United Nations Evidence and Data for Gender Equality (EDGE) Project

Manual of Instruction for Piloting Appended EDGE Modules on Asset Ownership/Control and Entrepreneurship

TABLE OF CONTENTS

CHAPTER ONE: FIELD PREPARATIONS2	1
INTRODUCTION TO THE EDGE PROJECT	2
SURVEY OBJECTIVES	2
STRUCTURE OF THE MODULES	3
GLOSSARY OF TERMS	3
TRAINING OF INTERVIEWERS	7
SUPERVISION OF INTERVIEWERS	8
HOW TO APPROACH THE PUBLIC	8
CONDUCTING AN INTERVIEW	
IDENTIFYING ELIGIBLE RESPONDENTSBUILDING RAPPORT WITH THE RESPONDENTTIPS FOR CONDUCTING THE INTERVIEWFIELDWORK PROCEDURES	.11 .11
GENERAL PROCEDURES FOR COMPLETING THE EDGE MODULES	
ASKING QUESTIONS RECORDING RESPONSES FOLLOWING INSTRUCTIONS CHECKING COMPLETED QUESTIONNAIRES DATA QUALITY	.14 .15 .15 .16
INSTRUCTIONS FOR COMPLETING THE QUESTIONNAIRE	16
MODULE 1A: IDENTIFICATION	16
MODULE 2: DWELLING	17
THESE QUESTIONS SHOULD BE ASKED ABOUT THE DWELLING IN WHICH THIS HOUSEHOLD LIVES. IT MAY BE A HOUSE,	
APARTMENT, COMPOUND, OR ROOMS IN A COMPOUND. IF THIS HOUSEHOLD OWNS MORE THAN ONE DWELLING, THESE	
QUESTIONS SHOULD BE ASKED ABOUT THE ONE THAT THE RESPONDENT LIVES IN. IF THEY OWN MORE THAN ONE DWELLING,	
LIST THE PRIMARY ONE IN WHICH THEY LIVE IN THIS SECTION AND THE OTHER(S) IN MODULE 5, I.E. OTHER REAL ESTATE	
Q1: Status of dwelling	
MODULE 3: AGRICULTURAL LAND	19
MODULE 4: ENTERPRISES AND ENTERPRISE ASSETS	
MODULE 5: OTHER REAL ESTATE	24
MODULE 6: FINANCIAL ASSETS	
MODULE 6A: FINANCIAL ASSET (MONEY LENDING)	
MODULE 7: FINANCIAL LIABILITIES	
MODULE 8: END OF EDGE MODULE	
ANNEX 1: INTERNATIONAL STANDARD INDUSTRIAL CLASSIFICATION (ISIC) REV 4	31

CHAPTER ONE FIELD PREPARATIONS

INTRODUCTION TO THE EDGE PROJECT

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. Traditional poverty studies define poverty as a lack of income or consumption, but this approach often fails to capture the wide range of vulnerabilities experienced by individuals, especially those below the poverty line. Asset-based studies provide important insights because they capture the accumulation of benefits over the life cycle of assets. Moreover, because most assets are owned by individuals (either solely or jointly), individual-level data are better 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 exists 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.

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?
- Who in the household should be interviewed about individual-level asset ownership and control?
- How should entrepreneurial participation be measured?
- Which indicators should be proposed for regular compilation?

In order to test and refine the EDGE methodology, the NSOs of seven countries, including the National Bureau of Statistics (NBS) in Maldives, have agreed to pilot data collection on individual-level asset ownership and entrepreneurship in 2016.² The 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.

SURVEY OBJECTIVES

The main objective of the EDGE pilot is to test the EDGE methodology for measuring asset ownership and control and entrepreneurship from a gender perspective. This includes quantitative and qualitative assessments of: (1) the design of the EDGE modules to ensure that questions are clear, response categories are adequate for the survey population, difficult/sensitive questions are identified, and

¹ The 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 OFCD.

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

concepts are well operationalized; (2) the feasibility of interviewing the household members selected for interview according to the EDGE field protocols; and (3) the relevance of the proposed EDGE global indicators to the country context.

STRUCTURE OF THE MODULES

The EDGE modules on asset ownership/control and entrepreneurship will ask information about assets and enterprises **owned by any member of the household, including the respondent,** for the following list of physical and financial assets:

- 1. Dwelling
- 2. Agricultural land
- 3. enterprises and enterprise assets
- 4. Other real estate
- 5. Financial assets
- 6. Financial liabilities

These assets may be owned exclusively by the individual or jointly with someone else. The modules will include questions on the control of the listed assets as well.

GLOSSARY OF TERMS

This section presents the key concepts and definitions used in the survey. Additional definitions in relation to specific terms and concepts used are presented in the relevant sections. Some procedures are included with the definitions. It is important for all of us to have a common understanding of these terms, as this will ensure that the correct procedures are followed and that the information obtained is accurate, reliable and comparable. During the training, please indicate terms/ concepts that can have multiple meanings/ interpretations, especially when translated into the local language.

What is an "asset"?

Assets are all items that are source of benefits accruing to the owner (a household or members of the household, for example), by holding or using it for producing goods and services over a period of time.

An asset has three characteristics:

- Its ownership right, whether legal and/or economic, is enforced;
- It can be 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.

If the same assets are used by an individual for more than one enterprise, they should be listed under the enterprise in which they are used the most to avoid double counting of these assets.

Additionally, stocks of materials are types of assets that include three categories:

- Stocks of raw materials that can be used in producing goods and services (to be valued by the current market price and not on the prices that they were initially purchased for by the enterprise);
- Stocks of finished goods that can be sold in the future;
- Stocks of semi-finished goods (work in progress) that are not yet ready in the final form, to be sold/ disposed of the value of such a stock would be more than that of the intermediate inputs gone into it and less than the value of the finished products.

Stocks of materials do not have to be used for over a year or repeatedly but must have the ability to do so, such as using cloth to make several dresses for sale.

Assets measured in the EDGE study include the (i) principal dwelling, (ii) agricultural parcels/lagoons/sea plots, (iii) assets used for the production of goods or services provided by an enterprise, including equipment, machinery, furniture, stocks of materials/products, vehicles and vessels (iv) other real estate, such as dwellings/flats in which the respondent does not reside, buildings, and stores; (v) financial assets, such as shares in a company, national saving certificates, and deposits with banks, post offices and other individuals and (vi) dues receivable against loans advanced in cash and kind.

What are financial assets?

A microcredit account is a source of financial services for entrepreneurs and small businesses lacking access to banking and related services. The two main mechanisms for the delivery of financial services to such clients are 1) relationship-based banking for individual entrepreneurs and small business and 2) group based models where several entrepreneurs come together to apply for loans and other services as a group.

An **informal savings group** is a group of individuals who agree to save and borrow together.

Equity is ownership interest or claim of a holder of stock of a company.

Governments, corporations and many other institutions sell **bonds**. Generally, when a person buys a bond, he is loaning his money to the institution selling the bond and the institution promises to repay the principal along with interest by a specified date. Some bonds do not pay interest but all bonds require a repayment of a principal.

A pension fund is a fund established by an employer to pay retirement benefits to employees.

Life insurance policies fall into two major categories: (1) protection policies that are designed to provide benefit, typically a lump-sum payment, in an event of a person's death (such as term insurance); and (2) investment policies, where the main objective is to facilitate the growth of capital by regular and singular premiums (such as whole life, universal life and variable life insurance policies). Only the latter should be considered a financial asset.

What do we mean by "ownership"?

Reported ownership is obtained by asking the respondent to identify who owns an asset.

Documented ownership refers to the existence of any document an individual can use to claim ownership rights in law over an asset.

Ownership document is usually for land and housing and refers to any type of written documentation (government-issued or not) including a title deed, will, or purchase agreement that states which persons own, have inherited, have been allocated, or have purchased the land or dwelling.

Economic ownership is having the right to claim the economic benefits associated with the use or sale of an asset.

Joint ownership refers to two or more individuals reportedly, legally and/or economically owning an asset together.

In the Maldivian context, assets owned by a person may include those allocated by and/or leased from the government, on a long or fixed-term basis.

What do we mean by rights to assets?

When the owner(s) **sell** an asset, it means that he/she permanently gives away the asset in return for cash or in-kind benefits. In some instances, an asset cannot be sold. For example, a sales market does not exist or legal or cultural norms prohibit an asset from being sold.

When the owner(s) **bequeaths** an asset, it means that he/she gives or leaves the asset by oral or written will, to another person(s) after the death of the owner in question.

