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Pilot survey on asset ownership and entrepreneurship from a gender perspective in Georgia

Note by the National Statistics Office of Georgia*

Abstract

The paper analyses Georgia's experience of conducting pilot survey on assets ownership and entrepreneurship from a gender perspective (EDGE project). At this stage the finalization of the weighting method is not finished yet. Hence, the paper analyses some figures of the quantitative assessment of the survey that give interesting insight into the survey implementation, for example in how many households it was feasible to interview the principal couple and all three adults, how many households could the interviews be conducted independently and simultaneously in the absence of any other adults, etc.

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I. Introduction

1. The United Nations Evidence and Data for Gender Equality (EDGE) project¹ is developing methodological guidelines on measuring individual-level asset ownership and control and entrepreneurship from a gender perspective. Because most assets are owned by individuals (either solely or jointly), individual-level data are better, more able than household-level data to provide insights into three broad sets of policy issues. These are: (1) women's empowerment and decision-making, (2) understanding livelihoods (including entrepreneurship), and (3) reducing poverty and vulnerability. Yet, relatively little data exist on individual ownership of assets, particularly data derived from nationally-representative surveys. Instead, asset data continues to be collected at the household level by asking questions about whether anyone in the household owns land, housing or other key assets.
2. To integrate data collection on individual-level asset ownership/control and entrepreneurship into the regular production of official statistics, the EDGE initiative is undertaking methodological work on the following key issues:
 - Which assets should be measured?
 - How should the ownership and control of assets be defined and measured?
 - How should the value of assets be obtained?
 - Who in the household should be interviewed about individual-level asset ownership and control?
 - How should gender differentials in entrepreneurial participation, enterprise performance, motivations and aspirations and entrepreneurial resources and constraints be measured?
 - Which indicators on asset ownership/control and entrepreneurship should be proposed for regular measurement?
3. In order to test and refine the EDGE methodology, the NSOs of eight countries² have agreed to pilot data collection on individual-level asset ownership and entrepreneurship in 2015 with the following objectives: (1) assessing questionnaire design and implementation; (2) assessing the feasibility of interviewing the respondents selected for interview according to EDGE field protocols; (3) assessing the relevance of the proposed global EDGE indicators to the country context; and (4) for stand-alone pilots, analysing the marginal gain of interviewing a third household member in addition to the principal

¹The United Nations Evidence and Data for Gender Equality (EDGE) project is executed jointly by the United Nations Statistics Division (UNSD) and the United Nations Entity for Gender Equality and the Empowerment of Women (UN-Women) and seeks to accelerate existing efforts to generate comparable gender indicators on health, education, employment, entrepreneurship, and asset ownership. The project focuses on (i) the development of a platform for international data and metadata compilation covering education, employment and health indicators, (ii) the development of international definitions and methods for measuring gender-disaggregated entrepreneurship and asset ownership, and (iii) testing the newly developed methods in selected countries. The project is guided by a steering committee composed of national statistical offices that are members of the Inter-agency and Expert Group on Gender Statistics, regional commissions, regional development banks, and key international agencies in the development of gender statistics, including the World Bank and OECD.

²These countries are Fiji, Georgia, Maldives, Mexico, Mongolia, Philippines, South Africa and Swaziland.

couple. Lessons learned from these pilots will be incorporated into the final EDGE methodological guidelines on measuring asset ownership and control from a gender perspective, which will be presented to the United Nations Statistical Commission in 2017 for endorsement. To conduct the pilot surveys the countries are supported by the international organizations. Thanks to the Asian Development Bank which provides technical and financial support to Georgia, Mongolia and the Philippines.

II. Why measure asset ownership from a gender perspective?

4. Assets people own are an essential component of their welfare and they serve different functions including (a) determining social status and security; (b) producing goods and generating incomes; (c) representing accumulated wealth and (d) providing buffer against shocks. In particular sex disaggregated asset ownership data monitor gender equality, women's empowerment and human development. Women and men may not have the same access to assets in the household; all members do not benefit equally from household assets; and women and men use, acquire, and dispose of assets differently. By measuring women's asset ownership at the individual level, we are better equipped to understand the state of women's empowerment and well-being; the status of women's fallback positions (in the case of separation, divorce, widowhood, or in the choice of whether to marry in the first place); and their bargaining power within the household. It was emphasized that sex disaggregated asset ownership data may answer many policy relevant questions, for example, on the difference of women and men in owning assets in quantity and quality; on the differences acquiring, using and disposing of assets; and to understand how differences in asset ownership affect the productivity of women in agriculture and business. Asset ownership from a gender perspective also provides a good indicator of poverty and poverty dynamics and may be easier to obtain than using sex-disaggregated income data. Asset ownership data at individual level are also important for National and international monitoring of national progress and for estimating capital formation in the household sector assets for the System of National Accounts.

