n</td>
<td>n-n</td>
<td>n-n</td>
<td>n-n</td>
</tr>
</tbody>
</table>

45. What is the average price per unit?

<table>
<thead>
<tr>
<th>$</th>
<th>$</th>
<th>$</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>32-36</td>
<td>32-36</td>
<td>32-36</td>
<td>32-36</td>
</tr>
</tbody>
</table>

46. Do you produce them regularly, against order, or for stock?

<table>
<thead>
<tr>
<th>Regularly 1</th>
<th>Regularly 1</th>
<th>Regularly 1</th>
<th>Regularly 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Order 2</td>
<td>Order 2</td>
<td>Order 2</td>
<td>Order 2</td>
</tr>
<tr>
<td>Stock 3</td>
<td>Stock 3</td>
<td>Stock 3</td>
<td>Stock 3</td>
</tr>
<tr>
<td>Other</td>
<td>Other</td>
<td>Other</td>
<td>Other</td>
</tr>
</tbody>
</table>

47. Have you changed the products since you first produced them?

<table>
<thead>
<tr>
<th>Yes 1</th>
<th>Yes 1</th>
<th>Yes 1</th>
<th>Yes 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>No 2</td>
<td>No 2</td>
<td>No 2</td>
<td>No 2</td>
</tr>
</tbody>
</table>

48. IF YES: Describe the change!

<table>
<thead>
<tr>
<th>Yes 1</th>
<th>Yes 1</th>
<th>Yes 1</th>
<th>Yes 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>No 2</td>
<td>No 2</td>
<td>No 2</td>
<td>No 2</td>
</tr>
</tbody>
</table>

49. Did you design any of these products yourself?

<table>
<thead>
<tr>
<th>Yes 1</th>
<th>Yes 1</th>
<th>Yes 1</th>
<th>Yes 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>No 2</td>
<td>No 2</td>
<td>No 2</td>
<td>No 2</td>
</tr>
</tbody>
</table>

50. IF YES: Describe design!

<table>
<thead>
<tr>
<th>Yes 1</th>
<th>Yes 1</th>
<th>Yes 1</th>
<th>Yes 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>No 2</td>
<td>No 2</td>
<td>No 2</td>
<td>No 2</td>
</tr>
</tbody>
</table>

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51. Do you sell these products to other companies, to customers only, or to both, businesses and customers?

- Businesses 1: 3
- Both 2
- Customers 3

52. The customers for your products, are they mainly from this part of town, from all over town, or from other parts of the country?

- Mainly this part 1
- From all over town 2
- From outside town 3

53. Do you have the same customers all the time, or are customers different now?

- Always the same 1
- Always different 2
- Both, same and different 3

---

54. What are the major tools and machines you use in your business? INTERVIEWER: Rank in order of importance

<table>
<thead>
<tr>
<th>Tool 1</th>
<th>Tool 2</th>
<th>Tool 3</th>
<th>Tool 4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

55. Name

<table>
<thead>
<tr>
<th>Year 19</th>
<th>Year 19</th>
<th>Year 19</th>
<th>Year 19</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

56. Did you buy it used, new or did you make it yourself?

- Used 1
- Self 2
- Other... 3

57. Are they imported or made in Ghana?

- Imported 1
- Made in Ghana 2

58. Where did you buy them?

- Retailer 1
- Factory 2
- Big store 3
- Outside 4

59. Who services and repairs the tools / machines?

- Repair shop 1
- Repair shop 2
- Repair shop 3

60. Do you keep material on stock?

- Yes 1
- No 2

61. IF YES: How long could you continue production with your material on stock?

- Longer 1
- Same period 2
- Shorter 3

62. Last year, could you continue production with your material on stock?

- Yes 1
- No 2

---

- All numbers represent rank in order of importance.
- Missing numbers indicate no data available.
63. Do you share equipment and tools with other businesses in this area?
   - yes 1
   - no 2

64. Are you the sole proprietor of this sole 1
   enterprise, or do you have partners?
   - one partner 2
   - several partners 3

65. Are you partner in any other enterprise?
   - yes 1
   - no 2

66. How much on the average do you spend on materials a month?
   - $\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$

67. How much do you spend on salaries for workers a month?
   - $\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$

68. How much do you spend on rent, water and electricity a month?
   - 68. rent $\ldots\ldots\ldots\ldots\ldots\ldots\ldots$
   - 69. water $\ldots\ldots\ldots\ldots\ldots\ldots\ldots$
   - 70. electric $\ldots\ldots\ldots\ldots\ldots\ldots\ldots$

What other costs do you have a month?