When the owner(s) **rents out an asset**, it means that he/she bestows the use rights of the asset onto another person(s) for a specific period of time, in return for cash or in-kind benefits.

How are agricultural holding, parcels and plots (including sea plots) related?

An agricultural holding is an economic unit of agricultural production under single management comprising all livestock kept and all land used wholly or partly for agricultural production purposes, without regard to title, legal form, or size.

Single management may be exercised by an individual or household, jointly by two or more individuals or households, by a clan or tribe, or by a juridical person such as a corporation, cooperative or government agency.

The holding's land may consist of one or more parcels, located in one or more separate areas or in one or more territorial or administrative divisions, provided the parcels share the same production means utilized by the holding, such as labour, farm buildings, machinery or draught animals. The requirement of sharing the same production means utilized by the holding, such as labour, farm buildings, and machinery or draught animals should be fulfilled to a degree to justify the consideration of various parcels as components of one economic unit.

A parcel is any piece of land, regardless of type of tenure, entirely surrounded by other land, water, road, forest or other features not forming part of the holding or forming part of the holding under a different land tenure type. A parcel may consist of one or more plots within.

A plot is a part or whole of a parcel on which a unique crop or crop mixture is cultivated.

A sea plot is a specified area in the ocean that is allocated for mari-cultural activities/ purposes.

Additional definitions:

An **adult** is an individual who is at least 18 years old on the date of survey.

A **household** consists of a person or group of persons, related or unrelated, who live together in the same dwelling unit, who acknowledge one adult male or female as the head of household, who share the same living arrangements, who pool some, or all, of their income and wealth and who consume certain types of goods and services collectively, mainly housing and food, and are considered as one unit. In some cases one may find a group of people living together in the same house, but each person has separate eating arrangements; they should be counted as separate one-person households. Collective living arrangements such as hostels, army camps, boarding schools, or prisons are not considered as households in this survey.

A **liability** is established when one party (the debtor) is obliged to provide a payment or a series of payment to the other party (the creditor).

SAMPLE DESIGN AND SURVEY PERIOD

The Household Income and Expenditure Survey (HIES) is being implemented by the NBS in consultation with the experts from the World Bank prior to the implementation of the EDGE questionnaire. The EDGE module is being supplemented by the NBS to an existing household survey.

The geographic domains of analysis for the HIES will be capital city Male' and 20 atolls of the Maldives, as well as the national level. There is also interest in obtaining HIES results at the national level for the following administrative island size groups: (1) less than 500 population; (2) 501 to 1000 population; (3) 1001 to 2000 population; and (4) greater than 2000 population. In the case of the resort and industrial islands, results will only be representative at the national level.

The sampling frame for the 2016 HIES is based on the summary data and cartography from the 2014 Maldives Population and Housing Census. The survey will cover all of the household-based population in the administrative islands of each atoll of the Maldives, but will exclude the institutional population (for example, persons in prisons, hospitals, military barracks and school dormitories).

A stratified two-stage sample design will be used for the HIES. The primary sampling units (PSUs) selected at the first stage for the administrative islands are the enumeration blocks (EBs), which are small operational areas defined on maps for the 2014 Census enumeration. At the first sampling stage the sample EBs in the administrative islands for the 2015 HIES are selected within each atoll systematically with PPS from the ordered list of EBs in the sampling frame. A random systematic sample of 15 households will be selected from the listing for each sample EB. A total of 5,055 household would be selected at National level which would be carried out within a 6 months period.

The EDGE module will be administered in two atolls, namely, Laamu and Gnaviyani atoll. In Laamu, Fonadhoo and Gamu would be selected for EDGE module. In Gnaviyani, Fuvahmuah would be selected for EDGE module. In these selected islands, EDGE would be administered in all households which were selected for HIES. That is, 285 households will be selected for the EDGE module and the survey would be carried from 9-11th May 2016. Within the selected households, using the Kish method (described later), one person age 18 years and above would be selected for the study. However, in this study all foreigners are excluded. The process to identify eligible respondents is outlined in the section 'Conducting an interview'. Debriefing sessions will be held in Laamu and in Gnaviyani after the fieldwork has been completed.

The geographical area of Maldives is divided into atolls and islands (wards for Male'). The purpose of identifying the atoll and island or ward is to prevent any confusion that may arise since there are common names given to islands in different atolls. Hence, the identification information on the cover page and must be completed before starting with the questionnaire.

YOUR ROLE AS AN INTERVIEWER

Your job is to interview a randomly selected adult member in the sampled households in the Enumeration Block (EB) to which he or she is assigned. You must make every effort to interview the selected respondent alone - without any other persons being present.

If there are other people around before conducting the interview, politely ask them, or suggest that the respondent ask them, to leave. In doing so, local protocol and cultural practices must be followed.

The enumerators must follow the guidelines and instructions given to them. For ensuring quality and consistency of data, it is the duty of every enumerator to clarify any doubts before reaching any conclusions. Your task is to ask questions and record the answers **as stated on and required by the**

<u>questionnaire</u>. After reading the question, time should be allowed for the respondent to answer. If it appears that the respondent did not hear or understand the question, it should be read again as in the questionnaire. Enumerators should never make any assumptions under any circumstances. In cases if a new situation arises, the issue must immediately be referred to the supervisors who would then communicate with NBS and verify on how to deal with the case.

You must make every effort to obtain complete and accurate answers and then record them correctly. The success of the survey depends on the respondents' willingness to co-operate and it is your job to obtain it by being polite, patient and tactful.

Once selected households are located, the interviewer should ask to talk to an adult in the household and he/she should kindly and in a friendly manner greet the person and introduce him/herself. Then the interviewer should explain briefly and concisely the purpose of the survey, the importance of the project and how the protocols for selecting the respondent will be followed. The enumerator should stress that the household member chosen for the interview was not selected for any specific reason. Rather, the member was randomly selected from the list of household members.

An example of how the interviewer could introduce him/herself is as follows:

Assalaam Alaikum (Good morning/afternoon for foreigners), I am Aisha, and I work for the National Bureau of Statistics (NBS), which is implementing the United Nations Evidence and Data for Gender Equality (EDGE) survey. Your household was selected as one of those to which the survey questions will be asked, and your household's cooperation and answers would be extremely important since they reflect the status of many of our citizens who live in similar conditions. The household member we would like to interview has not been chosen for any specific reason. Rather, he/she was randomly chosen from all of the household members living here to provide information about asset ownership, such as the dwelling, land, enterprises, and financial assets. To ensure that the most accurate information is collected, it is very important that we interview the specific household member selected for the interview and that we interview him or her alone, without family or neighbors present. We would ask for your cooperation.

The information you obtain is **strictly confidential**. You are not permitted to discuss it, gossip about it or show your records to anyone not employed on this survey project. At no time should the questionnaire be left lying around where unauthorized people may have access to them.

You may only ask such questions as are necessary to enable you to complete the questionnaire. It is the duty of adults in the sampled households to give you such information about themselves and other household members.

TRAINING OF INTERVIEWERS

Although some people are more adept at interviewing than others, one can become a good interviewer through experience. Your training will consist of a combination of classroom training and practical experience. Before each training session, you should study this manual carefully along with the questionnaire, writing down any questions you have. Ask questions at any time to avoid mistakes during actual interviews. Interviewers can learn a lot from each other by asking questions and talking about situations encountered in practice and actual interview situations.

Each of you will receive the following materials:

- Sample EDGE Modules Questionnaire
- Interviewer's Training Manual

Please ensure that you bring these materials each day during training and to the field during fieldwork.

During training, the EDGE modules, questions, and instructions will be discussed in detail. You will see and have demonstration interviews conducted in front of the class as examples of the interviewing process. You will practice reading the questionnaire aloud to another person several times so that you may become comfortable with reading the questions aloud. You will also be asked to take part in role playing in which you practice by interviewing other trainees.

The training also will include mock interviewing in which you will conduct an interview. You will be required to check and edit the questionnaires just as you would do in the actual fieldwork assignments.

During the training, you will be given TESTS to see how well you are progressing during your formal training period. At the end of the training course, the interviewers will be selected based on attendance, participation in training, test results and performance during the mock interviews.

The training you receive as an interviewer does not end when the formal training period is completed. Each time a supervisor meets with you to discuss your work; your training is continuing. This is particularly important during the fieldwork. As you run into situations you did not cover in training, it will be helpful to discuss them with your team. Other interviewers may be running into similar problems, so you can all benefit from each other's experiences.