III. Structure of the modules

5. The questionnaire has two parts. The first part is the Household Questionnaire. It includes the roster of all household members and collects demographic and economic information on each member of the household. The modules embedded within the Household Questionnaire are:
 - 1a. Household information
 - 1b. Staff Details
 - 2a. Household Roster
 - 2b. Household Dwelling Characteristics
6. The second part is the Individual Questionnaire. The Individual Questionnaire is designed to collect information about the assets owned by any member of the household, including the respondent. These assets may be owned exclusively or jointly with someone else. The Individual Questionnaire also includes questions on the control and valuation of assets. The modules embedded within the Individual Questionnaire which collect information on physical and financial assets are:

3. Dwelling
4. Agricultural land
5. Livestock
6. Large agricultural equipment (The module “Small Agricultural Equipment” was deleted based on pilot survey of Georgia, other countries may use this module)
7. Non-Agricultural Enterprises and enterprise assets
8. Other real estate
9. Consumer durables
10. Financial assets
11. Liabilities
12. Valuables.

IV. What is an “asset”?

7. Assets are all items that are source of benefits accruing to the owner (a household or members of the household), by holding or using it for producing goods and services over a period of time. Assets may include (i) household dwelling, (ii) agricultural parcels, (iii) livestock, (iv) agricultural and non-agricultural machinery and implements, (v) durable household items, such as stoves, vehicles and refrigerators, (vi) dues receivable against loans advanced in cash and kind, and (vii) financial assets, such as shares in a company, national saving certificates, and deposits with banks, post offices and other individuals, and (viii) valuables, such as precious metals and stones, held as store of value. An asset has three characteristics:
 - Its ownership right, whether legal and/or economic, is enforced;
 - It is used repeatedly in the process of production for producing goods/services or held as a storage of value; and
 - It can be used for more than a year.

V. What do we mean by “ownership”?

8. Ownership can be classified into three different categories:
 - (1) **Reported ownership:** This form of ownership is obtained by asking the respondent to identify who is (are) the owner(s) of an asset;
 - (2) **Documented ownership:** This form of ownership refers to the existence of any document an individual can use to claim ownership rights in law over an asset;
 - (3) **Economic ownership:** This form of ownership refers to having the right to claim the economic benefits associated with the use or sale of an asset.
9. **Joint ownership** is a concept that falls under reported, documented, or economic ownership. It refers to two or more individuals reportedly, legally and/or economically owning an asset together.

VI. What do we mean by involved in decision-making related to assets?

10. When is an individual considered to **be involved in the decision to sell an asset**? It means that in the **perception** of the respondent ‘whether the concerned household member will be consulted before permanently giving away the asset in return for cash or in-kind benefits? The decision making process may involve the documented/reported owner(s) of the asset only, or owner(s) plus other adult member(s) of the household (including non-household member(s)), or only other adult household members without the consultation of owner(s). For the situation where a documented/reported owner is not included in the decision making process, an example could be a very old member of the household who might have documented ownership of the asset but does not get involved in the decision making process due to old age or ill-health or just lack of interest. The emphasis here is on “who is consulted” if a decision is to be made regarding the sale of an asset.

VII. The survey respondents, primary respondent and principal couple

11. The survey intended to interview primary respondents as well as the principal couple.
12. The primary respondent is the household member who is most informed (or knowledgeable) about the main topic of the study, i.e., assets of the household members. Two important definitions are derived for this purpose: (1) the head of household – as traditionally defined–may not be the primary respondent if he/she is not identified as being the most informed household member about household assets; and (2) there may be cases in which a married/cohabitating couple are members of a household, but if neither member of the couple is the most informed about the household’s assets, they are not members of the principal couple.
13. The principal couple comprises of the primary respondent, i.e., the household member most knowledgeable about household assets and his/her spouse or partner who is also a household member. The principal couple may be married under one of the types of marriage recognized within the country or cohabitating, i.e. living together as if they were husband and wife but not married. There may be cases in which a household has no ‘principal couple’. For example a married/cohabitating couple is member of a household, but if neither member of the couple is the most informed about the household’s assets, they would not be considered members of the principal couple. For example, a household may consist of a female adult, who is most knowledgeable about the household’s assets, her adult son and her married parents. Even though this household has a married couple (parents) they would not be considered to be a principal couple and thus would only be interviewed if they were randomly selected from the household roster.
14. Finally the survey intended to interview up to 3 adult members of the household - primary respondent, members of the principal couple and the third adult member of the household.

