National Service and Beyond
Survey Study

2015 National Service Personnel
Baseline Questionnaire

Organization ID: __ __ __ __ __ __

Organization Name: _____

Organization Region: _____

Organization District: _____

Start Time: __ __: __ __

SECTION A – EDUCATIONAL BACKGROUND

A1. In what region or country did you complete secondary school?	A. Ashanti B. Greater Accra C. Brong Ahafo D. Central E. Eastern F. Western G. Volta H. Northern I. Upper East J. Upper West K. Outside Ghana (list country)_____
A2. What was the name of your secondary school?	Secondary School Name: _____ Code (if SHS in Ghana): _____
A3. What type of secondary school did you attend?	☐ Private, day ☐ Private, boarding ☐ Public, day ☐ Public, boarding
A4. If you went through the senior high school system, what year did you FIRST take the WASSCE or SSCE?	Year: _____ ☐ I did not take the WASSCE or SSCE (skip to A7)
A4b. How many times did you take the WASSCE or SSCE?	☐ 1 ☐ 2 ☐ 3 ☐ 4 or more
A5. What were your BEST grades in the WASSCE/SSCE core subjects? [A1, B2, B3, C4, C5, C6, D7, D8, E9 or A, B, C, D, E, F]	☐ Mathematics: _____ ☐ English: _____ ☐ Social Studies: _____ ☐ Integrated Science: _____ ☐ I did not take the WASSCE or SSCE
A6. What program did you do in SHS?	☐ Agriculture ☐ Business ☐ General Arts ☐ General Science ☐ Home Economics ☐ Technical ☐ Visual Arts ☐ I did not go through the SHS system
A7. In what year did you complete your MOST RECENT tertiary qualification?	Year: _____
A8. What is the MOST RECENT tertiary institution you attended before beginning your National Service?	Institution Name: _____ Institution Code: _____
A9. What was your course of study? (WRITE OUT IN FULL)	Degree/Diploma: _____ (e.g., "Bachelor of Business Admin in Human Resources Management")
A10. What was your qualification level?	☐ Diploma ☐ Higher National Diploma (HND) ☐ Bachelor of Arts (B.A.) ☐ Bachelor of Education (B.Ed.) ☐ Bachelor of Science (B.Sc.) ☐ Bachelor of Technology (B.Tech.) ☐ Other _____
A11. What was your class?	☐ Diploma with distinction ☐ Diploma without distinction ☐ First Class ☐ Second Class Upper ☐ Second Class Lower ☐ Third Class ☐ Pass

A12. What course did you study for your MOST RECENT degree? (READ THEM OUT)	☐ Agriculture and related science ☐ Arts and humanities (English, history, linguistics, fashion, etc.) ☐ Architecture and related services ☐ Business (marketing, accounting, human resources, etc.) ☐ Computer and information sciences ☐ Education ☐ Engineering ☐ Health and allied science (pharmacy, public health, dentistry, etc.) ☐ Hospitality and tourism ☐ Law ☐ Mathematics and statistics ☐ Physical sciences (biology, chemistry, physics, etc.) ☐ Social science (econ, psychology, etc.) ☐ Theology and religious vocations ☐ Technical/Vocational ☐ Other_____
A13. Why did you select this course to study? (SELECT ALL THAT APPLY)	☐ The field of study is in line with my capacities ☐ The field of study is in line with secondary school studies ☐ I enjoy/have interest this field ☐ I think studying this course will make it easy to find work ☐ I think studying this course will lead to a good salary ☐ My parents/guardians wanted me to do it ☐ I did not select this course, it was given to me by my institution ☐ Other _____
A14. If you could choose again, would you still choose to get a tertiary degree or diploma?	☐ I would not choose to get a tertiary degree or diploma skip to A16 ☐ I would still choose to get a tertiary degree or diploma
A15. Would you select the same institution and course or field of specialization?	☐ Different course at different institution skip to A16 ☐ Different course at same institution skip to A16 ☐ Same course at same institution ☐ Same course at different institution
A16. What is the main reason you would <u>not</u> select the same institution or field of study?	Main reason: _____
A17a. How did you finance your tertiary education? (SELECT ALL THAT APPLY)	☐ Myself ☐ Parents or guardians ☐ Scholarship ☐ SLTF Loan ☐ Other Loan ☐Other_____
A17b. What was your <u>main</u> source of finance for your tertiary education?	☐ Myself ☐ Parents or guardians ☐ Scholarship ☐ SLTF Loan ☐ Other Loan ☐Other_____
A18. Overall, how satisfied were you with your tertiary education experience? And why?	a. ☐ Very satisfied ☐ Somewhat satisfied ☐ Very unsatisfied b. Why? _____