SUPERVISION OF INTERVIEWERS

Training is a continuous process. Observation and supervision throughout the fieldwork are a part of the training and data collection process. Your team leader will play a very important role in continuing your training and in ensuring the quality of the data. He/she will:

- Spot-check some of the households selected for interviewing to be sure that you interviewed the correct households and the correct respondents.
- Review each questionnaire to be sure it is complete and consistent.
- Observe some of your interviews to ensure that you are asking the questions in the right manner and recording the answers correctly.
- Meet with you on a daily basis to discuss performance and give out future work assignments.
- Help you resolve any problems that you might have with finding the assigned households, understanding the questionnaire, or dealing with difficult respondents.

HOW TO APPROACH THE PUBLIC

Interviewers should ensure that their dress code is acceptable within the community they are working.

In a nationwide survey, the enumerators would meet households with different socio-economic backgrounds, different reactions, attitudes and behavior in terms of the survey, and hence must maintain a polite attitude towards the respondents. This could be achieved by establishing confidence with the respondent, and through good communication skills. It is important that the interviewer has a friendly attitude towards the respondent while maintaining self-confidence. If the interviewer gives the impression of nervousness or insecurity, he/she would not provide enough confidence to the

respondent in order to obtain the necessary cooperation, participation and attention. The enumerators must treat the survey household with respect and always be patient with the respondents.

During interviews, let people take their time. Do not suggest answers for them. Work steadily and make sure that answers are clear to you before you record them. Do not accept at once any statement you believe to be mistaken but tactfully ask further questions (probe) to obtain the correct answers.

Someone may refuse to be interviewed because of a misunderstanding. Remain courteous and stress the importance of the survey and that the data collected is purely for statistical purposes only and it has nothing to do with taxation or any similar government activity. Further, point out that the information will be kept confidential and that the survey results will be published as numerical tables in such a way that it will be impossible to identify characteristics of individual persons and households.

You should be able to clear any misunderstandings, but if you cannot persuade a person to respond, or if his/her refusal is deliberate, tell the person that you will report the matter to your supervisor and do so at the earliest opportunity.

CONDUCTING AN INTERVIEW

Successful interviewing is an art and should not be treated as a mechanical process. Plan sufficient time for the interview. Each interview is a new source of information, so make it interesting and pleasant. The art of interviewing develops with practice but there are certain basic principles that are followed by every successful interviewer. In this section you will find a number of general guidelines on how to build rapport with a respondent and conduct a successful interview.

If the potential respondent(s) objects to the interview, explain it in your remarks on the questionnaire and identify that the interview was NOT completed.

There will NOT be replacement households for refusals so you must do your best to communicate to the respondent the importance of this exercise so we can minimize the number of refusals.

IDENTIFYING ELIGIBLE RESPONDENTS

Specific households that have been administered the HIES will be selected for the EDGE interview. This list of selected households will be provided by your supervisor. The supervisor will assign interviewer(s) to make the first contact with each of the households selected for interview.

All respondents selected for interview should be 18 years of age or older. Before approaching the selected household, the interviewer(s) should have the list of household members, including their names, person numbers, birth dates, age and sex (see attached form). Please note that you should only include persons who are not crossed-out in column 2 in the Person Listing Form. Also note that the age of the household members is to be found on the HIES Individual Questionnaire, not in the Person Listing Form.

Table 1: Listing of household members for respondent selection

	List ALL persons age 18 and over who live in the dwelling (only include persons who are not crossed-out in column 2 in the person listing form)						
Name	Person number (from the household listing)	Sex	Birth date	Age	Kish number	Selection	
Raiee	1	Male	April, 1971	45	1		
Leena	2	Female	January, 1976	40	3		
Suha	3	Female	September,1995	20	4		
Hassan	4	Male	April, 2005	10	X (do not include, under 18 years of age)		
Anaan	5	Female	March, 1951	65	2		

One adult household member listed will be randomly selected for the EDGE module by the supervisor or enumerator using the Kish method, based on the above listing table. The Kish method is designed to select respondents within the household unit. The steps to be followed are:

- All adult household members18 years old or over (that is, who fit the eligibility criteria) listed above will be ordered. If there is only one adult in the household who is over 18 years old, that person will be the survey respondent.
- The age and gender of all eligible adults are collected and placed in a selection grid. First the males are numbered in order of decreasing age, followed by females in the same order.
- The respondent is then chosen based on their place in the grid using a pre-assigned table of random numbers (which will be provided for each household)

If the randomly selected adult household member is available for interview at first try, interview the respondent alone; i.e. without others present.

If the randomly selected adult household member is <u>not</u> available for interview at first try, assess whether he or she will return during the enumerator's time in the EB:

- If the selected respondent will return during the enumerator's time in the EB, schedule a time to return to conduct the interview. If an appointment cannot be scheduled, you should make at least 3 call backs to the household in the first 2 days that you are in the EB, trying to make each visit at a different time of day. Under no circumstances is it acceptable to conduct all three visits on the same day and then stop attempting to contact the respondent.
- If the selected respondent is <u>not</u> available during the enumerator's time in the EB, use the Kish method again to randomly select another adult member of the household for interview:
 - If the second randomly selected adult household member is available for interview at first try, interview the respondent alone.
 - If the second randomly selected respondent will return during the enumerator's time in the EB, schedule a time to return to conduct the interview.
 - o If the second randomly selected respondent is not available during the enumerator's time in the EB, enter the appropriate information in the "END OF EDGE MODULE," and record in the remarks section that the selected respondents were not available for interview. Thank the household for its time and move on to the next selected household. Under no circumstances, should another household member be interviewed if the randomly selected household member is not available.

BUILDING RAPPORT WITH THE RESPONDENT

As an interviewer, your first responsibility is to establish a good rapport with a respondent. At the beginning of an interview, you and the respondent are strangers to each other. The respondent's first impression of you will influence their willingness to cooperate with the survey. Be sure that your manner is friendly as you introduce yourself. Before you start to work in an area, your supervisor will have informed the local leaders, who will in turn inform selected households in the area that you will be coming to interview them. You will also be given a letter and an identification card that indicates that you are working with the NBS.

1. Make a good first impression.

When you arrive at the household, do your best to make the respondent feel at ease. With a few well-chosen words, you can put the respondent in the right frame of mind for the interview. Open the interview with a smile and greeting such as "good afternoon" and then proceed with your introduction.

2. Always have a positive approach.

Never adopt an apologetic manner, and do not use words such as "Are you too busy?" Such questions invite refusal before you start. Rather, tell the respondent, "I would like to ask you a few questions" or "I would like to talk with you for a few moments." NEVER raise your voice or appear frustrated - be very patient.

3. Confidentiality of responses when necessary.

If the respondent is hesitant about responding to the interview or asks what the data will be used for, explain that the information you collect will remain confidential, no individual names will be used for any purpose, and all information will be grouped together to write a report. Also, you should never mention other interviews or show completed questionnaires to the supervisor or field editor in front of a respondent or any other person. Do not pressure any individual to answer a question they do not wish to – clearly indicate that they did not want to respond (No Response or NR).

4. Answer any questions from the respondent frankly.

Before agreeing to be interviewed, the respondent may ask you some questions about the survey or how he/she was selected to be interviewed. Be direct and pleasant when you answer.

The respondent may also be concerned about the length of the EDGE interview. If he/she asks, tell him/her that the interview usually takes about 25 to 30 minutes. Indicate your willingness to return at another time if it is inconvenient for the respondent to answer questions then.

• The respondent may ask questions or want to talk further about the topics you bring up during the interview. It is important not to interrupt the flow of the interview so tell him/her that you will be happy to answer his/her questions or to talk further after the interview. Do not give any information about which we are not sure, it is better to seem uninformed, but honest. To avoid any conversation or attitude which could lead to a discussion or argument with the respondent, limit the conversation to the survey topics only.

TIPS FOR CONDUCTING THE INTERVIEW

1. Understand the difference between probing and prompting

It is very important to understand the difference between probing and prompting. Probing refers to asking questions like "Is that all?", "Anything else?" in trying to help the respondent to remember all the relevant information. If the respondent gives an ambiguous answer, try to probe in a neutral way, asking questions such as the following:

"Can you explain a little more?"

"I did not quite hear you; could you please tell me again?"

"There is no hurry. Take a moment to think about it."