VIII. Mode of the interview

15. According to the proposed methodology the interviews for the selected members should be conducted separately and to the extent possible, simultaneously. As mentioned above,

the pilot countries will also test the feasibility of the interviewing method.

16. Best practice from prior studies suggests that male enumerators should interview male respondents, and female enumerators should interview female respondents. The pilot suggested that male enumerators should only interview male respondents, and female enumerators can interview both male as well as female respondents.

IX. Adaptation of the questionnaire to the Georgian context

17. The pilot conducted before the actual field work revealed several issues according to which the survey instrument was modified and adapted to the Georgian context. These are summarized below:
 - In several questions the skip patterns were amended and added. In some questions, an optional answer “I don’t know” was added, mostly in the cases, for which the respondent should have referred to the year of purchase/acquisition of a certain asset;
 - In some questions variants have been removed/amended, which did not coincide to the Georgian reality, e.g. ownership form of the dwelling;
 - The codes indicating economic status were changed. For example, the code “employer” and independent/individual employee” were split into agricultural and non-agricultural sectors;
 - The question on soil types was removed, as it proved to be difficult for respondents and would not produce clear responses;
 - The large-scale agricultural equipment was amended considerably, based on the Georgian context;
 - Entire module “Small Agricultural Equipment” was removed since the question was very poorly understood or regarded as irrelevant by the interviewees;
 - The potential list of financial assets existing in Georgia was more clearly defined and amended in the relevant questionnaire.
18. Besides these, there were some problematic questions which were not amended and left for further analysis, for example majority of respondents was trying to avoid detailed description of jewellery and other belongings; was difficult in obtaining responses for values of assets; respondents were more open to talk about loans given than loans taken; generally was a bit difficult to answer questions of module 7 “Non-agricultural enterprise and enterprise assets”.

X. Sampling design of the survey

19. Considering the parameters of interest to be derived from the survey and other relevant indicators for determination of sample size as well as resources available for the survey, the sample size, as a whole for the country, equalled to 2528 ‘household addresses’ selected from 158 PSUs with 16 households to be surveyed from each selected PSU. Two important points may be mentioned here that:

- (a) It has been empirically observed and demonstrated that the variability of the most parameters of socio-economic interest are generally higher for urban areas than that in the rural areas, and it is true for most quantitative variables, say, consumption expenditure, value added or income of the establishment, capital formation, etc. It is important to note that typically, in Georgia, about 60 percentage of its population live in the urban areas and as a result, proportional allocation will yield higher allocation of PSUs to urban. Keeping this in mind, in allocating the sample PSUs to the rural and urban within each region, we gave 1.25 weight to urban (large city, medium/small town) compared to rural and decide the allocation in the usual manner between urban and rural. Finally, 86 PSUs were selected for urban and 72 PSUs were selected for rural settlements.
- (b) Totally 16 household per PSU are sampled. 8 households are randomly selected from each of the second stage stratum of households: Second Stage Stratum 1 (SSS-1) with 3 or more adult members, and Second Stage Stratum 2 (SSS-2) remaining households (with 1 or 2 adult members) for each selected PSU, and this found to be justified with the distribution of households between these two second stage strata (SSS). 20% is the anticipated non-response rate for this survey, to capture effectively 8 surveyed households, as planned from each SSS of the selected PSUs, additional 20% households, were selected in each SSS. That is, 10 households were selected in each SSS.

XI. Response of the individual questionnaire

20. As described above, the households in each sample PSU are grouped into either Second Stage Stratum 1 (SSS-1) or Second Stage Stratum 2 (SSS-2) at the time of sample selection based on the information on the number of adults in the household in the population census - sampling frame. The number of adults (and the household size) in the household at the time of survey might be different from the number of adults in population census frame. Finally, before start of the field work it was decided to - number of individual interviews in a household will depend on the number of adult members in the household at the time of field survey irrespective of whether the selected household belongs to SSS-1 or SSS-2. After completing the household questionnaire and having filled in the household roster, the enumerator will know the current number of adult members who are members of the household.

