

Enterprise No.

AIENO
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Enterprise Name

AIENA
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# Nigerian Manufacturing Enterprise Survey

## Main Questionnaire

### Wave I

July 01, 2001

United Nations Industrial Development Organization (UNIDO)  
Centre for the Study of African Economies, University of Oxford

Interviewer.....

AIINT
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Data entry operator.....

AIDAT
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**SECTION 1: General Information Sheet**

**FIRST VISIT**

DATE AND PROPOSED TIME FOR THE VISIT

DAY	MONTH	TIME

DATE OF THE INTERVIEW

DAY	MONTH	YEAR

TIME BEGUN

TIME FINISHED

**SECOND VISIT**

DATE AND PROPOSED TIME FOR THE VISIT

DAY	MONTH	YEAR

DATE OF THE INTERVIEW

DAY	MONTH	YEAR

TIME BEGUN

TIME FINISHED

<b>PROGRESS</b>		REQUIRED	LEFT WITH FIRM	PICKED UP	COMPLETED		
					BY FIRM	FIRST INTERVIEW	EVENTUALLY!
MAIN	SECTION 1						
	SECTION 2						
	SECTION 3						
	SECTION 4						
	SECTION 5						
	SECTION 6						
	SECTION 7						
	SECTION 8						
WORKERS AND APPRENTICES	SECTION 13						
	SECTION 14						

## SECTION 1: General Information Sheet

<p>1 Sector</p> <p style="margin-left: 40px;">SIC Code <span style="border: 1px solid black; padding: 2px 20px;">A1Q1</span></p> <p>2 Location</p> <table style="margin-left: 20px; border-collapse: collapse;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%; border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Lagos..... 1</td> <td rowspan="2" style="border: 1px solid black; padding: 2px 20px;">A1Q2</td> </tr> <tr> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Western</td> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Ibadan..... 2</td> </tr> <tr> <td></td> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Enuku..... 3</td> <td></td> </tr> <tr> <td></td> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Onitsha..... 4</td> <td></td> </tr> <tr> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Eastern</td> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Nnewi..... 5</td> <td></td> </tr> <tr> <td></td> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Aba..... 6</td> <td></td> </tr> <tr> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Northern</td> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Kaduna..... 7</td> <td></td> </tr> <tr> <td></td> <td style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;">Kanu..... 8</td> <td></td> </tr> </table> <p>3 Name of enterprise..... A1Q3</p> <p>.....</p> <p>4a Factory Address of Enterprise</p> <p>..... A1Q4A1</p> <p>..... A1Q4A2</p> <p>4b. Office Address of Enterprise</p> <p>..... A1Q4B1      A1Q4B2</p> <p>..... A1Q4B3      A1Q4B4</p> <p>5 Location Clues</p> <p>..... A1Q5A</p> <p>..... A1Q5B</p>		Lagos..... 1	A1Q2	Western	Ibadan..... 2		Enuku..... 3			Onitsha..... 4		Eastern	Nnewi..... 5			Aba..... 6		Northern	Kaduna..... 7			Kanu..... 8		<p>6 Telephone numbers..... A1Q6A</p> <p>..... A1Q6B</p> <p>7 Telefax..... A1Q7</p> <p>8 Email..... A1Q8</p> <p>9 Owner of the enterprise..... A1Q9</p> <p>.....</p> <p>10 If an informal enterprise, home address of owner..... A1Q10A</p> <p>..... A1Q10B      A1Q10C</p> <p>11 Name of Respondent..... A1Q11A</p> <p>..... A1Q11B</p> <p>12 Person to contact..... A1Q12</p> <p>13 Interviewers..... A1Q13A</p> <p>..... A1Q13B</p> <p>14 Language</p> <p style="margin-left: 40px;">English..... 1</p> <p style="margin-left: 40px;">Other..... 2 <span style="border: 1px solid black; padding: 2px 20px; margin-left: 20px;">A1Q14</span></p> <p style="margin-left: 40px;">(Specify..... A1Q14S)</p>
	Lagos..... 1	A1Q2																						
Western	Ibadan..... 2																							
	Enuku..... 3																							
	Onitsha..... 4																							
Eastern	Nnewi..... 5																							
	Aba..... 6																							
Northern	Kaduna..... 7																							
	Kanu..... 8																							

**SECTION 1: General Information Sheet**

15 Is the business doing well or badly? Describe the major changes and events that have taken place in product and input markets, influencing your business?

..... A1Q15  
.....  
.....

a) Turnover (level & trend):..... A1Q15A  
.....  
.....

b) Profitability (level & trend):..... A1Q15B  
.....  
.....

c) Share value (level & trend) [if applicable]:..... A1Q15C  
.....  
.....

d) Dividend (level & trend) [if applicable]:..... A1Q15D  
.....

e) Current Optimal Capacity  
..... A1Q15E

f) Current Rate of Capacity Utilisation in percentage  
..... A1Q15F

g) Current Value of Unsold Stock  
..... A1Q15G

## SECTION 2: Entrepreneur Questionnaire

### Part A: General Entrepreneurial

**1. THESE QUESTIONS ARE TO BE ANSWERED BY THE OWNER OF AN ENTREPRENEURIAL FIRM, OR THE CHAIRMAN OF A COOPERATIVE, OR THE GENERAL MANAGER OR MANAGING DIRECTOR OF A CORPORATION. NOTE THAT SECTION B IS NOT RELEVANT FOR PROFESSIONAL MANAGERS.**

