

# Ghana - Financial Inclusion Insights Survey 2014

**InterMedia**

Report generated on: December 1, 2016

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# Sampling

## Sampling Procedure

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The list of Enumeration Areas (EAs) created for the 2010 Ghana Population and Housing Census was used as the sampling frame for the study.

The sample was selected using a stratified multistage design. Stratification was based on the urban/rural classification. The target sample of 3,000 respondents was first allocated to the 10 regions of the country proportionally to their estimated population of 15 years old and older. Within each region, the resulting sample allocation was proportionally distributed to urban and rural areas.

In the first stage, EAs were selected as primary sampling units; each with an equal probability of being selected. Given 10 interviews were to be conducted in each selected EA, a total of 300 EAs were randomly selected.

In the second stage, households were selected using the random walk method. In each of the sampled enumeration areas, prominent landmarks were identified to mark the single starting point for the random route walk. After identifying the starting point, a pen (or a stick) was spun on the ground and interviewers started the random walk in the opposite directions (nearest path/road) indicated by the pen neck and the bottom of the pen. During this process the interviewer adhered to the left hand rule thus selecting houses to the left hand side, sticking to the left when turning at each intersection. From the starting point, the interviewer identified the first household to be interviewed using the left hand rule and the last digit of the serial number of the questionnaire.

In the third and final stage of selection, one eligible respondent in each household was selected using the Kish grid method where all people age 15 and older were listed with their ages from the eldest to the youngest.

# Questionnaires

## Overview

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The questionnaire was developed by InterMedia and translated by InterMedia's field partners into the required languages: Ga, Twi, Ewe and Dagbanli. The translated questionnaires were approved by InterMedia before commencement of fieldwork.

In addition to the questionnaire, the following research instruments were also used:

- Interviewer and Supervisor training manuals
- Show cards capturing literacy information
- Supervisor observation form, issue log, filed log, and back check sheet
- Introduction letter
- GPS record forms
- Start point selection forms.

There were 3 consent forms that were administered for this study:

- Parent/guardian consent form for all respondents who were between 15-17 years of age
- Photography consent form administered to all respondents
- Informed consent form to participate in a separate follow-up study.

# Data Collection

## Data Collection Dates

Start	End	Cycle
2014-12	2015-02	N/A

## Data Collection Mode

Face-to-face [f2f]

### DATA COLLECTION NOTES

A central training of interviewers was conducted for five days in November 2014 to ensure uniformity in understanding the study objectives, methodology and questionnaire administration.

A pilot study was carried out in the following areas: Odorkor, Kaneshie and Teshie on November 21, 2014 during which the teams tried out the questionnaire and the methodology of the study in close supervision by the field coordinator, a quality control executive and the team of supervisors. After that pilot, a review of the tool was done and some of the issues that arose were addressed so as to ensure that everybody masters it very well. A total of 100 interviews were conducted.

Fieldwork was conducted during December 1, 2014 - January 2, 2015. Total number of interviews conducted was 3,000. Each interviewer had a target of 3 interviews per day. The questionnaire was read word for word in respective local languages or English. The coordinate readings were captured using GPS machines at the end of every interview and recorded on the questionnaire.

The household substitution was done if:

- selected respondent terminates the interview before it is completed,
- all call-backs have failed (3 attempts),
- no one in the household spoke English or required local language,
- selected respondent identified but not at home of calling,
- house is lived in but no one home at the time of calling (no response),
- selected respondent refuses to be interviewed.

For unsuccessful interviews, the household to the immediate right of the initial household is selected. If that too is unsuccessful, the household to the immediate left of the initial household is selected, followed by second right, second left, third right and so on. Attempts could be made at up to 9 households (alternating between houses on the right and on the left as described above). However, after getting a successful interview, the interviewer resumed the normal skip from the furthest household reached in the process of substitution.

## Data Collectors

Name	Abbreviation	Affiliation
Ipsos Ghana		

### SUPERVISION

InterMedia's field partner recruited 95 interviewers, 19 supervisors and 8 quality control representatives from a pool of qualified candidates. The field staff were chosen based on their experience in various studies conducted across the country and their languages. Each team comprised of five interviewers and one supervisor.

In addition, five independent field quality control staff were directly hired by InterMedia to closely supervise and monitor fieldwork. InterMedia received weekly partial data from the field which was analyzed for quality control and used to provide timely feedback to field staff.

# Data Processing

## Data Editing

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Data Capturing was done via a Dimensions link developed by the Ipsos Kenya DP Hub. InterMedia provided Ipsos Ghana with a codebook along which the data was structured. Data capturing was done in the Ipsos Ghana office and begun on December 18, 2014. An interim data of the first 100 cases was shared with the InterMedia team on January 8, 2015. Data capturing ended on February 2, 2015.

Ipsos Ghana employed a data plotter whose sole responsibility was to plot the GPS coordinates generated from field after each day's work to ensure that they plotted the correct coordinates. Where errors were found, the respective supervisor was alerted and they went back to the location to record the coordinates again.

Data Processing was fully handled by the Ipsos Kenya DP team. Data processing ended on March 20, 2015.

# Data Appraisal

No content available





## Related Materials

### Questionnaires

#### Ghana Financial Inclusion Insights Survey 2014 Questionnaire

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Title	Ghana Financial Inclusion Insights Survey 2014 Questionnaire
Language	English
Table of contents	SECTION AA: Respondent information -Respondent information
	SECTION AB: Interview information -Date and day of the interview, Interview start and end time and interview duration, Interviewer and supervisor details, Introduction, Kish grid, Parent/guardian consent form.
	SECTION I: Demographics - Subsection 1: General Demographic characteristics o Age, Gender, Marital status, Level of education, Documented/undocumented status  - Subsection 2: Livelihood o Employment status, source of income, occupation, Residency contract and migration patterns, Progress out of poverty index or level of individual daily consumption, Income, Vulnerability
	SECTION II: Access to and ownership of mobile technology - Mobile phone ownership and access - Mobile phone usage
	SECTION III: Financial Instruments - Subsection I: Formal financial instruments o Ownership, access Test filters  - Subsection II: Digital Financial services/mobile money o Mobile money awareness, sources of information Mobile money adoption, use, barriers, drivers Point of service (POS)/ mobile money agent related experiences of mobile money users  - Subsection III: Satisfaction with financial service providers and products - Subsection IV: Other Financial services o Access and use
Filename	SECTION IV: Optional Modules - Module 1: Financial Literacy - Module 2: Digital literacy  g. Literacy and Numeracy
	WORLDBANK-14-2-MUL-MBM-ENGLISH_Questionnaire_Ghana.pdf

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### Reports

#### Ghana Financial Inclusion Insights Survey 2014 Report

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Title	Ghana Financial Inclusion Insights Survey 2014 Report
Language	English
Filename	2014 InterMedia FII GHANA National Survey Report.pdf

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### Technical documents

## Technical Report

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Title Technical Report

Language English

Filename Ghana\_TECHNICAL REPORT\_final.pdf

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