



**PROJECT ON ASSESSMENT OF FINANCIAL CAPABILITY OF LOW
INCOME HOUSEHOLDS IN PNG**



PROJECT COMPLETION REPORT

April 2013

Institute of National Affairs

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INTRODUCTION

The Papua New Guinea Financial Competence Study is seeking to develop a baseline indicator of the financial competence of low-income households in Papua New Guinea (PNG). This study is a key component in a group of financial competence studies being undertaken in several Pacific Island countries.

Financial competence comprises the financial knowledge and related skills and financial behaviours' required to manage household cash flows effectively. There is evidence that, independent of the level of household income, households in which the principal financial decision-makers are financially competent are better able to manage household cash flows and household assets. These households exhibit greater economic well-being.

The baseline of financial competence is being developed using a set of financial competencies developed from prior research in the UK and Fiji, and from focus groups with low-income households in Papua New Guinea. The competency set for the low-income households in PNG has been validated with a reference group with subject matter expertise in Papua New Guinea during a recent study commissioned by the Bank of PNG and co-funded by the World Bank (WB) and the United Nations'-Pacific Financial Inclusion Programme (UN-PFIP). The financial competency set is shown in Annex 1.

The Financial Competence Study will provide an important baseline for PNG, against which progress in improving the financial knowledge and skills of financial decision makers in low-income households can be measured. In addition, outcomes from initiatives to increase participation in the formal financial system can also be measured against the baseline.

The study is being conducted under the auspices of the Bank of Papua New Guinea and is being managed by the Institute for National Affairs (INA), with support from the UN-PFIP. A consultant, with prior experience in financial competency studies, including those being undertaken in Samoa, the Solomon Islands and Fiji, also assisted with the study.

The specific tasks undertaken by the Institute of National Affairs in organizing and managing project implementation included;

1. Questionnaire translation into Tok Pisin and Hiri Motu,
2. Facilitating and assisting in training of enumerators and pre-testing of survey instrument ,
3. Data gathering in the field, and
4. Reporting on project Implementation.

TRANSLATION

The translation approach taken for this study was informed by lessons learned from a recent World Bank Survey, a study also managed by INA and the financial expert (consultant) engaged by UN-PFIP for this project. The approach taken for translation of the survey instrument for this study from English into the Hiri Motu and Tok Pisin was informed by lessons learned from the previous WB survey of a sample of countries worldwide, with PNG being the only Pacific Island country participating in that survey.

Hiri Motu

A former academic from the University of PNG, a Motuan from the Hanuabada village in the National Capital District, was engaged to undertake the Hiri Motu language translation. Given his experience in translating the more complex World Bank financial competence pilot survey instrument and coupled with being unemployed at the time of his engagement, the translator delivered the Hiri Motu translation within the specified timeframe of 3 days.

While the questionnaire was noticeably simple, short and concise, relative to the World Bank pilot survey instrument, the translation of certain financial concepts and terms nonetheless posed a real challenge for the translator owing primarily to the lack of financial constructs in the Hiri Motu language. These include terms such as “*terms and conditions*”, *financial products*, *financial services* and names of financial products, such as *hire purchase and shares*.

A set of questions and show cards, which were perceived to be the most difficult to translate, were selected for back-translation. Hence, only one day was allocated for back-translation.

Tok Pisin

A bank official, who was a member of the Technical Review Committee (TRC) established for the purpose of reviewing the World Bank pilot survey instrument, was engaged to undertake the Tok Pisin translation. The decision to involve a member of the TRC was based upon familiarity with the objectives of the survey and the financial concepts being explored in the survey instrument.

The Tok Pisin translation took an equivalent of one day to complete. The translation was quite straight forward, except for a few financial concepts, terminologies and Tok Pisin grammatical challenges. These challenges were minor compared to those faced by the Hiri Motu language Review Committee. Consequently, the back-translation of selected Tok Pisin questions and show cards took about half a day to complete.

Back-translations for Hiri Motu and Tok Pisin were performed by two individuals who had participated in the preceding World Bank pilot survey and who were therefore very familiar with the subject matter.

Compared to the two previous translation experiences, great achievements were made during this translation process, both in terms of timeliness of product delivery and quality of translation for both the Hiri Motu and Tok Pisin survey instruments. This was owing, in part, to the survey instrument being simpler and more concise and the familiarity of financial concepts by the translators in light of their experience with the World Bank pilot survey.

Technical Review Committee

The Technical Review Committee (TRC), facilitated by the Institute of National Affairs, comprised of staff from commercial banks, namely Bank South Pacific (BSP) and Westpac, INA/CIMC, the National Statistical Office (NSO) and the Health Department, many of whom were involved in the previous WB Study.

Hiri Motu

The review and validation of the Hiri Motu translation took two and half days to complete by a three (3) member Technical Review Committee. The members of the TRC comprised of the translator and the back-translator, both of whom were pure Motu speakers (Motu being their local language) with the third member being a Hiri Motu speaker (but with *Hiri* Motu being her fourth language of communication after English, Tok Pisin and her own local language).

The forward translator was present during all three days of reviewing the Hiri Motu translation, clarifying translation queries and commenting on, or endorsing, proposed changes. The availability and participation of the translator at the TRC meetings was an advantage, as queries raised by the members of the TRC were clarified, discussed and/or amended immediately.

The Technical Review Committee took only half a day to validate the show cards. Again, the direct participation of the translator enabled a speedy review process.

Tok Pisin

The review of the Tok Pisin translation involved largely making the sentences shorter and more concise. Other edits included replacing words having regional specificity with more contemporary Tok Pisin words which are widely spoken throughout PNG.

The six member Committee comprised of two commercial bank staff (BSP and Westpac), one staff member each from NSO and Health Department and two from INA/ CIMC. Previous INA experience with the TRC meetings informed current representation, which involved both banking and non bank sectors, with the latter selected on the basis of subject matter knowledge and understanding.

The involvement of the officers outside of the commercial banking sector enabled a speedy review process. The TRC took 3 days to complete the review of the questionnaire and one day for the review of the show cards. Members of the Technical Review Committees responsible for reviewing and endorsing both the Hiri Motu and Tok Pisin translations can be seen in the Annex 2.

SAMPLING

Sampling Design

Probability sampling was used, given that the objective of the study was to develop a **baseline measure** of the financial competence of low-income households. The study was not intended to sample across all households in Papua New Guinea. The study did sample across gender, location (rural and urban) and livelihood (informal income, wage income, formal business income, rental/royalty/lease income). The unit of measure was the household. However, in order to develop an understanding of possible gender differences in financial competence both the male and female in the household, who made most financial decisions on behalf of the household (usually the husband and the wife), were interviewed.

Two Senior Field Personnel from the Population and Social Statistics Division of the National Statistical Office (NSO) assisted in providing the household listings for the selected Census Units (CU), as well as undertake random selection and enrolment of households for each selected survey site.

The source documents from NSO used in identifying the areas and randomly selecting households consisted of;

1. Pre-2011 Census Unit Registers for Central Province and NCD,
2. Census Unit Listings of Households,
3. Statistical Area Maps (SAMs), and
4. Random Number Table (RS-Random Start) ranging from household number 0-50.

Selection of Census Units/Areas

In order to cover the number of required households (minimum of 200) within budget, as well as meet the requirements of covering rural and urban households and the different livelihoods, Central Province and the National Capital District (NCD) were selected in which to conduct the survey, notably for their relative proximity.

