VIETNAM: A PORTRAIT OF YOUTH

AN EXAMINATION OF THE FACTORS AFFECTING
YOUTH EMPLOYMENT
In recent decades, Vietnam’s economy has changed dramatically and rapidly. However, the impact of these changes on Vietnamese youth and their capacity to participate in the country’s labor market has not always been clear.

This study seeks to characterize current youth employment in Vietnam by examining opportunities in the traditional labor market and in entrepreneurship. Conclusions are drawn from 100 survey-based interviews conducted in Ho Chi Minh City, Hanoi, and Buon Ma Thuot City, Vietnam. The survey respondents consisted of both Vietnamese youth and members of institutions that employ and work alongside youth.

Findings are as follows:

- Most interviewees agree that the country is more stable financially than it was a generation ago and that merit-based qualities, such as education, are being considered for employment. However, age, economic class, and social connections continue to be important determinants of success.
- Government bureaucracy and corruption were cited as obstacles to further economic development.
- Youth surveyed prefer private sector jobs to public sector jobs. Youth believe that private sector jobs offer more opportunities for career advancement, allow for increased freedom of expression, and have higher salaries.
- While education is relatively affordable for the youth surveyed, respondents believe that young people’s skills do not meet the needs of the job market. Youth interviewees perceive the education level required to obtain a job as higher than the institutional interviewees do. This divergence suggests that youth may be spending too much time in school and not enough time gaining valuable employment experience.
- On average, the youth surveyed express strong interest in starting their own businesses, have knowledge of raising capital, and have held a bank account for approximately six years. However, actually acquiring the capital necessary to start a business still poses a barrier for aspiring entrepreneurs.
- In addition to economic difficulties, entrepreneurs face social and political hurdles; among these are bureaucracy, corruption, social discrimination, and familial pressure.

We believe that as Vietnam continues on its growth trajectory, the following four recommendations will help increase employment opportunities for youth:

- Enhance the education system in order to better 1) afford students the skills necessary to succeed in the workforce and 2) align students’ awareness of the appropriate education levels expected from their employers.
- Make capital more accessible to young entrepreneurs by creating programs that provide loans to students at lower interest rates or by establishing incentives for banks and other financial institutions to do so.
- Streamline bureaucratic processes for entrepreneurs to obtain financing, licenses, and other permissions required to operate businesses.
- Create public campaigns that promote the availability of scholarships and other merit-based opportunities to increase access to learning opportunities and to decrease the influence of social constructs.
METHODOLOGY

Data were collected from 100 survey-based interviews conducted in three Vietnamese cities during August 2013. Half of the interviewees were Vietnamese youth between the ages of 22 and 30, and half of interviewees were individuals that were employed by institutions engaged with youth employment or entrepreneurship. Interviewees were selected based on their age and employment; their contact information was retrieved from a Vietnamese research database. The survey was designed to explore the main areas affecting youth as participants in the labor market: political freedom and social mobility; perceptions of the government; the role of education in employment; and entrepreneurship. The full list of survey questions is included in the appendix of this report. All interviews were conducted in person except in a few cases where institutional interviews were conducted over email. Respondents were asked to answer survey questions on a 1-7 Likert-type scale and explain their scores based on their experience and/or expertise. Over the course of the interviews, respondents were encouraged to discuss issues and concerns in an unstructured and free-form fashion.

In order to bolster the group’s capacity to comment on the country’s entrepreneurial environment, entrepreneurs represented 70 percent of the youth sample. This group represented a wide range of annual incomes from 42 million VND ($2,000 USD) to 15 billion VND ($714,285 USD), with a median annual income of 75 million VND ($3,548 USD). Women made up 38 percent of the interviewed youth and were found to have noticeably lower salaries on average than men – 220 million VND ($1,034 USD) for females as compared to 853 million VND ($40,091 USD) for males. Ninety-four percent of the youth interviewed were Kinh, four percent were Chinese, and two percent were of Laotian ethnicity.

The institutional group of interviewees was employed by a mix of private companies, including recruiting centers and corporations (58 percent); public entities (40 percent); and NGOs (2 percent). The number of youth the institutions employed ranged from the single digits to the tens of thousands.

Interviews of youth and institutions were

![Types of institutions surveyed](image-url)
conducted in urban centers of Vietnam where most youth are employed. The two largest cities in Vietnam were heavily sampled: 75 percent of interviews were conducted in Ho Chi Minh City and 15 percent were conducted in Hanoi. The remaining 10 percent were conducted in the smaller city of Buon Ma Thuot City.