XII. Selection of the respondents

21. Households with three or more adults at the time of survey - in the households with three or more adult members, three adult members per household are administered the Individual Questionnaire.
- (1) In households with exactly three adult members, each of the three adult members are interviewed;
- (2) In households where there are more than three adult members, this requires following protocol for selection of three adult members:
- i. In households with a principal couple, i.e. the household member most knowledgeable about household assets (primary respondent) and his/her spouse or partner i.e. both members of the principal couple are interviewed, as well as

a third adult member of the household who is randomly selected for interview from the household roster.

- ii. In households with no principal couple - If the selected household does not have a principal couple, primary respondent, i.e. the household member who is most informed about household assets and randomly select two additional adult members from the household roster are interviewed.
22. Households with two or less adults - in the households with one or two adult members, these one or two adults are administered the Individual Questionnaire.

XIII. Current stage

23. At this stage the field work as well as data entry and database cleaning are over. But finalization of the weighting method is not finished yet. Hence, it is impossible to extrapolate any numbers. Below are given some figures of the quantitative assessment of the survey that give interesting insight into the survey implementation, for example in how many households it was feasible to interview the principal couple and all three adults, how many households could the interviews be conducted independently and simultaneously in the absence of any other adults, etc.
24. It should be mentioned that, these figures are preliminary. Moreover, it must be noted that these figures on quantitative assessment of the survey do not depend on sampling weights.

XIV. Preliminary figures of quantitative assessment of the survey

A. Average duration of the interview

25. Average duration of individual questionnaire was 29.32 minutes, 28.47 minutes in urban areas, while 30.24 minutes in rural areas. Besides, the minimum amount of time it took to conduct an individual interview in both urban and rural areas was 15 minutes, while the longest interview lasted for 60 minutes.

Table 1: Average duration (minutes) of individual questionnaire

Urban/Rural	Minimum	Maximum	Average
Urban	15	60	28.47
Rural	15	60	30.24
Total	15	60	29.32

26. The questionnaire did not involve determining duration of the interview according to modules; this is why we are not able to precisely assess time spent on responding to each separate module.
27. As the above table 1 shows, it takes a little more time to complete an individual questionnaire in rural areas, compared to urban respondents. This is due to the fact that in rural areas, the module related to agricultural land is completed by twice as many respondents as it was done by respondents in urban areas (refer to table 2). On the other

hand, households residing in urban areas on average have completed more modules others than those related to agricultural land and livestock. Moreover, questionnaires show that in terms of not only quantity but also information provided by households from urban areas in other completed modules is much more diverse.

Table 2: Response rate by modules and urban-rural, %

Modules	Total	Urban	Rural
3. Dwelling	100	100	100
4. Agricultural Land	64	43	89
5. Livestock	48	22	78
6a. Large Agricultural equipment	7	2	12
7. Non-agricultural enterprise	14	17	12
8. Other real estate	17	21	13
9. Consumer durables	100	100	100
10. Financial assets	7	8	5
11. Liabilities	46	48	45
12. Valuables	56	59	52

B. Response rates

28. As has already been stated, half of sample included households with 3 or more adult members (SSS-1) and the second half covered other households (with 1 or 2 adult members – SSS-2). Response in case of households means that at least one adult member was interviewed. Herewith, there could be difference between sampling and final results that would not influence response rate. For instance, a specific household could be selected as one with 3 or more adult members, though it would have been found out during actual interview that only 2 adult members were present in the household. Given the fact that the 2014 population census was used as sampling frame, such cases were brought down to a minimum.
29. Similar to other surveys, at household level, the level of response is higher in rural settlements compared to urban ones. Response rate for households in rural areas involving 3 or more members amounted to 92.0% while 85.8% for urban areas. Similarly, response rate of households with 1 member was 85.9% compared to 74.4% of urban areas.
30. Comparatively less is the share of those households with three or more adult members where all selected members were interviewed – 76.4% for rural and 74.4% for urban areas. The rate is higher for households with 2 members – 86.4% for rural and 82.5% for urban areas.
31. The share of households in which all eligible adult members were interviewed simultaneously (out of those where all eligible adult members were interviewed) amounted 80.7% for households with 3 or more members in rural areas, while 70.1% for those with 3 or more members present in urban areas. This rate is higher for households with 2 members in rural areas – 88.1%, while 82.1% for urban areas. Consequently, at this stage we can state that in most cases it is feasible to interview household members simultaneously.