<p>1. What is the legal status of this firm?</p> <p>Sole Proprietorship..... 1 <input style="width: 80px; height: 25px;" type="text"/></p> <p>Partnership..... 2 (=&gt;1b)</p> <p>Cooperative..... 3</p> <p>Limited Liability Enterprise..... 4 (=&gt; 1b)</p> <p>Corporation (public or private)..... 5</p> <p>Subsidiary of a Multinational Corporation..... 6</p> <p>1b. What is the number of stakeholders (owners)?</p> <p><input style="width: 80px; height: 25px;" type="text"/></p> <p>2. What is the ownership structure?</p> <p>Private owners only, (Nigerian Owners)..... 1 (=&gt;5)</p> <p>Private owners only, (Foreign owners)..... 2 (=&gt;3)</p> <p>Private owners, (Nigerian and Foreign joint)..... 3 (=&gt;3)</p> <p>State and private joint, (Nigerian Private)..... 4 (=&gt;3)</p> <p>State and private joint, (Foreign private owners)..... 5 (=&gt;3)</p> <p>State and Private joint, (Nigerian and Foreign private)..... 6 (=&gt;3)</p> <p>State..... 7 (=&gt; 4)</p> <p>3. What is the percentage of foreign ownership?</p> <p style="text-align: right;">%</p> <p><input style="width: 80px; height: 25px;" type="text"/></p> <p>4. What is the percentage of state ownership?</p> <p style="text-align: right;">%</p> <p><input style="width: 80px; height: 25px;" type="text"/></p>	<p>5. Are the Nigerian owners...</p> <p>African origin only..... 1 <input style="width: 80px; height: 25px;" type="text"/></p> <p>Asian origin only..... 2</p> <p>Both African &amp; Asian origin..... 3</p> <p>Other (SPECIFY)..... 4</p> <p>.....</p> <p>6. Gender (of interviewee)</p> <p>MALE..... 1 <input style="width: 80px; height: 25px;" type="text"/></p> <p>FEMALE..... 2</p> <p>7. Are you an owner of this firm?</p> <p>Yes..... 1 <input style="width: 80px; height: 25px;" type="text"/></p> <p>No..... 2</p> <p>8. If not an owner of the firm, what is your current position?</p> <p>Chairman of cooperative..... 1 <input style="width: 80px; height: 25px;" type="text"/></p> <p>General Manager/ MD of Firm... 2</p> <p>Other Manager..... 3</p> <p>Other (specify)..... 4</p> <p>.....</p> <p>9. When was this business founded? (i.e. the first year from which the business as presently constituted operated)</p> <p style="text-align: right;">YEAR <input style="width: 80px; height: 25px;" type="text"/></p>
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## SECTION 2: Entrepreneur Questionnaire

### Part A: General Entrepreneurial

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

- NONE..... 1 ( => 14)
- PRIMARY..... 2
- MIDDLE SCHOOL..... 3
- SECONDARY (O LEVEL)... 4
- SECONDARY (A LEVEL)... 5
- VOCATIONAL..... 6
- TECHNICAL/POLYTECHN 7
- PROFESSIONAL..... 8
- UNIVERSITY..... 9 ( => 12)

1-5,9	6,7,8
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11. What was the highest form (if primary only) or class (if secondary) you completed?

form	Standard
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12. What year did you leave school/vocational programme/university? (if the vocational programme is not continuous with ordinary schooling, then use the school leaving year)

YEAR:

13. What did you study at the university?

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

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

14. Did you have previous experience in this industry (apart from owning/ managing this firm?)

- YES ..... 1
- NO .....2 ( => 17)

15. What form did this experience take?

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

(a) Did you work for this firm?

(b) Did you work for another firm?

(c) Were your parents in this business?

(d) Did you work and learn at home?

(e) Were you self-employed?

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

16. How many years of experience did you have in this industry prior to acquiring/ becoming a manager in this firm?

YEARS:

## SECTION 2: Entrepreneur Questionnaire

### Part A: General Entrepreneurial

17. What were the total number of paid employees in..... ?

when business was founded	
1986	
1991	
1996	

18. What were your annual sales in.....?

when business was founded	
1986	
1991	
1996	

19. When the firm started, what was the initial start up capital?

Naira

20. From what sources did you/ the owners get this capital ?

(a) Venture capital	%	
(b) Own savings	%	
(c) Borrowing from friends or relatives	%	
(d) Loan from a foreign bank or donor agency	%	
(e) Loan from a local bank	%	
(f) Loan from a money lender	%	
(g) Loan from a supplier	%	
(h) Sale of personal assets	%	
(i) Other (SPECIFY : _____)	%	

**Note: Check that (a) - (h) add up to 100%**

**SECTION 2: Entrepreneur Questionnaire**

**Part B: Additional Questions for Owners Only**

**THESE QUESTIONS ARE NOT RELEVANT FOR PROFESSIONAL FIRM MANAGERS**

1. How old are you? YEARS:

2. Were you born in this town?   
 YES..... 1 (=> 4)  
 NO ..... 2

3. How long have you lived here? YEARS:

7. How many brothers and sisters do you have?

8. How many brothers and sisters (total) does/did each of the following relatives have?  
 a) Your father   
 b) Your mother

	4. Do you own any of the following? YES ..... 1 NO.....2	5. If "Yes", when did you acquire it?  YEAR	6. If "Yes", what is the current market value?  Naira	7. If "No" do you expect to own one next year? YES ..... 1 NO.....2
a) A house				
b) A motor vehicle?				
c) A farm?				
d) Other real estate?				



**SECTION 2: Entrepreneur Questionnaire**

**Part B: Additional Questions for Owners**

9. What was the main occupation of your father?

- OWN BUSINESS, MANUFACTURING..... 1
  - OWN BUSINESS, TRADING..... 2
  - OWN BUSINESS, FARMING..... 3
  - EMPLOYEE, PUBLIC SECTOR ENTERPRISE..... 4
  - EMPLOYEE, PRIVATE SECTOR ENTERPRISE..... 5
  - EMPLOYEE, GOVERNMENT ADMINISTRATION..... 6
  - OTHER..... 7
- (SPECIFY: \_\_\_\_\_ )

10. 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, PRIVATE SECTOR ENTERPRISE..... 5
  - EMPLOYEE, GOVERNMENT ADMINISTRATION..... 6
  - HOUSEWIFE..... 7
  - OTHER..... 8
- (SPECIFY: \_\_\_\_\_ )

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

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

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

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

13. Did you establish this business?

- YES ..... 1 (=>15)
- NO ..... 2 (=>14)

14. How did you acquire this business?

- BOUGHT IT.....1
  - INHERITED IT.....2
  - MERGER.....3
  - OTHER.....4
- (SPECIFY \_\_\_\_\_ )

15. Do you currently own any other business?

- YES ..... 1
- NO ..... 2 (=>next section)

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

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

**SECTION 2: Entrepreneur Questionnaire**

**Part C: Management Experience and Qualifications**

<b>Ask these questions for each of the following managers, where relevant</b>	1. How many years in present industry? (including current & other firms)	2. Highest completed level of education? None.....1 Primary.....2 Secondary (O level).....3 Secondary (A Level).....4 Vocational.....5 Technical/ Polytech.....6 Professional.....7 University (Nigeria).....8 University (Abroad).....9	3. Ethnicity? African....1 Asian.....2 European..3 Other.....4
	<b>YEARS</b>		
	Entrepreneur (owner)		
	General manager		

*Note: for entrepreneur (owner) check education information with that given in Section 2a of the questionnaire*

4. Do the following have any professional business/ management qualifications?

If yes, please specify.      Yes.....1  
  No.....2      Title of qualification

Entrepreneur (owner)		
General manager		

5. Do the following have any relevant technical qualifications?

If yes, please specify.      Yes.....1  
  No.....2      Title of qualification

Entrepreneur (owner)		
General manager		

6. Have any of the following received training/ attended a training course in any aspect of business management in the last 5 years?