The data collected from the interviews were supplemented with research from secondary sources on each of the topics surveyed. Sources are cited at the end of the report.

Finally, it is important to acknowledge that some of the survey topics, notably questions about the degree of political and social freedom in Vietnam, were extremely sensitive and went unanswered by the majority of respondents. This suggests that an approach other than direct surveys may be more effective in illuminating the political climate of Vietnam.
HISTORICAL PERSPECTIVE: VIETNAM AFTER THE DOI MOI REFORMS

Economic reforms enacted during the Doi Moi reform period of the 1980s have had dramatic and far-reaching effects on the Vietnamese economy. The past two decades have been a time of tremendous growth and social change for the nation, and the country’s economic future looks equally bright: by 2025, Vietnam’s economy is expected to be the 17th largest (Goldman Sachs, 2005) and the fastest growing (PricewaterhouseCoopers, 2008) in the world. Life expectancy and literacy rates have risen dramatically, while poverty and infant mortality rates have fallen. Economists Vuong Quan Hoang and Tran Tri Dung describe the most dramatic growth in Vietnam as being in the private sector, which contributed 40 percent of GDP and 37 percent of industrial output in 2005 (Hoang & Dung, 2009). They suggest in their study that entrepreneurship created the majority of the new jobs in the country.

The past and future growth has important implications for youth in Vietnam, and both youth and institutional survey respondents have substantiated this. Over 90 percent of people interviewed agreed that compared to a generation ago, the financial situation of Vietnam today is more stable. Despite these feelings of progress, respondents had lukewarm perceptions of upward economic mobility, scoring the ease of rising into a higher economic status only 3.75 out of 7 (with 7 being the easiest). As one respondent noted, “it is not easy, but if you work hard and know how to take opportunities, you may succeed.”

The survey dug deeper into the perceived factors contributing to employment success, by asking interviewees to rank the three most “important factors in getting a job.” The top three factors affecting youth employment and success include: (1) education, (2) age, and (3) social connections. While the majority of respondents did not seem to attribute much influence to categories subject to forms of discrimination like race and sex, economic class and social connections remain perceived barriers to economic success. Hoang and Dung assert that to this day, many Vietnamese in both the public and private sectors hire trusted family members, relatives, and friends who successfully passed a “loyalty test” or were chosen through affective ties. These values are shared, with varying degrees of influence, among entrepreneurial firms and state-run firms, including partially privatized ones. Thus, not having the right connections that will facilitate passing the loyalty test is a barrier to employment.

PERCEPTIONS OF GOVERNMENT AND GOVERNMENT JOBS

Although Vietnamese youth believe that there are barriers to employment, as described above, they are becoming increasingly optimistic regarding the economy and are expressing greater

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1 Respondents are asked to rank-order three from the following selections: Gender, Age, Financial Background, Ethnicity, Religion, Place of origin, Education, Educational background (parents), and Social connections.
confidence in both merit-based mobility and financial stability. Still, this optimism remains coupled with fundamental wariness of the government.

This sentiment was reflected in survey responses concerning political freedom. Vietnam has long been criticized for its poor human rights record, which has served as one of the primary inhibitors of full integration into the world economy. According to a recent report (World Report 2013 Human Rights Watch), there have been only superficial indications of human rights improvements in recent years. Survey responses corroborate this: all survey respondents refused to answer questions concerning levels of youth representation, youth influence over government, and perceived levels of free speech, perhaps fearing that their answers could incriminate them in some way. Certain interviewees also refused to answer questions related to the degree of corruption in Vietnam. This suggests that there is still intolerance of political dissent and personal liberty in Vietnam despite substantial economic growth (assuming that respondents did not answer these questions because of fear of being reprimanded). Corruption indices back up these perceptions: Transparency International ranked Vietnam as the 116 (of 177) most corrupt country in the world and gave it a corruption score of 31/100 (where 100 indicates little to no corruption)(Corruption Percepion, 2013).

Perceptions of government are also reflected in respondents’ preference for private sector jobs over public sector ones. Interviewees perceived that public sector jobs offer more job security and higher pensions, while private sector jobs provide higher compensation, a more comfortable work environment, opportunities for advancement, and more freedom to express ideas. In the sample, the majority of youth respondents said that they would prefer a job in the private sector (61 percent) rather than the public sector (39 percent). That being said, 43 percent of respondents ranked job security (which is associated with public sector jobs) as the most important factor to be considered in a job. Thirty-two percent ranked a high salary (which is associated with private sector jobs) as the most important factor, twenty-three percent chose job flexibility, and two percent were indifferent between the options.