A19. Please indicate your level of involvement with each of the following extracurricular activities during your tertiary education: (READ THROUGH EACH ONE)	Not involved	Somewhat involved	Very involved
a. Sports	☐	☐	☐
b. Politics (student or national)	☐	☐	☐
c. Student radio or publications (newspaper, magazine, etc.)	☐	☐	☐
d. Performing arts / drama / music / arts	☐	☐	☐
e. Community service	☐	☐	☐
f. Working for pay	☐	☐	☐
g. Religious activities	☐	☐	☐
h. Travel or study abroad	☐	☐	☐
i. Research (independent or with faculty)	☐	☐	☐
h. Any other activity [specify MAIN one] _____	☐	☐	☐

A20. How much training do you think your tertiary education provided in the following areas? (READ THROUGH EACH ONE)		Less training than needed	Right amount of training	More training than needed
a.	Team working skills	□	□	□
b.	Leadership skills	□	□	□
c.	Motivation and attitude	□	□	□
d.	The ability to learn	□	□	□
e.	Problem-solving skills	□	□	□
f.	Effective communication skills	□	□	□
g.	Analytical skills	□	□	□
h.	Technological or IT skills	□	□	□
i.	Attachment / work experience in a company	□	□	□
j.	Overall	□	□	□

A21. Here are some attributes people ascribe to tertiary education, please indicate how much you think your tertiary education will help you later in life through each of the following: (READ THROUGH EACH ONE)	Not at all	Somewhat	Very much
a. An ability to think more clearly and critically	☐	☐	☐
b. A familiarity with a wide range of subjects	☐	☐	☐
c. An ability to understand other people and work effectively with them	☐	☐	☐
d. A clear sense of what career you wish to pursue and what you want to accomplish in life	☐	☐	☐
e. A strong sense of moral and civic responsibility	☐	☐	☐
f. A source of employment following national service	☐	☐	☐
g. A group of friends with whom you expect to stay in contact after completing your tertiary education.	☐	☐	☐

A22. Would you like to obtain any additional tertiary qualifications?	☐ Yes ☐ No
A23. What is the highest educational qualification you would like to attain?	☐ Diploma ☐ Higher National Diploma ☐ Bachelor's degree ☐ Master's degree ☐ Doctorate degree
A24. If you plan to undertake any additional studies, what field do you intend to pursue?	☐ Agriculture and related science ☐ Arts and humanities ☐ Architecture and related services ☐ Business ☐ Computer and information sciences ☐ Education ☐ Engineering ☐ Health and allied science (pharmacy, public health, dentistry, etc.) ☐ Hospitality and tourism ☐ Law ☐ Mathematics and statistics ☐ Physical sciences ☐ Social science (econ, psychology, etc.) ☐ Theology and religious vocations ☐ Technical/Vocational ☐ Other_____
A25. Do you intend to obtain any additional certifications?	☐ ACCA ☐ CPA ☐ CFA ☐ Other_____ ☐ I do not intend to get additional certifications
A26. Did you complete any other tertiary courses before your most recent one? (SELECT ALL THAT APPLY)	□ Did not complete any other tertiary qualifications □ Completed a Diploma □ Completed a Higher National Diploma (HND) □ Completed a Bachelor's degree