If yes, please specify.      Yes.....1  
  No.....2      Title of Training Course

Entrepreneur (owner)		
General manager		

## SECTION 3: General Firm Questionnaire

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

	1998	1999	2000
Yes..... 1			
No..... 2			

DISCUSS THE OPTIONS GIVEN IN QUESTION 2. FROM ONE YEAR DOWN BEING AWARE OF THE ANSWER GIVEN FOR 1997

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

	1998	1999	2000
1 year..... 1			
6 months..... 2			
1 month..... 3			
2 weeks..... 4			
1 week..... 5			
Other..... 6			

(Specify.....)

3. What is the last period of this length for which you have data?

	Month	Year			Month	Year
From:			To:			

ASK QUESTION 4 IF THE PERIOD IS LESS THAN 1 YEAR

4. Can this last period be considered as average compared to the year as whole?

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

(Specify why not.....)

WHERE '[period]' APPEARS IN THE FOLLOWING QUESTIONS THE ANSWERS SHOULD RELATE TO THE PERIOD OF TIME YOU AND THE INTERVIEWEE AGREED ABOVE.

5. What was your revenue from sales of your manufactured output in this [period]?

1998	1999	2000

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

1998	1999	2000

7. What was the value of any additional income you made from selling goods that your firm did not make or from supplying services in this [period]?

1998	1999	2000

FOR SMALL FIRMS USE THE TABLES ON THE FOLLOWING PAGES TO CALCULATE THE VALUE OF OUTPUT (UNLESS YOU CAN GET DATA TO SHOW, ASSUME SALES AND OUTPUT ARE EQUAL) AND THE VALUE OF RAW MATERIALS. THEN COMPLETE THE QUESTIONS ABOVE & THE QUESTIONS ON RAW MATERIAL COSTS WHICH FOLLOW

### SECTION 3: General Firm Questionnaire

NOTE: ONLY ASK THIS QUESTION OF **SMALL** FIRMS. THE MAIN PURPOSE OF THE QUESTION IS TO FACILITATE IN THE COMPLETION OF THE QUESTIONS ON OUTPUT AND COSTS.

**YEAR = 2000**

8. a. What were your firm's most important products in <b>2000</b> ? (list them in order of importance below)	b. In what units do you sell each of these products?	c. How much do you charge for one unit of each product?	d. How many/much of each of these products did you sell in the last [period]?	e. So, the total revenue from each product last period was..... (should equal c * d)	f. What is the total cost of raw materials ( <b>excluding</b> piece rate wages, if any) for one unit of each product?	g. What is the piece rate wage, if any, for one unit of each product?	h. So, the total cost of raw materials for the amount of each product you sold last [period] is...
	Units	Naira	Quantity = Number of units	Naira	Naira/Unit	Naira/Unit	Naira

NOTE THAT FOR BAKERIES IT IS EASIER TO CALCULATE QUANTITY, REVENUE AND COSTS ON THE BASIS OF A BAG OF FLOUR, I.E. A BAG OF FLOUR COST SO MUCH HAS TO BE COMBINED WITH SO MUCH FAT, SUGAR YEAST ETC., AND MAKES SO MANY LOAVES THAT FETCH A REVENUE OF ... THEN MULTIPLY THE COSTS ETC. BY THE NUMBER OF BAGS OF FLOUR USED IN THE TIME PERIOD AGREED.

### SECTION 3: General Firm Questionnaire

NOTE: ONLY ASK THIS QUESTION OF **SMALL** FIRMS. THE MAIN PURPOSE OF THE QUESTION IS TO FACILITATE IN THE COMPLETION OF THE QUESTIONS ON OUTPUT AND COSTS.

**YEAR = 1999**

9. a. What were your firm's most important products in <b>1999</b> ? (list them in order of importance below)	b. In what units do you sell each of these products?	c. How much do you charge for one unit of each product?	d. How many/much of each of these products did you sell in the last [period]?	e. So, the total revenue from each product last period was..... (should equal c * d)	f. What is the total cost of raw materials ( <b>excluding</b> piece rate wages, if any) for one unit of each product?	g. What is the piece rate wage, if any, for one unit of each product?	h. So, the total cost of raw materials for the amount of each product you sold last [period] is...
	Units	Naira	Quantity = Number of units	Naira	Naira/Unit	Naira/Unit	Naira

NOTE THAT FOR BAKERIES IT IS EASIER TO CALCULATE QUANTITY, REVENUE AND COSTS ON THE BASIS OF A BAG OF FLOUR, I.E. A BAG OF FLOUR COST SO MUCH HAS TO BE COMBINED WITH SO MUCH FAT, SUGAR YEAST ETC., AND MAKES SO MANY LOAVES THAT FETCH A REVENUE OF ... THEN MULTIPLY THE COSTS ETC. BY THE NUMBER OF BAGS OF FLOUR USED IN THE TIME PERIOD AGREED.

**SECTION 3: General Firm Questionnaire**

NOTE: ASK THIS QUESTION OF **ALL** FIRMS FOR WHICH YOU SKIPPED QUESTIONS 8 AND 9.

10. a. What were your firm's most important products? (list them in order of importance below)	b. In what units do you sell each of these products?	c. How much do you charge for one unit of each product?	d. How many/much of each of these products did you sell in the last [period]?	e. So, the total revenue from each product last period was..... (should equal c * d)	f. What is the total cost of raw materials ( <b>excluding</b> piece rate wages, if any) for one unit of each product?	g. What is the piece rate wage, if any, for one unit of each product?	h. So, the total cost of raw materials for the amount of each product you sold last [period] is...
	Units	Naira	Quantity = Number of units	Naira	Naira/Unit	Naira/Unit	Naira
<b>Year 2000</b>							
<b>Year 1999</b>							
<b>Year 1998</b>							

### SECTION 3: General Firm Questionnaire

WE ARE INTERESTED IN HOW THE FIRM ATTEMPTS TO COMMERCIALIZE ON NEW KNOWLEDGE

<i>Interviewer</i> : list the firm's most important products as indicated on the previous page(s):	10i. In the last year, was there any change in the <i>raw material sourcing</i> for this product?	10j. If "yes", what was the source of information or learning?	10k. In the last year, was there any change in the <i>design of the final product</i> ?	10l. If "yes", what was the source of information or learning?	10m. In the last year, was there any change in the <i>processing</i> of this product?	10n. If "yes", what was the source of information or learning?	10o. In the last year, was there any change in the <i>marketing</i> of this product?	10p. If "yes", what was the source of information or learning?
<b>Year 2000</b>	(yes=1, no=2)	(Codes listed below)	(yes=1, no=2)	(Codes listed below)	(yes=1, no=2)	(Codes listed below)	(yes=1, no=2)	(Codes listed below)

Codes to be used for *b* -questions:

- 1..... End users (customers) of final product
- 2..... Suppliers
- 3..... Buyer of intermediate product
- 4..... Other (specify)