Hence, the desire for a job in the private sector may be trumped by the availability of jobs and the stability offered in the public sector. One interviewee explained, “I am currently working for the government, but if I have a choice I would prefer working for a private or international company...They offer more opportunities for me to grow.”

**EDUCATION AND EMPLOYMENT**

With regard to employability of graduates, institutional and youth respondents were not overly positive. When asked how well young people’s skills match the requirements of the job market, both youth and institutional respondents rated youth’s skills on average as a 4 on a scale of 1 to 7, with 7 being perfectly matched. Moreover, over 65 percent of institutional comments about
“There is an abundant amount of youth labor, but youth still lack necessary skills, experience and capability.”

Study institutional interviewee

Youth preparedness were negative, and many voiced concern that young people lack practical skills and cannot adapt quickly to their jobs, both of which force employers to conduct extra training for their new employees before they can begin work. One institutional interviewee explained, “There is an abundant amount of youth labor, but youth still lack necessary skills, experience, and capability.” Another added that, “young people, particularly recent graduates, still lack experience, [and] only have theoretical knowledge, so they need training from employers for their jobs.” Still, nearly 30 percent of the comments expressed some sentiment of hope in the work ethic and attitudes of youth, holding that they are active, enthusiastic, hard working, and eager to learn new things.

One explanation for the lack of skills may be not enough schooling. As such, the survey examined the perceived level of education that would sufficiently prepare Vietnamese youth to enter the job market. Here, youth respondents diverged from institutional respondents. While most institutional respondents ranked high school as the minimum level of education sufficient for the job market, most youth believed that vocational training or a 3-year college degree was necessary. In total, 54 percent of the youth group believed that the minimum education needed in Vietnam is vocational training, followed by 20 percent who believed apprenticeship, 14 percent who believed high school, and 12 percent who believed university. This is in contrast to the institutional respondents, 44 percent of whom believed that a high school education is the minimum level needed, followed by 32 percent for vocational training, 14 percent for apprenticeship, and 10 percent for a university education.

How well do young people’s skills match the needs of the job market?

2 In order by number of years in school to obtain degrees: high school, vocational training, apprenticeship, and university.
This imbalance suggests that youth may overestimate the level of education they should attain. Students may believe that each year of schooling proportionally increases their skills, while in reality, there may be diminishing marginal returns as students reach higher levels of education. Economist Jonathan London of the City University of Hong Kong, who has published widely on socioeconomics of Vietnam, argues that rapid economic growth has permitted rapid increases in the scale and scope of formal schooling, but there is a prevailing sense that the current education system is inadequate to meet the country’s needs. Economist Tran Thi Tuyet of Vietnam National University similarly asserts that the education system in Vietnam is fundamentally flawed: “The central-controlled curriculum, the traditional teaching method, the prevalence of passiveness among students and cultural features all hinder the effort of developing skills for university students.” He concluded that: “The limitation in skill development during university is considered one of the biggest barriers preventing university graduates from making a smooth transition to the workplace.”

Private universities are fairly new to Vietnam, most were founded in the early 1990s, and are less popular among youth. Survey data suggest that public universities are perceived as more credible than private universities, with 85 percent of youth respondents preferring public institutions to private ones. Youth respondents also indicated that price was not a substantial barrier to attaining a degree, rating it a 5 out of 7 on average (with 7 being completely affordable). Youth respondents also indicated that the government has, in addition to providing some scholarships, been somewhat helpful to youth by teaching job readiness courses, organizing career fairs, and opening the economy for foreign investment. However, the majority of interviewees found that the government played a minimal role in directly preparing youth for a successful career. Since price is not a substantial barrier to education, the quality of education is likely a limiting factor in preparing youth for their careers, rather than the accessibility to education in general.3

Despite the dramatic growth that the Vietnamese economy has undergone, survey responses

3 The interviewees in our sample live in an urban setting and represent the more wealthy youth in Vietnam. The perception of cost and access to education may differ from the rural and/or less wealthy youth in Vietnam.
demonstrate that there is still substantial opportunity to restructure educational and governmental programs to better prepare youth for the burgeoning and ever-changing job market.