SECTION B – NATIONAL SERVICE EXPERIENCE

B1. Where are you completing your national service? (Include dept. name if serving in tertiary institution)	a. Institution Name: _____ b. Location Name: _____ c. District: _____
B2. In what region?	A. Ashanti B. Greater Accra C. Brong Ahafo D. Central E. Eastern F. Western G. Volta H. Northern I. Upper East J. Upper West
B3. Is this institution situated in a rural or an urban area?	☐ Rural (< 5000 people) ☐ Urban (> 5000 people)
B4. What type of employer are you working with?	☐ University/Tertiary institution ☐ Government (MDA) ☐ Government school (Basic School/JSS/SHS) ☐ Private school (Basic School/JSS/SHS) ☐ Private Ghanaian company ☐ International/Multinational company ☐ Non-profit/Charity/NGO
B5. How many permanent workers does this institution have (excluding you and other short-term workers)?	☐ Very small (1-2) ☐ Small (3-10) ☐ Medium (11-50) ☐ Large (51-100) ☐ Very large (101 or more)
B6. In what industry is this institution?	A. Industry: _____ B. Industry Code: _____
B7. What is your job role?	Role: _____ ☐ Don't know yet
B8. To what extent is this job related to your course of study?	☐ Not at all related ☐ Somewhat related ☐ Very related
B9. Is this the original institution you were posted to for national service?	☐ Yes (skip to B13) ☐ No
B10. Where were you initially posted?	A. Institution Name: _____ B. Location Name: _____ C. District: _____ D. Region: _____
B11. What type of employer were you initially posted to work for?	☐ University/Tertiary institution ☐ Government (MDA) ☐ Government school (Basic School/JSS/SHS) ☐ Private school (Basic School/JSS/SHS) ☐ Private Ghanaian company ☐ International/Multinational company ☐ Non-profit/Charity/NGO
B12. What was the MAIN reason for your reposting? (DO NOT PROMPT)	☐ Health problems ☐ Institution was too far away ☐ Institution was not likely to offer me a job after national service ☐ Location would not provide me opportunities to look for a job ☐ Institution did not request any personnel or received too many ☐ Other_____
B13. What is the MAIN thing you intend to do after completing national service? (DO NOT PROMPT)	☐ Continue working at my national service institution ☐ Start work at a new job in Ghana ☐ Start my own business in Ghana ☐ Continue my schooling in Ghana ☐ Travel abroad to continue my schooling

	☐ Travel abroad to work ☐ Return to the work I was doing before my tertiary education ☐ Neither work nor continue schooling
B14. What is the MAIN thing you expect to gain from your national service experience? (DO NOT PROMPT. Record "NOTHING" if this is the response)	☐ Work experience in field of study ☐ General skills or capacity building ☐ Experience with human relations/talking to people ☐ Nothing ☐ Other:_____ _____

SECTION C. EMPLOYMENT EXPECTATIONS

C1. If you were to start work after completing National Service, what would be your preferred job or work?	a. Preferred occupation: _____ b. Occupation Code: _____
C2. What would be your preferred industry? (MAIN GOODS/SERVICES PRODUCED)	a. Preferred industry: _____ b. Industry Code: _____
C3. What type of employer would you want to work for? (DO NOT PROMPT, but ask about type of company if they say "private company")	A. I want to work for myself B. Family business C. Government (MDA) D. Government school (Basic School/JSS/SHS/Tertiary) E. Private school (Basic School/JSS/SHS/Tertiary) F. Small private Ghanaian company (<10 permanent workers) G. Large private Ghanaian company (>10 permanent workers) H. International/Multinational company I. Non-profit/Charity/NGO
C4. Would you like a job that relates to your program of study?	☐ Yes ☐ No
C5. Would you apply for jobs that do not relate to your program of study?	☐ Yes ☐ No
C6. How much do you expect to earn per month in your first job after National Service?	GHc: _____ / month
C7. What is the minimum pay you would accept per month?	GHc: _____ / month
C8. Do you already have an offer for a job you could begin after you complete your national service?	☐ Yes ☐ No skip to C10
C9. Which of these avenues did you use to get your job? (SELECT ONE)	☐ Asked family or friends ☐ Used school placement center ☐ Used employment agency ☐ Responded to a media advertisement ☐ Searched on the internet for job vacancies ☐ Attended career fair or information session ☐ Approached employer directly ☐ Approached by an employer ☐ Self-employment ☐ National service posting ☐ Other (specify)_____