Selection of Households

The household selections were done randomly from the CU listings, based on the sample size of households required for the selected Census Units. The steps followed included:

1. Calculating a Skip Interval (SI) from the CU/Household Listings based on the sample size of households required.
2. Using a standard Random Number table ranging from household numbers 0-50 to identify a Random Start (RS) number not exceeding or within the range of the calculated (SI) number.
3. The remaining households of the sample size being selected by continuously adding on the SI to the RS using a calculator. This method was applied to ensure that the number of the households selected for the sample size required were within the range of households for that particular CU. Refer to Annex 3.

Allocation of Selected Household Numbers

It was encouraged to maintain the same household numbers from the CU listings for all the selected households. In the event of selected eligible respondents/households, including reserves, not being available at the time of interview, due to absenteeism (from their household), refusals, etc, substitute households meeting the enrolment criteria were enrolled and were interviewed using household numbers starting with 701 for Team 1 and 801 for Team 2.

Capturing of Household Data/Interviewing Process

Each interviewer was equipped with a rechargeable net book computer to capture data during the field interviewing process. Three digit CU numbers from the CU register had to be entered to access the database. Since the geocode for access was programmed by CUs only, there was a possibility of selecting survey sites with the same CU number; for example, selected areas CU 006 Manumanu village in Hiri Rural LLG and CU 006 Pinu village in Kairuku Rural LLG. In this case, a number not in the CU register for other CU/area was entered; therefore, to access the database to conduct an interview for Pinu village, the number 301 had to be given as reference number in place of CU number 006, whilst the CU number 006 was maintained for Manumanu village. Please refer to Table 1 below.

Table 1: Selected Areas by Province, District, LLG, Ward, Census Unit and Census Unit Type

<i>Province</i>	<i>District</i>	<i>LLG</i>	<i>Ward</i>	<i>CUs/Areas</i>	<i>CU Type</i>
03 Central	03 Kairuku Hiri	07 Hiri Rural	07 Manumanu	006 Manumanu	11 Rural Village
03 Central	03 Kairuku Hiri	07 Hiri Rural	13 Akuku	426 Kuriva	11 Rural Village
03 Central	03 Kairuku Hiri	08 Kairuku Rural	05 Gabadi/Pinu	006 Pinu***	11 Rural Village
03 Central	03 Kairuku Hiri	08 Kairuku Rural	07 Abiara	002 Bereina	11 Rural Village
03 Central	03 Kairuku Hiri	08 Kairuku Rural	08 Biotou	001 Biotou	11 Rural Village
03 Central	03 Kairuku Hiri	08 Kairuku Rural	16 Malati	507 Doa Plantation	23 RNV
03 Central	03 Kairuku Hiri	08 Kairuku Rural	17 Veimauro	404 Tutuna 1 & 2	21 RNV
03 Central	03 Kairuku Hiri	10 Mekeo Kuni	02 Veifa'a	004 Veifa'a	11 Rural village
03 Central	03 Kairuku Hiri	10 Mekeo Kuni	05 Eboa	005 Eboa	11 Rural village
				Siraka Settlement	Settlement
04 NCD	01 NCD	01 NCD	86 Town/Hanuabada	043 Talai Settlement	43 Settlement
04 NCD	01 NCD	01 NCD	87 Laloki/Napanapa	511 8 Mile Settlement	43 Settlement
04 NCD	01 NCD	01 NCD	88 Bomana	415 9 mile Settlement	43 Settlement

Note:

***Pinu village was assigned CU number 301 and entered as such in the PCs to differentiate from the Manumanu entries.

Major Rural Livelihood Types

The **Mekeo Area** was selected for being the production hub for the National Capital for betelnut, the major and most profitable agricultural cash crop in the Central Province and one of PNG's major cash crops. The **Kairuku Area** was selected for being representative of coastal areas of PNG, whose livelihood is dependent substantially on coconuts and traditional garden food, supplemented by income from betelnut sales. The **Galley Reach Area** is representative of populations working in agricultural plantations in PNG, who are largely dependent on plantation wage income. In addition, selection of Galley Reach Area was intended to capture the spin-off benefits for landowners and neighbouring communities from rental or lease payments on which the agricultural plantations are established, including other spin off benefits, such as providing a market for the local produce. The **Gabadi Area** is representative of coastal fishing communities that are either largely dependent on income from fishing or remittances from family and relatives (although most of these villages, being in relatively close proximity of the National Capital, could expect to gain at least some income from family members working there)

Mekeo Area

Betelnut is the major cash crop in the Mekeo area and is the source of income for majority of the Mekeo people. The Veifa'a and Eboa villages were selected from among Mekeo villages to participate in the survey.

Most of the interviews in the Mekeo area were conducted in Tok Pisin, with a few in English.

Kairuku Area

Sale of dry coconuts is the predominant cash income source, supported by cash earned from sale of betelnuts and vegetables in the Kairuku area. Relative to the Mekeo area, frequency of sales of betelnut is low, including lower quantities in the Kairuku area. Bereina and Biotou villages were selected among the Kairuku villages to participate in the survey

Galley Reach Area

Three communities in the Galley Reach area were selected and interviewed during the field survey.

These communities include the;

1. Doa Rubber Estate workers earning K200 or less in fortnightly wages,
2. Tutuna land owners from surrounding areas to the rubber plantation whose livelihoods revolve around the informal sales of fresh/smoked fish and fresh fruits and vegetables at the local market near the plantation housing compound, and
3. Kuriva landowners, who live on land situated adjacent to the rubber plantation. The main livelihood in this area is the sale of fresh fruits and vegetables at the informal markets in Port Moresby.

The Tutuna landowners claimed that they do not receive any royalty or lease payments for the land which the rubber plantation occupies under a 99-year lease-lease back arrangement.

Gabadi Area

Manumanu village, although a pure Motu speaking village, is located in the Gabadi area. Being a coastal community, Manumanu villagers depend on fishing for their livelihood. The neighbouring village of Pinu depends for the most part on remittances from working family members and relatives to sustain themselves. A significant number of Pinu people are very highly educated and hold well paid positions within government and the private sector in Port Moresby and other centres in PNG. Informal sales of coconuts, betelnut and bananas play a complementary role in providing cash incomes for the Pinu community.

Table 2: Main Livelihoods in Selected Survey Sites

Survey Areas		Survey Sites	Main Livelihood Types	Supporting Cash Earning Activities
RURAL AREAS		Villages/Estate		
1. Mekeo	1	Veifa'a	Betelnut	Traditional Vegetables
	2	Eboa	Betelnut	Traditional Vegetables
2. Kairuku	3	Bereina	Dry Coconuts	Betelnut, Traditional Vegetables
	4	Biotou	Dry Coconuts	Betelnut, Traditional Vegetables
3. Galley Reach	5	Kuriva	Fresh Fruit and Vegetables	Nil
	6	Doa Estate	Wage Income	Traditional Vegetables
	7	Tutuna 1 & 2	Fresh water Fish & Fresh Fruit & Vegetables	Nil
4. Gabadi	8	Manumanu	Sea Fish and Prawns	Remittances
	9	Pinu	Remittances	Dry coconuts & Betelnut
URBAN AREA		Settlements		
Port Moresby	1	8 Mile	Betelnut & Smoke (tobacco) sales, Fresh Vegetables, Arts & Craft,	wage income
	2	9 Mile	Betelnut & Smoke sales, Fresh Vegetables, Arts & Craft,	wage income
	3	Siraka	Fresh Water Fish, Fresh vegetables activities,	wage income
	4	Talai	Betelnut & Smoke sales, Fresh Vegetables, Arts & Craft,	wage income

FIELD SURVEY

A total of 215 Low Income Households in both Rural and Urban Locations participated in the Financial Competency Survey. The field survey was scheduled to commence on Wednesday September 14, 2012 and end on Tuesday October 8, 2012. Hence, the actual field survey was scheduled to be completed within 14 days, excluding travelling time, which was anticipated to take at least two days. Refer to Annex 4.

