

EVALUATION MANUAL  
COMMUNITY ECONOMIC DEVELOPMENT

By  
Consultantgroup Limited  
Saskatoon.

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Prepared For:

Department of Regional Economic Expansion  
Saskatchewan Department of Industry

Consultantgroup Limited  
Saskatoon, January, 1972

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A MANUAL FOR COMMUNITY SELF-EVALUATION FOR ECONOMIC DEVELOPMENT

INTRODUCTION

This manual is the result of work done to produce an Industrial Opportunity Study for the City of Moose Jaw, Saskatchewan, with the joint support of the Department of Regional Economic Expansion, the Saskatchewan Industry Department, and the City of Moose Jaw.

In some cases the precise study design as described in this manual was not followed due to the presence of existing information or research material. In all aspects of the work, a maximum effort was undertaken to obtain community participation.

Acknowledgment for their assistance is made to M. J. Shelley, V. C. Cole, J. R. H. Gaudry, C. R. Webster, and S. C. Severson.

## SECTION I

### THE COMMUNITY AND ECONOMIC DEVELOPMENT

It is fairly well established in Canada that the community is the key intermediary in economic development.

The community represents a gathering together of individuals. Collectively these individuals embody the economic factors which generate development--labour, production, resources, transportation and capital. Without the community, these factors, remaining in isolation one from the other, are of limited usefulness.

The community also represents a concentration of strength which influences provincial and national policies and enhances the well-being of its citizens.

Thus when economic forces beyond the comprehension of the individual begin to influence his life, the community must assume some responsibility. When the economic forces are likely to deprive the individual of employment, or of opportunity or of an acceptable standard of living, the responsibility to moderate the effects of these forces falls upon the community. The positive step taken by most communities is an industrial or economic development program. New and upgraded jobs and new investment at the local level should be the objectives of such programs. These objectives are worthy of community action since the benefits accrue to all.

## SECTION II

### THE COMMUNITY ECONOMIC DEVELOPMENT PROGRAM

A community undertaking a development program or reviewing an existing program should include the following points as priority considerations in any such undertaking:

1. The geographical area to be included in the development program must include the entire region contributing to the economy of the central urban place.
2. The administrative structure of such a program must provide for a formal organization to co-ordinate and supervise all activities.
3. The program and its administration must be of such a nature as to obtain and utilize broad community support.
4. The program must be continuing in nature with a minimum of five years as a planning base for activities.
5. To avoid non-productive activities, the program should be based on a careful investigation of the community characteristics and an examination of suitable development opportunities.
6. The program should provide for the development of manufacturing and non-manufacturing opportunities. In many communities, manufacturing opportunities are almost non-existent.
7. The program must provide for the support of both management and labour in a positive and co-operative way.
8. The program must have the support of all levels of government.

### SECTION III

#### STEPS IN IMPLEMENTING AN ECONOMIC DEVELOPMENT PROGRAM

Getting an Economic Development Program going can be frustrating. Everyone usually agrees that it is a good idea and is willing to help but no one knows exactly what to do. Often specific interest groups feel that they are capable of handling certain aspects of development better than a general agency--for example, tourist development or convention business. Some communities will not want to start a general development program but will want to encourage only one thing - for example, industry.

Experience has shown that the following steps can get a community development program underway reasonably effectively.

1. Initial general meeting - usually called by an existing organization interested in development such as the Chamber of Commerce, municipal government or service clubs. This meeting should establish the following:
  - a. General purpose of such a program, if and why necessary.
  - b. General indication of geographical region involved.
  - c. Suggestions as to which agencies or individuals might participate.
  - d. A steering committee to review the above and make formal recommendations to a future general meeting.
2. First official meeting - called by the steering committee with broad general representation to achieve the following:
  - a. Consideration of general terms of reference as suggested by steering committee.

- b. Yes or no decision about officially creating the organization.
- c. Formal business of the organization, election of officers, etc.
- d. Program recommendations.

At this stage, the program probably involves many things--

- (1) Seeking wide community participation in the organization.
- (2) Seeking support from all levels of government for the new organization's objectives.
- (3) Examining the development area to establish development priorities.
- (4) Providing assistance in every way possible for expansion and development of economic activities in the region.

It is obvious that a very active organization will place a great emphasis on achieving these four program goals.

THIS PUBLICATION DEALS WITH THE ACHIEVEMENT OF NUMBER (3) --  
EXAMINING THE DEVELOPMENT AREA TO ESTABLISH DEVELOPMENT PRIORITIES.



## SECTION IV

### STEPS IN COMMUNITY SELF-EVALUATION

The entire purpose of this manual is to assist communities in carrying out the investigation of community characteristics and the identification of development opportunities.

The steps necessary to achieve this program are as follows:

#### 1. Community Characteristics - Research Stage

At this point it is necessary to establish a program which will provide factual information about the community. Some type of community survey is indicated and a recommended program is as follows:

- a) Establish the terms of reference for the survey:
  - i Purpose of survey
  - ii Scale of investigation
  - iii Role of community in survey.
- b) Implementation of the survey program:
  - i Survey design.
  - ii Preparation of forms
  - iii Training of field workers
  - iv Field work.
  - v Tabulation and review.
- c) Report writing.

#### 2. Identification of Development Opportunities - Action Stage

Upon completion of the survey or research stage, the information is evaluated and decisions about potential development opportunities are made. It is probable that the sequence of activities would be as follows:

- a) Evaluation of existing community facilities and services.
- b) Identification of shortcomings.
- c) Design of programs to alleviate shortcomings.
- d) Identification of development opportunities to complement the present economic activity.
- e) Design of programs to encourage new development.

Logical progression through these activities will give most communities the basis on which their development program can be founded. Often, one or more steps are overlooked and the entire program flounders. Regardless of the degree of sophistication used by different agencies, all successful development agencies will carry out similar activities in arriving at the identification of new prospects. Consequently, the various activities are described in detail in subsequent sections.

Each one of these points constitutes an important element in the self-evaluation process in the community. Each step is discussed in detail in a subsequent section of this publication.

Before proceeding into step-by-step analysis, there are some general considerations about community evaluation and economic development which must be discussed. These considerations determine the most efficient study for the needs of the community and for the resources available. These are presented in Section V and should be understood fully before beginning any investigation.

## SECTION V

### HOW AN INDUSTRY FINDS THE BEST PLANT LOCATION

In simple terms, an industry has only two steps to follow to locate a new plant site.