C10. What do you think are the best TWO strategies for finding work? (DO NOT READ OUT OPTIONS. Ask for TWO most important if respondent lists more.)	☐ Asking family and friends ☐ Using school placement center ☐ Using employment agency ☐ Responding to media advertisements ☐ Searching on the internet for job vacancies ☐ Going to career fairs or information sessions ☐ Approaching employers directly ☐ Self-employment ☐ National service posting ☐ Other (specify)_____
C11. How soon after completing National service do you think you will start to earn an income (either through a job or self-employment)?	A. Less than one month B. 1 to less than 3 months C. 3 to less than 6 months D. 6 to less than 12 months E. 1 to less than 2 years F. 2 years or more
C12. What do you think are the chances out of 10 that you will be earning an income within 6 months of completing national service (either through a job or self-employment)? 0 is NO CHANCE AT ALL 10 is CERTAINLY	_____/ 10
C13. Do you expect to work in a rural or urban area?	☐ Rural ☐ Urban ☐ Don't know
C14. In which region do you expect to work?	A. Ashanti B. Greater Accra C. Brong Ahafo D. Central E. Eastern F. Western G. Volta H. Northern I. Upper East J. Upper West K. Outside Ghana _____ (country) L. Don't know
C15. EXCLUDING time off while going to SCHOOL, do you expect to go for longer than six months WITHOUT working for pay or profit for ANY reason after you end your national service?	☐ Yes – I expect to go more than 6 months without working for pay ☐ No – I do NOT expect to go more than 6 months without working for pay (skip to D1).
C16. What is the primary reason you expect not to be working for pay (select only one)	☐ Layoff/job ended/company closed ☐ Family responsibilities ☐ Health problem/permanent disability ☐ Suitable job not available ☐ Will not need or want to work ☐ Other: _____

SECTION D – PREVIOUS EMPLOYMENT

We would like to ask you about your MOST RECENT employment situation and any jobs you might have held since leaving secondary school.

D1. Have you worked for pay or profit since you left secondary school? This includes being self-employed (including work as an artist, business owner, or any other activity from which you earned some income).	☐ Yes ☐ No, I have not had any employment since leaving secondary school – **SKIP to SECTION E (page 8)**
Please think back to the MOST RECENT period you were working for pay answer the following questions.	
D2. In what year did you start working for your most recent employer?	Year: _____
D3. What kind of employer did you have?	A. Self-employment (includes farming or trading) B. Government (MDA) C. Government (other public service) D. Private sector, formal (for wages or salary) E. Private sector, informal F. Non-profit/Charity/NGO G. International Organization H. Other_____
D4. What kind of work were you doing in your most recent employment? That is, what was your primary occupation? Be as specific as possible. If you had more than one occupation, describe the primary one.	a. Occupation: _____ b. Occupation Code: _____
D5. What was your job title when you started working for this employer?	Job Title: _____
D6. In what year did you stop working for this employer, or are you currently still working for this employer?	☐ Year stopped: _____ ☐ Still working for this employer
D7. What was your job title when you stopped working for this employer or what is your current job title if you are still working for this employer?	Job Title: _____
D8. During your last year working, what was your typical monthly income from this job only (include tips, commissions, bonuses, etc., in GHc)?	GHc: _____/month
D9. At the time you stopped working, or currently if you are still working there, how many hours per week were or are you working at your primary job?	Weekly Hours: _____
D10. Overall, how satisfied were or are you with this job?	☐ Very satisfied ☐ Somewhat satisfied ☐ Very unsatisfied
D11. During your last year working, were you working at any additional jobs for pay or profit?	☐ Yes ☐ No
D12. During your last year working, how many hours per week were you working for pay including ALL of your jobs at that time?	Total Weekly Work Hours: _____
D13. During your last year working, what was your typical monthly income from ALL of your jobs at that time (include tips, commissions, bonuses, etc., in GH₵)?	GHc: _____/month

SECTION E – PERSONAL BACKGROUND

E1. What is your month and year of birth:	Month: _____ Year: _____
E2. What is your current age?	Age: _____
E3. What is your sex?	☐ Female ☐ Male
E4. What is the main language that you speak at home?	A. English B. Twi/Fante C. Ga/Dangbe D. Ewe E. Mole/Dagbani F. Hausa G. Other:_____
E5. In what region or country were you born?	A. Ashanti B. Greater Accra C. Brong Ahafo D. Central E. Eastern F. Western G. Volta H. Northern I. Upper East J. Upper West K. Outside Ghana_____ L. Inside Ghana but do not know region
E6. To which ethnic group do you belong?	A. Akan B. Ga-adangbe C. Ewe D. Guan E. Gurma F. Mole-dagbani G. Grusi H. Mande I. Other_____
E7. What was the highest education level your father completed?	A. No schooling B. Less than primary C. Completed primary D. Completed middle or JSS E. Completed secondary or SSS F. Completed technical or vocational training G. Completed nursing or teacher training H. Completed polytechnic or university I. Completed post-graduate degree (Masters/PhD) J. Koranic or Islamic school K. I do not know
E8. What kind of work does or did your father do for most of his life?	A. Occupation: _____ B. Occupation Code: _____ C. I do not know
E9. Does your father currently or did he ever previously own a business?	A. Yes, currently owns a business B. Not now but previously owned a business C. Never owned a business
E10. Does your father currently or did he ever previously work for the government (e.g., as a civil servant, teacher, nurse, etc.)?	A. Yes, currently works for the government B. Not now but previously worked for government C. Never worked for government