The actual field survey did take 14 days, during which a total of 215 households and 456 individual interviews were conducted. The mismatch between the number of individual and household interviews is explained by the fact that at the commencement of the field survey, the supervisors allowed interviews of individuals who agreed to bring their spouse along to be interviewed in the evening of the same day or the next day.

For example, in the Mekeo area, a total of 71 individual interviews were conducted, but these translated into only 33 households, implying that 5 individuals who were interviewed did not have their spouse interviewed. Refer to Table 3.

Learning from this experience, supervisors made sure that in subsequent interview locations; couples or a pair of principal financial decision makers in a household were present before interviews commenced.



Tom Rabu-Supervisor(Team 2)making sure both wife and husband are present before interviews commence

Urban Households

Four urban settlements comprising of 8 Mile, 9 Mile, Talai and Siraka were surveyed during the field survey, with a total of **sixty eight (68)** low income **urban** households interviewed.

Size of settlement, reputation of settlement in participating in previous surveys, and effective leadership in the settlement community were main considerations in selecting urban settlement sites in the National Capital District (NCD).

The 8 Mile settlement was the most organised, orderly and timely in being picked up and transported to and from central interview locations. This is evident with the greatest number of low income urban households (34) interviewed being from 8 Mile. The respondents at 9 Mile settlement were not as well organised. As a result, a high number of individual interviews (8) were recorded, which translates into time wasted by the enumerators. Nonetheless, twenty (20) households were interviewed from 9 Mile settlement. Talai Settlement performed the worst with only 8 households in 2 days. Siraka settlement was selected to make up the numbers for the urban households and, despite the very short notice, residents from Siraka were very cooperative producing 6 households for the survey. Refer to Table 3 below. (It may be noted that some NCD settlements may feel 'surveyed out', with various surveys occurring and a perception that their lives are not affected positively as a result).

Among the settlements, 8 Mile settlement produced the most diverse group of respondents, in terms of ethnic origins and income earning activities including within the informal business activities. The ethnic groups included people from the Sepik, Morobe, and Gulf Provinces, the Goilala, and Rigo Districts of Central Province, and from the different Highlands provinces and districts within these provinces.

The income earning activities ranged from retailing in fresh vegetables, betel nut and mustard, lamb flaps, crafts and artefacts, low income jobs such as security personnel, cashiers and retired public servants living off their pension etc.

Rural Households

A total of **one hundred and forty seven (147)** low income **rural** households were interviewed during the field survey. The key criteria for the selection of rural areas was to have representation of the key livelihood types in the province and, as much as possible, be reflective of other parts of the country. Cost and safety considerations for all participants were also key determinants.

In this regard, it was unfortunate, that the only major resource extraction site in Central Province, Tolokuma Gold Mine (TGM), where rental/royalty/lease income would feature prominently, was not included in the field survey. The main reason being the timing of the survey clashed with the review of the existing Memorandum of Agreement (MOA). It must be stated that the Institute of National Affairs tried very hard to include TGM in the survey, with some cooperation shown by the operating company.

Table 3: Survey Sites and the Number of Households Interviewed Per Site

Survey Areas		Survey Sites	# of Interviews per site	# of Households interviewed
RURAL AREAS		Villages		
1. Mekeo	1	Veifa'a	43	20
	2	Eboa	28	13
2. Kairuku	3	Bereina	19	9
	4	Biotou	26	11
3. Galley Reach	5	Kuriva	67	33
	6	Doa Estate	10	5
	7	Tutuna 1 & 2	25	11
4. Gabadi	8	Manumanu	55	27
	9	Pinu	36	18
TOTAL RURAL			309	147
URBAN AREA		Settlements		
Port Moresby	1	8 Mile	71	34
	2	9 Mile	48	20
	3	Siraka	12	6
	4	Talai	16	8
TOTAL URBAN			147	68
TOTAL RURAL & URBAN			456	215

With respect to the rural locations, the Team assigned to the Kairuku area faced relatively greater difficulties relative to other rural locations. As a result, only 20 households were interviewed over a period of 2 nights and three days compared to 45 households in the Gabadi area, 49 households in the Galley Reach area and 45 households in the Mekeo area.

Survey Instruments

The Motu translation proved difficult both for the enumerators and the respondents during the pilot interviews (in view of difficulties with technical terms and grammar) and hence the Project Team made the decision not to administer the field survey in Hiri Motu. Hence, the survey was administered in English and Tok Pisin only.

More than ninety percent of the interviews were conducted in Tok Pisin, which was the preferred language in both the urban and rural locations. This is an interesting finding, as the Papuan villages are traditionally Hiri Motu speaking areas, and indicates the recent spread of the use of Tok Pisin, and its wider incorporation of new technical terms, or insertion of English terms and phrases.

Survey Teams

The survey team was planned to consist of two teams (Team 1 and Team 2) each comprising a supervisor, 5 female and 5 male enumerators. The enumerators were to be selected from among 11 female and 11 male trainees after assessing their performances during the training, which included administering the interviews in Hiri Motu and Tok Pisin during the pilot interviews.

Two female trainee enumerators were unable to participate in the field; one because she fell ill after the first day of training and the second because she could only speak Hiri Motu confidently and not Tok Pisin. Hence, the decision to administer the surveys in English and Tok Pisin only meant she would not have enough workload conducting English interviews.

Given this situation, the female supervisor for the Team 2 had to perform dual roles of being an enumerator, in addition to her initial role of being a supervisor. Given her extensive experience as an employee of NSO involved in surveys and in many cases in the capacity of both enumerator and supervisor, she managed to perform both roles capably.

Team 1 comprised of 10 enumerators; 5 male and 5 female and a male supervisor. The supervisor performed his role as a supervisor only and did not have to assist in conducting any interviews.



Trainers, supervisors and the enumerators at the completion of a week's Training in the INA Conference Room.

Computer based survey

Each team was allocated 12 net-book computers, which included 2 spare computers, with a total of 24

net-book computers (small and relatively inexpensive net-books) being transported in two eskies to the survey sites in the rural areas and interview venues in the urban locations during the field survey. Each enumerator was assigned a net-book computer loaded with an English version and a Tok Pisin version of the survey instrument, using a dbase program to administer every single interview. With a battery life of 8 hours, the highest number of interviews conducted per person per day was four (4). The net books had to be charged every evening, including through the use of generators in the rural locations.

Each interview entry on the net-book was distinguished by the 2011 Census ID and the survey number, which was comprised of the net-book number of the enumerator, the date and the number of interviews conducted for the day.

Approximately 4 computers either crashed or were faulty and had to be replaced with the six (6) spare computers that were in the care of the two supervisors and INA Project Manager.

Interviews

The enumerator had to complete an Enrolment Form to determine the eligibility of the respondent. The enrolment forms were unique for each selected rural area as eligibility was determined by the livelihood type and the definition of low income household in each area. On the other hand, a common enrolment criteria was used for the selected urban low income settlement sites. Refer to Annex 5a-5g for the Enrolment Forms.

In cases where the respondents were qualified to be interviewed, a participants' consent form was completed and the respondent asked to sign the completed form. At the end of the interview, the interviewer was expected to complete the interview audit checklist and the interview diary, stating any issues encountered in completing the interview.

Interviews in most locations were conducted during the day only, with the exception of two rural locations: Veifa'a, and Manumanu villages. The average number of interviews per enumerator per day was three (3).