1. The identification of those factors influencing the new plant which will be affected by location and the determination of the relative influence of each factor.
2. The evaluation of the largest practical number of potential sites as to their compliance with these factors and the elimination of unsatisfactory sites until only the final site remains.

Usually the factors established in Step 1 fall into either direct or indirect categories.

**DIRECT CATEGORIES** - Include measurable costs associated with a particular site and are either recurring or non-recurring.

#### Recurring

- Transportation
- Labour
- Utilities
- Power
- Raw Materials
- Property and Business Taxes
- Pollution Control
- Financial Costs

Non-Recurring

- Construction Costs
- Organization Costs
- Taxes on Equipment
- Land Costs
- Incentives

INDIRECT CATEGORIES - Include the factors which do not alter the costs of location but which may swing the decision in the case of two or more sites in which the direct category requirements come out about equal. Such considerations as housing, educational institutions, and quality of life, are all indirect categories.

In a study undertaken in 1970, "Decision Making In Plant Site Location", by the Urban Research Group, the key site location factors in Canada were shown to be:

1. Labour Supply and Quality
2. Proximity to Market
3. Transportation Facilities
4. Land Costs
5. Power (Electricity, Gas, Etc.)
6. Access to Raw Materials
7. Size of Community
8. Government Policies
9. Incentives

From this it would seem that indirect factors play a very minor role in plant site location in Canada, being incorporated primarily as part of managements' overall appraisal of alternate but essentially equal sites. The importance of indirect factors should not be downgraded too much, however, since similar sized communities in a region (even as large as the three Prairie Provinces) may have very nearly identical direct factors and in such cases, the entire decision making process rests on indirect categories.

ACTUAL INDUSTRY STEPS IN DECISION MAKING

Any industry undertaking a plant site investigation in an organized way will follow certain steps in reviewing the direct and indirect categories.

STEP 1 - FACTORS INFLUENCED BY NATIONAL CONSIDERATIONS:

Recurring Direct Categories

- Transportation costs as determined by market and resource studies.

\* Number of sites considered - regional consideration only.

STEP 2 - FACTORS INFLUENCED BY PROVINCIAL CONSIDERATIONS:

Recurring Direct Categories

- Labour
- Power
- Raw Materials
- Taxes
- Pollution Control
- Financial Costs

Non-Recurring Direct Categories

- Organization Costs
- Taxes on Equipment
- Incentives

\* Number of sites considered - no more than 10, probably 5-6.

STEP 3 - FACTORS INFLUENCED BY LOCAL CONSIDERATIONS (OBTAINED DURING A COMMUNITY VISIT)

Recurring Direct Categories

- Labour
- Power
- Raw Materials
- Property and Business Taxes
- Pollution Control

Non-Recurring Direct Categories

- Construction Costs
- Land Costs
- Incentives

Indirect Categories

- Community amenities and resources

\* Number of sites considered - 3-5.

The visit to the community may be the first and only time that people in the community are aware that the industry is even considering their site as a possibility. It is quite likely that even after the visit, very few community residents will have any indication of the nature of the industry or of its overall requirements.

Community Check List

A typical checklist for a site location visit to a community might include the following points:

1. General Impressions:

- Community
- People
- Municipal Officials
- Commercial Areas
- Housing, Ownership of homes, Costs.

2. Industrial Climate:

- New industries in the last five years.
- Anticipated new industries

3. Information on Existing Industry:

- Names and products
- Detailed labour and wage information.
- Transportation information.
- Attitudes toward community.

4. Site Inspection:

- Complete information including servicing, land use restrictions, foundation conditions, photographs and costs.

5. Amenity Status:

- Health, education and welfare situation and all recreational and cultural facilities.

Despite the impressive reports and information which are available from government and development agencies, the report, "Decision Making In Plant Site Location" found that the most important contact in establishing new plant sites was made with business associates who were presently operating firms in the community in question. In this sense, the indirect category has considerable influence.

## SECTION VI

### COMMUNITY CHARACTERISTICS

The community characteristics determined should be those which are directly applicable to the development problems anticipated. It would be entirely possible to continue surveying and recovering information on a community so long as there was breath in a field worker and endurance in a householder. In a large degree, such exhaustive investigations are non-productive for economic development purposes.

Every survey should have a definite goal and a definite limit of extent. These factors should be established at a very early stage and should guide the actual survey design. Such decisions can be referred to as the establishment of the terms of reference for the survey.

a) Establishing the Terms of Reference for the Survey:

Development agencies must realize that a survey for a survey's sake is a waste of time and effort. The survey should produce the information which will enable the agency to establish specific descriptions of development opportunities which exist in the community. As a desirable corollary effect, the survey may produce hitherto unknown facts which have a usefulness in other municipal areas. It should not be a primary purpose of the survey to produce this kind of information. It is, therefore, desirable to follow a certain procedure in establishing the survey terms of reference.

1) Establish the Purpose of the Survey.

A community survey for an economic development agency should have as its primary purpose the establishment of sufficient information to enable the agency to identify shortcomings and



opportunities in the community. Information of a social or interesting nature beyond these limitations will add to the complexity and duration of the survey and will not improve the decisions which can be made.

There will be vastly different areas of concern in different communities which as secondary objectives may command a bulk of the attention during the survey. Specific examples are, diversification in a one-industry town, lack of utilization of one identifiable resource, overcoming a transportation problem, etc. When such secondary objectives can be incorporated into the purpose, the designer of the survey can obtain additional information to aid the agency with the problem. It would seem unreasonable to attempt to incorporate more than five secondary objectives and an optimum number might be three.

Consideration Number One: The Purpose of the Survey

- Action or information?
- Primary objective.
- Secondary objectives.

2) Scale of Investigation:

From the point of view of the development agency, the scale of the survey should be adequate to achieve its purpose. In practice, the survey must be within the capabilities of the people carrying it out, be capable of completion within a specified time, and the cost must not exceed the resources available.

As much information as possible should be obtained from existing sources. A list of such sources is included in Appendix A. All statistical and resource information which has been compiled by governments, universities and research organizations should be utilized. Duplication of research efforts is the worst

time-waster in community surveys. Since the source of existing data is often very hard to discover in smaller centres, the information is unnecessarily re-established, often with much less accuracy than is already known.

In most economic development surveys, there is a combined function of obtaining information generally and providing specific information upon which development decisions are made. The difficulty in attempting a combined survey such as this is in the determination of the points at which specific information becomes general information and general information becomes interesting information. It is very important, therefore, to be aware of the physical limitation of personnel, time and money which will govern the survey design.