YOUTH ENTREPRENEURSHIP AND ITS CHALLENGES

The entrepreneurial spirit in Vietnam is strong, as evidenced by survey responses on entrepreneurial culture and ease of business establishment. One way in which the survey measured accessibility to entrepreneurship was by asking respondents how many people they knew who had founded their own businesses. Data collected suggest high accessibility to entrepreneurship: 31 percent of our respondents each knew more than 20 people who had founded their own businesses; 25 percent knew between 11 to 20 people; 31 percent knew 5 to 10; 47 percent knew 2 to 4; and only 12 percent knew 1 or fewer. In addition, attitudes toward starting one’s own business were, in general, positive. Fifty-six percent of our youth respondents said they had considered starting their own business, and of those, seventy-three percent had succeeded.

Even though the survey intentionally oversampled entrepreneurs who are more likely than wage and salary employees to know other entrepreneurs, these statistics are still remarkable because historically, attitudes towards business ventures have been negative in Vietnam. Economists Hoang and Dung write, “the belief has been that doing business, conducting trades and loving profits/money are something not good. Business people, landlords and money-loving figures appeared in Vietnamese legendary stories as mostly bad people, characterized by greed, ugly cultural traits, evil thoughts, sources of deteriorating social ethics, and counter-examples of the ‘gentleman’ notion” (Hoang and Dung, 2009).

The survey also measured access to basic entrepreneurial resources: 99 percent of youth respondents reported having a bank account, and 72 percent reported using mobile or online banking. On average, men had been in possession of a bank account for 6.2 years, while women had, on average, held an account for 5.2 years.

That being said, there remain significant economic challenges for entrepreneurs interested in founding their own businesses. When asked about the difficulties of starting a business in Vietnam, 60 percent of all interviewees reported that access to capital was a problem; 42 percent noted unstable economic conditions; and 28 percent said that they lacked sufficient business information. These difficulties are substantiated by the World Bank’s “Doing Business 2014” Report, which ranked Vietnam 109th in terms of ease to start a business and 42nd in terms of getting credit (Doing Business, 2014).

Economists Nguyen Huu Chi and Christophe Nordman further substantiate our findings, claiming that in the absence of external capital, few young people have the resources required to establish their own enterprise, and they often have to rely on kinship ties to obtain a job (Chi and Nordman, 2012).

Data indicate that reliance on family and established relationships is perceived to be an important consideration in employment and for the acquisition of capital. This “relationship between cultural facets of Vietnam and entrepreneurs’ determination of business conducting, [is] under the strong influence of Confucianism imported from China, centuries ago” (Hoang and Dung, 2009). Hoang and Dung argue that across all trust-based transactions, bank credit transactions are perhaps the most apparent manifestation of the Confucian value of social relationship. ’Credit’ in both Chinese and Vietnamese means ‘the use of
trust.’ Trust in Confucian society means a relationship in which one could put the work in the hands of someone that he or she knows—including asking for/granting bank loans (Hoang and Dung, 2009). Thus despite possessing a bank account and the knowledge of how to acquire the capital necessary to start a business, young entrepreneurs may find it difficult to procure the capital itself if they do not have the right social network. Therefore it was not surprising that respondents also identified several social and political barriers to entrepreneurial pursuits. Youth respondents expressed concern at the social pressures attached to opening a business: 68 percent felt obligated to hire unqualified family members, 62 percent were hesitant about doing business in an unfamiliar neighborhood, and 10 percent worried about sharing profits with family members and friends.

Institutional and youth interviewees also pointed to bureaucracy as a significant threat to opening a business, with 72 percent of respondents citing getting business permits, 45 percent citing having to pay off government officials, and 24 percent citing government regulations as impediments to opening a business. The World Bank Doing Business report ranks Vietnam as 149th in terms of ease of paying taxes.

On average, both youth and institutional respondents found the government only somewhat cooperative in supporting businesses, scoring it a 3.7 on average on a scale of 1 to 7 (with 7 being the most cooperative). One interviewee commented: “the government does help businesses [by] helping banks deal with non-performing loans, helping small and medium sized enterprises access cheap capital, opening up the economy, etc. But it is still very limited, and it needs to do more to open the economy further and trim government administrative procedures for businesses. The government needs to be more efficient as a lot of their officials are still very slow in dealing with paperwork.” Of note, this lukewarm feeling toward government cooperation comes on the heels of the Vietnamese government having met a strategic goal, established in 1998, to increase the number of domestic enterprises to half a million by 2010. The number of registered domestic enterprises grew from 21,700 in 1994 to 540,000 in 2010.