<table>
<thead>
<tr>
<th>type of expense</th>
<th>average cost per month</th>
</tr>
</thead>
</table>
| 1.              | $\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$
| 2.              | $\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$
| 3.              | $\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$

74. How much money does your business earn when business is good?
   - PER MONTH
   - $\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$

75. How much money does your business earn when business is bad?
   - PER MONTH
   - $\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$

76. How much have you invested in your business so far?
   - $\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$

77. Assuming a more profitable business requiring your present skills came your way and you had to sell your business in order to invest in the other business, how much would you ask for. For how much would you sell your business?
   - $\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots$

78. If you need credit to buy a new machine, would you be willing to borrow?
   - yes 1
   - no 2

79. Have you used any of the following sources for credit?

80. relatives
   - yes 1
   - no 2

81. banks
   - yes 1
   - no 2

82. friends
   - yes 1
   - no 2

83. money lenders
   - yes 1
   - no 2

84. saving clubs
   - yes 1
   - no 2

85. other:

86. Do you give credit to costumers?
   - yes 1
   - no 2

87. Do you give work to other businesses like yours?
   - yes 1
   - no 2

88. Do you get work from other businesses like yours?
   - yes 1
   - no 2

With how many workers did you start your business?

<table>
<thead>
<tr>
<th>How many were...</th>
<th>full time workers</th>
<th>part time</th>
<th>apprentices</th>
<th>family</th>
</tr>
</thead>
</table>

What years?

89. when started

90. How many are working here now?

91. How many worked here a year ago?

92. How many days a week do they work?

93. Are you going to hire new workers, apprentices?
   - yes 1
   - no 2

94. How much do you pay a full time worker a months?
   - $\ldots\ldots\ldots\ldots\ldots$

95. Is it difficult to find qualified workers?
   - yes 1
   - no 2

96. IF YES: Why is it difficult?
97. Is it difficult to find apprentices? yes 1 no 2

98. If yes: Why is it difficult?

99. How long do your apprentices stay with you? years 

99a. What do most of them do afterwards?
- stay with you 1
- work for large company 2
- work for other craftsmen 3
- establish own business 4
- other

100. Have some of them started on their own?
How many? (no=0) 

Which of the following problems do you encounter in your business?

<table>
<thead>
<tr>
<th>Problem</th>
<th>yes 1</th>
<th>no 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>101. getting raw materials</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>102. getting machines and tools</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>103. problems of money</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>104. problems of labor</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>105. problems of competition</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>106. problems with customers</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>107. problems of location</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>108. problems of space for storage</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>109. problems of space for working</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>110. problems of paying back credit</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>111. getting machines serviced</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>112. problems of water and electricity</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>113. customers don't pay back credit</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>114. getting spare parts</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>115. other problems:</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

116. Which of these problems are the three most important ones?

INTERVIEWER: TRANSFER PROBLEM NUMBERS!!

Problem:______ Problem:______ Problem:______

119. For the three important problems you mentioned, how do you solve these problems in your business? What do you do, what actions to you take to solve them?

INTERVIEWER: List the number of each problem, and describe the solution in the greatest detail possible!!