Assuming that the survey will be carried out by the citizen volunteers it is essential to know the numbers available and the level of experience which they will bring to the job. A generally accepted minimum time for any interview is one hour and inexperienced volunteers, particularly in a small community where they know the respondent, will take a longer period. Volunteers on a full-time basis may achieve 5 to 7 interviews during the day and 2 to 3 interviews during the evening.

In addition, mailed questionnaires used for opinion sampling and information gathering are most effective in smaller communities. Preparation of such questionnaires is tricky and the information obtained can be subject to question if some firm guidance is not available.

In general, the type of investigation and the scale depends upon the resources available. It is better to underestimate the resources than to overestimate and it is better to get the job done with good accuracy than to be just incomplete with excellent accuracy.

Consideration Number Two: Scale of Investigation

1. Achievement of purpose.
2. Capability of survey personnel.
3. Time.
4. Cost.
5. Existing Information.
6. Method of obtaining new information.

3) Role of Community in Survey:

The survey requires the active participation of everyone in the community. This participation is at two levels, the community volunteers who will undertake the survey and the balance of the community which will be surveyed.

The volunteers who undertake the survey must be prepared to take a lot of time away from other activities, must be objective in their work, and must have no direct vested interest in the results of the survey. Under some circumstances, it may be deemed wise to use some salaried personnel to insure the success of this volunteer staff.

The community at large must support the program and the survey. They must appreciate the need for economic development activities and must believe that the survey will benefit the program. The survey staff must have credibility in the eyes of the community and the confidentiality of individual responses must be insured.

Consideration Number Three: Role of Community In Survey

1. Community Volunteers
  - availability of time.
  - objectivity.
  - no vested interest.

## 2. Community at Large

- acceptance of program.
- belief in survey usefulness.
- belief in credibility and confidentiality of survey.

### b) Implementation of the Survey Program:

All during the survey stage of the economic development program it must be realized that the survey is only a step towards development action and cannot be considered to be action in itself. Therefore, the survey should be implemented quickly and efficiently. There should be no frills nor should extraneous bits of activity be allowed to impede the achievement of the terms of reference. Remember, the writing of the survey report is only the step before the beginning of an economic development program.

On a voluntary basis, the implementation of the survey program should be carried out by a survey committee of perhaps five to eight broadly representative individuals. The chairman should have some stature and significant reputation in the community. The committee, while maintaining general responsibility for the primary objective, may wish to designate sub-committees for each secondary objective incorporated into the survey.

#### 1) Survey Design

The design of the survey is the researcher's term for the identification of problems, determining what information is required to resolve the problems, and setting up the procedures and questions which will provide the information. It also provides for the methods and procedures for tabulating and processing the information received.

- Identifying the problems - What aspects of the community affect its development, what are the good features and what are the bad?

Presumably, the survey committee's work in establishing the terms of reference will have set up the primary and secondary objectives and will thus have identified the problems to be surveyed. This is where the efficiency of the survey is established. Skilled breakdown of the problems into problem areas which contribute to the main problem and the collection of information on these problem areas alone is the most important decision to be reached during this stage.

- Information required to resolve the problem - There are three categories of information about any problem and the determination of how much of each category to obtain by means of the survey is a discretionary decision to be made at this time.

Direct information - essentially the statistical representation of the problem - how many, what kind, where, when, etc.

Indirect information - information which does not appear as one of the direct factors but which influences the resolution of the problem.

Peripheral information - any extraneous factors which could bear upon the problem under unusual circumstances.

As an example of the different types of information, a survey on jobs for students during summer months might produce the following:

Direct information - Age, grade, sex of students

Number and type of jobs

Indirect information - Length of time available, acceptability of shift work, hard labour, previous experience of student

Salary or piece work, duration of job and possibility of overtime.

Peripheral information - Job preferences by student

Acceptability of students by employer

In classifying, it is obvious that direct information must be obtained in detail, indirect information is important but does not substantially alter the direct information and peripheral information is generally hearsay and should be considered accordingly. The survey design should attempt to include all direct information, investigate indirect information and make provision for peripheral information.

- Procedures and questions - The trick in making short work of a survey in the community is to use as many existing sources of information as possible. Most of the direct information on many problems has already been put together and is available for the asking. The indirect information frequently needs supplementing with field work and direct questioning, while peripheral information is only available from the field, more often than not from casual conversation after the formal interview is over.

Procedures used depend on the situation. The following guidelines might prove useful for a survey using comprehensive interviews:

- Obtain every bit of existing information first
- If an entire community is to be canvassed for direct or indirect information, the canvassing must be completed within a two week period. Any longer period and the situations may have changed from first interview to last.
- One volunteer interviewer will do well to do 35 comprehensive interviews a week, or 70 during the two week maximum.
- Any volunteer survey which uses more than 10 interviewers will probably risk inconsistencies in the responses.
- Thus, a full time volunteer survey team may be able to complete 700 interviews in two weeks. In fact, any number of responses in excess of 500 should probably be obtained by questionnaire.
- Any number of questionnaires or interview responses in excess of 100 - 200 requires machine tabulation and processing.

Establishing the right questions and the right wording to avoid introducing bias into the results is an art which develops only with experience. No matter how many questionnaires one does, it is often a revelation to witness the interpretation placed on the questions by the respondents. Three important points to remember during the formulation of questions are:

1. A successful community development survey requires the respondent to be directed to a line of thought which may not ordinarily occupy too much of his time and to give his position on problems which have been identified as important by others. If he is required to render wholly unconstrained opinions, he may do little more than to confirm the primary and secondary problems established by the survey committee right at the beginning.
2. It is wrong to be overly influenced by traditional texts on surveys and opinion sampling while preparing a community economic development survey. The emphasis on absolute objectivity in both sociological and psychological investigations works against the purposes of an information gathering community survey. One wants the respondent to think about a particular situation in terms of program capabilities and policies. To ask "What kind of project or development would be good in \_\_\_\_\_?" may provide very interesting, (and even productive) ideas but it is peripheral information. It would be far better to ask for a rating of commercial, industrial, institutional or service developments for the region followed by a general peripheral question which asks the respondent to name one good development.
3. Questions should be designed for the type of tabulation and processing which will be used. Open ended questions must be tabulated by individuals, multiple choice and order of preference questions can be machine tabulated.