Although each team was assigned specific rural and urban communities to interview during the field survey, response rates of respondents at assigned sites determined team assignments during the field survey. As a result, both teams interviewed all urban settlements and some rural villages, especially in the Galley Reach and Gabadi areas together. This was primarily due to the very low response rates at the start of the field survey from the participants in urban settlements, notably Talai and 9 Mile Settlements. Low response rates also meant that reserve locations in the rural areas namely, Kuriva, Manumanu and Pinu, were included as survey sites, while Siraka settlement was included as an urban survey site.

Generally, members of the survey teams found the chieftain culture, prevalent in parts of Central Province, to be quite stressful, especially because the interviews were conducted on the Chiefs' platforms. The Mekeo and Kairuku areas have chieftain system, which requires strict observation of certain protocol by local communities, visitors, researchers and guests, alike.

Enumerators using net-book computers to administer the interviews at the Kuriva Primary School during the field survey



RECRUITMENT

The recruitment process for those conducting the survey (i.e. enumerators) was based on an assessment from lists of interviewers (both NSO staff and free-lancers) who had participated in previous NSO surveys, such as the Demographic Health Survey (2006), Household Income and Expenditure Survey (2010) and the National Population Census (2011).

In addition, INA also used its own network of researchers to identify people with background knowledge on the subject matter. Given that some NSO staff were previously engaged in the World Bank Financial Competence Survey, final selection and recruitment was also made from among this group.

The INA Project Manager interviewed all applicants and selected 20 interviewers, 2 supervisors and 2 reserve enumerators (1 female and 1 male). The selections were done on the basis of experience in undertaking surveys, good command of Tok Pisin and English, knowledge and experience with use of computers, knowledge of the subject matter and the ability to be a team player.

A total of 24 interviewers, including 2 supervisors, were selected for training on the financial competence survey for low income households. Refer to the Annex 6 for the full list of selected enumerators and supervisors.

TRAINING OF ENUMERATORS

One-week training was conducted between September 17 and September 21, 2012, training up 22 enumerators. The training was conducted by the International Consultant- Dr Jonathan Sibley, IT Specialist with PFIP- Derek Tam and the INA Project Manager-Rufina Peter.

The first day of training focused on familiarization with the survey, wherein Dr Sibley provided an overview of the survey, which involved a brief walk through of the questions using a paper format. The data collection process and interview protocol, the role of enumerators and research ethics and confidentiality were also covered on the first day.

The second day of training aimed at training in the use of the personal computers (net-books) and familiarization with the survey. This involved Derek Tam going through the handling and usage of the PCs and the survey error protocols, followed by completion in pairs of the survey in English using net-books and later in Tok Pisin and Hiri Motu. Discussion on possible issues with administration of the survey was also an activity during this day.

Enumerators reading through their notes during a training session in the INA Conference Room.



The third day was allocated to question review and mock interviews and involved walking through the survey, question by question, to discuss possible translation, interpretation and or administration issues and resolutions. Mock interviews were also undertaken, including data saving and data transfer protocols.

The final two days of the training were dedicated to conducting pilot interviews. Respondents for the pilot interviews were organized from the Vadavada and Morata Settlements. The respondents were transported to the Reverend Sioni Kami church, where the interviews were conducted in the Marquees. The training schedule is contained in Annex 7.

Pilot interviews were conducted in English, Hiri Motu and Tok Pisin.

During the pilot interviews the Hiri Motu survey posed real practical difficulties, both for the respondents and the enumerators. A decision was made after the pilot interviews to administer the survey in the field in English and Tok Pisin **only** and **not** in Hiri Motu.

Hence, the trained enumerators administered a closed question survey instrument in English and Tok Pisin in the field. On average, the duration of each interview was approximately one hour.

LOGISTICS

Transport Arrangement

Informed both by experiences of transport arrangements in previous surveys and the scope of the current study, vehicles were engaged from both the government's (Central Province) PTB Pool and from a private hire car firm for the survey. The latter as a fall back strategy, in case vehicle(s) from the former source became unavailable for whatever reasons. Specifically, two 10 seater land cruisers and a 15 seat bus were hired from Central Province PTB Pool at around half the daily rate of the private hire company for the same vehicle type.

While each of the two (2) field survey teams were allocated one vehicle during the field survey, especially when covering the rural areas, the third vehicle was used by the Project Manager, including for providing oversight and moving net books around during the field survey and other project management activities.

The use of three (3) vehicles facilitated the smooth movement of enumerators and PCs to the central interview venue, and the respondents from the respective settlements to the central interview locations. Having less than three vehicles would have slowed down the whole process and frustrated everyone, but especially the respondents, who continuously pointed out to the enumerators the high opportunity cost involved in making themselves available for the interview, stressing the need for the interviews and the pickups and drop offs to take place in a timely and efficient manner.

All three PTB vehicles and three PTB drivers were available for the entire period of the study, unlike with previous experiences where the PTB vehicles were not reliably available for the duration of the field surveys.



Pre-visits

Rural Sites

Pre-visits to the rural sites were scheduled ahead of the urban sites. Two pre-visits were made to each selected location. The first pre-visit was to establish rapport with the village leaders, including chiefs or councillors, or both in some instances, and to raise awareness of the objectives of the survey. The importance and process of randomly selecting the households to participate in the survey was also explained in the first pre-visit. Experience has shown that the selection can be a cause of much argument amongst members of a community and may sometimes result in physical confrontation. Feedback and endorsement for the survey to be conducted in their respective villages was also sought from the village leaders.

Emmanuel Aume and his elder brother, Chiefs from the Bereina Village during a pre-visit to Bereina village



Mrs. Aume and Councillor Anna Aitsi with Lohia Vaieke (NSO Enrolment Officer) during a pre-visit to the Bereina Village.



The purpose of the second visit was to go through the list of randomly selected households with the leaders of the village to allow them to validate and update the selected households. The trip was also used to organize interview venues for the actual survey, accommodation for enumerators, and to identify possible local groups/individuals to take on tasks, such as cooking for the respondents and the interviewees and providing generators for the charging of net-book computers during the field survey.

Two reserve villages, namely Manumanu and Kuriva, were also visited during the pre-visits. Owing to the fact that Tolokuma Gold Mines could not participate in the survey, and with less than the expected number of households' being interviewed in some selected villages, the two reserve villages also took part in the survey.

Urban Sites

One pre-visit was made to the urban settlements, with a follow up meeting being organized and held at the INA Office. The first pre-visit fulfilled similar objectives to those described above in the case of the rural sites and the follow up visit in the INA Office to those of the second pre-visit in the rural areas.

Consistent Communication and Dialogue between Pre-visits

The Project Manager kept consistent communication and dialogue with the local coordinators prior and after each pre-visit, including during the field survey period, to ensure all logistics and protocol aspects were in place prior to commencement of the field survey.

Interview Locations

Interviews were conducted at central locations both in the rural and urban areas. In conducting interviews for the urban settlements in Port Moresby, the Debeinis Living Waters Church Building at Gerehu was used. While it was isolated, the facilities were excellent in terms of being quiet and spacious, equipped with good toilet facilities and a convenient tea and coffee area.

During the weekend, on both Saturday and Sunday, the INA Conference Room was used to conduct the interviews. This proved to be a challenge given the large numbers that turned up to be interviewed and the limited space. The team managed the interviews including feeding the respondents.

Most interviews were conducted during the day. However, interviews were also conducted in the evenings in some rural locations, including one urban location, namely 9 Mile settlement. The latter was an attempt to reduce the number of individual interviews conducted during that day.

Incentives for Respondents

Respondents were compensated nominally for their time in participating in the focus groups, by providing breakfast and lunch when interviews were conducted in the morning, and lunch only if the interview took place after lunch.