Interviewees were asked to rank-order the top three social constraints or pressures faced when starting a business from the following: hiring unqualified family members, paying off officials, getting permissions and licenses from the government, enduring religious discrimination, enduring gender discrimination, doing business in unfamiliar neighborhoods, sharing profits with friends and family.
enterprises in Vietnam (97 percent of which are SMEs) grew from 14,500 in 2000 to 550,000 in 2011 (Asian Development Bank, 2013).

Although not fully satisfied with the efforts made by the government in helping enterprises, respondents identified pro-business policies that they believed were helpful. The top policies identified include: (1) assistance in raising affordable capital and creating favorable conditions for companies by reducing taxes in the early years of operation and reducing export taxes; (2) improving the education system and healthcare for workers; and (3) organizing conferences and courses on capacity building for businesses.

NGOs were perceived as being even less supportive than the government, with an average rating of 2.94 out of 7 by all respondents. “Some NGOs are supporting businesses,” explained one institutional respondent; “but it is mostly in rural areas, and many NGOs are providing humanitarian assistance over helping businesses. They have projects supporting enterprises, but the results are not clear yet due to unprofessional organization.” Despite this, respondents cited the following as useful programs implemented by NGOs towards enterprise: (1) projects to improve the education system and healthcare services; (2) establishment of vocational training centers for youth, especially those from the rural areas, disabled youth, and ethnic minorities; and (3) capital assistance.

5 The respondents identified these policies with no guidance or suggestions. These answers were not ranked.
6 The respondents identified these programs with no guidance or suggestions. These answers were not ranked.
CONCLUSION AND POLICY RECOMMENDATIONS

This report examined youth perceptions of the job market and economy in Vietnam given the substantial changes that the nation has undergone since the Doi Moi era of social reform. The economy has been opened to trade and joined the WTO in 2007. The share of agriculture in economic output is less than 20% while industry has increased to 42% with a GDP real growth rate of 5.3%. “Poverty has declined significantly, and Vietnam is working to create jobs to meet the challenge of a labor force that is growing by more than one million people every year” (Vietnam, 2014).

In many ways, this growth has had positive direct impact on Vietnamese youth. Survey responses suggest that the economy is seen as much more stable now than a generation ago, and that today’s younger generation has substantial interest in starting its own businesses. Youth are hardworking and eager to learn on the job. Almost all youth surveyed not only had held a bank account for several years, but also used online and remote banking and reported knowing how to acquire capital to start a business. The majority of institutional and youth respondents reported that gender, race, and background were less important to gaining employment than education, age, and social connections, and education was found to be, on average, affordable.

Yet, there are structural issues that, if left unchecked, pose a threat to the sustainability of Vietnam’s development. Survey data indicate not only that youth lack the skills necessary to succeed in the labor market, but also that there seems to be a disconnect between what youth perceive to be necessary levels of education for entering the workforce and what institutions believe to be the necessary levels. While the majority of institutions cite a high school education as sufficient for the job market, the majority of youth interviewed cite vocational school or apprenticeships as the minimum level of education needed. This suggests an inefficient allocation of both resources and time, as youth may be investing in additional education that does little to prepare them for the jobs available while burdening employers with the responsibility of conducting extra job training for the youth they employ. Access to education for the sampled population is relatively cheap, as they are wealthier and reside in urban areas. In areas with more vulnerable populations, the educational challenges to prepare youth for employment will be more significant.

As Vietnam continues to grow, it may find its education system needs greater agility to keep pace and produce the human capital its economy requires. A general restructuring of its education curriculum would address this need, particularly one that focuses on building skills that are employable and practical, and cultivates educational environments and experiences that can be easily translated to the workplace. This could include partnerships between schools, vocational training centers, and companies; opportunities for students to expose themselves to work environments as interns and through job workshops; and a focus on developing better communication and interpersonal skills.

**OPPORTUNITIES**

Vietnam’s education curriculum needs to be restructured to focus on teaching employable and practical skills in environments that are easily translated to the workplace.
Both the government and NGOs can focus on making capital more available to entrepreneurs, especially young ones, by offering low interest loans and increased lending, or creating incentives for banks and other financial institutions.

Beyond education, survey respondents consistently expressed both dissatisfaction with and fear of the Vietnamese government. Notably, not one person interviewed felt comfortable commenting on the degree of political freedom and corruption that currently exist in Vietnam, and respondents consistently rated the government’s impact as marginal with respect to aiding educational attainment and cooperating with businesses. Government regulations and officials were in some cases cited as a major hindrance to opening businesses, as individuals claimed that paying off government officials and acquiring permits were fundamental impediments to their entrepreneurial ambitions.