## 2) Preparation of Forms

In order to insure any kind of consistency, each survey interview must follow a similar pattern. The survey committee must provide standard forms which the interviewer utilizes for each respondent. The forms must be sufficiently complete so that the interviewer will not have to supplement or explain any of the questions which are presented. This is important. If descriptions or information statements prior to the question are required, they must be printed and included on the form. The interviewer cannot use his discretion in supplementing this information, otherwise the results obtained from one interviewer to the next and from one interview to the next, will be at variance.

Forms should be provided with a space for tabulation purposes. This facilitates work after the field work has been completed. If the form has been designed with the co-operation of the person who will do the tabulations, it is probable that this space will not be required as the responses will be directly identifiable as planned.

## 3) Training of Field Workers

Field workers doing interviews must have sufficient pre-survey training to insure the consistency of the work which is being done by them. This training may include a wide variety of items but upon completion, the field worker must:

- a. Fully understand the purpose of the survey.
- b. Fully understand the form.
- c. Understand the confidential nature of the information he is receiving.
- d. Understand his role as an objective information gatherer.



- e. Understand an acceptable approach and identification procedure, and a courteous departure procedure.
- f. Understand whether he is to record only responses to questions or also comments and suggestions presented by the respondent.
- g. Understand the ongoing deadline for the survey so that his work will be done on time and as required.

4) Field Work

The most important aspect of field work is that it must be done during the shortest possible time span. It has been suggested that two weeks is a maximum acceptable time and the survey committee should not anticipate a longer period.

The director of the field staff must do everything in his power to insure that the work which is being done is consistent from one field worker to the next. This is why the carefully prepared forms are so important. It must be continuously impressed upon survey personnel in the field that they must not allow their personal opinions to become apparent to the respondent.

Field work will be most productively carried out during the morning, late afternoon and evening. Survey personnel will find difficulty with return calls and in some points during the progress of the survey it will be necessary to review the sample which has been obtained and determine the extent of callbacks.

5) Tabulation and Processing

If there is one point in a survey, other than in the survey design, which calls for a skilled and experienced person it is in the tabulation and processing of the results as they come in. At this point it matters not whether the survey is a questionnaire or a personal interview form of survey, the derivation of

meaningful results is the work of someone who understands the mathematical implications of the responses. While it is not necessarily essential to have a qualified statistician process the results of the survey, it is certainly desirable to have someone with this type of mathematical background to at least review the responses.

It is strongly recommended that the tabulation and processing of the responses be placed in the hands of a competent professional whether he be a consultant, a university researcher, or a government statistician. The validity of the conclusions drawn from a survey depends largely upon the determinations of such a person.

c) Report Writing:

The report should be prepared by the survey chairman and it should come out as short and as readable a version as possible. The report should show the following: Introduction, Summary, the Study Design, The Study, The Results, Recommendations.

This report should not be an attempt to provide a program of activities for economic development for the community but rather a presentation of the findings of the survey in such a manner that people will appreciate their community and the problems somewhat more accurately. It should merely be an information document for the action stage which is the identification of development opportunity.

## SECTION VII

### IDENTIFICATION OF DEVELOPMENT OPPORTUNITIES

Once the survey has been completed and the community has a listing of its assets and a feeling for its liabilities, the economic development organization can get down to the real work of planning development programs for the region. To do this effectively, the development organization must plan programs which involve the largest possible number of citizens and citizen organizations in an awareness of the program and the benefits of the program to the community.

This program planning takes place in five steps which are described below.

a) Evaluation of Existing Community Facilities and Services

It is usually necessary to establish a series of facilities and services which are required by business and industry and to evaluate the community in question with other neighbouring or competitive communities. This is best done by setting up a very simple form of graph called a two dimensional matrix. Use one large sheet of paper for each community to be reviewed. On the left hand side in a column going down list the categories of community factors which affect the location of business or industry. For a start, select the direct categories from Section V and add those indirect categories which are deemed to be important. On the balance of the page draw five vertical columns with headings: Unsurpassed, Better Than Average, Average, Poor and Non-Existent. See Appendix "B".

Using the results of the survey and any other information which you may have available to you and for each community independently, examine the adequacy of the community in question as to the site location categories in the left hand column. Be fair in this appraisal and color in the area under the most appropriate column.

Remember that this appraisal of the community is for existing community facilities and as such, may show the community in a poor light. This is the purpose of this step and is to lead to step b) which is the identification of shortcomings.

b) Identification of Shortcomings.

Review the matrix which was established in Step a).

Those categories which fall into the non-existent column are serious shortcomings which the community must tackle if it is to experience reasonable development. Similarly, a poor rating merits reviews and should encourage the community to investigate the possibility of improving the situation.

It is not thoroughly realistic to consider the identification of shortcomings as entirely a community problem. As one reviews the various categories, it becomes increasingly apparent that the community itself has little or no control over many of the factors mentioned. Therefore, the identification of shortcomings must fall into two categories: those over which the community can exercise some responsibility, and those which are beyond responsibility of the community.

c) Design of Programs to Alleviate Shortcomings.

For the first time in the process of establishing an economic development program, the development committee has the opportunity to plan for the improvement of the community.

In reviewing the shortcomings of the community or development region, it may be that one or more of the shortcomings will present themselves as an opportunity for action. Generally speaking there are five areas of responsibility where the development committee might apply pressure for change.

1. Federal Government - transportation problems, incentives, etc.
2. Provincial Government - education facilities, resource development problems, etc.
3. Local Government - land use, utilities, taxation, etc.
4. Private Agencies - labour problems, publicity, press releases, etc.
5. Public Organizations and Citizen Groups - local projects, public relations and community activities.

Although there is a great deal of overlapping, the development committee must realize that to effect change as effortlessly as possible, the responsible authority must be involved at a very early stage.

A very complex relationship of priorities and possibilities can be established using the survey results and a combination of other factors such as existing overnment policies, economic conditions and community initiative. This list of priorities should be established before any programs are undertaken.

In establishing priorities for the identification of shortcomings and in designing programs to alleviate the shortcomings, it is important to remember the leverage factor which gives added impact to certain programs. If possible, assess the programs on the basis of a multiplier effect which their achievement would have in the community or region. In this respect, a new technical training school would have considerably more long-term effect on development than the provision of a new hospital, although the two may have a similar capital cost. Although a hospital is very important in the community, as a development program, it is less important than the technical school.