Breakfast and lunch were provided for the respondents in most cases. The respondents appreciated the initiative by INA to provide breakfast and lunch. It must also be mentioned here that some respondents

and community leaders advocated to be paid an allowance reflective of the loss in sales for the hours the interview was conducted, rather than have lunch and breakfast. They argued that the opportunity cost of not being able to undertake their normal informal sector activities was significant, given that almost 4-5 hours was spent in the whole process of transportation to and from interview venue, time taken for breakfast and lunch and for the interview.

The proposal for the allowance was made known to the project manager by a couple of community leaders and by some enumerators, expressing the concerns of respondents. The Project Manager advised that the practice was considered unethical and that INA would not entertain such requests. Hence, if any respondent was not happy with the response they were free to refuse being interviewed. None of the respondents who were transported to the interview location refused to be interviewed.

Security

Although the INA Project Manager tried to organize a couple of police personnel to escort the survey teams back to Port Moresby from the Kairuku and Mekeo areas, the policemen utilised in the last World Bank pilot survey were not available. Hence, there were no police security personnel used in this survey. Instead, the onus was given to the village leaders and coordinators to take up the responsibility of a successful conduct of the field survey in their respective villages, including providing security for the enumerators. This arrangement worked to the satisfaction of the Project Manager.

The enumerators sought a police escort during the field survey, especially because of the use of netbook computers to administer the survey and raised this as a key point of contention. The Project Manager believed that Supervisors had the responsibility to exercise due care and diligence in the field by exercising good judgment of when to start and finish interviews on a daily basis. In addition, they had to decide where to conduct interviews at night, as well as to arrange security during the conduct of interviews in the evenings.

The INA promotes mutual trust and respect with survey communities with which it engages. The Institute does not encourage the use of police personnel during its field research, unless it is absolutely necessary, for example during the WB Pilot survey which took place immediately before the 2012 National Elections.

DELIVERABLES

The specific tasks for the INA to accomplish, as per the Terms of Reference between Project Partners, are listed below in Table 4 and accounted for in detail.

Table 4: Primary Outputs Expected from the Implementation of this Project

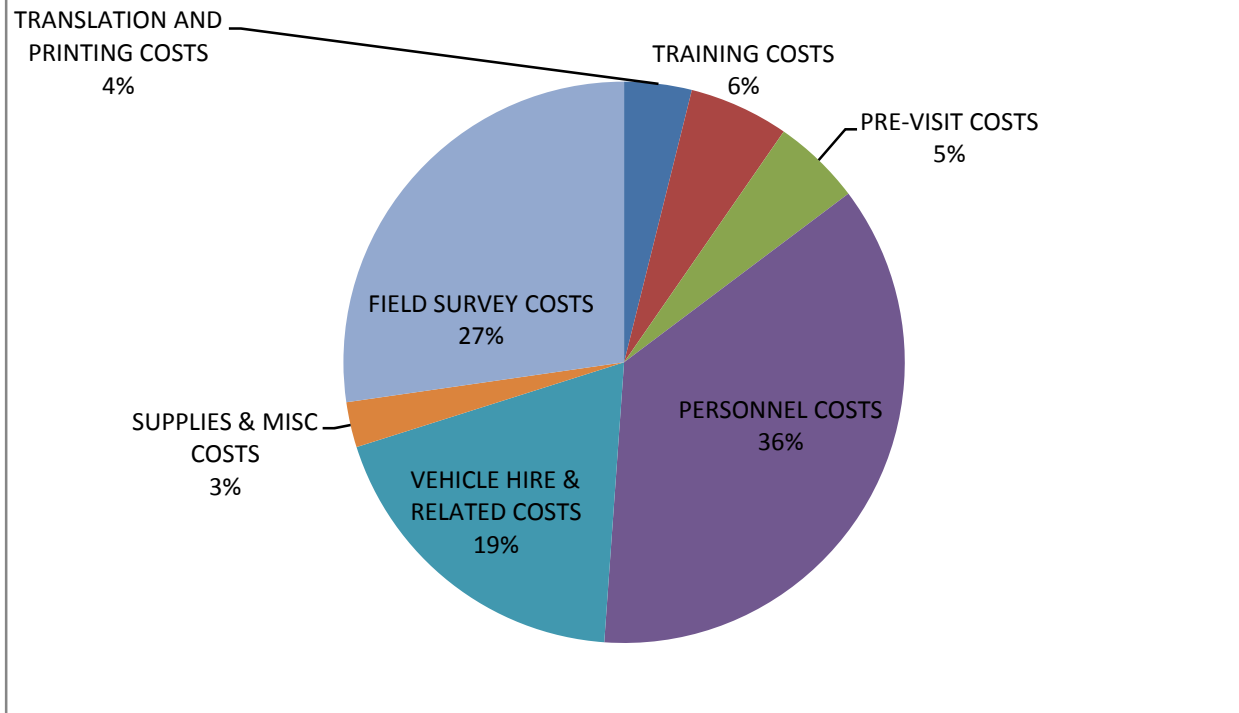
Primary Outputs	Achievements	Comments
1. Questionnaire translation into Tok Pisin and Hiri Motu	Fully Achieved	Completed in a timely manner
2. Facilitating and Assisting in Training of enumerators and pre-testing of survey instrument	Fully Achieved	Made the decision not to administer the Hiri Motu version during the field survey.
3. Data gathering in the field	Fully Achieved	Achieved target sample size for the survey
4. Reporting on Project Implementation	Fully Achieved	This report meets this requirement.

PROJECT IMPLEMENTATION COSTS

This project was funded by the United Nations Capital Development Fund (UN-CDF). The total cost of implementing this project was approximately K114,183. Figure 1 shows the break- up of project costs by cost category.

The personnel cost, which comprises contract wages for the research team, account for the largest proportion (36%) of total project cost, followed by field survey costs at 27%, and vehicle hire and related costs at 19% of total cost. These three cost components account for over 80% of total project costs. It is, therefore, imperative that these cost components be carefully monitored for efficiency gains with future projects.

Figure 1: UN-PFIP Project Cost by Cost Category



LESSONS LEARNED

Recruitment

The recruitment of enumerators and supervisors for future INA-managed surveys will need to be based on advertisements in the two daily newspapers, rather than depending largely upon the NSO database of enumerators. This approach is likely to produce enumerators with the appropriate background in terms of subject matter, experience and aptitude.

Translation

Translating survey instruments into Tok Pisin and Hiri Motu remain a very challenging task. As such, ample time needs to be allocated for the process in future. The process includes forward and back translations and the validation and endorsement by the technical review committee. It suffices to say at this point that capacity to translate English survey instruments to Tok Pisin, in particular, has been enhanced among the members of the TRC who have been involved in the review and validation process for the three financial competency surveys; two World Bank Projects, plus this PFIP project.

Training

Allowing sufficient time for training of enumerators and supervisors is critical to obtaining quality data from the field survey. In addition, given that the use of net-book computers to collect data in the field is very rare practice in PNG at this point in time, it is absolutely necessary that enumerators are very confident in the use of the net-books during the training, prior to going out to the field.

Project Management

Project management is always a challenge, regardless of the size of project. A practical and realistic project schedule, coupled with a reliable project budget gives a project a head start to successful undertaking and completion of a project.

The PFIP financial competency survey had in place a realistic project schedule, including for the field survey. The field survey was completed in the exact number of days allocated for the activity.

The full time involvement of a second INA officer to coordinate meals for the respondents and interviewers, as well as organizing interview venues for urban settlements, was necessary and greatly improved efficiency and effectiveness in this area.