While respondents widely agreed that the government’s opening of the economy to trade has had a significant and positive effect on their lives, there is clearly much that can be done to improve the relationship that the Vietnamese government has with its people. Streamlining bureaucratic processes and playing an active role in the education and financial sectors could do much to promote youth wellbeing and continued economic growth. Simplifying regulatory, customs, and tax processes would reduce compliance costs for businesses and foster the creation and growth of SMEs. Both the government and NGOs can focus on making capital more available to entrepreneurs, especially young ones, by offering low interest loans and increased lending, or creating incentives for banks and other financial institutions to do so. NGOs can also set up programs in partnership with the government to help entrepreneurs navigate the process for obtaining licenses and other governmental permissions necessary to operate business in the country.

Finally, there are also social challenges that impede Vietnam’s fulfillment of its potential. Though less salient than in previous generations, a sizable portion of respondents still felt that social connections were a major factor in determining employment. Close family ties and a tradition of favoritism pose a challenge to merit-based business development and threaten to exclude people from lower socioeconomic backgrounds. While there is no one solution to these complex issues, information campaigns promoting merit-based programs such as scholarships and career guidance could help the country drill deeper into its vast wealth of raw human capital.

These issues present an opportunity for the government, the private and nonprofit sectors, and the international community to collaborate and effect meaningful change that can help foster an increasingly vibrant social, economic, and political environment for both Vietnamese youth and the nation as a whole.
WORKS CITED


## QUESTIONS FOR INSTITUTIONAL AND YOUTH RESPONDENTS

1. How well do young people’s skills match the requirements of the job market? (Scale of 1-7) Explain why.

2. What do you feel is the minimum educational requirement to be successful in the job search? (Multiple Choice: High school, Vocational training, Apprenticeship, University)

3. How expensive is education in your opinion? (Scale of 1-7)

4. Which type of educational background is best regard by employers? (Multiple Choice: Public institutions, Private institutions, Don’t know)

5. Which of these are most important for getting a job? (Rank-order three: Gender, Age, Financial background, Ethnicity, Religion, Place of origin, Education, Educational background (parents), Social connections (Milieu))

6. What is most important to you/the youth when looking for a job? (Multiple Choice: Job security, High salary, Flexibility, Don’t care—just want a job)

7. Would you prefer a job in the private sector or the government/public sector? Why?

8. How helpful is the government in preparing you for a successful career? (Scale of 1-7)

9. Do you know of/are there scholarships available for higher education? Have you applied to any scholarships? If not, why not?

10. Compared to your/their parents, do you think in the future you/the youth will be in a financially better position during your/their life?

11. On a scale from 1 to 7, how easy do you feel is it to climb up the social ladder?

12. How many people do you know who have created businesses? (Multiple Choice: 1, 2-4, 5-10, 11-20, more than 20)

13. Have you ever thought about starting a business? (Y/N)

14. Would you/the youth know how gain access to capital if you wanted to start a business? (Y/N)

15. How cooperative do you feel the government is in providing access to education, capital and other services that would help a business thrive? (Scale of 1-7) In what ways?

16. How cooperative do you feel NGOs are in providing access to education, capital and other services that would help a business thrive? (Scale of 1-7) In what ways? Which NGOs are most helpful?

17. What social constraints or pressures would you face when starting a business? (Rank-order three: Hiring unqualified family members, Paying off officials, Getting permissions and licenses from the government, Enduring religious discrimination, Enduring gender discrimination, Doing business in unfamiliar neighborhoods, Sharing profits with friends and family)

18. Do you have a bank account? (Y/N)

19. If yes, how difficult was it to open the account? (Scale of 1-7)

20. Do you use mobile banking? (Y/N)

21. How do you transact? (Multiple Choice: Use mobile phone, Go to an ATM, Go to a branch office of my bank, Use Local currency, Use foreign currency, Credit card)

22. Do you/the youth feel represented? (Scale of 1-7)
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<td>24. Do you feel you have power to influence policy? (Y/N)</td>
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<td>25. How much do you trust the current political system to solve the problems in your country? (Scale of 1-7)</td>
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<td>26. How widespread is corruption in your country? (Scale of 1-7)</td>
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<td>27. How affordable is healthcare for you? (Scale of 1-7)</td>
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<td>28. Who helps pay for your healthcare? (Multiple Choice: They pay for it themselves, Government, Employer, NGO)</td>
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<td>29. How much of your monthly income do you spend on healthcare? (Multiple Choice: 0-10%, 10-20%, 20-50%, more than 50%)</td>
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