Once programs are underway, it is important to review the progress being made and to review the effectiveness of the program undertaken. Only with constant review and revision of program plans can the maximum benefit be derived from the program activity of the development committee.

d) Identification of Development Opportunities

To complement the present economic activity, the important consideration in development programs in smaller communities is the strengthening and expansion of business and industry from within. If the survey is well executed it will identify, as well as shortcomings, the unused capacity and potential of local economic activity. This must be carefully examined and assessed in terms of the requirements of the total economic community in the development region. The most foolhardy activity a development committee can undertake is the competitive bidding for any business or industry that comes along, whether it is suited for the region or not. A firm, which because of short-term incentives, locates in a community where it has no relationship to the community either in terms of complementary service firms, raw materials, markets, or other economic base will soon become a burden on the community and will have the opposite effect to that which was desired.

By comparison, an industry which buys services from local firms, produces products complementary to the local image, and brings in new service firms previously lacking in the community will be a long-term asset and will prosper.

e) Design of Programs To Encourage the Development

This is a comprehensive study in itself and requires experience and skill in carrying out. All provincial departments have extensive programs and staff to assist communities in this area of development as well as Chambers of Commerce, Boards of Trade, and other citizen organizations.

The programs to encourage the development can be as varied as the imagination of the people involved. Generally speaking, for small communities, it is almost essential that reliance be placed on the Provincial Government to bring awareness of the province to the attention of firms which may be expanding. Therefore, a close working relationship with Provincial Development Agencies is absolutely essential. Once the firm has expressed interest in the province, the individual region or community will be at liberty to discuss the development with it.

Programs to encourage the development should be based on fact not fantasy. The publication, "Decision Making In Plant Site Location" showed the sources of identification of possible and final site locations by industrial firms to be as follows:

1. Internal Company Research 60%
2. Municipal Agencies 25%
3. Business Associates 22%
4. Provincial Agencies 13%
5. Independent Consultants 9%
6. Federal Agencies 9%
7. Private Agencies 7%
8. Newspaper Advertising 4%
9. News Stories
10. Trade Journal Advertising

From this it can be seen that almost every conventional method of communication is utilized from time to time, and it would seem that complete and factual information about the community available when required is the most important element of a development program. It would also seem that a direct approach through every business associate of every interested individual in the community is a most effective advertising means for a small community.

APPENDICES



APPENDIX "A"

SOURCES OF INFORMATION

1. Federal Government

a. Statistics Canada

- contact Inquiries Section, Statistics Canada, Ottawa.
- Canada Yearbook - general statistics on population, economy.
- Statistics Canada Weekly - periodic listing of new statistics publications.
- Census Reports - detailed reports of information gathered in the Census.

b. Economic Council of Canada

- annual reports

c. Department of Manpower and Immigration

- regional periodic reports on employment.

d. Department of Industry, Trade and Commerce

- publications on assistance programs.

e. Department of Regional Economic Expansion

- publications on assistance programs.

2. Provincial Governments

(NOTE: Due to the variety of provincial government organizations, the names of the agencies will vary from province to province)

a. Department of Industry (Industry & Commerce, Economic Development, etc)

- community information publications aimed at development prospects. ("community data sheets", etc.)

b. Department of Municipal Affairs (Urban Affairs, etc)

- annual reports of assessment and tax data.
- directories of municipal governments

- c. Department of Transport (Highways, Highways & Transportation, etc.)
  - reports on volumes of highway traffic.
  - listings of motor vehicle freight services and rates.
- d. Treasury Department (Treasury & Economics, Economics, etc.)
  - periodic and annual reports on provincial government revenues and expenditures.
  - economic reviews and forecasts.

3. Local Government

- a. Building Inspection Office
  - records of construction volume and trends.
- b. Library
  - historic information on communities.
  - trade journals for information on trends in particular industries and areas.

4. Other Sources

- a. Retail Merchants Associations
  - reports on retail sales and trade areas.
- b. City Directories and Telephone Books
  - data for basic inventory of local businesses and services.

COMMUNITY FACTORS FOR _____	RATING OF COMMUNITY FACTORS				
	UNSURPASSED	BETTER THAN AVERAGE	AVERAGE	POOR	NON-EXISTENT
TRANSPORTATION					
LABOUR					
UTILITIES					
POWER					
RAW MATERIALS					
PROPERTY & BUSINESS TAXES					
POLLUTION CONTROL					
FINANCIAL COSTS					
CONSTRUCTION COSTS					
ORGANIZATION COSTS					
TAXES ON EQUIPMENT					
LAND COSTS					
INCENTIVES					

APPENDIX "B"  
 TYPICAL COMMUNITY EVALUATION MATRIX

APPENDIX "C"

WHAT EVERY DEVELOPMENT REGION SHOULD KNOW ABOUT ITSELF

1. What are the actual boundaries of the region?
2. What are the demographic characteristics of the region?
  - Population
  - Sex Characteristics
  - Age Characteristics
  - Birth Rate
  - Death Rate
  - Immigration and Emmigration.
3. Manufacturing Industries.
  - Standard Industrial Classification Category.
  - Number of Employees
  - Products
  - Unused Capacity.
4. Government and Public Institutions in the Region.
  - Standard Industrial Classification Categories.
  - Number of Employees
  - Services Rendered.
5. Commercial (Wholesale, Retail Service) Establishments in the Community.
  - Standard Industrial Classification Categories
  - Number of Employees.
6. Professional Services in the Region.

7. Other sources of income for the region.
  - Standard Industrial Classification Categories.
  - Employees
8. If any of these services are not available in the community, where do the local citizens obtain them?
9. What is the agricultural base of the community?
  - Standard Industrial Classification Categories
  - Number of farmers involved.
10. What are average incomes in the community?
  - Industrial
  - Commercial
  - Professional
  - Agricultural
11. What is the primary economic base of the development region?
  - Industry
  - Commerce
  - Service
  - Agriculture
  - Institutional
12. On what national influences does the development region depend?
13. Which firms in the region are locally owned?
14. Which firms are seasonal or subject to fluctuation in employment?
15. What service and community organizations exist in the development region?
16. What percentage of workers in the region are members of a trade union?
17. What unions are active in the development region?
18. Which companies are organized?