There is a need to have an additional project staff employed in future INA-managed projects, to be responsible for ensuring acquittals are done immediately. The need to implement this proposal is very important, as INA normally uses its own funds before getting reimbursed upon provision of acquittals. This person would work very closely with the Project Manager, who will train this person on the task.

Field Surveys

Supervisors of survey/research teams play an important role in maintaining healthy group dynamics and team work in the field. As such, the recruitment of supervisors must always be done diligently, including for future projects.

Incentives for Respondents

The INA will need to think carefully through the types of incentives being offered for the respondents in urban settlements to participate in future surveys. Included, in these considerations will be the choice of interview locations, given the considerable amount of extra time taken to transport respondents to and from their normal vending locations, which was the primary cause for concern during this survey.

Security

The INA should continue to promote mutual trust and respect with future survey communities with which it engages. The use of police personnel during its field research should only be considered when absolutely necessary. This decision should be made by the INA Executive Director in consultation with the project funders and the Project Manager.

CONCLUSION

The project was successfully implemented within budget and the scheduled timeframe, without any major problems.

A team of 19 enumerators, 2 supervisors and 3 PTB drivers, with the Project Manager providing oversight, met the target sample size of 215 household within 14 days. The success pertains to the balanced composition of the survey teams, in terms of field experience and young, vibrant and sharp talents who performed exceptionally well.

Despite low response rates in a couple of rural and urban locations, the use of the reserve survey sites addressed the issue of meeting the target household number within the timeframe.

In terms of future INA surveys, it is imperative that INA continues to build and maintain its reputation among PNG communities as an ethical research organization, by involving community leaders in the dissemination of the survey results. This strategy is of critical importance given the perception by the rural and urban communities that they are subjects of exploitation by research organizations that care little about the welfare of their communities.

RECOMMENDATIONS

It is recommended that:

1. Leaders & coordinators of both rural and urban survey communities be invited to the presentation of the survey findings, so they in turn can keep their respective communities informed, given the common dissatisfaction with researchers and surveys that don't appear to have any direct feedback or tangible results in their respective communities.
2. Similar surveys be conducted in the other three regions of the country namely; Momase, Highlands and the Islands regions, covering similar livelihood types included in this survey, as well as livelihoods that were not covered in this survey, such as income from extractive industries and projects. This information should provide useful insights and conclusions about the prevailing levels of competencies among low income households in the urban and rural areas, adding to the body of knowledge in this area within the country.

ANNEXES

- Annex1 : Pacific Financial Competency Framework
- Annex 2: Members of the Technical Review Committees
- Annex 3: Selection of Households
- Annex 4: Field Survey Schedule
- Annex 5a-5g: Enrolment Forms
- Annex 6a&6b: Male and Female Enumerators in the PFIP Survey Team
- Annex 7: Training Schedule



Annex 1: Draft Pacific Financial Competence Framework

Draft Pacific Financial Competence Framework					
Domain	Element	Competency	Code(s)	Knowledge and Skill	Behaviour
Managing Money	Money and payments	Forms of payment	MP1	Know about non-cash forms of money/payment (cheques, debit cards, bank transfer, mobile phone)	Be able to use a range of available forms of non-cash money/payment, (cheques, bank transfer, mobile phone)
			MP2	Know about remittances (costs/ foreign exchange, processing time, checking funds availability)	Be able make/ receive remittance payments
	Managing income	Sources of income	MI2	Know about regular and irregular sources of income	Monitor household income Manage multiple sources of income
		Agricultural/ business income	MI3	Know that agricultural/ business cash-flows must be managed separately from household cash-flows	Separate agricultural/ business and household cash-flows
			MI4	Know that agricultural/ business cash-flows must be managed sustainably	Manage agricultural/ business cash-flows to ensure sustainable surplus
		Wage/ salary income	MI5	Know how wage/ salary earnings are calculated	Check pay slips for accuracy
	Royalty Income	MI6	Know about entitlement to royalty income	- Check entitlement to royalty income - Check royalty income for accuracy	
	Managing expenses	Essential and non-essential spending	ME1	Know the difference between essential and non-essential spending	Identify and periodically monitor the household's essential and non-essential spending
		One-off and regular financial commitments	ME2	Know the difference between one-off household expenses and regular financial commitments	Identify and periodically monitor the household's one off household expenses and regular financial commitments
		Requests for financial assistance	ME3	Know that requests for financial assistance from extended family/ clan groups must be managed	Manage requests for assistance from extended family/ clan groups
		Tax and superannuation payments	ME4	Know why and how deductions, such as tax and, superannuation are deducted from earnings	- Check tax and superannuation deductions from wages/salary - Calculate and provide for future tax payments
	Keeping records of income and expenses	Household financial documents	KR1	Know about the main types of household financial documents (e.g. Bank statements/ passbooks, utility bills, school fees) and the need to keep financial records	Keep copies of household financial documents
			KR2	Know how to check household financial documents for accuracy	Check for household financial documents accuracy

Draft Pacific Financial Competence Framework					
Domain	Element	Competency	Code(s)	Knowledge and Skill	Behaviour
		Household financial records	KR3	Know how to keep a record of money coming in and going out of the household	Keep a record of money coming and going out of the household
		Agricultural/ business documents	KR4	Know about the main types of agriculture/ business financial documents	Keep documents for agriculture/ business – separate from household documents
			KR5	Know how to check agriculture/ business financial documents for accuracy	Check for agriculture/ business financial documents accuracy
		Agricultural/ business records	KR6	Know to keep a record of money coming in and going out of the farm/ business	Keep a record of money coming and going out of the farm/ business
Making Financial Choices	Saving	Keep money safe	SA1	Know about options to keep money safe	Keep money in a safe place
		Forms of saving	SA2	Know about different ways of saving (monetised and non-monetised)	<ul style="list-style-type: none"> - Save money for planned future expenditure - Save money for unplanned future expenditure
		Use an account for saving money	SA3	Know how to keep money in an account	Keep savings in an account
	Investing	Forms of Investing	SA4	Know about different ways of accumulating assets over the longer term (monetised and non-monetised)	Accumulate assets over the longer term (monetised and non-monetised)
	Borrowing	Forms of debt	BO1	Know about different forms of debt and related terms and conditions	<ul style="list-style-type: none"> - Use short-term debt effectively to manage household cash flows - Use medium-long term debt effectively to accumulate assets
		Managing debt	BO2	Know about the consequences of credit obligations	Repay borrowing in accordance with terms and conditions
			BO3	Know how to plan and manage household debt	<ul style="list-style-type: none"> - Keep a record of household borrowing and repayments - Ensure household debt can be repaid from household net cash flow - Ensure household debt can be repaid if an unexpected event occurs
	Cost of Money/ Financial Terms	Interest	CM1	Know that interest is usually paid when money is borrowed from a lender and interest can be received if money is saved in an account	Monitor the interest rate and interest received/ paid on household deposits/ loans
			CM2	Know that interest rates will tend to vary over	Ensure household financial commitments

				time	allow for adverse changes in interest rate	
Draft Pacific Financial Competence Framework						
Domain	Element	Competency	Code(s)	Knowledge and Skill	- Behaviour	
		Financial terms and conditions	CM3	Know that financial services are offered on a varying terms and conditions	<ul style="list-style-type: none"> - Compare savings or borrowing options against household requirements before purchasing a financial service. - Differentiate between formal and informal credit obligations 	
	Financial Organizations'	Financial organizations	FO1	Know about the roles of the principal financial institutions	Select a financial intermediary based on suitability	
	Budgeting and Planning	Planning and goal setting		BP1	Know how to determine financial goals	<ul style="list-style-type: none"> - Determine household financial goals - Monitor achievement of the household's financial goals
				BP2	Know how to develop a plan to achieve financial goals	<ul style="list-style-type: none"> - Develop a plan to achieve the goals - Adjust the household financial plan as the household's situation changes
		Differentiate short/medium/long term needs	BP3	Know how to identify, plan and make decisions for short, medium and long-term needs.	Identify and differentiate short, medium and long-term household needs	
		Prioritize expenditure	BP3	Know how to prioritize needs within the constraints of limited resources	Prioritize household expenditure relative to household income	
	Budget	BP4	Know how to use budgets to manage cash-flows	Develop and utilize a household budget		
Getting Help	Seeking Financial Advice	Seek financial advice	FI1	Know about available sources of financial advice and how to access advice	Access locally available reputable sources of financial advice	
		Critically assess advice	FI2	Know that people/organizations may not always provide unbiased advice	Critically review finance advice, or consult multiple sources of advice before entering into a financial commitment	