Table 3: Number of Households interviewed, by size of households, urban/rural residence, and strata

	Number of households in the sample*	Number of households in which at least one eligible adult member was interviewed	Household-level response rate (at least one eligible adult member was interviewed), %	Number of households in which all eligible adult members were interviewed	% of households in which all eligible adult members were interviewed	Number of households in which all eligible adult members were interviewed simultaneously	% of households in which all eligible adult members were interviewed simultaneously (out of those where all eligible adult members were interviewed)
Households with 3 or more adults	1 580	1 399	88.5	1 054	75.3	791	75.0
Rural	700	644	92.0	492	76.4	397	80.7
3+ adult households	700	644	92.0	492	76.4	397	80.7
Urban	880	755	85.8	562	74.4	394	70.1
3+ adult households	880	755	85.8	562	74.4	394	70.1
Remaining households (with 2 or fewer adults)	1 580	1 384	87.6	1 238	89.5	662	
Rural	700	644	92.0	587	91.1	318	
2 adult households	437	418	95.7	361	86.4	318	88.1
1 adult household	263	226	85.9	226			
Urban	880	740	84.1	651	88.0	344	
2 adult households	568	508	89.4	419	82.5	344	82.1
1-adult household	312	232	74.4	232			

* represents distribution of the sample. All other columns are assigned to each row (strata) according to the actual response.

32. It is interesting to find out representatives of which sex were more actively participating in this survey. If we look at the non-response rate in the context of sex, we will clearly see that male respondents had about twice as higher non-response rate as female ones, 20.6% for male and 9.6% for female respondents.

Table 4: Non-response rates by sex and urban-rural residence, %

	Female	Male	Total
Urban	10.2	22.0	15.3
Rural	8.8	19.1	13.7
Total	9.6	20.6	14.6

C. Sample households with principal couple

33. As mentioned before, the survey intended to interview primary respondent as well as principal couple. As shown in table 5, percentage of households with 3 or more members and a principal couple is 76.6%, while 67.6% for households with 2 members. Also, this index is a little higher in case of rural settlements. The survey showed that in general it is feasible to interview both members of the principal couple. The percentage of those

households with principal couples, both interviewed amounted to 82.8% for households with 3 or more members, while 86.1% for households with 2 members.

Table 5: Distribution of sample households with principal couple

	Total Number of interviewed households (N ₀₁)	Households with principal couple		Households interviewed					
				Both members of principal couple		One member of principal couple		Neither member of principal couple	
		N ₁	%	N ₂	%	N ₃	%	N ₄	%
Households with 3 or more adults	1 399	1 072	76.6	888	82.8	184	17.2	0	0
Rural	644	520	80.7	449	86.3	71	13.7	0	0
Urban	755	552	73.1	439	79.5	113	20.5	0	0
Households with 2 adults	926	626	67.6	539	86.1	87	13.9	0	0
Rural	418	302	72.2	266	88.1	36	11.9	0	0
Urban	508	324	63.8	273	84.3	51	15.7	0	0
Households with 1 adult	458								
Rural	226								
Urban	232								
Households with 1 or 2 adults	1 384	626	45.2	539	86.1	87	13.9	0	0.0
Rural	644	302	46.9	266	88.1	36	11.9	0	0.0
Urban	740	324	43.8	273	84.3	51	15.7	0	0.0
Rural Total	1 288	822	63.8	715	87.0	107	13.0	0	0.0
Urban Total	1 495	876	58.6	712	81.3	164	18.7	0	0.0
Total	2 783	1 698	61.0	1 427	84.0	271	16.0	0	0.0

D. Interviewing respondents alone

34. The survey also intended to find out possibility of interviewing respondents alone, without presence of other persons. Each questionnaire module ended with a question related to how a specific respondent was interviewed (alone or together with someone else). Besides, interviewing alone counted only in case interview was held in a room where respondent was alone, no one else entered the room during the interview, or if entered, the person would not stay in the room. For instance, a member of a household walked into the room and left without staying there.