19. What is the status of the commercial centre of the region?
  - Parking
  - Transit
  - Appearance
  - Adequacy of stores and stock
  - Quality of service
  - Opinion of customers.
20. What percentage of the trading area demand is met in the development region?
21. What percentage of the trading area demand is obtained elsewhere?
22. Of the percentage obtained elsewhere, how much is purchased by mail order?
23. What are the most successful industries in the region?
24. What industries have failed in the region?
25. What difficulties do the present industries have?
  - labour supply
  - labour management problems
  - inadequate land use control
  - inadequate housing
  - inadequate utilities and services
  - inadequate financing
  - inadequate community facilities
  - inadequate local support.
26. What opportunities for expansion for local industries exist?
  - Supplying local firms presently buying elsewhere
  - Processing local products both agricultural and other
  - Establishment of new service firms
  - Producing consumer products for local consumption
  - Development of the tourist industry
  - Improving farm income by diversification.

27. What government and private agencies are available to assist in economic development?
28. What shortcomings are there in your community's industrial structure?
29. What type of industry will complement the present industrial structure?
30. What is the position of the region with respect to each major locational factor?
  - Labour Supply and quality
  - Proximity to market
  - Transportation facilities
  - Land costs
  - Power (Electricity, Gas, Etc.)
  - Access to raw materials
  - Size of community
  - Government Policies
  - Incentives

APPENDIX "D" \*

INFORMATION TO HELP BUILD A PROFILE OF THE COMMUNITY

COMMUNITY FACT SHEET

1. Terrain

kind of terrain in and around community \_\_\_\_\_

relation of terrain to development of community \_\_\_\_\_

relation to population density \_\_\_\_\_

2. Climate

minimum and maximum temperatures \_\_\_\_\_

mean temperature \_\_\_\_\_

average precipitation (rain, snow) \_\_\_\_\_ Humidity \_\_\_\_\_

growing season \_\_\_\_\_ hours of sunshine \_\_\_\_\_

history of unusual conditions \_\_\_\_\_

floods, tornadoes, hurricanes \_\_\_\_\_

effects of weather extremes on transportation and communication services  
\_\_\_\_\_

3. Natural Resources

farm \_\_\_\_\_ forest \_\_\_\_\_ fish \_\_\_\_\_ minerals \_\_\_\_\_

ore deposits \_\_\_\_\_ other resources \_\_\_\_\_

relation of natural resources to economic development of community \_\_\_\_\_  
\_\_\_\_\_

what is needed if resources to be developed to help economic development  
of community? \_\_\_\_\_



4. Population

present \_\_\_\_\_ 1961 \_\_\_\_\_ 1951 \_\_\_\_\_ 1941 \_\_\_\_\_  
1966 \_\_\_\_\_ 1956 \_\_\_\_\_ 1946 \_\_\_\_\_

trend: stable \_\_\_\_\_ rapidly growing \_\_\_\_\_  
growing somewhat \_\_\_\_\_ declining somewhat \_\_\_\_\_  
declining rapidly \_\_\_\_\_

population project 1970 \_\_\_\_\_ 1975 \_\_\_\_\_ 1980 \_\_\_\_\_

percentage of present population school age \_\_\_\_\_ % 1970 \_\_\_\_\_ %  
1975 \_\_\_\_\_ %

percentage of: Males \_\_\_\_\_ % Females \_\_\_\_\_ %  
"breadwinners" \_\_\_\_\_ % "senior citizens" \_\_\_\_\_ %

compare these percentages with communities in: your province \_\_\_\_\_ %  
Canada \_\_\_\_\_ %

average age in your community \_\_\_\_\_

population in market area \_\_\_\_\_

average income in your community \_\_\_\_\_

population density \_\_\_\_\_

5. Ethnic Composition

<u>kind</u>	<u>% of total population</u>
_____	_____
_____	_____
_____	_____

6. Transportation

a) Railways

names of railways \_\_\_\_\_

possibility and cost of interswitching \_\_\_\_\_

Free pick-up and delivery zones \_\_\_\_\_ existence of public  
team tracks \_\_\_\_\_ local rates \_\_\_\_\_

piggy-back services available \_\_\_\_\_

Continued ---

6. a) Railways - Continued

types of services to principal points in Canada and U.S.A. \_\_\_\_\_

time from pick-up to delivery in or to these points for carload or less than carload shipments \_\_\_\_\_

type of pool car and express services available \_\_\_\_\_

regular passenger service to principal centers \_\_\_\_\_

b) Passenger Bus Services

is community served by a scheduled bus service? \_\_\_\_\_

by scheduled services to inter-city points? \_\_\_\_\_

c) Truck Transport

names of trucking companies and class in and serving municipality \_\_\_\_\_

municipality \_\_\_\_\_

service to principal points in Canada and U.S.A. \_\_\_\_\_

time from pick-up to delivery for these points \_\_\_\_\_

terminal facilities \_\_\_\_\_ local intercity warehousing \_\_\_\_\_

local cartage companies \_\_\_\_\_

d) Air Services

nearest commercial airport \_\_\_\_\_ number and length of runways \_\_\_\_\_ largest aircraft handled \_\_\_\_\_

all weather facilities \_\_\_\_\_ is plane servicing available? \_\_\_\_\_ air passenger service \_\_\_\_\_

names of scheduled air lines \_\_\_\_\_

names of semi-scheduled air lines \_\_\_\_\_

connections with other larger air routes \_\_\_\_\_

air cargo and forwarding services \_\_\_\_\_

nearest private airport \_\_\_\_\_ size and facilities available \_\_\_\_\_

e) Waterways

nearest commercial harbour \_\_\_\_\_ dock facilities \_\_\_\_\_  
\_\_\_\_\_ depth at dock \_\_\_\_\_ fueling facilities \_\_\_\_\_  
lifting facilities \_\_\_\_\_ depth of channel \_\_\_\_\_ type of  
shipping available \_\_\_\_\_  
frequency of service \_\_\_\_\_ dockage charges \_\_\_\_\_

f) Warehousing and Customs

name and number of public warehouses \_\_\_\_\_  
\_\_\_\_\_  
other types of warehousing \_\_\_\_\_  
warehousing charges \_\_\_\_\_ local customs clear-  
ance facilities \_\_\_\_\_  
existence of bonded warehouse in municipality \_\_\_\_\_  
\_\_\_\_\_  
nearest customs point of entry \_\_\_\_\_ nearest customs  
brokerage service \_\_\_\_\_