Prompting is mentioning the possible answers to the respondent. The questionnaire will often indicate whether or not you have to prompt or probe. Follow these instructions carefully.

2. Be neutral throughout the interview.

Most people are polite and will tend to give answers that they think you want to hear. It is therefore very important that you remain absolutely neutral as you ask the questions. Never, either by the expression on your face or by the tone of your voice, allow the respondent to think that he/she has given the "right" or "wrong" answer to the question. Never appear to approve or disapprove of any of the respondent's replies. Do not show surprise by any answers given by the respondent, either by the tone of your voice or action.

The questions are all carefully worded to be neutral. They do not suggest that one answer is more likely or preferable to another answer. If you fail to read the complete question, you may destroy that neutrality. That is why it is important to read the whole question as it is written.

3. Never suggest answers to the respondent.

If a respondent's answer is not relevant to a question, do not prompt her/him by saying something like "I suppose you mean that. . . Is that right?" In many cases, she/he will agree with your interpretation of her/his answer, even when that is not what she/he meant. Rather, you should probe in such a manner that the respondent herself/himself comes up with the relevant answer.

4. Do not change the wording or sequence of questions.

The wording of the questions and their sequence in the questionnaire must be maintained. If the respondent has not understood the question, you should repeat the question slowly and clearly. If there is still a problem, you may rephrase the question, being careful not to alter the meaning of the original question. Provide only the minimum information required to get an appropriate response.

5. Handle hesitant respondents tactfully.

There will be situations where the respondents simply say, "I don't know," give an irrelevant answer, act very bored or detached, or contradict something they have already said. In these cases, you must try to re-interest them in the conversation. For example, if you sense that they are shy or afraid, try to remove their shyness or fear before asking the next question. Spend a few moments talking about things unrelated to the interview (for example, their town or village, the weather, their daily activities, etc.).

If the respondent is giving irrelevant or elaborate answers, do not stop them abruptly or rudely, but listen to what they have to say. Then try to steer them gently back to the original question. A good atmosphere must be maintained throughout the interview. The best atmosphere for an interview is one in which the respondent sees the interviewer as a friendly, sympathetic, and responsive person who does not intimidate them and to whom they can say anything without feeling shy or embarrassed.

If the respondent is reluctant or unwilling to answer a question, explain once again that the same question is being asked all over the country and that the answers will all be merged together. If the respondent is still reluctant, simply note in your remarks the modules or questions that the respondent was hesitant to answer. Some of the more sensitive questions relating to valuing different items have "refusal" codes, as well. Remember, the respondent cannot be forced to give an answer.

6. Do not form expectations.

You must not form expectations of the ability and knowledge of the respondent. For example, do not assume female respondents or those who are less educated or illiterate do not know about the value of assets.

7. Do not hurry the interview.

Ask the questions slowly to ensure the respondent understands what is being asked. The interviewer must assess the level of respondent's understanding, and question reading speed should depend on this. The interviewer must pronounce every single word he/she reads clearly. After you have asked a question, pause and give the respondent time to think. If the respondent feels hurried or is not allowed to formulate their own opinion, they may respond with "I don't know" or give an inaccurate answer. If you feel the respondent is answering without thinking just to speed up the interview, say to the respondent, "There is no hurry. Your opinion is very important, so consider your answers carefully."

Activities that are not allowed

- The enumerator is not allowed to amend any information obtained from the respondent,
- Enumerators should not assist respondents in filling the questionnaire. For example if the respondent says that he/she does not know the cost of land, the enumerator should not check the price with a real estate agent and record a value in the empty space. The answers recorded in the guestionnaires must be provided by the respondents.
- Do not bring anybody who is not a work team member to any interviews with respondents.
- Do not pressure respondents in anyway, nor make any false promises to them.
- We are undertaking face-to-face interviews and therefore you cannot leave the survey with the respondent for self-completion.

FIELDWORK PROCEDURES

The fieldwork will proceed according to a timetable, and the survey will be successful only if each member of the interviewing team understands and follows correct field procedures.

1. Assigning enumerators by gender

Male enumerators should interview male respondents and female enumerators should interview female respondents, to the extent possible.

2. Use of interpreters

If the interview-eligible household member does not speak a language that the enumerator knows, the team leader must find an interpreter from **outside of the household and the EB** and deploy him or her to the household with the enumerator.

3. Making callbacks

Because each household and individual household member have been carefully selected, you <u>must</u> make every effort to conduct interviews with the selected respondent in that household. Sometimes,

the selected respondent will not be available at the time you first visit. The questionnaire modules can be filled during one or more visits, depending on the availability of the selected respondent at the time of the interview. If information could not be derived due to the absence of the selected respondent, the interview could be scheduled for a convenient time when the member would be available at home for the interview. If an appointment has been scheduled, enumerators must always be <u>punctual</u>. If an appointment has not been made, you need to make at least 3 call-backs during the first 2 days you are in the EB to try to obtain the selected respondent in order to maximize the possibility of successfully completing the interview. Make your call-backs to the respondent at a different time of the day than the earlier visits; for example, if the initial visits were made in the early afternoon, you should try to arrange your schedule so you make a call-back in the morning or late afternoon. Scheduling call-backs at different times is important in reducing the rate of non-response (i.e., the number of cases in which you fail to contact the selected individual).

The interviewer <u>MUST NEVER</u> substitute the first randomly selected household member or the second randomly selected household member with another household member.

4. Keeping information confidential

You are responsible for seeing that the information is kept confidential. Do not share the information with other interviewers. You should not attempt to see the completed questionnaires for a household nor discuss the interview results with your colleagues.

5. Supplies and documents needed for fieldwork

Before starting fieldwork each morning, ensure that you have everything you need for the day's work. Some necessary supplies include:

- ID card provided by the NBS
- A map of the EB where the interviews will take place (before going to the field, enumerators
 must familiarize him/herself with selected enumeration blocks and the exact location of the
 selected households, and must understand the location of the selected households in relation
 to each other)
- List and addresses of households to be interviewed
- EDGE survey questionnaires
- Interviewer Instruction Manual
- Supplementary forms
- Stationary needed for work
- Clip board
- A bag to carry materials

GENERAL PROCEDURES FOR COMPLETING THE EDGE MODULES

As interviewers, you must understand how to ask each question, what information the question is attempting to collect, and how to handle problems that might arise during the interview. You must also know how to correctly record the answers the respondent gives and how to follow special instructions in the questionnaire.

ASKING QUESTIONS

It is very important that you ask each question exactly as it is written in the questionnaire. When you are asking a question, speak slowly and clearly so that the respondent will have no difficulty hearing or understanding the question. At times you may need to repeat the question to be sure the

respondent understands it. In those cases, do not change the wording of the question but repeat it exactly as it is written.

If, after you have repeated a question, the respondent still does not understand it, you may have to restate the question. Be very careful when you change the wording, however, that you do not alter the meaning of the original question.

In some cases, you may have to ask additional questions to obtain a complete answer from a respondent (we call this 'probing'). If you do this, you must be careful that your probes are "neutral" and that they do not suggest an answer to the respondent. Probing requires both tact and skill, and it will be one of the most challenging aspects of your work as an interviewer.

RECORDING RESPONSES

Most of the questions in the EDGE Modules have pre-coded responses.

Questions with pre-coded responses

For such questions, we can predict the types of answers a respondent will give. The responses to these questions are listed in the questionnaire. To record a respondent's answer, you merely enter the number (code) that corresponds to the reply. For example:

Example: Is there an ownership document for this [PARCEL]?

1= Yes, a government registration

2= Yes, public housing scheme

3= Yes, long term lease agreement

4= Yes, a written will

96. Yes, other (specify)

5= No

98= Does not know

If an ownership document for this [PARCEL] is a government registration, record code 1. If an ownership document for this [PARCEL] is a public housing scheme, record 2, etc.

In some cases, pre-coded responses will include an "Other (specify)" category. The "Other (specify)" code should be entered when the respondent's answer is different from any of the pre-coded responses listed for the question. Before using the "Other (specify)" code, **you should make sure the answer does not fit in any of the specified categories**. When you enter the code for "OTHER" for a particular question you must always write the respondent's answer in the space provided.

FOLLOWING INSTRUCTIONS

Throughout the EDGE modules, instructions for the interviewer are printed in CAPITAL LETTERS or in **bold**, whereas questions to be asked of the respondent are printed in small letters. You should pay particular attention to the skip and filter instructions that appear throughout the questionnaire.