## SECTION 3: General Firm Questionnaire

11. Indirect Costs: What was the cost to your business of each of the following items during the last [period]?

	1998	1999	2000
a. Rent	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
b. Electricity	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
c. Water	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
d. Telephone	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
e. Liquid fuel, solid fuel and gas	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
f. Stationary and office supplies	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
g. Transportation costs (excluding fuel)	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
h. Security services if not included in wage bill	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
i. Insurance and other business services	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
j. Promotion & Advertising	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
k. Maintenance of plant, equipment & buildings	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
l. Industry related services (e.g. external consulting)	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

m. All other costs (exclude labour costs & interest payments)

	1998	1999	2000
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

n. Total indirect costs (sum of sections a. to m. opposite)

	1998	1999	2000
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

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

	1998	1999	2000
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

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

	1998	1999	2000
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

14. What percentage of your raw materials was imported?

	1998	1999	2000
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

NOW CALCULATE VALUE ADDED BY TAKING THE ANSWER TO QUESTION 6 (VALUE OF OUTPUT) AND SUBTRACTING THE ANSWERS TO QUESTION 11n (TOTAL INDIRECT COSTS) AND QUESTION 12 (RAW MATERIAL COSTS)

15 Calculated value added

	1998	1999	2000
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

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



### SECTION 3: General Firm Questionnaire

16. What was the value of your allowable depreciation in this [period]?

1998	1999	2000

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

1998	1999	2000

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

1998	1999	2000

19. What was the total cost of labour in this [period], including the wage bill, all allowances and Christmas and production bonuses?

1998	1999	2000

NOW CALCULATE GROSS PROFITS BY TAKING THE CALCULATED VALUE ADDED (QUESTION 15) AND SUBTRACTING THE ANSWER TO QUESTION 19 TOTAL LABOUR COSTS)

20. Calculated profits (before depreciation and interest charges)

1998	1999	2000

21. What were your profits after all labour, administration and input costs have been deducted, but before interest, depreciation allowances and taxation have been deducted in this [period]?

1998	1999	2000

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

22. How many shifts do you usually operate?

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

(specify.....)

1998	1999	2000

EXPLAIN TO THE RESPONDENT THAT WE ARE INTERESTED IN THE CAPACITY UTILISATION OF THE FIRM

*Interviewer* : List the firm's most important product as indicated on pp. 11-13. Then ask the following question on maximum production capacity for each product:

23. With your current machines and your current workforce, if you had the working capital you needed and a buyer for the goods, what would be the maximum [units] of [product] you could produce?

a) The firm's most important products (as listed previously):	b) Units: (as listed previously)	c) Maximum capacity: (must not exceed actual)

**SECTION 3: General Firm Questionnaire**

**THIS SECTION LOOKS AT INVENTORIES.**

THE CHANGE IN INVENTORIES OF FINISHED GOODS BETWEEN THE BEGINNING AND THE END OF THE PERIOD SHOULD EQUAL THE DIFFERENCE BETWEEN SALES AND OUTPUT (QUESTIONS 5 AND 6).

24. With your current machines and your current workforce, what is the rate of capacity utilisation?

1998	1999	2000

25. What are the major reasons for idle capacity? (multiple)

- 1..... Lack of domestic raw materials
- 2..... Lack of imported raw materials
- 3..... Lack of demand
- 4..... Lack of utility service
  - a) Power shortages
  - b) water supply
  - c) IT
  - d) Telephone
- 5.....Others Specify

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

1998	1999	2000

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

1998	1999	2000

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

1998	1999	2000

NOTE: FOR QUESTIONS 27 AND 28, OUTPUT MEANS TOTAL SALES.

29 What percentage of your output did you export to other African countries?

1998	1999	2000

30 What percentage of your output did you export to non-African countries?

1998	1999	2000

## SECTION 4: Investment Questionnaire

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

1999	2000

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

1999	2000

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

1999	2000

4. Is any of your machinery & equipment...

(yes=1, no=2)

...less than 1 year old?

...between 1 & 4 years old?

...between 5 & 10 years old?

...more than 10 years old?


5. List of major assets including land, buildings, machinery and equipment	What would it cost to replace each of these items?		How much could you get if you sold this item?	When did you purchase this item?	What was the purchasing price when you acquired it?
	1999	2000	2000		
<b>Land</b>					
<b>Buildings</b>					
<b>Machinery and equipment</b>					
Item 1					
Item 2					
Item 3					
Item 4					
Item 5					
Item 6					
Item 7					
Item 8					
Item 9					
Item 10					
<b>TOTAL</b>					

## SECTION 4: Investment Questionnaire

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

	1999	2000
YES.....1		
NO.....2 (=> next page)		

7. What was the value in NAIRA?

	1999	2000
LAND		
BUILDINGS		
EQUIPMENT		
TOTAL		

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

	1999	2000
EXCESS CAPACITY..... 1		
REPLACEMENT..... 2		
INCREASE LIQUIDITY..... 3		
CHANGE OF OUTPUT MIX.... 4		
OTHER (specify)..... 5		

---

**SECTION 4: Investment Questionnaire**

**NOTE: WE ARE INTERESTED IN DETAILS OF THE INVESTMENTS MADE BY THE FIRM IN THE LAST FIVE YEARS.**

			Land	Buildings	Plant and Equipment	R& D, learning and innovation
<b>9. How much did you invest in ... in 2000?</b>						
NAIRA:						
10.	What was the form of the acquisition?	Purchase..... 1 Lease..... 2				
<b>11. How much did you invest in ... in 1999?</b>						
NAIRA:						
12.	What was the form of the acquisition?	Purchase..... 1 Lease..... 2				
<b>13. How much did you invest in ... in 1998?</b>						
NAIRA:						
14.	What was the form of the acquisition?	Purchase..... 1 Lease..... 2				
<b>15. How much did you invest in ... in 1997?</b>						
NAIRA:						
16.	What was the form of the acquisition?	Purchase..... 1 Lease..... 2				
<b>17. How much did you invest in ... in 1996?</b>						
NAIRA:						
18.	What was the form of the acquisition?	Purchase..... 1 Lease..... 2				

## SECTION 4: Investment Questionnaire

NOTE: THESE QUESTIONS REFER TO THE MOST RECENT INVESTMENT, IN EACH OF THE THREE CATEGORIES (LAND, BUILDINGS, EQUIPMENT).  
MAKE SURE THAT THE PERCENTAGES SUM TO 100.

		Land	Buildings	Plant and Equipment	R & D, learning, innovation
19. For the most recent investment, what percentage of money came from...					
Company retained earnings	PERCENT:				
Personal savings	PERCENT:				
Borrowed from friends and relations	PERCENT:				
Bank loan or overdraft	PERCENT:				
Suppliers credit	PERCENT:				
Borrowed from money lender	PERCENT:				
Borrowed from parent or holding co.	PERCENT:				
Sale of equity	PERCENT:				
New partner	PERCENT:				
Other (Specify.....)	PERCENT:				

QUESTIONS 20-22 REFER TO THE MOST RECENT INVESTMENT IN **EQUIPMENT**.