7. Power

a) Electric

source \_\_\_\_\_ availability \_\_\_\_\_  
main feed \_\_\_\_\_  
transformer capacity in K.W. \_\_\_\_\_  
present consumption in K. W. \_\_\_\_\_  
frequency of interruption \_\_\_\_\_  
rates: Domestic \_\_\_\_\_ commercial \_\_\_\_\_  
industrial \_\_\_\_\_

b) Gas (natural)

source \_\_\_\_\_ company \_\_\_\_\_  
distributing facilities \_\_\_\_\_  
B.T.U. rating \_\_\_\_\_ frequency of interruption \_\_\_\_\_  
\_\_\_\_\_ pressure \_\_\_\_\_  
rates: domestic \_\_\_\_\_ commercial \_\_\_\_\_  
industrial \_\_\_\_\_  
industrial interruptible rate (negotiable) \_\_\_\_\_

Gas (manufactured)

source \_\_\_\_\_ availability \_\_\_\_\_ distribution  
facilities \_\_\_\_\_ B.T.U. content \_\_\_\_\_  
rates \_\_\_\_\_ pressure \_\_\_\_\_

c) Fuel Oil

source \_\_\_\_\_ distribution \_\_\_\_\_  
grades \_\_\_\_\_ B.T.U. \_\_\_\_\_  
rates \_\_\_\_\_

d) Coal

source of supply \_\_\_\_\_  
nearest railhead or port \_\_\_\_\_  
grades \_\_\_\_\_ delivery period \_\_\_\_\_  
landed cost \_\_\_\_\_ B.T.U. Content of various grades  
\_\_\_\_\_

8. Municipal Services

a) Police

type of local police administration \_\_\_\_\_  
number and make-up of force \_\_\_\_\_  
special squads \_\_\_\_\_  
equipment in use \_\_\_\_\_  
do police provide regular industrial protection patrols \_\_\_\_\_  
local court facilities \_\_\_\_\_  
superior and supreme courts \_\_\_\_\_  
number of police per 100 population \_\_\_\_\_

b) Fire Protection

number of personnel \_\_\_\_\_ permanent \_\_\_\_\_  
volunteer \_\_\_\_\_ composite \_\_\_\_\_  
equipment \_\_\_\_\_ alarm systems \_\_\_\_\_  
special protection for industry \_\_\_\_\_  
annual or other regular inspection programs \_\_\_\_\_  
graph of annual losses over 5 year period \_\_\_\_\_  
insurance classification of community \_\_\_\_\_  
Emergency Measures Organization \_\_\_\_\_

c) Streets and Roads

type and conditions \_\_\_\_\_  
mileage paved \_\_\_\_\_ unpaved \_\_\_\_\_  
contemplated construction \_\_\_\_\_  
cleaning \_\_\_\_\_ snow removal \_\_\_\_\_  
street map of town \_\_\_\_\_  
parking facilities \_\_\_\_\_

d) Water

source \_\_\_\_\_ system \_\_\_\_\_  
pressure \_\_\_\_\_ pumping capacity (gallons per day) \_\_\_\_\_  
\_\_\_\_\_ reserve capacity \_\_\_\_\_  
treatment facilities \_\_\_\_\_  
graph of monthly consumption peaks \_\_\_\_\_  
\_\_\_\_\_

restrictions if any \_\_\_\_\_  
detailed chemical analysis \_\_\_\_\_  
\_\_\_\_\_

rates: Residential \_\_\_\_\_ commercial \_\_\_\_\_ industrial \_\_\_\_\_

e) Sewage

type of system \_\_\_\_\_  
treatment \_\_\_\_\_ efficiency rating \_\_\_\_\_  
effluent disposal \_\_\_\_\_ disposal of acids and  
processing waste \_\_\_\_\_  
storm sewers \_\_\_\_\_ pest control \_\_\_\_\_

f) Garbage - Industrial and Commercial Waste

method of collection \_\_\_\_\_  
frequency \_\_\_\_\_  
special commercial or industrial collection \_\_\_\_\_  
method of disposal \_\_\_\_\_

9. Municipal Administration

form of government \_\_\_\_\_ number of members \_\_\_\_\_  
term of office \_\_\_\_\_ city manager \_\_\_\_\_  
board of control \_\_\_\_\_ Planning Board \_\_\_\_\_  
Recreation Committee \_\_\_\_\_ Industrial Committee \_\_\_\_\_  
zoning by-laws \_\_\_\_\_ building by-laws \_\_\_\_\_  
other special by-laws that may affect industry \_\_\_\_\_  
attitude of municipal government toward industry \_\_\_\_\_  
\_\_\_\_\_

10. Tax Structure

total assessment \_\_\_\_\_ basis of assessment \_\_\_\_\_  
mill rate: \_\_\_\_\_ residential \_\_\_\_\_ commercial \_\_\_\_\_  
\_\_\_\_\_ industrial \_\_\_\_\_  
tax arrears \_\_\_\_\_ major project planned \_\_\_\_\_  
\_\_\_\_\_

Cost of project \_\_\_\_\_ finance period \_\_\_\_\_  
total debenture debt \_\_\_\_\_ per capita debenture debt \_\_\_\_\_  
\_\_\_\_\_

11. Civic Data

churches and denominations \_\_\_\_\_  
\_\_\_\_\_

public library service \_\_\_\_\_ fraternal  
organizations \_\_\_\_\_

business organizations \_\_\_\_\_

postal facilities \_\_\_\_\_ newspapers (daily,  
weekly and circulation) \_\_\_\_\_

\_\_\_\_\_

radio and television stations \_\_\_\_\_

areas served \_\_\_\_\_

hotels and motels \_\_\_\_\_  
\_\_\_\_\_

12. Housing

a) Apartments

availability \_\_\_\_\_ type \_\_\_\_\_  
size \_\_\_\_\_ rentals \_\_\_\_\_

b) Housing

availability \_\_\_\_\_ type \_\_\_\_\_  
size \_\_\_\_\_ rentals \_\_\_\_\_  
average prices by type \_\_\_\_\_  
average down-payment by type \_\_\_\_\_  
mortgage and interest rates \_\_\_\_\_  
average price of lots \_\_\_\_\_  
availability of building lots \_\_\_\_\_  
average residential taxes \_\_\_\_\_  
percentage of homeowners in community \_\_\_\_\_  
housing projects underway \_\_\_\_\_  
housing projects contemplated \_\_\_\_\_