E11. Who does or did your father mostly work for?	A. Self-employed (includes farming or trading) B. Government C. Private company D. Non-Government Organization (NGO) E. International Organization F. My father has not worked for some time G. I do not know
E12. What was the highest educational level your mother completed?	A. No schooling B. Less than primary C. Completed primary D. Completed middle or JSS E. Completed secondary or SSS F. Completed technical or vocational training G. Completed nursing or teacher training L. Completed polytechnic or university M. Completed post-graduate degree (Masters/PhD) H. Koranic or Islamic school I. I do not know
E13. What kind of work has your mother done for most of her life?	A. Occupation: _____ B. Occupation Code: _____ C. I do not know
E14. Does your mother currently or did she ever previously own a business?	A. Yes, currently owns a business B. Not now but previously owned a business C. Never owned a business
E15. Does your mother currently or did she ever previously work for the government (e.g., as a civil servant, teacher, nurse, etc.)?	A. Yes, currently works for the government B. Not now but previously worked for government C. Never worked for government
E16. Who does or did your mother mostly work for?	A. Self-employed (includes farming or trading) B. Government C. Private company D. Non-Government Organization (NGO) E. International Organization F. My mother has not worked for some time G. I do not know
E17. Do you have any family members related to you by blood who have held political office?	A. Yes B. No (skip to E19)
E18. What was the highest political position your family member held and in what year?	a. Political Position_____ b. Year __ __ __ __
E19. During your secondary school studies, were your parents…	☐ Married ☐ Living together in a marriage-like relationship ☐ Divorced ☐ Separated ☐ Father was not alive ☐ Mother was not alive ☐ Other: _____
E20. How many **older sisters** do you have from the same biological mother and father?	#: _____
E21. How many **older brothers** do you have from the same biological parents?	#: _____
E22. How many **younger sisters** do you have from the same biological parents?	#: _____
E23. How many **younger brothers** do you have from the same biological parents?	#: _____

SECTION F – PARTNERS, SPOUSES, HOUSEHOLDS

We would like to obtain information on any marriages or marriage-like relationships you may have had.

F1. What is your marital status?	A. Married or living with someone in a marriage-like relationship B. Married but living separately C. Widowed D. Separated E. Divorced F. Never Married – **SKIP to Question F10**
F2. At what age did you marry?	Age: _____
F3. Where did you meet spouse/partner?	A. Childhood B. Secondary school C. Tertiary school D. Other form of schooling E. Informal social setting F. Dating services/internet G. Work setting H. Through family or friends I. Other_____
F4. How old is your current spouse/partner?	Age: _____
F5. What is the highest level of education completed by your current spouse/partner?	A. No schooling B. Less than primary school C. Completed primary D. Completed middle or JSS E. Completed secondary or SSS F. Completed technical or vocational training G. Completed nursing or teacher training H. Completed polytechnic or university I. Completed post-graduate degree (Masters/PhD) J. Koranic or Islamic school K. I do not know
F6. What is your spouse or partner's current employment status?	A. Employed by someone else B. Self-employed C. Out of labor force – Not looking for work skip to F8 D. Out of labor force – Looking for work skip to F8 E. Out of labor force – Retired skip to F8 F. Out of labor force – Student skip to F8 G. Other_____
F7. What kind of work does your spouse or partner do?	A. Professional/Technical B. Administrative/Managerial C. Clerical D. Sales E. Services F. Agricultural/Animal Husbandry/Fishing/Foresting /Hunting G. Production and Related Works H. Homemaker I. Spouse is not currently working J. Other: _____
F8. Does your spouse/partner currently or did he/she ever previously own a business?	A. Yes, currently owns a business B. Not now but previously owned a business C. Never owned a business
F9. Does your spouse/partner currently or did he/she ever previously work for the government?	A. Yes, currently works for the government B. Not now but previously worked for government C. Never worked for government
F10. In your current household, approximately what percentage of weekly household chores (e.g., child care, cooking, cleaning, yard work) are taken on by these individuals: (percentages should sum to 100)	Self: _____ Spouse/Partner: _____ Outside agent or housekeeper: _____ Other family/household member(s): _____ 100