It is very important not to ask a respondent any questions that are not relevant to his/her situation. In cases where a particular response makes subsequent questions irrelevant, an instruction is written in the questionnaire directing you to skip to the next appropriate question. It is important that you carefully follow skip instructions.

Example: Is there an ownership document for this [PARCEL]?

1= Yes, a government registration

2= Yes, public housing scheme

3= Yes, long term lease agreement

4= Yes, a written will

96= Yes, other (specify)

5= No (Skip to Q14)

98= Does not know (Skip to Q14)

If you recorded '5' or '98', you would skip to Q14.

CHECKING COMPLETED QUESTIONNAIRES

It is the responsibility of the interviewer to review each questionnaire when the interview is finished. This review should be done before you leave the household so that you can be sure every appropriate question was asked.

SUBMISSION OF COMPLETED QUESTIONNAIRES TO SUPERVISOR

After reviewing the questionnaires for obvious errors, you will hand over the completed questionnaires to your field supervisor for an initial round of review. The field supervisor will review the questionnaires for completeness, consistency, and accuracy, and highlight mistakes and inconsistencies to be corrected by the interviewer. The field supervisor will then return the questionnaires with errors to the enumerators for correction.

DATA QUALITY

It is the responsibility of the Supervisor to review the questionnaires from a sample cluster while the interviewing team is still in the cluster. It is especially important for the supervisor to conduct thorough edits of questionnaires at the initial stages of fieldwork. The supervisor should discuss with each interviewer the errors found in the collection of data. It may sometimes be necessary to send an interviewer back to a respondent in order to correct some errors.

CHAPTER TWO INSTRUCTIONS FOR COMPLETING THE QUESTIONNAIRE

MODULE 1A: IDENTIFICATION

Each household will be given a set of code numbers which will uniquely identify it. The identification is very important so accuracy should be observed here. The identification consists of:

- 1. **Atoll and island:** In the space provided, write the name of the atoll and island, and record the island or ward code in the given boxes.
- 2. Block number: Record block number which is specified on the top left corner of the map.
- 3. Name of the Unit: That is the name of the housing unit where the household is residing.
- 4. Serial number of household: Transfer the household serial number from the Listing Form 1.
- 5. Name of the randomly selected adult household member and person number: After the enumerator has randomly selected an adult household member to interview, he/she must record this person's name and his/her person number per the HIES questionnaire in the given space.
- 6. Name of the respondent and person number: The enumerator must record the name of the respondent and his/her person number per the HIES questionnaire in the given space. Note that if the randomly selected adult is interviewed, this information will be identical to the

information recorded in item 5. If that household member is not available for interview and a second randomly selected household member is interviewed, the information recorded in item 6 will differ.

- 7. **Contact number of the respondent:** Record the r contact number of the respondent who is interviewed.
- 8. **Begin date:** Record the day the survey started.
- 9. Start time: Record the time the interview started in hours or minutes

The information for the atoll and island, block number, name of the unit, serial number of the household, the name of the first randomly selected adult household number and his/her person number and the name of the respondent and his/her person number MUST correspond to the details on the HIES questionnaire.

MODULE 2: DWELLING

These questions should be asked about the dwelling in which this household lives. It may be a house, apartment, compound, or rooms in a compound. If this household owns more than one dwelling, these questions should be asked about the one that the respondent lives in. If they own more than one dwelling, list the primary one in which they live in this section and the other(s) in Module 5, i.e. Other Real Estate.

Q1: Status of dwelling

This is the screening question to determine whether the place of residence is owned by somebody in the household or rented. If the dwelling is not owned by a household member (including being rented), skip to Q19.

Q2: Respondent's reported ownership status

Record an answer of 'yes' (code 1) if the respondent considers him or herself to be an owner of the dwelling. We will be asking additional information about ownership, so at this point we want the respondent's perception of whether he/she owns the dwelling. He/she may or may not possess the title or an ownership deed to the dwelling. If the respondent says 'no' (code 2), he or she is not an owner of the dwelling, skip to Q18.

Q3: Joint reported ownership status

Ask the respondent if anyone jointly owns the dwelling with him or her. This includes both household members and non-household members. We will be asking additional information about ownership, so the joint owners in this question are not necessarily the persons who are listed on the title as the owners. We want the respondent's perception of who jointly claims ownership of the dwelling. If the dwelling is jointly owned, ask Q4. If the dwelling is not jointly owned, skip to Q6.

Q4: Number of joint reported owners

Enter the number of persons who jointly own the dwelling. This includes household members as well as non-household members.

Q5: Spouse joint reported ownership status

Ask the respondent if his or her spouse is a joint owner of the dwelling. The spouse is not necessarily listed on the title as an owner. Rather, we want the respondent's perception of whether his or her spouse is a joint owner. Record 'yes' (code 1) if the respondent's spouse is a joint owner of the dwelling. Record 'no' (code 2) if the respondent's spouse is not a joint owner of the dwelling.

Q6: Ownership document

We are asking whether there is an ownership document for the dwelling and what type of document it is. It may or may not have the name of someone in the household on it. If there is more than 1 type of document, list the one that is held by someone in the household. For example, if there is a

government registration, but the household member doesn't have it, but has a long term lease agreement, list the lease agreement, not the registration. If there is no ownership document or the respondent does not know, skip to Q11.

Q7: Respondent's documented ownership status

Ask the respondent if his or her name is listed as an owner on the ownership document.

Q8: Joint documented ownership status

Ask the respondent if there are other names listed as owners on the ownership document. This includes both household members and non-household members. If there are other names listed as owners on the document, ask Q9. If no other names are listed as owners on the ownership document, skip to Q11.

Q9: Number of joint documented owners

Enter the number of persons whose names appear as owners on the ownership document. This includes household members as well as non-household members.

Q10: Spouse documented ownership status

Ask the respondent if his or her spouse is listed as an owner on the ownership document. Record 'yes' (code 1) if the respondent's spouse is listed as an owner. Record 'no' (code 2) if the respondent's spouse is not listed as an owner.

Q11: Mode of acquisition

This question asks how the respondent acquired the dwelling. If purchased, record code 1. If inherited after the death of a family member, enter code 2. If the respondent constructed the dwelling, record code 3. If allocated by a family member, code 4. If acquired through marriage, code 5. If acquired through long-term government lease, code 6. Gifts from non-household members are coded 7. Allocation by government through a public housing scheme is coded 8. If "other, specify," record code 96 and explain the mode of acquisition.

Q12: Right to sell dwelling and plot of land

This question asks if the respondent has the right to buy the plot of land on which the dwelling is located and to sell the dwelling, or to sell it if the land on which the dwelling is located is already purchased from the government. If the respondent has this right alone, record code 1. If the respondent shares this right with someone else (either a household member or a non-household member), record code 2. If the respondent does not have this right but someone else does, record code 3. If the respondent does not have this right because the dwelling cannot be sold, record code 4. If the respondent refuses to respond, enter code 97.

Q13: Right to bequeath dwelling and plot of land

This question asks if the respondent has the right to bequeath the dwelling. If the respondent has this right alone, record code 1. If the respondent shares this right with someone else (either a household member or a non-household member), record code 2. If the respondent does not have this right but someone else does, record code 3. If the respondent does not have this right because the dwelling cannot be bequeathed, record code 4. If the respondent refuses to respond, enter code 97.

Q14-15: Real estate market

Ask whether land owners sell or rent any land in and around the community where the land is located (Q14) and if the respondent is informed regarding the value of recent land sales/rentals (Q15). Enter the appropriate code. If the respondent reports no sales/rentals (code 2) or does not know (code 98) in Q14, skip to Q16.

Q16: Value of dwelling

Ask the respondent to estimate (in MVR) how much could be received for the dwelling if it were to be sold today. The estimate should be based on the location and condition of their particular dwelling. If the respondent does not know how much their dwelling might sell for, ask about the prices of similar homes in the neighbourhood that have been sold recently. If the respondent provides an estimate, skip to Q18. If he/she can't provide an estimate, enter code 98, or code 97 if he/she refuses to answer.

Q17: Cost of constructing dwelling

This question should only be asked of respondents who reported 'code 97 - refuse' or 'code 98 - don't know' in Q16. Ask the respondent to estimate (in MVR) how much it would cost to construct this type of dwelling today, including the cost of the plot of land on which the dwelling is located. If he/she can't estimate this, enter 98, or 97 if he/she refuses to answer.