20 What was the purpose of the investment in equipment?

- Add to capacity..... 1
- Replace old equipment..... 2
- Improve productivity..... 3
- Improve quality of output..... 4
- Produce a new output..... 5

22 Was the equipment...

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

21 Was the equipment... New..... 1

- Used..... 2
- Mixed..... 3

## SECTION 5: Labour Questionnaire

### Part A : General labour questionnaire

1. What was the total number of people employed by this firm at the end of?

1998	1999	2000

2. Of these how many were

	1997		1998		1999	
	Male	Female	Male	Female	Male	Female
a. Full-time permanent						
b. Full-time casual						
c. Part-time						

Casual includes contract workers

3. Do you have a peak season?

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

4. How many months is the peak season?

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

6. Is it peak season now?

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

## SECTION 5: Labour Questionnaire

### Part A : General labour questionnaire

7. Of your total workforce as at December 2000, how many are in each of the following categories? (Note (1))

		Number of workers	
		Men	Women
<b>Managers</b> (Note (2))	Employed managers		
	Proprietor as manager		
<b>Professionals</b> (university degree)	Engineers		
	Physical scientists (chemists, etc.)		
	Accountants, programmers, etc.		
<b>Technicians</b> (Note (3))	Technicians		
<b>Office workers</b>	Skilled typists, clerks etc.		
	Unskilled messengers etc.		
<b>Sales personnel</b>	Trained sales personnel		
	Assistants		
<b>Service workers</b>	Cleaners, guards, canteen staff, etc.		
<b>Production workers</b>	Foreman, supervisors		
	Electricians, plumbers, welders, etc.		
	Machine operators/drivers, assemblers		
	Labourers, helpers (Note (4))		
	Masters		
	Apprentices		
	Industry specific skilled 1 (Note (5))		
	Industry specific skilled 2 (Note (5))		
<b>Total</b>			

Note (1): THE TOTAL NUMBER OF WORKERS REPORTED IN THIS TABLE, SHOULD EQUAL THE ANSWER GIVEN FOR 2000 UNDER QUESTION 1 OF THIS SECTION.

Note (2): A manager heads a small manufacturing business or a section of a larger business and, on his/her own behalf or that of the proprietor, plans directs and coordinates the activities of the business.

Note (3): A technician applies technical knowledge and principles to identify and solve problems arising in the course of work. He/she organizes maintenance and repair work, and the installation of machinery.

Note (4): Labourers and helpers perform simple and routine tasks which require the use of simple hand-held tools, or they undertake product sorting and simple assembling of components. Tasks usually consist of lifting, loading, unloading, washing, polishing, packing by hand...

Note (5): These workers would include specifically skilled employees, such as carvers, masterchefs, etc.

2000



**SECTION 5: Labour Questionnaire**

8. Were there any changes between December 1999 and December 2000?

Yes..... 1  
 No..... 2 (=> Q.10)

9. Of your total workforce as at December 1999, how many are in each of the following broad categories? (Note (1)) **See notes on previous page**

1999	Number of workers	
	Men	Women
<b>Managers</b> (Note (2))		
<b>Professionals (university level)</b>		
<b>Technicians</b> (Note (3))		
<b>Office workers</b>		
<b>Sales personnel</b>		
<b>Service workers</b>		
<b>Foremen/ Supervisors</b>		
<b>Production workers</b>		
<b>Total</b>		

Note: Total number of workers reported in this table should equal the answer given for 1999 in Question 1 of this section

10. What was the number of labour disputes (strikes) last year?

11. How would you rate your relationship with the employees? (Use scale below)

N/A	Excellent	Very good	Good	Fair	Poor
0	1	2	3	4	5

12. Do you offer performance-based incentives to workers?

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

## SECTION 5: Labour Questionnaire

### Part A : General labour questionnaire

13. How many expatriates do you employ?

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

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


(Specify.....)

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

- Increase..... 1
- Decrease..... 2
- Remain the same..... 3 (=> 14)

16. By what percentage do you expect the workforce size to change?

%

17. What percentage of your labour force is unionized?

(if 0 => next page)

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

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

**SECTION 6: Industrial Policy and the Business Environment**

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

1998	1999	2000
<input type="text"/>	<input type="text"/>	<input type="text"/>

2 How much did you pay in company tax to the (the State Government in ...?

1998	1999	2000
<input type="text"/>	<input type="text"/>	<input type="text"/>

3 How much did you pay in company tax to the Local Government in...?

1998	1999	2000
<input type="text"/>	<input type="text"/>	<input type="text"/>

4 How much sales tax did you pay to the Federal Government in...?

1998	1999	2000
<input type="text"/>	<input type="text"/>	<input type="text"/>

5 How much excise tax did you pay to the Federal Government in...?

1998	1999	2000
<input type="text"/>	<input type="text"/>	<input type="text"/>

6 What rate of excise tax do you pay?

Naira	Unit of measure
<input type="text"/>	per <input type="text"/>

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

1998	1999	2000
<input type="text"/>	<input type="text"/>	<input type="text"/>

8 How much import duty did you pay on imported INPUTS in ...?

1998	1999	2000
<input type="text"/>	<input type="text"/>	<input type="text"/>

9 How much import duty did you pay on imported CAPITAL EQUIPMENT in ...?

1998	1999	2000
<input type="text"/>	<input type="text"/>	<input type="text"/>

10 What are your three biggest problems this year...?

**NOTE: DO NOT READ OFF THESE CATEGORIES. LET THE RESPONDENT ANSWER, THEN CODE. IF THE RESPONDENT CANNOT ANSWER, HAVE A DISCUSSION.**

REGULATORY FRAMEWORK AND LEGAL NORMS.....	1
TAXES.....	2
SKILLED LABOUR.....	3
INVESTMENT INCENTIVES.....	4
LABOUR REGULATIONS.....	5
DIFFICULTY IN OBTAINING LICENSES.....	6
CORRUPTION.....	7
PRICE CONTROLS.....	8
INSTITUTIONAL FRAMEWORK FOR BUSINESS DEVELOPMENT SERVICES.....	9
PHYSICAL INFRASTRUCTURE.....	10
ACCESS TO IMPORTED RAW MATERIALS.....	11
COST OF IMPORTED RAW MATERIALS.....	12
ACCESS TO DOMESTIC RAW MATERIALS.....	13
COST OF DOMESTIC RAW MATERIALS.....	14
UTILITY PRICES.....	15
ACCESS TO CREDIT.....	16
HIGH INTEREST RATES.....	17
INFLATION.....	18
INSUFFICIENT DEMAND.....	19
ACCESS TO FOREIGN EXCHANGE.....	20
EXCHANGE RATES.....	21
COMPETITION FROM IMPORTS.....	22
COMPETITION FROM LOCAL FIRMS.....	23
UNCERTAINTY ABOUT GOVERNMENT INDUSTRY POLICIES.....	24
OTHER.....	25

Specify.....