F11. If you are not currently married, at what age do you expect to be married? (if ever)	Age: _____ ☐ I do not intend to ever get married
F12. How many biological children do you have?	#: _____
F13. How many adopted/foster/step children have you ever cared for?	#: _____

F14. For each child, please provide:		Child				
		1st	2nd	3rd	4th	5th
Year of Arrival	*Birth Year*	_____	_____	_____	_____	_____
	Arrival Year (if adopted,foster, or step child)	_____	_____	_____	_____	_____
Sex of Child	*Female*	☐	☐	☐	☐	☐
	Male	☐	☐	☐	☐	☐
Does the child currently live with you?	*Yes*	☐	☐	☐	☐	☐

F15. If you do not currently have children, at what age do you expect to have your first child?	Age: _____ ☐ I do not intend to ever have children
F16. Altogether, how many children do you expect to have? (Enter "0" if none)	#: _____

SECTION G – CHARACTER SKILL AND SUBJECTIVE WELLBEING

Here are a number of statements that may or may not apply to you. When responding, please think of how you compare to most people – not just the people you know well, but most people in the world. There are no right or wrong answers, so please just answer honestly.	Very much like me	Mostly like me	Some-what like me	Not much like me	Not like me at all
G1. New ideas and projects sometimes distract me from previous ones.	☐	☐	☐	☐	☐
G2. Setbacks do not discourage me.	☐	☐	☐	☐	☐
G3. I have been obsessed with a certain idea or project for a short time but later lost interest.	☐	☐	☐	☐	☐
G4. I am a hard worker.	☐	☐	☐	☐	☐
G5. I often set a goal but later choose to pursue a different one.	☐	☐	☐	☐	☐
G6. I have difficulty maintaining my focus on projects that take more than a few months to complete.	☐	☐	☐	☐	☐
G7. I finish whatever I begin.	☐	☐	☐	☐	☐
G8. I am diligent.	☐	☐	☐	☐	☐

Please indicate for each of the following ten statements which response best describes you.	Strongly Agree	Agree	Disagree	Strongly Disagree
H1. On the whole, I am satisfied with myself.	☐	☐	☐	☐
H2. At times, I think I am no good at all.	☐	☐	☐	☐
H3. I feel that I have a number of good qualities.	☐	☐	☐	☐
H4. I am able to do things as well as most other people.	☐	☐	☐	☐
H5. I feel I do not have much to be proud of.	☐	☐	☐	☐
H6. I certainly feel useless at times.	☐	☐	☐	☐
H7. I feel that I'm a person of worth, at least on an equal level with others.	☐	☐	☐	☐
H8. I wish I could have more respect for myself.	☐	☐	☐	☐
H9. All in all, I tend to feel that I am a failure.	☐	☐	☐	☐
H10. I take a positive attitude toward myself.	☐	☐	☐	☐

SECTION L – SOCIAL, FINANCIAL, AND CIVIC ENGAGEMENT

L1. In a typical week, how many total hours do you spend doing volunteer or charitable work for all groups and organizations (volunteer means an unpaid employee of this group)?	Weekly Hours: _____ [Write "0" for none]
L2. How interested would you say you are in public affairs?	A. Very interested B. Somewhat interested C. Not very interested D. Not at all interested
L3. Did you vote in the 2012 national election?	☐ Yes ☐ No
L4. Who is the current Vice-President of Ghana? (DO NOT PROMPT)	A. Kwesi Amissah-Arthur B. Other/Don't know
L5. Who is the current Minister of Education? (DO NOT PROMPT)	A. Jane Naana Opoku Agyemang B. Other/Don't know
L6. Do you currently have a bank account?	☐ Yes ☐ No
L7. In the past 12 months, have you saved or set aside any money?	☐ Yes ☐ No (skip to L9)
L8. How have you saved or set aside money? (SELECT ALL THAT APPLY)	A. Using a bank, credit union, cooperative, savings and loans company, or microfinance institution B. Using an informal savings group (e.g., susu) C. Using an informal savings collector D. Using family or friends E. Keeping it at home F. Investing it in a business or farm G. Another way (specify)_____
L9. In the past 12 months, have you borrowed any money?	☐ Yes ☐ No (skip to L11)
L10. Who have you borrowed money from? (SELECT ALL THAT APPLY)	A. A bank, credit union, cooperative, savings and loans company, or microfinance institution B. A store by buying on credit C. Family or friends D. Employer E. Another private lender, including informal money lenders
L11. Do you currently own any stocks, bonds, or treasury bills?	☐ Yes ☐ No
L12. Do you currently have any insurance policies?	☐ Yes ☐ No (skip to L14)
L13. What type of insurance policies do you have? (READ OUT and SELECT ALL THAT APPLY)	A. Health or medical B. Car, vehicle, or motorcycle C. Life D. Funeral E. Crop, rainfall or livestock F. Other (specify)_____
L14. In the past 12 months, have you used a mobile phone service to send money, receive money, or pay bills?	☐ Yes ☐ No