	May not be applicable in all households
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Annex 2: Members of the Technical Review Committee

	Name	Organization	Language	Phone	Email
1	Sandra Fore	BSP/(Translator)	Tok Pisin	305 7162	SFore@bsp.com.pg
2	Anna Irumai	Health Department	Tok Pisin	301 3660	anna_irumai@health.gov.pg
3	Patricia Pasingan	Westpac	Tok Pisin	322 0877	ppasingan@westpac.com.au
4	Dorothy Sapalolang	NSO	Tok Pisin	739 21639	
5	Dean Woruba	CIMC/INA	Tok Pisin	321 1714	Deane.Woruba@cimcpng.org
6	Tom Rabu	NSO	Hiri Motu	710 94967	
7	Thomas Willie	TRANSLATOR	Hiri Motu	722 44504	
8	Rufina. Peter	INA Project Manager	Facilitator (Hiri Motu & Tok Pisin)	321 1044	Rufina.Peter@cimcpng.org

Annex 3: Selection of Households

INSTITUTE OF NATIONAL AFFAIRS
UN PFIIP FINANCIAL COMPETENCY SURVEY
September – October 2012

Selected Area(s)

Province	District	LLG	Ward	Census Unit	CU Type	Village Name/Area
03 Central	03 Kairuku	10 MekeoKuni Rural	05 Eboa	005 Eboa Village	11 Rural Village	Eboa Village

Skip Interval (SI) 26.4

Random Start (RS) 26.28

Random selection	Locality	Selected Household No.	Name of Head of Household
26.28		026	AINA'AU OME
52.68		052	EVI GUU
79.08		076	FAUMA OLAPU
105.48		105	AITE ONO
131.88		131	GU'U MEAPO
158.28		158	AUFO FAFUAI
184.68		184	APINI AISA
211.08		211	KUDA ELILAO
237.48		237	OLI ONO
263.88		263	ONO AE
		Reserves	
		050	
		101	
		152	
		203	
		254	

Annex 4: Field Survey Schedule

TRAINING	F	I	E	L	D		S	U	R	V	E	Y		
MON-FRI	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON
Sep 17-21	Sep 25	Sep 26	Sep 27	Sep 28	Sep 29	Sep 30	Oct 01	Oct 02	Oct 03	Oct 04	Oct 05	Oct 06	Oct 07	Oct 08
	TRAVEL	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7	Day 8	Day 9	Day 10	Day 11	Day 12	Day 13
MEKEO/RORO VILLAGES														
Veifa'a	T	Team 1	Team 1		T	R								
Eboa	R			Team 1	R	E								
Bereina	A	Team 2	Team 2		A	S								
Biotou	V		Team 2	Team 2	V	T								
GALLEY REACH AREA	E				E									
Manumanu	L				L	R			Team 2	Team 2	Team 2			
Pinu						E							T 1&2	
Doa Plantation	T				T	S	Team 2	Team 2						
Tutuna 1 & 2	R				R	T	Team 2	Team 2						
Kuriva	A				A							T 1&2	T 1&2	
	V				V									
URBAN SETTLEMENTS														
9 Mile	E				E	R			Team 1	Team 1				
8 Mile	L				L	E					Team 1	T 1&2		
Talai						S	Team 1	Team 1						
Siraka						T								T 1&2

Annex 5a: Enrolment Form for Urban Settlements in Port Moresby

Date of interview	
Survey number	
Supervisor Name	
Household Head Name	
2011 Census ID (HH Number)	

Interview if **both** of the following are answered “Yes”:

Criteria	Yes/ No
Dwelling built from makeshift materials/ [‘low cost/covenant’] dwelling	
There are no <u>formal</u> services connected to the dwelling	

Do not interview if **any** of the following are answered “Yes”:

Criteria	Yes/ No
Household has a formal dwelling	
Children (if any) attend a private school	
Household has a full time paid hausmeri	
Household has an inside flush toilet	
Household has a vehicle (working)	
Household has (working) electricity generator	
<u>Principal</u> form of household income is regular wage/ salary/ well established informal or formal business income	

Annex 5b: Enrolment Form: Low Income Households – Galley Reach PLANTATION

Date of interview	
Survey number	
Supervisor Name	
Household Head Name	
2011 Census ID (HH Number)	

Interview if the following is answered “Yes”:

Criteria	Yes/ No
Less than K200 per fortnight	

Do not interview if any of the following are answered “Yes”:

Criteria	Yes/ No
Children (if any) attend a private school	
Household has a full time paid haus meri	
Household has a vehicle (working) or boat	
Principal form of household income is regular salary/ well established informal or formal business income	

Annex 5c: Enrolment Form: Low Income Households – Galley Reach VILLAGES

Date of interview	
Survey number	
Supervisor Name	
Household Head Name	
2011 Census ID (HH Number)	

Rural Villages

Interview if the following is answered “Yes”:

Criteria	Yes/ No
Household lives in a dwelling built from makeshift/ traditional materials/ [‘low cost/covenant’]	

Do not interview if any of the following are answered “Yes”:

Criteria	Yes/ No
Household has a formal dwelling	
Household has an inside flush toilet	
Household has a vehicle (working)	
Household has (working) electricity generator	
Household has a water tank (from roof)	
Principal form of household income is regular wage/ salary/ well established informal or formal business income	

Annex 5d: Enrolment Form: Low Income Households – Kuriva Village

Date of interview	
Survey number	
Supervisor Name	
Household Head Name	
2011 Census ID (HH Number)	

Interview if the following is answered “Yes”:

Criteria	Yes/ No
Household lives in a dwelling built from makeshift/ traditional materials/ [‘low cost/covenant’]	

Do not interview if **any** of the following are answered “Yes”:

Criteria	Yes/ No
Household has a formal dwelling	
Household has an inside flush toilet	
Household has a vehicle (working)	
Household has (working) electricity generator	
Household has a water tank (from roof)	
<u>Principal</u> form of household income is regular wage/ salary/ well established informal or formal business income	

Annex 5e: Enrolment Form: Low Income Households –Manumanu Village

Date of interview	
Survey number	
Supervisor Name	
Household Head Name	
2011 Census ID (HH Number)	

Interview if **all** of the following is answered “Yes”:

Criteria	Yes/ No
Less than four(4) prawn nets	
Less than four(4) fishing nets	
No dinghy <u>with</u> outboard motor	

Do not interview if **any** of the following are answered “Yes”:

Criteria	Yes/ No
Household has a formal dwelling	
Household has an inside flush toilet	
Household has a vehicle (working)	
Household has (working) electricity generator	
Household has a water tank (from roof)	
<u>Principal</u> form of household income is regular wage/ salary/ well established informal or formal business income	