.....

FIRST	SECOND	THIRD
<input type="text"/>	<input type="text"/>	<input type="text"/>

**SECTION 6: Industrial Policy and the Business Environment**

11 Are you more optimistic today than a year ago regarding profits?

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

--

12. What do you expect your firm's sales to be in one year's time compared with today?

(tick one)

- A lot higher (more than 20% higher)
- Moderately higher (1 - 20% higher)
- Unchanged
- Moderately lower (1-20% lower)
- A lot lower (more than 20% lower)


13. How much do you plan to invest...

Naira

...over the next year?

...over the next three years?


14. Does your firm supply intermediate goods to other firms.... (yes =1, no =2)

...in Nigeria?

...in West Africa?

...in other African contries?

...outside Africa?


15. Does your firm have any alliance with other companies?

Yes.....1

No.....2 (=> 16)

--

16 Please describe the nature of the alliance?

.....

17 What has been the main advantage of the alliance for your firm?

(multiple answers allowed) (yes =1, no =2)

- (a) easier to export
- (b) easier to get credit
- (c) easier to obtain raw materials
- (d) easier to explore new markets
- (e) other (please specify)


.....

## SECTION 6: Industrial Policy and the Business Environment

EACH OF THE FOLLOWING QUESTIONS REQUIRE THE INTERVIEWEE TO SELECT THEIR ANSWERS FROM A LIST OF CHOICES.  
 READ THE CHOICES TO THE INTERVIEWEE AFTER EACH QUESTION AND THEN RECORD THE ANSWER USING THE SCALE PROVIDED.

FOR QUESTIONS 16 & 17, PLEASE USE THE FOLLOWING SCALE:

N/A	Always	Usually	Frequently	Sometimes	Seldom	Never
0	1	2	3	4	5	6

18. For each of the following areas, please state how effective you feel the court system to be in resolving business disputes.

- a. Fair and impartial.
- b. Quick.
- c. Affordable.
- d. Consistent/reliable.
- e. Decisions enforced.


19. Do firms like yours typically need to make extra, unofficial payments for any of the following?

- a. to get connected to public services (e.g. electricity, telephone etc)
- b. to get licences and permits
- c. to deal with taxes and tax collection
- d. to gain government contracts
- e. when dealing with customs/imports


**SECTION 6: Industrial Policy and the Business Environment**

EACH OF THE FOLLOWING QUESTIONS REQUIRE THE INTERVIEWEE TO SELECT THEIR ANSWERS FROM A LIST OF CHOICES.  
 READ THE CHOICES TO THE INTERVIEWEE AFTER EACH QUESTION AND THEN RECORD THE ANSWER USING THE SCALE PROVIDED.

FOR QUESTIONS 18 & 19, PLEASE USE THE FOLLOWING SCALE:

N/A	Very good	Good	Slightly good	Slightly bad	Bad	Very bad
0	1	2	3	4	5	6

20. Using the following scale, please rate the overall quality, integrity and efficiency of services delivered by the following public agencies or services.  
 (If the usual provider is private, then N/A)

- a. Customs service/agency
- b. The judiciary courts
- c. Roads department/public works
- d. Postal service/agency
- e. Telephone service/agency
- f. The electric power company/agency
- g. Water/sewerage service/agency
- h. Public healthcare services/hospitals
- i. Education services/schools
- j. Police


- k. Armed forces/military
- l. Federal Government Leadership  
(Chief Executive)
- m. The parliament


21. So, how would you rate the overall efficiency of government in delivering services?

- a. Before Democracy in 1999
- b. Now
- c. Two years from Now


## SECTION 6: Industrial Policy and the Business Environment

EACH OF THE FOLLOWING QUESTIONS REQUIRE THE INTERVIEWEE TO SELECT THEIR ANSWERS FROM A LIST OF CHOICES.  
 READ THE CHOICES TO THE INTERVIEWEE AFTER EACH QUESTION AND THEN RECORD THE ANSWER USING THE SCALE PROVIDED.

FOR QUESTION 20, PLEASE USE THE FOLLOWING SCALE:

Fully agree						Strongly disagree
1	2	3	4	5	6	7

FOR QUESTIONS 21 & 22, PLEASE USE THE FOLLOWING SCALE:

0%	no more than 1%	2%-9%	10%-17%	18%-25%	more than 25%	don't know
1	2	3	4	5	6	7

22. To what extent do you agree with the following statement -  
 "I have full confidence in the ability of my country's financial system to provide  
 financing to private firms like mine"

- a. Before Democracy in 1999
- b. Now
- c. Two years from now


23. When firms in your industry do business with the government, how much of the contract  
 value must they offer in additional or unofficial payments to secure the contract?

24. What percentage of senior's management's time is spent with officials  
 negotiating or obtaining licences, regulations, permits or tax assessments.

**SECTION 7: Financial Markets**

**Part A: Liquidity/Cash Flow**

1. All firms have cash flow (liquidity problems) at some time. Have you had any cash flow (liquidity) problems in the last year?

YES ..... 1  
 NO .....2 => Part B

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

- SOLD OFF RAW MATERIALS..... 1
- SOLD SOME EQUIPMENT..... 2
- BORROWED FROM BANK (OVERDRAFT)..... 3
- BORROWED FROM BANK (LOANS)..... 4
- USED PERSONAL CASH RESERVES..... 5
- BORROWED INFORMALLY..... 6
- TOOK CASH ADVANCES FROM CLIENTS..... 7
- OBTAINED SUPPLIER CREDIT..... 8
- OTHER..... 9

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

**Part B: Trade Credit**

**NOTE: TRADE CREDIT IS NOT THE SAME AS TRADE DISCOUNTS FOR LARGE VOLUME ORDERS OR GOOD CLIENTS. IT IS ACCOUNTS PAYABLE AND RECEIVABLE FROM SUPPLIERS AND CLIENTS.**

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

	1998	1999	2000
Naira	<input style="width: 80%; height: 40px;" type="text"/>	<input style="width: 80%; height: 40px;" type="text"/>	<input style="width: 80%; height: 40px;" type="text"/>

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

	1998	1999	2000
Naira	<input style="width: 80%; height: 40px;" type="text"/>	<input style="width: 80%; height: 40px;" type="text"/>	<input style="width: 80%; height: 40px;" type="text"/>

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

	1998	1999	2000
Naira	<input style="width: 80%; height: 40px;" type="text"/>	<input style="width: 80%; height: 40px;" type="text"/>	<input style="width: 80%; height: 40px;" type="text"/>