13. Education

number of schools: separate \_\_\_\_\_ public \_\_\_\_\_  
total enrollment and types: primary \_\_\_\_\_ secondary \_\_\_\_\_  
universities \_\_\_\_\_ vocational \_\_\_\_\_ business \_\_\_\_\_  
\_\_\_\_\_ technical \_\_\_\_\_ trade \_\_\_\_\_  
average education of population: some elementary \_\_\_\_\_  
completed elementary \_\_\_\_\_ some high school \_\_\_\_\_  
completed high school \_\_\_\_\_ some college \_\_\_\_\_  
completed college \_\_\_\_\_  
government sponsored retraining facilities \_\_\_\_\_  
number high school graduates per year Male \_\_\_\_\_ Female \_\_\_\_\_  
Special vocational training geared to local industrial requirements \_\_\_\_\_

future school construction plans \_\_\_\_\_

libraries: Public \_\_\_\_\_ technological \_\_\_\_\_

scientific \_\_\_\_\_

14. Recreation

employment of recreational Director by municipality \_\_\_\_\_

community centre \_\_\_\_\_ museums \_\_\_\_\_ parks \_\_\_\_\_

zoos \_\_\_\_\_ golf \_\_\_\_\_ hunting \_\_\_\_\_

skating \_\_\_\_\_ boating \_\_\_\_\_ swimming \_\_\_\_\_

skiing \_\_\_\_\_ curling \_\_\_\_\_ bowling \_\_\_\_\_

tennis \_\_\_\_\_ baseball \_\_\_\_\_ hockey \_\_\_\_\_

live theatre \_\_\_\_\_ hobbies and craft training \_\_\_\_\_

15. Medical Services

number and types of hospitals in community \_\_\_\_\_

number of beds \_\_\_\_\_ number of doctors in community \_\_\_\_\_

number of surgeons \_\_\_\_\_ which hospitals are accredited \_\_\_\_\_

\_\_\_\_\_ nursing services \_\_\_\_\_

Red Cross \_\_\_\_\_ medical clinic \_\_\_\_\_

dental clinic \_\_\_\_\_ number of dentists in community \_\_\_\_\_

16. Financial Data

names of chartered banks \_\_\_\_\_

names of insurance, trust and mortgage companies located or represented  
in municipality \_\_\_\_\_

finance companies \_\_\_\_\_

credit unions \_\_\_\_\_ collection agencies \_\_\_\_\_



community investment or development corporations \_\_\_\_\_

total bank deposits \_\_\_\_\_ telephone installation \_\_\_\_\_

retail trade \_\_\_\_\_ value of manufacturing \_\_\_\_\_

motor vehicle registration \_\_\_\_\_ value of building permits:

dwellings \_\_\_\_\_ industrial/commercial \_\_\_\_\_

\_\_\_\_\_ government/institutional \_\_\_\_\_

17. Labour

total employment in: manufacturing industries \_\_\_\_\_

service industries \_\_\_\_\_ business and commerce \_\_\_\_\_

labour supply (male, female) skilled \_\_\_\_\_

semi-skilled \_\_\_\_\_ unskilled \_\_\_\_\_ percentage

of work force employed in manufacturing \_\_\_\_\_ % area from

which workers are drawn \_\_\_\_\_

distances \_\_\_\_\_ means of transportation \_\_\_\_\_

workers going out of town to work \_\_\_\_\_

distance and types of work \_\_\_\_\_

main source of labour (rural or urban) \_\_\_\_\_

wage rates by job classification \_\_\_\_\_

working hours in majority of plants \_\_\_\_\_

piece work and bonus systems \_\_\_\_\_

names of unions now in municipality \_\_\_\_\_

Past history of labour disturbances \_\_\_\_\_

labour turnover \_\_\_\_\_

availability of labour training facilities \_\_\_\_\_

is there a district Trades and Labour Council? \_\_\_\_\_







d) Total number of leaders - different names \_\_\_\_\_ %.

3. Satellite Relationships (satellites are the small communities or hamlets which depend for trade and other services on your community).

a) Does your community and its satellite(s) have any relationships? If yes, what kind of relationships? List:

---

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b) Would you say that your community and its satellites get along well together? If no, why not?

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4. Other communities (not satellites), Regional, Provincial, National Relationships.

a) Does your community have any relationships with the region, the province, or nation? If yes, what kind of relationships does it have?

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b) Does your community feel isolated? If yes, why does it feel this way?

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c) Does your community compete with any others? Or do others compete with it? If yes, in what fields is the competition? List:

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d) Does your community co-operate with other communities? If yes, in what fields does it co-operate? List:

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5. Social Characteristics

- a) Is there resistance to change or a ready acceptance of it in your community? \_\_\_\_\_
- b) How do people behave to outsiders or outside groups?  
\_\_\_\_\_
- c) Do people generally believe that they have a personal stake in the growth of local industry?  
\_\_\_\_\_
- d) Is there local feeling against married women working?  
\_\_\_\_\_
- e) Is there racial or other group discrimination in jobs?  
\_\_\_\_\_ in housing? \_\_\_\_\_  
in other aspects of community life? \_\_\_\_\_
- f) Is there adequate support of community social and welfare agencies?  
\_\_\_\_\_
- g) Are per capital contributions to such agencies increasing in the community?  
\_\_\_\_\_
- h) In general, what makes for prestige or status in the community?  
\_\_\_\_\_
- i) Is the church an important element in the life of the community?  
\_\_\_\_\_ Would you say the churches are a dividing or a  
harmonizing influence? \_\_\_\_\_

6. Political Awareness

- a) Are people generally interested in politics? \_\_\_\_\_  
Active in them? \_\_\_\_\_

b) Did more than 35% of voters go to the polls in the last municipal election? \_\_\_\_\_

c) Did more than 75% go to the polls in the last national elections?  
\_\_\_\_\_

d) Are there groups in the community active in promoting good government? \_\_\_\_\_

7. Local Administration

How would you rate the local administration in terms of:

a) financial conditions? \_\_\_\_\_

b) honesty? \_\_\_\_\_

c) efficiency? \_\_\_\_\_

d) attitude to business? \_\_\_\_\_

- b) Did more than 35% of voters go to the polls in the last municipal election? \_\_\_\_\_
- c) Did more than 75% go to the polls in the last national elections?  
\_\_\_\_\_
- d) Are there groups in the community active in promoting good government? \_\_\_\_\_

7. Local Administration

How would you rate the local administration in terms of:

- a) financial conditions? \_\_\_\_\_
- b) honesty? \_\_\_\_\_
- c) efficiency? \_\_\_\_\_
- d) attitude to business? \_\_\_\_\_



