

# Ghana - North Volta Rural Bank Salaried Workers Study 2013, Baseline Survey

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# Sampling

No content available

# Questionnaires

## Overview

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Data was collected from individuals using a household survey administered to the study participants. The survey was written and administered in English, and took approximately 90 to 120 minutes to administer.

The questionnaire covers the following:

- 1 - Respondent ID and survey information
- 2 - Demographics
- 3- Questions using a 10-step ladder
- 4 - Expenditures
- 5 - Hypothetical use of a hypothetical lump-sum transfer
- 6 - General questions on finances, financial strain, self-control, and financial literacy
- 7 - Time preferences
- 8 - Household roster, including financial support provided to individuals outside of the household
- 9 - Food security and financial shocks
- 10 - Housing quality and household assets
- 11 - Income
- 12 - Savings
- 13 - Debt
- 14 - Intra-household decision-making and preference alignment
- 15 - Livestock
- 16 - Land

## Data Collection

### Data Collection Dates

Start	End	Cycle
2013-04	2013-10	N/A

### Data Collection Mode

Face-to-face [f2f]

#### DATA COLLECTION NOTES

Steps 1 and 2 took place in April 2013; Step 3 in May through July of 2013; and Step 4, which included baseline survey data collection, took place in September and October of 2013.

#### SAMPLING PROCEDURE

Step 1: Using NVRB administrative data, the research team generated a list of all NVRB customers who have a salary directly deposited into their NVRB current or savings account. This initial list included 420 individuals (322 men and 98 women).

Step 2: Remove from the list those individuals whose "salary" is actually a pension, a student stipend, or payment for a temporary position with the National Youth Employment Scheme, or who is due to retire during the study duration (this eliminated everybody aged 58 or older, as 60 is the mandatory retirement age in Ghana). Any individuals meeting these exclusion criteria who nonetheless made it to steps 3 or 4 were removed from the study sample list at that point.

Step 3: NVRB branch staff contacted all individuals on the list to ask if they would be willing to be contacted by the research team, and for their contact information to be shared with the research team. Those who did not agree, or who met one of the exclusion criteria, were removed from the list.

Step 4: An Innovations for Poverty Action survey enumerator visited those individuals who had agreed to be contacted, and invited them to participate in the baseline survey. Those who did not agree, or who met one of the exclusion criteria, were not surveyed, and were removed from the study sample list.

In total, 318 individuals completed the baseline survey (243 men and 75 women). 100 individuals who were removed from the study sample between steps 1 and 4 were removed for the following reasons:

retired or too close to retirement (33), refused / not interested (19), using NVRB bank account merely as a pass-through to another bank (14), transferred by their employer out of the study area (12), on chronic sick bed or mentally ill (10), on study leave from their government job (4), deceased (3), other reasons (5).

Additionally, 2 individuals did not complete the baseline survey but were included in the study sample, such that the total study sample is 320.

#### SUPERVISION

All survey enumerators were Ghanaian, and enumerators were divided into teams of 4-5 enumerator supervisors. Each team had a supervisor. Completed surveys were supervised by an editor, and additional training, guidance, and corrections were made as needed.

# Data Processing

## Data Editing

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Survey responses were recorded on paper, and were entered using double-data entry and reconciliation.

# Data Appraisal

## Other forms of Data Appraisal

A minimum of 10% of survey participants were visited by an independent auditor who completed an audit questionnaire with the household, which was then compared to the household survey for that individual. Discrepancies found during the audit resulted in additional training, guidance, and changes in personnel as needed.



## Related Materials

### Questionnaires

#### Salaried Workers Study Baseline Survey 2013

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Title Salaried Workers Study Baseline Survey 2013  
Date 2013-01-01  
Country Ghana  
Language English  
Filename nvr\_b\_sw\_bl\_questionnaire.pdf

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### Technical documents

#### Baseline Codebook

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Title Baseline Codebook  
Country Ghana  
Language English  
Filename nvr\_b\_sw\_bl\_codebook.xlsx

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