



Methodological Report

FINANCIAL LITERACY SURVEY IN BOSNIA AND HERZEGOVINA 2011

For: World Bank

May 2011

METHODOLOGY

- IPSOS used face to face method in obtaining the data in Bosnia and Herzegovina.
- Data collection was performed from 04th May to 15th May 2011.
- Sample
- IPSOS designed a representative sample of approximately 1.000 residents age 18 and over, proportional to the adult populations of each region, based on age, sex, region and town (settlement) type.
- For this research we designed three-stage stratified representative sample. First we stratify sample at entity level, regional level and then at settlement type level for each region.
- B&H – Regions:
 - Federation of B&H:
 - Canton Unsko-sanski
 - Canton Tuzlanski
 - Canton Zenicko-dobojski
 - Canton Bosansko-podrinjski
 - Canton Srednjobosanski
 - Canton Hercegovacko-neretvanski
 - Canton Sarajevo.
 - Canton Posavski
 - Canton Zapadno-hercegovacki and
 - Canton 10 (Livno)
 - Republika srpske
 - RS North-west region
 - RS East region
 - Brcko District

SAMPLE DESIGN

Sample universe

Population of B&H -18+; 1991 Census figures and estimated population dynamics, census figures of refugees and IDPs, 1996. Central Election Commission – 2008; CIPS – 2008;
Polling stations territory (approximate size of census units) within strata defined by regions and type of settlements (urban and rural)

Sampling frame

Polling stations territories are chosen to be used as primary units because it enables the most reliable sample selection, due to the fact that for these units the most complete data are available (dwelling register - addresses)

Type of sample

Three stage random representative stratified sample

PSU – Polling station territory

Definition: Polling stations territories are defined by street(s) name(s) and dwelling numbers; each polling station territory comprises approximately 300 households, with exception of the settlements with less than 300 HH which are defined as one unite.

Number of PSUs in sample universe: 4710

SSU - Household

Definition: One household comprises people living in the same apartment and sharing the expenditure for food

Definition and number of PSU, SSU, TSU, and sampling points

TSU – Respondent

Definition: Member of the HH , 18+

Number of TSUs in sample universe: = 2.966.766

Sampling points

Approximately 10 respondents per one PSU, total 104

Stratification, purpose and method	First level strata: Second level strata: Third level strata:	Federation of B&H 10 cantons		Republika Srpska 2 regions urban and rural settlements	Brc ko District -
Purpose: Optimisation of the sample plan, and reducing the sampling error Method: The strata are defined by criteria of optimal geographical and cultural uniformity					
Selection procedure of PSU, SSU, and respondent	<p><u>PSU</u> <i>Type of sampling of the PSU:</i> Polling station territory chosen with probability proportional to size (PPS) <i>Method of selection:</i> Cumulative (Lachirie method)</p> <p><u>SSU</u> <i>Type of sampling of the SSU:</i> Sample random sampling without replacement <i>Method of selection:</i> Random walk - Random choice of the starting point</p>				
Stratification, purpose and method	<p><u>TSU – Respondent</u> <i>Type of sampling of respondent:</i> Sample random sampling without replacement</p>				
Sample size	<u>N=1036 respondents</u>				
Sampling error	<u>Marginal error +/-3.0%</u>				

FIELDWORK PROCEDURES

IPSOS field work is organized in following way:

We have 7 local coordinators in B&H, in 7 centers of major regions: Sarajevo, Tuzla, Zenica, Mostar, Bihać, Banja Luka, Bijeljina. Each of them controls a number of trained interviewers, on a daily basis. In our Sarajevo office we have central fieldwork manager that is responsible for central coordination of project in B&H.

Each local coordinator organizes trainings for their interviewers.

Interviewers are obligated to send completed interviews to their local coordinator every day.

Interviewers engaged in particular regions were selected depending on their ethnic and local language background in order to decrease response rates and to avoid “halo effect”. Both coordinators and interviewers received training in details on project subject, target group(s), techniques in selecting households and respondents, rules for back-checks, recording response rates

Scheduling and assignment of interviews

- Interviewer had to find the starting point according the instructions (street and number of the dwelling/ building). From the starting point, interviewer went into the instructed direction in order to identify the first dwelling (e.g. goes in direction of increasing numbers of dwellings and on the right side of the street, and enters into the third dwelling from the starting point). When enters in the dwelling, he/she follows the procedure of choosing the apartment (only one apartment in the building can be visited in a family house, but several in high-rise buildings); the interviewer is instructed in which floor to go, and how to choose the apartment, etc.)
- After choosing the apartment, interviewer use TCB tables for the choice of the respondent
- Non response situations
 - a) No one at home: interviewer comes back at least 1 time in another time of day, if without success.
 - b) Refused by the person who open the door: interviewer is not coming back, and notes it with all details (sex, age of the assumed respondent, reasons for the interview not being realized) in the interviewer’s diary (contact form)
 - c) The respondent not available: same as under (a)
 - d) Selected respondent refuses the interview: respondent is not replaced by another person from the same HH, interviewer notes it with all details (sex, age of the assumed respondent, reasons for the interview not being realized) in the interviewer’s diary (contact form)Interviewers are taking notes in Interviewers diary (contact form).

Interviewers are instructed to schedule the interviews in the afternoon-after working hour, except on weekends.

All interviewers attend the training and are provided with written instructions of respondent selection and questionnaire specific questions.

Protocol for supervision of interviewers

Every interview conducted is recorded in the Interviewers' Diary which contains the following survey management information:

- A unique identification number for each respondents,
- Sampling point of the interview, date of interview,
- Time of the start and end of the interview,
- Municipality where interview was realized, region, settlement
- Interviewer code (a unique number assigned to each individual interviewer)
- Number of visits required to complete interview
- Non-response (full description of the non-response occasion)

Recording non-response rates

The non-response rates are recorded in Interviewers' Diary.

Quality control in the field

Interviewers were monitored in several ways.

First, regional coordinators checked 5% of each interviewers work in the field.

Second, 20-25% of interviewers' work was checked by phone from our central office.

Fieldwork control verifies the following aspects of interviewers' work:

- Fact that the interview has actually taken place;
- Proper application of the sampling plan in selecting the respondents;
- Approximate duration of the interview;
- Proper administration of the various sections of the questionnaire, and
- Interviewers' general adherence to professional standards.

Following data collection, 100% logic and consistency controls are performed, both by local supervisors and staff in local office.

Finally, IPSOS, as associated member of ESOMAR, the most prominent organization for marketing and public opinion research, conservatively respects the rules and principles established in ICC/ESOMAR international rules for marketing research.

Data management

Before data entry, 100% logic and consistency controls are performed first by local supervisors and once later by staff in central office.

Verification of correct data entry is assured by using BLAISE system for data entry (commercial product of Netherlands statistics), where criteria for logical and consistency control are defined in advance.

SAMPLING PERFORMANCE

Nobody at home	48	2,8%			Gender		Age of those who refused			
Eligible person is not home	48	2,8%			Male	Female	18-29	30-44	45-59	60+
			Refusal in first contact	422						
Refusal	561	32,79%	Refusal of eligible person	139	261	300	79	206	173	103
Given up after a minimum of two visits	14	0,82%								
Other (excluded after control)	5	0,29%								
Finished*	1035	60,5%								
Total	1711									
<i>*Other (excluded excess)</i>	0	0%								