Annex 5f: Enrolment Form: Low Income Households -Pinu Village

Date of interview	
Survey number	
Supervisor Name	
Household Head Name	
2011 Census ID (HH Number)	

Interview if **all** of the following is answered “Yes”:

Criteria	Yes/ No
Less than three (3) coconut blocks	
Less than four (4) betelnut gardens	
Less than K200 per fortnight in remittances	

Do not interview if **any** of the following are answered “Yes”:

Criteria	Yes/ No
Household has a formal dwelling	
Household has an inside flush toilet	
Household has a vehicle (working)	
Household has (working) electricity generator	
Household has a water tank (from roof)	
<u>Principal</u> form of household income is regular wage/ salary/ well established informal or formal business income	

Annex 5g: Enrolment Form: Low Income Households – Mekeo and Roro Villages

Date of interview	
Survey number	
Supervisor Name	
Household Head Name	
2011 Census ID (HH Number)	

Interview if **all** of the following are answered “Yes”:

Criteria	Yes/ No
Less than two betel nut gardens (1 garden 50 trees)	
Less than 20 coconut trees (Roro only)	
No land/ borrowed land/ little land for food gardens and planting betel nut trees (< ½ hectare)	
Less than 3 pigs	

Do not interview if **any** of the following are answered “Yes”:

Criteria	Yes/ No
Children (if any) attend a private school	
Household has a full time paid haus meri	
Household has an inside flush toilet	
Household has a vehicle (working)	
<u>Principal</u> form of household income is regular wage/ salary/ well established informal or formal business income	

Annex 6a: Male Members of the PFIP Financial Competence Survey Team

MALE INTERVIEWERS	HOME PROVINCE	EDUCATIONAL QUALIFICATIONS	EXPERIENCE	COMPUTER LITERATE	LANGUAGES SPOKEN	EMPLOYMENT STATUS
1. Tom Ravu	Central		HIES	Yes	Eng/Hiri Motu	NSO
2. Muguwa Dilu	Simbu	Mec	Research Experience during studies	Yes	Eng/Tok Pisin	Looking for Employment
3. Benaiah Bogela*	Western	Grade 12	2011 Census	Yes	Eng/Tok Pisin	Looking for Employment
4. Moby Moses	ENB	Grade 12	NSO	Yes	Eng/Tok Pisin	Waiting to be re-instated
5. Hubert. Bera	SHP	Grade 12 -2005	2009 HIES	Yes	Eng/Tok Pisin	Looking for Employment
6. Lawrence. Baiet	ESP	Diploma in Business Major Bus Mgt	2009 HIES	Yes	Eng/Tok Pisin	Looking for Employment
7. Busa Wenogo	SHP	Bachelor of Economics	2012 BPNG-WB FC Survey	Yes	Eng/Tok Pisin	CIMC
8. Derik Darren Ali	ESP	Grade 12-2006	Graphic Designer	Yes	Eng/Tok Pisin	Looking for Employment
9. John Nokup Junior	ARB&Manus	Inst of Technology & Dip in Teaching	HIES	Yes	Eng/TP/HM	Looking for Employment
10. Brian Naime	Central	Certificate in Accounting Technology	HIES/DHS	Yes	Eng/TP/HM	Looking for Employment
11. Vincent Komba Yuke	Simbu	Bachelor of Economics	HIES/MRI	Yes	Eng/Tok Pisin	Looking for Employment
12. Gimana Rawali	Central	Grade 12 & Open Campus	Nil	Yes	Eng/Tok Pisin	Looking for Employment

** Took part in training but did not qualify to participate in the field survey.*

Annex 6b: Female Members of the PFIP Financial Competence Survey Team

FEMALE INTERVIEWERS	HOME PROVINCE	EDUCATIONAL QUALIFICATION	EXPERIENCE	COMPUTER LITERATE	LANGUAGES SPOKEN	EMPLOYMENT STATUS
1. Dorothy Sapolojang	Manus		HIES, DHS, Business Survey's	Yes	Eng/Tok Pisin	NSO
2. Ashley H Kalagamini	Central	Diploma in Info Tech	Frontline Customer Service	Yes	Eng/Tok Pisin	Looking for Employment
3. Anna Irumai	ESP	Mc Health Policy & Management	Health & FC WB-BPNG Survey	Yes	Eng/Tok Pisin	Health Dept
4. Annette Takaku	Central	POM Business College	HIES, DHS, Other Surveys	Yes	Eng/Tok Pisin	NSO
5. Nancy Ebbes	ENB	Bachelor of Economics	Planning, ADB, ICCC, etc	Yes	Eng/Tok Pisin	Looking for Employment
6. Lilly Kalip Koddy	NIP	BHSc in Env'tl Health	Research Works at University	Yes	Eng/Tok Pisin	Looking for Employment
7. Miro Lavapo	Gulf	Grade 12	Data Entry and some Enumeration	Yes	Eng/Tok Pisin	Looking for Employment
8. Sereh Isu	NIP	Year 1 Arts Foundation.	NSO	Yes	Eng/Tok Pisin	Looking for Employment
9. Maria Guria	Central	Year 1 Arts Foundation.	Nil	Basics	Eng/TP/HM	Looking for Employment
10. Theresa Rabu**	Central		NSO		Eng/HM	NSO
11. Rose Kotai	Central & Gulf	Diploma in Business Major Accounting	Nil	Yes	Eng/TP	Looking for Employment

Note:

**** Took part in training but did not participate in the field survey because the Project Management Team decided to administer the survey only in English and Tok Pisin and NOT in Hiri Motu. The Enumerator unfortunately could not speak Tok Pisin fluently.**

Annex 7: Training Schedule

Venue: INA Conference Room (17 September 2012 – 21 September 2012)

Day One: Familiarization with the Survey

8.30 – 9.00		Arrival and coffee
9.00 – 10.00	(Rufina and Jonathan)	Welcome
		Purpose of the research
		Overview of training programme
10.00 – 11.00 (Including break for coffee)	(Jonathan)	Overview of the survey
		Overview of the data collection process and interview protocol
		Role of the enumerators
		Research ethics and confidentiality
11.00 – 12.30	(Rufina)	Geographic scope of the field work
		Timeline for field work
		Local protocols
12.30 – 1.30		Lunch
1.30 – 4.00 (Including break for coffee)	(Rufina and Jonathan)	Field work arrangements
		Discussion and feedback

Day Two: Training in the use of PC's and familiarization with the Survey

9.00 – 11.00 (Including break for coffee)	(Derek)	Contained packages , Handling, Usage, and Survey Error Protocols
11.00 – 1.00	(Jonathan)	Initial overview of the survey (brief walk through of the questions - using paper format)
		Completion of the survey in English using net books (completed in pairs)
1.00 – 2.00.		Lunch
2.00 – 3.30 (Including break for coffee)	(Jonathan)	Completion of the survey in Tok Pisin and Hiri Motu using net books (completed in pairs)
3.30 – 4.30	(Jonathan)	Discussion of possible issues with administration of the survey

Day Three: Question Review and Mock Interviews

9.00 – 11.30 (Including break for coffee)	(Jonathan)	Question by question walkthrough of the survey to discuss possible translation/ interpretation/ administration issues and resolution
11.30 – 1.00	(Jonathan and Derek)	Mock interviews – including data saving and data transfer protocols
1.00– 2.00		Lunch
2.00 – 4.30 (Including break for coffee)		First pilot interview

Day Four and Five (per day) Pilots

Thursday		Pilot Interviews
Friday morning		Pilot interviews
Friday afternoon	(Rufina)	General review and feedback, arrangements for fieldwork