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

	1998	1999	2000
Naira	<input style="width: 80%; height: 40px;" type="text"/>	<input style="width: 80%; height: 40px;" type="text"/>	<input style="width: 80%; height: 40px;" type="text"/>



**SECTION 7: Financial Markets**

**Part C: Overdrafts and Loans**

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

1. Has your enterprise had any overdraft facilities with banks since 1998?

YES ..... 1

NO ..... 2 ( => 6)

2. What was the balance owed on all overdrafts at end of [period]?

	1998	1999	2000
NAIRA	<input type="text"/>	<input type="text"/>	<input type="text"/>

3. What was the annual interest rate charged on overdrafts?

	1998	1999	2000
PERCENT	<input type="text"/>	<input type="text"/>	<input type="text"/>

4. What is the maximum amount of your combined overdraft facility currently?

NAIRA

5. How often do you renew the overdraft facility?

- |               |   |
|---------------|---|
| Monthly.....  | 1 |
| Annually..... | 2 |
| Other.....    | 3 |

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

**SECTION 7: Financial Markets**

**Part C: Overdrafts and Loans**

THIS PAGE RELATES TO LOANS DENOMINATED IN NAIRA AND IN FOREIGN CURRENCIES.

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

INSTITUTION TYPE	6a. <b>LOANS 1998:</b> What was the total outstanding balance of loans due at end of 1998?  NAIRA	6b. <b>LOANS 1999:</b> What was the total outstanding balance of loans due at end of 1999?  NAIRA	6c. <b>LOANS 2000:</b> What was the total outstanding balance of loans due at end of 2000?  NAIRA	10. For loans outstanding at end of 2000, what was the value of the collateral required?  NAIRA	11. What was this collateral? LAND/BUILDINGS..... 1 EQUIPMENT..... 2 COMPANY ASSETS (e.g. stock)..... 3 OTHER..... 4	12. For loans outstanding at end of 2000, what is the repayment period.  YEARS	13. What is the rate of interest?  (%)
(a) Banks							
(b) Non-bank financial institutions e.g. credit unions							
(c) Government Programmes and similar facilities							
(d) Foreign Bank Loans (e.g. from IFC)							
(e) Commercial Papers (f) Debenture Stock							

(g) Others Specify

**SECTION 7: Financial Markets**

**Part D: Loan Applications and Access to Finance**

1. Have you ever obtained a loan from a bank or similar institution?

YES ..... 1  
NO ..... 2 (=> Q. 5)

2. When was the first time that the firm secured a loan from a bank?

YEAR

3. How many loans has the firm secured in the last five years?

4. Have any of these loans required third party guarantees to be successful?

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

5. Did the enterprise apply to any institutions for a loan in ..... ?

YES ..... 1 (If yes in either year => 6)  
NO ..... 2 (If no in both years =>7)

	1999	2000
	<input type="text"/>	<input type="text"/>

6. Were the applications approved?

YES ..... 1 (If yes in both years => Part F)  
NO ..... 2 (If no in either year => 9)

	1999	2000
	<input type="text"/>	<input type="text"/>

7. Why did the firm not apply for a loan in 1999 or 2000?

INADEQUATE COLLATERAL..... 1 (=> 9)  
DON'T WANT TO INCUR DEBT..... 2 (=> 8)  
PROCESS TOO DIFFICULT..... 3 (=>9)  
DIDN'T NEED ONE..... 4 (Part F)  
DIDN'T THINK I'D GET ONE..... 5 (=> 9)  
INTEREST RATE TOO HIGH..... 6 (=>9)  
ALREADY HEAVILY INDEBTED..... 7 (Part F)  
OTHER.(specify)..... 8 (=> either 8 or 9 as appropriate)

8. So, would you describe your enterprise as not requiring a loan?

YES ..... 1 (Part F)  
NO ..... 2 (=> 9)

9. So, would you describe your enterprise as in need of a loan but unable to get one or have you found another source of finance or have you adjusted your plans so that you can do without, or would you describe the situation some other way?

IN NEED OF A LOAN..... 1  
FOUND ANOTHER SOURC 2  
ADJUSTED PLANS..... 3  
OTHER..... 4

**SECTION 7: Financial Markets**

**Part E: Informal Borrowing and Lending**

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

1. Have you borrowed from friends, relatives, moneylenders and firms (excluding trade credit) in [period]?

	1998	1999	2000
YES ..... 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
NO ..... 2 (=>7)	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

Most favourable interest rate..... 1	1998	1999	2000
Easier formalities..... 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
No collateral required..... 3	<input type="text"/>	<input type="text"/>	<input type="text"/>
Flexible payback..... 4	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other..... 5	<input type="text"/>	<input type="text"/>	<input type="text"/>

Specify.....

SOURCES	3. What were the balances due in cash or in kind on loans from [...] in 1998? NAIRA	4. What were the balances due in cash or in kind on loans from [...] in 1999? NAIRA	5. What were the balances due in cash or in kind on loans from [...] in 2000? NAIRA
a. Relatives	<input type="text"/>	<input type="text"/>	<input type="text"/>
b. Friends	<input type="text"/>	<input type="text"/>	<input type="text"/>
c. Moneylender	<input type="text"/>	<input type="text"/>	<input type="text"/>
d. Informal Group	<input type="text"/>	<input type="text"/>	<input type="text"/>
e. Suppliers	<input type="text"/>	<input type="text"/>	<input type="text"/>
f. Clients	<input type="text"/>	<input type="text"/>	<input type="text"/>
g. Other Enterprises	<input type="text"/>	<input type="text"/>	<input type="text"/>
h. Church group	<input type="text"/>	<input type="text"/>	<input type="text"/>
i. Employees	<input type="text"/>	<input type="text"/>	<input type="text"/>
j. Other (describe)	<input type="text"/>	<input type="text"/>	<input type="text"/>

6. What were your total interest costs on these loans in latest year?

Monthly.....1  NAIRA   
 Annual.....2

7. Are you currently a member of an informal group, like a p, like Esus?

YES ..... 1   
 NO .....2 (=> next page)

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

NAIRA

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

NAIRA

**SECTION 7: Financial Markets**

**Part E: Informal Borrowing and Lending**

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

10. Did you lend to friends, relatives, moneylenders and firms (excluding trade credit) in [year]?

	1998	1999	2000
YES ..... 1			
NO .....2 (=>next section)			

11. Why did you choose to lend informally? (MULTIPLE ANSWERS ALLOWED)

	1998	1999	2000

- To earn a return..... 1
- Had excess profits..... 2
- If I lend, I can also borrow from this source if needed..... 3
- They provided funds in past, so I am obliged to lend in turn..... 4
- Other..... 5

Specify.....