L15. How often do you get news on current affairs from the following sources?	Every day	A few times a week	A few times a month	Less than once a month	Never
Radio	☐	☐	☐	☐	☐
Television	☐	☐	☐	☐	☐
Newspapers	☐	☐	☐	☐	☐
Internet	☐	☐	☐	☐	☐

SECTION M – PROBLEM-SOLVING ASSESSMENT

This is an assessment of observation and clear thinking. The first part of the assessment contains 4 practice items followed by explanations of the answers to them. This is intended to show you how the assessment works, or, if you have seen something of this sort before, to remind you how they work.

The top part of Practice Item 1 is a pattern with a piece missing. Look at the pattern, think what the piece needed to complete the pattern correctly both along and down must be like. Then find the right piece out of the six options shown below. Please look at this practice item and try to solve the problem. Record your answer by indicating the number of the answer you think is correct.

Test A	**RESPONSE**	**SOLUTION**	**Correct? (0/1)**
1 (ex)		(1) (2) (3) **(4)** (5) (6)	
2 (ex)		(1) (2) (3) (4) **(5)** (6)	
3 (ex)		**(1)** (2) (3) (4) (5) (6)	
4 (ex)		(1) **(2)** (3) (4) (5) (6)	
			TOTAL

The solutions to the practice questions are: A1) 4 A2) 5 A3) 1 A4) 2

As a general guideline, the correct response will always fit across each row and down each column. You can look along each row and down each column to help you determine the missing piece. The correct option will match the pattern going across the row and down the column.

You can now start the remaining questions. The items in it are similar to those you have just completed except that there are more of them, and they get progressively more difficult. (Questions 1 to 12)

Test B	**RESPONSE**
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	

CONTACT INFORMATION

Those are all the survey questions I have, but now I would like to get some information to help us contact you in the future. And again, this information, like your responses to all questions in the interview, is confidential.

What is your surname?	Surname: _____
What are your other names?	a. _____ b. _____
Do you have a popular name or nickname by which most of your friends, neighbors, or relatives know you?	Nickname: _____
What is your primary phone number?	__ __ __-__ __ __ - __ __ __ __
If you have a second phone, what is the number?	__ __ __-__ __ __ - __ __ __ __
If you have a third phone, what is the number?	__ __ __-__ __ __ - __ __ __ __
What is your email address that you use most often?	_____
Is there any other email address that you use?	_____
Please give us the contact information for four people you are likely to keep in contact with (such as a relative, neighbor or a friend), so that we can contact them if we are unable to reach you.	
Name of First Contact	
Relationship to you (e.g. father, sister, friend, husband)	
Phone Number 1	__ __ __-__ __ __ - __ __ __ __
Phone Number 2	__ __ __-__ __ __ - __ __ __ __
Email Address	
Name of Second Contact	
Relationship to you (e.g. father, sister, friend, husband)	
Phone Number 1	__ __ __-__ __ __ - __ __ __ __
Phone Number 2	__ __ __-__ __ __ - __ __ __ __
Email Address	
Name of Third Contact	
Relationship to you (e.g. father, sister, friend, husband)	
Phone Number 1	__ __ __-__ __ __ - __ __ __ __
Phone Number 2	__ __ __-__ __ __ - __ __ __ __
Email Address	
Name of Fourth Contact	
Relationship to you (e.g. father, sister, friend, husband)	
Phone Number 1	__ __ __-__ __ __ - __ __ __ __
Phone Number 2	__ __ __-__ __ __ - __ __ __ __
Email Address	
Do you expect to move from your current place of residence within the next year?	☐ Yes ☐ No
To where do you expect to move?	Location: _____

Thank you for providing all of this information. You have been very helpful. **End Time**_____