

# Ghana - Land Titling and Financial Literacy Impact Evaluation 2010, Baseline Survey

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# Sampling

## Sampling Procedure

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In the 20 communities visited, the total number of households interviewed was 2450. From the onset all of the 20 communities in the sample were divided into two groups - treatment and control. These two groupings were made in reference to a major road dividing each community into two halves - left and right, that is when travelling from Kasoa (a major town on the Accra-Cape Coast Highway) to Bawjiase (an important market center in the study area). Households who dwell on the left and within a band of 100 meters from the major road were considered as treatment. The control group was further divided into two sub-groups: short term and long term. The short term control group consisted of households located in the first 100-meter band on the right hand side of the major road. The long term control group consisted of households whose dwellings were located within the next 500 meter band from the road after the short term control band. The treatment group was supposed to receive land titling for their parcels of land at a nominal fee of 1 Ghana Cedi. Aside from the land titles given to the treatment group, 300 women each from the treatment and control groups were given financial literacy training. The effects of the interactions between the two interventions are also examined.

An approximate random sample of 800 households was drawn from each of the three sub-groups described above. However after the baseline data collection the households which were actually interviewed were a bit higher than those targeted. The number of participating households reduced a bit in the follow-up survey and at the end line. This drop in the sample at the follow-up and end line rounds of survey were mainly due to relocation, death of participants and refusal of households to continue participation.

## Deviations from Sample Design

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### Difficulties and deviations from the standard field plan

The initial target was to reach 800 households apiece for treatment, short term and long term groups. The realised outcome was 792 of the treatment, 866 of the short term and 866 of the long term. It was extremely difficult to get as many households for the treatment and hence the short fall of about 8 households.

In carrying out the interviews, the household roster was supposed to be filled in the presence of both the head and spouse(s). However there were so many practical constraints in terms of meeting the couple at the same time at home. Therefore this assumption was relaxed to accommodate situations where the female spouse was available and then when the male returns, his interview is used to confirm the list given by the wife.

The idea that each respondent must necessarily have control over a piece of land before qualifying to be interviewed was discarded and interviews were solely based on whether the household resides in the various diameter ranges defined by the GPS.

### Substitution of Households and Reasons for Substitution

In all about thirty-six households in the long term control group around the Ofakor area was replaced based on evidence from the GPS that they fell outside the 1000m radius as defined by the survey set-up. These households have been dropped from the final data set.

### Other Occurrences

In the given period of time it was impossible to finish marking all the 3000 farms of the households by the 6 plot mapping team members. Therefore after the whole data collection exercise, another set of thirty plot mapping team was sent to the field for ten days to mark the rest of the plots and farms. Each member of this team did an average of about 50 plots for the ten-day period including travel time.

# Questionnaires

## Overview

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Depending on the household type different portions of the questionnaire were administered to the head and spouse. The data consists of responses from these household to questions pertaining to Household Income and Expenditure, Education and Skills / Training and Employment, Individual and Household Assets, Agricultural and Land Information, Non-farm Household Enterprises, Financial literacy and Marital Information.

## Data Collection

### Data Collection Dates

Start	End	Cycle
2010-05	2010-07	Baseline

### Data Collection Mode

Computer Assisted Personal Interview [capi]

#### DATA COLLECTION NOTES

The main mode of data collection was the use of a structured questionnaires. In some cases there were open ended questions in which the respondent could provide text. In many cases however the respondent was provided with coded answers from which to choose. These questionnaires were administered by enumerators who visited the homes or the work place of the participating households at a time convenient for the respondents. When the administration of questionnaire to a particular respondent is not completed at one sitting because the respondent had to attend to something else, it was continued later when they are available. For respondents who had moved from their original place of residence they were either reached on phone or contacted through the person they provided as their main future contact.

Because of the nature and complexity of the field work in terms of administration of portions of the questionnaires and whom it should be administered to as well as demarcation for the various terms with the GPS, it became important that enumerators were closely monitored. For this reason, each team was visited after every other day especially within the first two weeks of the field work. For the purpose of this close monitoring, three principal research assistants were each assigned to each of the teams and they were responsible for getting feed-back from the team leaders and the members of the team for corrective measures to be taken as and when issues came up.