Q18. Who would decide how to use money from sale/rental of dwelling

Ask the respondent, if the dwelling were to be sold or rented out today, would you decide how the money would be used. Note that this question is hypothetical so the respondent should answer even if there are no plans to sell the dwelling.

Q19: Code for ability of respondent to be interviewed alone

At the completion of the module, enter the appropriate code for whether the respondent was interviewed alone (code 1); with adult females present (code 2); with adult males present (code 3); with both adult males and females present (code 4); with children present (code 5); or with both adult males and females and children present (code 6). If the respondent was not able to be interviewed alone, explain why.

MODULE 3: AGRICULTURAL LAND

Q1. Ownership of agricultural parcels/sea plots/lagoons

This is the screening question to determine whether the respondent owns agricultural parcels/sea plots/lagoons, either exclusively or jointly with someone else. Agricultural parcels/sea plots/lagoons may include those that are currently fallow, cultivated by someone in the household, rented out, or given away for free on a temporary basis.

We will be asking additional questions about what it means to own agricultural parcels/lagoons/sea plots, so at this point we want the respondent's perception of whether or not he/she owns any. He/she may or may not possess the title or an ownership deed to the parcel. If the respondent does own any agricultural parcels/ sea plots/ lagoons, enter code 1. If the respondent does not own any agricultural parcels enter code 2 and skip to Q22.

Q2. Parcel ID

Assign the parcel/sea plot/lagoon ID for 5 of the agricultural or maricultural parcels the respondent owns exclusively or jointly. Start with the largest parcel first, going down to the smallest parcel.

Q3: Parcel Name

List all of the agricultural parcels owned by the respondent (exclusively or jointly). For each parcel, ask the respondent to give the parcel a "name". For example, "road parcel" or "swamp parcel". Asking the respondents about the largest parcel first is done so that if the respondent has more than 5 parcels, the smallest parcels will be omitted.

Q4: Location

Indicate whether the parcel is located in the backyard garden of the dwelling here the interview is being conducted (code 1), the island where the interview is being conducted (code 2) or another island (code 3). If another island this needs to be identified. Provide the location and description for each parcel before asking Q5.

Q5: Mode of acquisition

This question asks how the respondent acquired the parcel. If purchased, record code 1. If inherited after the death of a family member, code 2. If allocated by a family member, code 3. If acquired through marriage, code 4. If leased from government, code 5. Gifts from non-household members are coded 6. Allocation by government is coded 7. If sub-leased from an individual, code 8 and skip to the next parcel or to Q22 if the respondent does not own any more parcels If "other, specify," record code 96 and explain the mode of acquisition.

Q6: Joint reported ownership/leaseholding status

We will be asking additional information about ownership, so the owner in this question is not necessarily the person who is listed on the title as the owner. We want the person or people within the household and outside of the household who claim ownership. If the parcel is jointly owned/leased, ask Q6. If the parcel is not jointly owned/leased, skip to Q9.

Q7: Number of joint reported owners/leaseholder

Enter the number of persons who jointly own/lease the parcel/sea plot/lagoon. This includes household members as well as non-household members.

Q8: Spouse reported ownership status

Ask the respondent if his or her spouse is one of the persons who jointly owns/leases the parcel/sea plot/lagoon.

Q9: Ownership/leasehold document

We are asking whether there is an ownership/leasehold document for the parcel and what type of document it is. It may or may not have the name of someone in the household on it. If there is more than 1 type of document, list the one that is held by someone in the household. For example, if there is a government registration, but the household member doesn't have it, but has a long term lease agreement, list the lease agreement, not the registration. If there is no ownership/leasehold document or the respondent does not know, skip to Q14.

If there is a government registration/lease, code 1. If a written will, code 2. If there is a document but not listed above, specify. If there is no ownership/leasehold agreement, 3 and code 98 if the person does not know. In these two cases, skip to Q14.

Q10: Respondent's documented ownership/leasehold status

Ask the respondent if his or her name is listed as an owner or leaseholder on the document.

Q11: Joint documented ownership/leasehold status

If there are other names listed as owners/leaseholders on the document, ask Q12. If no other names are listed as owners on the ownership document, skip to Q14.

Q12: Number of joint documented owners/leaseholders

Enter the number of persons whose names appear as owners/leaseholders on the ownership document. This includes household members as well as non-household members.

Q13: Spouse documented ownership/leasehold status

Ask the respondent if his or her spouse is one of the persons whose name is listed as an owner/leaseholder on the ownership document.

Q14: Right to rent out agricultural parcel/lagoon/sea plot

Record if the respondent has the right to rent out the agricultural parcel even if he or she needs to obtain the consent or permission of someone else. If the respondent has this right alone, record code 1. If the respondent shares this right with someone else (either a household member or a non-

household member), record code 2. If the respondent does not have this right but someone else does, record code 3. If the respondent does not have this right because the dwelling cannot be rented out, record code 4. If the respondent refuses to respond, enter code 97.

Q15: Right to bequeath agricultural parcel/lagoon/sea plot

Record if the respondent has the right to bequeath the agricultural parcel even if he or she needs to obtain the consent or permission of someone else. If the respondent has this right alone, record code 1. If the respondent shares this right with someone else (either a household member or a non-household member), record code 2. If the respondent does not have this right but someone else does, record code 3. If the respondent does not have this right because the dwelling cannot be bequeathed, record code 4. If the respondent refuses to respond, enter code 97.

Q16: Decision-maker across plots

Ask the respondent, if he/she is a decision-maker on the parcel in relation to the timing of crop activities, crop choice and input use. If the respondent is the decision-maker alone, record code 1. If the respondent is the decision-maker with someone else (either a household member or a non-household member), record code 2. If the respondent is not the decision-maker, record code 3. If the respondent refuses to respond, enter code 97.

Q17-Q18: Real estate market

Ask whether land owners rent out any land in and around the community where the land is located (Q17) and if the respondent is informed regarding the value of recent land rentals (Q18). Enter the appropriate code. If the respondent reports no rentals (code 2) or does not know (code 98) in Q17, skip to Q19.

Q19: Value of parcel/lagoon/sea plot

Ask the respondent to estimate (in MVR) how much could be received for the agricultural parcel for the remainder of the lease if it were to be rented out today. The estimate should be based on the location and condition of their particular parcel. If he/she can't estimate this, enter code 98, or code 97 if he/she refuses to answer.

Q20: Who would decide how to use money from rental of parcel/lagoon/sea plot

Ask the respondent, if the parcel were to be rented out today, would you decide how the money would be used. Note that this question is hypothetical so the respondent should answer even if there are no plans to rent out the parcel.

Q21: Secure ownership of parcel/lagoon/sea plot

This question allows more than 1 response.

Ask what would make the respondent lose ownership of the parcel over the next five years. If expiration of lease with the government (council) expires, record code 1. If failure to pay annual lease fee to government (council), enter code 2. If withdrawal of rights from government, code 3. If because someone with political influence wants this piece of land, code 4. If revert to government on death of owner, code 5. If illness of respondent, code 6. If illness of a household member, code 7. If none (respondent will own the parcel in five years), code 8. If "other, specify," record code 96. If he/she does not know, enter code 98.

Q22. Economic benefits from additional agricultural/sea plots/lagoons

This question will be answered after completing information for all parcels. It asks the respondent about any additional parcels/sea plots/lagoons that he or she does not consider him/herself as an owner but for which the person can decide how the money is used if the parcels/sea plots/lagoons were to be rented out.

Q23: Code for ability of respondent to be interviewed alone.

At the completion of the module, enter the appropriate code for whether the respondent was

interviewed alone (code 1); with adult females present (code 2); with adult males present (code 3); with both adult males and females present (code 4); with children present (code 5); or with both adult males and females and children present (code 6). If the respondent was not able to be interviewed alone, explain why.

MODULE 4: ENTERPRISES AND ENTERPRISE ASSETS

This module collects detailed information on agricultural and non-agricultural enterprises owned by the respondent (exclusively or jointly with someone else). An enterprise is an undertaking which is engaged in the production and/or distribution of some goods and/or services meant mainly for the purpose of sale, whether fully or partly and no matter how small. We are interested in enterprises that are currently operating, closed temporarily, or operating seasonally. We are not interested in enterprises that are closed permanently. The enterprise may be run in the premises of the household or outside of the household. It can be an informal enterprise or a formal one of any size. For instance, non-agricultural one-person operations providing goods/services for pay or profit for other non-household members/groups, i.e. working independently on their own-account, **MUST** be classified as enterprises.