<table>
<thead>
<tr>
<th>Problem</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>120. #</td>
<td></td>
</tr>
<tr>
<td>121. #</td>
<td></td>
</tr>
<tr>
<td>122. #</td>
<td></td>
</tr>
</tbody>
</table>

123. Are these problems, generally speaking, better or worse than last year?

<table>
<thead>
<tr>
<th></th>
<th>better 1</th>
<th>same 2</th>
<th>worse 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Question</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>-----</td>
<td>----</td>
<td></td>
</tr>
<tr>
<td>124. Are you going to expand your business?</td>
<td>yes 1</td>
<td>no 2</td>
<td></td>
</tr>
<tr>
<td>126. IF YES: What do you think will be the major problems when you expand your business?</td>
<td>1. find good location</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
<tr>
<td></td>
<td>2. get loan and credit</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
<tr>
<td></td>
<td>3. find workers</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
<tr>
<td></td>
<td>4. get enough raw material</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
<tr>
<td></td>
<td>5. get machines and tools</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
<tr>
<td></td>
<td>6. get enough customers</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
<tr>
<td>127. How do you think you will solve the problem when you expand your business?</td>
<td>problem number</td>
<td>solution proposed</td>
<td></td>
</tr>
<tr>
<td>128.</td>
<td>129.</td>
<td>130. Does the government help you and your business?</td>
<td>yes 1</td>
</tr>
<tr>
<td>131. IF YES: How does the government help you?</td>
<td>132. Are you member of a craft union?</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
<tr>
<td>133. IF YES: In which one? Name:</td>
<td>134. How many members does it have?</td>
<td>members</td>
<td></td>
</tr>
<tr>
<td>135. When was the union founded? year:</td>
<td>136. Does the union help you in your business?</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
<tr>
<td>137. IF YES: How does the union help you?</td>
<td>138. IF NOT MEMBER OF UNION: Why are you not a member?</td>
<td>1. there is no union</td>
<td>2. union doesn't help me</td>
</tr>
<tr>
<td>139. Are you member of a contribution club?</td>
<td>yes 1</td>
<td>no 2</td>
<td></td>
</tr>
<tr>
<td>140. IF NOT A MEMBER: Were you a member before?</td>
<td>yes 1</td>
<td>no 2</td>
<td></td>
</tr>
<tr>
<td>141. IF MEMBER NOW AND BEFORE: How many members are (were) in the contribution club?</td>
<td>members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>142. How much was each contribution? cedi:</td>
<td>143. Did you contribute every week, daily, monthly?</td>
<td>daily</td>
<td>weekly</td>
</tr>
<tr>
<td>144. Do you have a bank account?</td>
<td>yes 1</td>
<td>no 2</td>
<td></td>
</tr>
<tr>
<td>145. IF YES: Do you have a savings account?</td>
<td>yes 1</td>
<td>no 2</td>
<td></td>
</tr>
<tr>
<td>146. since when? (year)</td>
<td>147. Do you have a current account?</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
<tr>
<td>148. since when? (year)</td>
<td>149. Did you ever get credit from your bank?</td>
<td>yes 1</td>
<td>no 2</td>
</tr>
</tbody>
</table>
150. What sort of records do you keep on your business?
- cash book      1
- customer book  2
- sales book    3
- purchasing book  4

151. How old are you?        years

152. What region of Ghana did you grow up in?
- Greater Accra   1
- Central         2
- Ashanti         3
- Western         4
- Eastern         5
- Brong-Ahafo      6
- Northern        7
- Upper           8
- Volta           9
- outside Ghana  10

153. What is your ethnic group?

154. How many people do you feed?

155. What is your educational standard?
- illiterate      1
- primary not completed 2
- primary completed  3
- secondary not completed 4
- secondary completed 5
- post secondary    6
- other            7

156. What is your occupational or vocational training?
- apprenticeship with traditional master 1
- apprenticeship with modern master  2
- apprenticeship plus vocational or technical school 3

157. What was your father's job?
- farmer          1
- labourer        2
- craftsmen       3
- trader          4
- civil servant   5
- skilled worker  6
- other           7

158. Did you work in industry or for the government before you started this business?
- yes, industry   1
- yes, government 2
- no              3

159. If you could work in a big modern company, or for the government, would you do it or keep your business?
- keep business  1
- work for company 2
- work for government 3

160. If you had 100,000 Cedi, how much would you put into your business, how much would you save, and how much would you spend on private goods?
- BUSINESS 100,000
- SAVE 10,000
- PRIVATE 80,000

161. Are you registered?
- yes 1
- no  2

162. If YES: With which office?

163. Would you like to register?
- yes 1
- no  2

164. What are the advantages of registration?

165. What are the disadvantages of registration?