#### SUPERVISION

Out of a total of 65 trained enumerators, the training team selected 54 for the field work. This was based on the outcome of a trail test conducted on the 27th and 28th of March, 2010 as well as the languages fluently spoken by these enumerators. The decision was also informed by an aptitude test on the various sections of the questionnaire which had been studied during a six-day training period. The teams were made up of a Supervisor, a field editor, 2 plot mapping experts and 14 Enumerators. The Supervisor is the team leader and is responsible for overseeing, monitoring and, where necessary, correcting the work of the interviewers and the field editor. The enumerators on the other hand conduct daily interviews with the household. The plot mapping experts were responsible for demarcating boundaries within which enumeration should be conducted based on the three terms (treatment, short and long).

# Data Processing

## Data Editing

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### Real time validity checks

Each of the three teams had one field editor who received each questionnaire on the field after administration by the enumerators. With the help of the supervisor, each questionnaire was checked for the presence of all sections as pertained to the household in question. In addition, consistency checks and checks for administration of all the questions required were done by the field editor and the supervisor. The questionnaires which had been edited by the field editor and the supervisor were then returned to the enumerator in question for corrections to be effected by revisiting the household where necessary or making changes that were clearly marked as enumerator mistake or oversight.

Edited questions transported to ISSER every other day were re-checked and edited by 20 office editors whose work was to identify inconsistencies, missing data and code responses which were given as "other". Questionnaires with problems that could not be resolved in the office were sent back to the field for changes to be effected; sometimes enumerators were called on phone for clarifications. In all about 600 questionnaires were returned to enumerators on the field to effect corrections.

In addition to all these, the head of the data entry team did random checks to find out if all the sections that were supposed to be answered by a particular household were present. He also brought queries on the validity of some household identification items and the structure of GPS coordinates as indicated on the questionnaire.

There were random spot checks in the various communities to ensure that the enumerators had actually visited the right households and identified the correct household structure.

### Editing and Coding

A second stage editing plus coding of the open-ended questions was undertaken simultaneously as the data collection was being done. This started on 20th April 2010 and lasted for the entire period of the field work and the mop-up stage.

### Data Entry

Data entry began concurrently with field work and data editing as soon as the first questionnaire was completely edited and coded. Entry was undertaken by 24 entry clerks. The data entered was periodically (at the end of each day) backed-up by the data entry manager. Each questionnaire was entered twice by different clerks after which, the data entry manager runs consistency checks for corrections to be effected.

# Data Appraisal

No content available



## Related Materials

### Questionnaires

#### Baseline Questionnaire and CodeBook

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Title Baseline Questionnaire and CodeBook  
Country Ghana  
Language English  
Filename ghana\_codebook\_baseline.xlsx

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### Reports

#### Baseline Data Report: Land Titling and Financial Literacy Evaluation

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Title Baseline Data Report: Land Titling and Financial Literacy Evaluation  
Author(s) Institute of Statistical, Social and Economic Research, University of Ghana  
Date 2011-01-01  
Country Ghana  
Language English  
Filename baseline\_data\_collection.pdf

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### Technical documents

#### Land Titling and Financial Literacy: The World Bank-ISSER Social and Economic Effects of Improved Property Rights and Financial Literacy Training in Ghana (Baseline Data)

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Title Land Titling and Financial Literacy: The World Bank-ISSER Social and Economic Effects of Improved Property Rights and Financial Literacy Training in Ghana (Baseline Data)  
Country Ghana  
Language English  
Filename ghana\_land\_titling\_baseline.pdf

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### Interviewer's Manual

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Title Interviewer's Manual  
Author(s) Economic Growth Center, Yale University (EGC) Institute of Statistical, Social and Economic Research (ISSER)  
Date 2009-08-01  
Country Ghana  
Language English  
Filename manual\_egc.pdf

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