Enterprises might include engaging in agricultural and fishing activities with the main intention to earn an income; providing a service from a shop located in the principal dwelling, such as tailoring making and selling mats, bricks, firewood, crafts and curios, wood poles, traditional medicine, cane furniture or home-made charcoal; working on one's own as a mason or carpenter; running a street corner stall; owning a major factory, making local drinks, short eats, fish paste or thatch weaving; providing transportation or moving services such as an individually-owned taxi, fishing vessel, launch or safari vessel; any trade (in food, clothes or various articles) or professional activity (like that of a private lawyer, a doctor, a carpenter, etc.) offering services for payment in cash or in-kind.

Note that any land the business owns should be included in Module 5 on Other Real Estate, not here.

Q1.11.8: Enterprise screening questions

These are the screening questions to determine whether the respondent owns an enterprise (exclusively or jointly). If the respondent does not own an enterprise exclusively or jointly, skip to Q15. All screening questions 1.1-1.9 should be asked before moving on. If yes (code 1) for any of the activities listed from 1.1 to 1.9, complete the module.

Please do NOT consider activities in which the respondent works as a wage worker, group workers or casual day laborer.

Q2 and 3: Description of enterprise and ISIC code

Enter a brief description of the type of activity the enterprise is engaged in. The description should be short and succinct (to the point), sufficient for classifying the enterprise by industry. Examples include:

- crop production
- fish monger
- vegetable seller in market
- bicycle repair
- palm mat weaving
- furniture or coffin making
- used clothes trading
- charcoal making

List the enterprises from most valuable to least valuable.

Enter descriptions of economic activities undertaken by all non-agricultural enterprises owned by the respondent before proceeding to the remaining questions in the module, all of which should be asked for one enterprise at a time before proceeding to the next enterprise.

Upon completion of the interview, the enumerator must enter the International Standard Industrial Classification (ISIC) code as indicated in Annex 1 based upon the descriptions of the enterprises provided by the respondents in Q3. Enterprises owned by the respondent based on post--harvest processing and trading of own--produced agricultural by-products, such as fish paste, starch, juice, jam, oil, seed, bran, should be classified as agricultural (code A). Enterprises owned by the respondent based on trading of agricultural crops purchased from someone else should also be classified as non-agricultural. Note that only the letter code (e.g. A, B, C) is needed for the classification.

Note that all enterprises owned by the respondent should be listed, described and coded before proceeding to Q4-15 for the first enterprise listed, then to Q4-15 for the second enterprise, and so on.

Q4: Main activity

Ask the respondent if his/her running of the enterprise is his/her main economic activity out of all the economic activities he/she is engaged in (including employee, contributing family worker or group worker). The main economic activity is the activity in which the respondent has usually worked the greatest number of hours per week. If the respondent has been engaged in two or more different types of economic activity and the usual hours of work are the same in each activity, the main activity is the one that generates the highest income.

Note that even though this module does not ask questions about the respondents' status as an employee, contributing family worker or group worker, if the respondent is engaged in any of these other economic activities, he/she must consider which of all the economic activities he/she has worked the greatest number of hours per week.

Q5: Joint reported ownership status

Ask the respondent if anyone jointly owns the enterprise with him or her. This includes both household members and non-household members. If the enterprise is not jointly owned, skip to Q9.

Q6: Number of joint owners

Enter the number of persons who jointly own the enterprise. This includes household members as well as non-household members.

Q7: Spouse joint reported ownership status

Ask the respondent if his or her spouse is a joint owner of the enterprise. Record 'yes' (code 1) if the respondent's spouse is a joint owner of the enterprise. Record 'no' (code 2) if the respondent's spouse is not a joint owner of the enterprise.

Q8: Share of ownership

Record the percentage of the enterprise that the respondent owns.

Q9: Provision of goods and services

Ask the respondent if he or she has the <u>main</u> responsibility for providing the services and/or producing the goods of the enterprise. Enter code 1 if the respondent has this responsibility alone. Enter code 2 if the respondent shares this responsibility with someone else. Enter code 3 if the respondent has this responsibility but has delegated it to a hired manager. Enter code 4 if the respondent does not have this responsibility and someone else has it.

Q10: Managing day-to-day operations

Ask the respondent if he or she has the <u>main</u> responsibility for managing day-to-day operations of the enterprise. Enter code 1 if the respondent has this responsibility alone. Enter code 2 if the respondent shares this responsibility with someone else. Enter code 3 if the respondent has this responsibility but has delegated it to a hired manager. Enter code 4 if the respondent does not have this responsibility and someone else has it.

Q11: Financial control

Ask the respondent if he or she has the <u>main</u> financial control of the enterprise. Enter code 1 if the respondent has this responsibility alone. Enter code 2 if the respondent shares this responsibility with someone else. Enter code 3 if the respondent has this responsibility but has delegated it to a hired manager. Enter code 4 if the respondent does not have this responsibility and someone else has it.

Q12: Number of paid employees

Enter the number of <u>paid</u> employees that work for the enterprise on a continuous basis, <u>excluding</u> the owner(s). If the number of paid employees fluctuates, record the number of paid employees during a "normal" month when the enterprise is operating.

Q13: Enterprise assets

Enter 1 in the appropriate column if the enterprise currently owns any equipment, machinery, or furniture and 2 if it does not.

Enter 1 in the appropriate column if the business currently owns any stocks of material and 2 if it does not.

Enter 1 in the appropriate column if the business currently owns any vehicles/vessels and 2 if it does not.

If the enterprise does not own any assets, skip to Q15.

Q14: Value of enterprise assets

Ask the respondent to estimate in MVR how much could be received for all of the equipment, machinery and furniture belonging to the enterprise if they were to be sold today.

Ask the respondent to estimate in MVR how much could be received for all of the stocks of material belonging to the enterprise if they were to be sold today.

Ask the respondent to estimate in MVR how much could be received for all of the vehicles/vessels belonging to the enterprise if they were to be sold today.

If he/she can't estimate this, enter 98 ("does not know") in the appropriate column. If he/she refuses to respond, enter 97 in the appropriate column.

Q15: Code for ability of respondent to be interviewed alone.

At the completion of the module, enter the appropriate code for whether the respondent was interviewed alone (code 1); with adult females present (code 2); with adult males present (code 3); with both adult males and females present (code 4); with children present (code 5); or with both adult males and females and children present (code 6). If the respondent was not able to be interviewed alone, explain why.

MODULE 5: OTHER REAL ESTATE

Q1: Ownership of other real estate

This is the screening question to determine whether the respondent owns any other real estate, either exclusively or jointly with someone else. Other real estate includes dwellings other than the

principal dwelling (such as a house in another village), buildings (completed or uncompleted), warehouses, flats or blocks of flats and non-agricultural plots. Also included is any land or stores belonging to a household enterprise. We will be asking additional questions about what it means to own the real estate, so at this point we want the respondent's sense of whether or not he/she is the owner. They may or may not have an ownership document. If the respondent does not own any other real estate exclusively or jointly, skip to Q24.

Q2: Listing of real estate

For each piece of real estate owned by the respondent exclusively or jointly with someone else, list the type of real estate by entering the appropriate code. If detached house, record code 1. If semi-detached house, enter code 2. If, other building, enter code 3. If, flat in a block of flats, enter code 4. If block of flats, code 5. If, room(s) in a house, enter code 6. If store, enter code 7. If non-agricultural land, enter code 8. If resorts, enter code 9. If "other, specify," record code 96 and explain the other real estate.

Q3 and 4: Description of other real estate

Enter a brief description of the type of other real estate owned. Examples include:

- another dwelling
- buildings or warehouses
- flats or block of flats
- non-agricultural plots
- land with a store or enterprise

Enter descriptions of other real estate owned exclusively or jointly before proceeding to the remaining questions in the module, all of which should be asked for each piece of real estate at a time before proceeding to the next piece of real estate. Provide a real estate code for each piece of real estate identified from Q4.

Q5: Location of other real estate

Enter the location where the other real estate is located. If this island enter code 1. If Male, enter code 2. If administrative island, enter code 3. If, other islands, enter code 4. If abroad, enter code 5.

Q6: Mode of acquisition

This question asks how the respondent acquired the other real estate. If purchased, record code 1. If inherited after the death of a family member, code 2. If allocated by family, code 3. If acquired through marriage, code 4. If leased from government, code 5 and record the number of years of lease. If gifts from non-household members, code 6. Allocation by government is coded 7. If subleased from individual, code 8 and skip to Q24. If "other, specify," record code 96 and explain the mode of acquisition.