15. What were your total interest receipts on these loans in the latest period?

Total Interest Receipts (Naira)	Period	Monthly.....1	Annual.....2

SOURCES	12 What were the cash balances due on loans to [...] in 1998? NAIRA	13. What were the cash balances due on loans to [...] in 1999? NAIRA	14. What were the cash balances due on loans to [...] in 2000? NAIRA
a. Relatives			
b. Friends			
c. Moneylender			
d. Informal Group			
e. Suppliers			
f. Clients			
g. Other Enterprises			
h. Church group			
i. Employees			
j. Other (describe)			

## SECTION 8: Sources of Competitive Advantages

THE FIRST QUESTION IS TO BE ANSWERED BY THE INTERVIEWER ON THE BASIS OF HIS OBSERVATIONS. IT SHOULD **NOT** BE ADDRESSED TO THE RESPONDENT DIRECTLY

- 1 What is the state of the road(s) directly outside the enterprise?  
(note: not the private drive belonging to the enterprise)

**Codes**

- 1 = sealed road in good condition i.e., a driver in a two wheel drive car could maintain a reasonable speed
- 2 = sealed road with a few pot holes that would require a driver in a 2 wheel drive car to alter course in order to avoid them
- 3 = sealed road in a poor state of repair, i.e., with pot holes that could not be avoided and would require a driver in a two wheel drive car to drive very slowly
- 4 = not sealed, but in good condition, i.e., a driver in a two wheel drive car could maintain a reasonable speed
- 5 = not sealed with a few bumps and/or dips that would require a driver in a 2 wheel drive car to alter course in order to avoid them
- 6 = not sealed with bumps and/or dips that could not be avoided and would require a driver in a 2 wheel drive car to drive very slowly
- 7 = virtually impassable in a 2 wheel drive car
- 8 = impassable in a 4 wheel drive car
- 9 = no road

THE REMAINING QUESTIONS IN THIS SECTION SHOULD BE ASKED OF THE RESPONDENT

- 2 Do you need to use electricity to run your tools and machines?

Yes.....1

No.....2

3. Do you have a telephone?

Yes.....1

No.....2

4. Over the last six months, on average, how many days per week (7 days) did you have mains electricity?

DAYS

5. Over the last six months, on average, how many days per week (7 days) did the telephones work?

DAYS

6. Over the last six months, on average, how many days per week (7 days) did you have an adequate water supply?

DAYS

7. How many computers do you have?

(If none, => 15)

**SECTION 8: Sources of Competitive Advantages**

8. Do you have access to the internet?  
 Yes.....1   
 No.....2 (=>11)

9. Do you use the internet to market and sell your final products?  
 Yes.....1   
 No.....2

10. Do you use the internet to order raw materials?  
 Yes.....1   
 No.....2

11. Do you use computers in your factory management?  
 Yes.....1   
 No.....2

12. Do you use computers for commercial or financial management (e.g. accounts)?  
 Yes.....1   
 No.....2

13. How much have you spent on computer hardware during the last year?  
 NAIRA:

14. How much have you spent on computer software during the last year?  
 NAIRA:

15. Use this scale to rate the following

N/A	Excellent	Very good	Good	Fair	Poor
0	1	2	3	4	5

15a. How good is your knowledge of the strengths and weaknesses of your top three competitors?

15b. How well do you know the service level which your key competitors provide to customers?

15c. How well does your firm compare to the service level which your key competitors provide to customers?

15d. How effectively do you keep track of the emergence of new competitors?

15e. How good is your labour productivity and trend?

15f. How good is your raw materials productivity and trend?

15g. How good is your manufacturing manager's first hand knowledge of the market place?

15h. How effectively do you keep track of the emergence of new competitors?

**SECTION 8: Sources of Competitive Advantages**

16. Do you have more than five competitors for your major products ?  
 YES.....1  
 NO.....2

17. Has any of your current main competitors emerged during the last year?  
 YES.....1  
 NO.....2

18. Use this scale to rate the degree to which you agree with the following statements:

Fully agree						Strongly disagree
1	2	3	4	5	6	

18a. "In my firm, the manufacturing manager is closely involved with customers to achieve a precise specification of customers' needs"

18b. "In my firm, product innovation is very important"

18c. "In my firm we work hard trying to improve the production process"

19. In the last year, has the firm communicated with Nigerians living abroad with the objective of attracting tacit knowledge?

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

20. How would you compare your product quality to that of your competitors....?

Much lower..... 1  
 About the same..... 2  
 Much higher..... 3

(a) Nigerian competitors

(b) West African Competitors

(c) Other African Competitors

(d) Intercontinental Competitors


20b Describe the type of competition in your own words.....  
 .....  
 .....

21. Are you aware of world's best practice in design, processing and marketing of the same product?

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

21b. If "yes", what are the crucial areas requiring support from government / institutions / multilateral organisations for replicating best practice? (multiple)

Cheap loans  
 Study in relevant country / factory  
 Subsidised transfer of technology  
 Management training  
 Training programme for workforce




**SECTION 8: Sources of Competitive Advantages**

22a. Do you network with other firms for enhancing collective efficiency in production and marketing?

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

22b. If "yes", please describe the type and extent of linkage with the other firms:

.....  
 .....  
 .....

22c. If "yes", what type of inter-firm linkage do you prefer the most?

.....  
 .....  
 .....

22d. If "no", why do you not network with other firms?

.....  
 .....  
 .....

23a. Do you benefit from business support services offered by institutions? (examples: financial services, advisory services, training, executive courses, business incubator, networking with institutions)

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

23b. If "yes", please describe the type of service received and the name of the institution:

- i) Financial services (e.g. venture capital, seed money for new initiatives):.....  
 .....
- ii) Advisory services (e.g. metrology, standardisation, quality improvement):.....  
 .....
- iii) Skill development (e.g. training courses):.....  
 .....
- iv) Sales promotion (e.g. participation in international exhibitions):.....  
 .....
- v) Access to information (e.g. technology transfer & upgrading, market opportunities):.....  
 .....
- vi) Networking for transfer of technology or FDI from foreign or domestic firms:  
 .....

*continues on the next page...*

**SECTION 8: Sources of Competitive Advantages**

23b. (*continued*)

vii) Support system of entrepreneurial capability building (e.g. training course on entrepreneurial capability)

.....

viii) Support for complying with technical regulations, such as ecological compliance, standardisation, quality control and testing

.....

ix) Other:.....

.....

24c. If "yes", please describe the type of support received and the name of the association:

.....

.....

.....

.....

25 Have you ever participated in a public-private partnership workshop?

Yes..... 1

No..... 2

24a. Are you a member of any business association?

Yes..... 1

No..... 2

24b. If "yes", have you received any support from the association(s) for improving your business, during the last three years?

Yes..... 1

No..... 2