Table 6: Number and percent of interviews conducted alone or with others present

Modules	Total number of interviews conducted (N ₀₁)*	Interviews conducted alone		Interviews conducted with other adult(s) present		Interviews conducted with children present		Interviews conducted with adult(s) and children present	
		N ₁	%	N ₂	%	N ₃	%	N ₄	%
3. Dwelling	5 937	5 540	93.3	289	4.9	99	1.7	9	0.2
4. Agricultural Land	3 823	3 582	93.7	187	4.9	50	1.3	4	0.1
5. Livestock	2 845	2 645	93.0	152	5.3	42	1.5	6	0.2
6a. Large Agricultural equipment	400	380	95.0	13	3.3	6	1.5	1	0.3
7. Non-agricultural enterprise	860	808	94.0	35	4.1	16	1.9	1	0.1
8. Other real estate	1 033	973	94.2	35	3.4	24	2.3	1	0.1
9. Consumer durables	5 929	5 535	93.4	289	4.9	98	1.7	7	0.1
10. Financial assets	392	374	95.4	11	2.8	7	1.8	0	0.0
11. Liabilities	2 759	2 580	93.5	119	4.3	57	2.1	3	0.1
12. Valuables	3 315	3 086	93.1	147	4.4	78	2.4	4	0.1

35. As we can see from table 6, interviewing a respondent alone was not a big problem, resulting in 90% for each module. Total number of interviews conducted varies according to modules. In this case, we mean modules that were completed. Each module had a filter question as the first question, for instance question “Does any member of your household have any livestock under individual or shared ownership?”. Consequently, it reflects quantity of modules completed. Total number of respondents interviewed is 5937. Dwellings were owned or rented or was in free use by respondents or corresponding household members. Consequently, table 6 presents the same number for dwellings as for the interviews conducted. Similarly, 3823 respondents completed module on agricultural land, stated that he/she or a member of the household owned agricultural land, etc.
36. It is interesting to know how presence of another person during interviews affected giving positive responses to filter questions of various modules. For instance, whether the reason behind giving negative response to a filter question of any module could be the presence of another person during the interview. As shown in table 7, 90% of respondents who did not indicate ownership of assets under a given module were interviewed alone. An exception is the module Consumer durables, due to its low number this does not need additional attention – only 8 cases. Consequently, we can assume that generally if any respondent hide ownership of an asset, the reason could be the sensitivity of a specific asset hidden, for instance, before beginning of an actual field work, pilot survey showed that respondents tried not to respond to following modules: financial assets, liabilities and valuables.

Table 7: Number and percent of interviews conducted alone or with others present with negative answer on the filter question

Modules	Total number of interviews conducted where answer of the filter question was negative (N ₀₁)	Interviews conducted alone		Interviews conducted with other adult(s) present		Interviews conducted with children present		Interviews conducted with adult(s) and children present	
		N ₁	%	N ₂	%	N ₃	%	N ₄	%
3. Dwelling	0	0	---	0	---	0	---	0	---
4. Agricultural Land	2 114	1 949	92.2	111	5.3	49	2.3	5	0.2
5. Livestock	3 092	2 869	92.8	160	5.2	61	2.0	2	0.1
6a. Large Agricultural equipment	5 537	5 141	92.8	288	5.2	102	1.8	6	0.1
7. Non-agricultural enterprise	5 077	4 725	93.1	263	5.2	84	1.7	5	0.1
8. Other real estate	4 904	4 555	92.9	272	5.5	72	1.5	5	0.1
9. Consumer durables	8	5	62.5	3	37.5	0	0.0	0	0.0
10. Financial assets	5 545	5 160	93.1	292	5.3	88	1.6	5	0.1
11. Liabilities	3 178	2 953	92.9	184	5.8	38	1.2	3	0.1
12. Valuables	2 622	2 420	92.3	179	6.8	20	0.8	3	0.1

XV. Conclusions

37. The survey showed some problematic questions which were not amended and left for further analysis, for example majority of respondents was trying to avoid detailed description of jewellery and other belongings; respondents tried not to respond to following modules: financial assets and valuables; was difficult in obtaining responses for values of assets; respondents were more open to talk about loans given than loans taken; generally was a bit difficult to answer questions of module 7 “Non-agricultural enterprise and enterprise assets”;
38. The pilot suggested that male enumerators should only interview male respondents, and female enumerators can interview both male and female respondents;
39. Figures of quantitative assessment of the survey are preliminary and also do not depend on sampling weights;
40. As any other surveys the response rate for rural households is higher compared to urban ones;
41. Male respondents had about twice as higher non-response rate as female ones, 20.6% for male and 9.6% for female respondents;
42. In most cases it was feasible to interview household members simultaneously (at least 60% out of those where all eligible adult members were interviewed);

43. Most of the households have principal couple (more than 60%);
 44. In general it was feasible to interview both members of the principal couple (84% out of those households with principal couple);
 45. In general it was feasible to interview respondents alone (at least 90% for each module);
 46. The data needs further analysis. After finalization of the weighting method, during 2015 year the data will be thoroughly analyzed, major indicators will be calculated and published.
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