Q7: Use of other real estate

Ask the respondent to indicate what the other real estate is used for. If household non-commercial use only, enter code 1 and skip to Q9. If household commercial use only, enter code 2. If used for both non-commercial and commercial purposes, enter code 3. rented out, enter code 3 and skip to Q9. If "other, specify," record code 96 and explain use of the other real estate, and skip to Q9.

Q8: Which non-farm enterprise ID is the other real estate used for

Record the non-farm enterprise ID code/s the real estate is used for from Module 4.

Q9: Joint reported ownership/leasehold status

Ask the respondent if anyone jointly owns/leases the other real estate with him or her. This includes both household members and non-household members. If the real estate is not jointly owned/leased, skip to Q12.

Q10: Number of joint owners/leaseholders

Enter the number of persons who jointly own/lease the other real estate. This includes household members as well as non-household members.

Q11: Spouse joint reported ownership/leasehold status

Ask the respondent if his or her spouse is a joint owner/leaseholder of the other real estate. Record 'yes' (code 1) if the respondent's spouse is a joint owner/leaseholder of the other real estate. Record 'no' (code 2) if the respondent's spouse is not a joint owner/leaseholder of the other real estate.

Q12: Ownership/leasehold document

We are asking whether there is an ownership/leasehold document for the other real estate and what type of document it is. It may or may not have the name of someone in the household on it. If there is more than 1 type of document, list the one that is held by someone in the household. For example, if there is a government registration, but the household member doesn't have it, but has a long term lease agreement, list the lease agreement, not the registration. If there is no document or the respondent does not know, skip to Q17.

Q13. Respondent's documented ownership/leasehold status

Ask the respondent if his or her name is listed as an owner/leaseholder on the document.

Q14: Joint documented ownership/leasehold status

Ask the respondent if there are other names listed as owners/leaseholders on the document. This includes both household members and non-household members. If there are other names listed as owners/leaseholders on the document, ask Q15. If no other names are listed as owners/leaseholders on the document, skip to Q17.

Q15: Number of joint documented owners/leaseholders

Enter the number of persons whose names appear as owners/leaseholders on the document. This includes household members as well as non-household members.

Q16: Spouse documented ownership/leasehold status

Ask the respondent if his or her spouse is one of the persons whose name is listed as an owner/leaseholder on the document.

Q17: Right to sell/rent out other real estate

Record if the respondent has the right to sell or rent out the other real estate.

Q18: Right to bequeath other real estate

Record if the respondent has the right to bequeath the other real estate.

Q19-Q20: Real estate market

Ask whether individuals sell or rent out any real estate in and around the area where the real estate is located (Q19) and if the respondent is informed regarding the value of recent real estate sales/rentals (Q20). Enter the appropriate code. If the respondent reports no sales/rentals (code 2) in Q19, skip to Q21.

Q21: Value of real estate

Ask the respondent to estimate (in MVR) how much could be received for the real estate if it were to be sold or rented out today. The estimate should be based on the location and condition of the real estate. If he/she can't estimate this, enter code 98, or code 97 if he/she refuses to answer. If an estimate can be provided, skip to Q23.

Q22: Cost to construct real estate

If real estate is used for household non-commercial use, household commercial use or rented out (coded 1 to 5 in Q2 in Module) and a value of the real estate was not provided in Q21, ask the respondent to provide an estimation (in MVR) of what it would cost to construct the real estate (including the cost of the plot of land on which the real estate is located) today. If he/she can't estimate this, enter code 98, or code 97 if he/she refuses to answer.

Q23: Who would decide how to use money from sale/rent out of the real estate

Ask the respondent, if the real estate were to be sold or rented out today, would you (alone or jointly) decide how the money would be used. Note that this question is hypothetical so the respondent should answer even if there are no plans to sell or to rent out the real estate.

Q24. Economic benefits from other real estate

This question will be asked only after completing the above questions for all other real estate. It asks the respondent about any additional real estate that he or she does not consider him/herself as an owner but for which the person can decide how the money is used if the real estate were to be sold or rented out.

Q25: Code for ability of respondent to be interviewed alone.

At the completion of the module, enter the appropriate code for whether the respondent was interviewed alone (code 1); with adult females present (code 2); with adult males present (code 3); with both adult males and females present (code 4); with children present (code 5); or with both adult males and females and children present (code 6). If the respondent was not able to be interviewed alone, explain why.

MODULE 6: FINANCIAL ASSETS

Q1: Ownership of financial assets

This is the screening question to determine whether the respondent owns any financial assets, either exclusively or jointly with someone else. If the respondent does not own **any** of the categories of financial assets listed, or the respondent refuses to respond, skip to Q9.

Q2: Listing of financial assets

For each financial asset owned by the respondent (exclusively or jointly), list the type of real estate by entering the appropriate code. If bank account, record code 1. If microfinance account, enter code 2. If, informal savings program, enter code 3. If, equity (stock shares), enter code 4. If, bonds, enter code 5. If, pension fund, enter code 6. If, life insurance, enter code 7. If, education insurance, enter code 7. If "other, specify," record code 96 and explain the other real estate.

List all financial assets (from most to least valuable) owned by the respondent before proceeding to the remaining questions in the module, all of which should be asked one financial asset at a time before proceeding to the next financial asset.

Q3 and 4: Description of financial asset

The enumerator must read the categories of financial assets listed. For each financial asset owned by the respondent (exclusively or jointly), list the type of financial asset by entering the appropriate code. If 2 or more of the same type of financial asset are owned in the household (for example, 2 bank accounts), list them according to the value of the financial assets (from largest to smallest).

Q5: Respondent's documented status

Ask the respondent if his/her name is listed on the account.

Q6: Joint documented status

Ask the respondent if there are other names listed on the account. This includes both household members and non-household members. If there are other names listed, ask Q7. If no other names

are listed on the account, skip to Q9.

Q7: Number of names on the account

Enter the number of persons whose names appear on the account. This includes household members as well as non-household members.

Q8: Spouse documented ownership status

Ask the respondent if his or her spouse is one of the persons whose name is listed on the account.

MODULE 6A: FINANCIAL ASSET (MONEY LENDING)

Q9: Money lent out

Ask the respondent to list all the money lent out if any person or enterprise owes him or her money. List the money lent out from highest to lowest amount. If no (code 2), does not know (code 98) or refused to answer (code 97), skip to Q15.

Q10/11: Money lent out ID and description.

For each financial asset in relation to money lent out by the respondent (exclusively or jointly), list and describe the monies lent out (from highest to lowest amount lent out) by entering the appropriate code.

Q12: Jointly loaned money

Ask the respondent if anyone jointly loaned the money, including household members as well as non-household members. If no one else jointly lent money, skip to Q15.

Q13: Number of persons who jointly loaned money

Enter the number of persons who jointly loaned the money with the respondent. This includes household members as well as non-household members.

Q14: Spouse lent money

Ask the respondent if his or her spouse is one of the persons who jointly loaned the money.

Q15: Code for ability of respondent to be interviewed alone

At the completion of the module, enter the appropriate code for whether the respondent was interviewed alone (code 1); with adult females present (code 2); with adult males present (code 3); with both adult males and females present (code 4); with children present (code 5); or with both adult males and females and children present (code 6). If the respondent was not able to be interviewed alone, explain why.

MODULE 7: FINANCIAL LIABILITIES

Q1: Loans respondent has borrowed

Ask the respondent if he/she owes money to any person or institution. If no (code 2), skip to Q9.

Q2/3: Money owed ID and description.

For each financial liability in relation to money owed by the respondent (exclusively or jointly), list and describe the monies owed (from highest to lowest amount owed) by entering the appropriate code.

Q4: Person or institution loan borrowed from

For each loan borrowed by the respondent, indicate who the loan was borrowed from. If friends/ relatives, record code 1. If a private money lender, enter code 2. If, landlord, enter code 3. If, employer, enter code 4. If, bank, enter code 5. If, credit institutions, enter code 6. If, input trader/shop keeper, enter code 7. If "other, specify," record code 96 and explain who borrowed from.

Q5: Jointly borrowed money

Ask the respondent if anyone jointly borrowed the money, including household members as well as non-household members. If no one else jointly borrowed money, skip to Q8.

Q6: Number of persons who borrowed money

Enter the number of persons who jointly borrowed money with the respondent. This includes household members as well as non-household members.

Q7: Spouse borrowed money

Ask the respondent if his or her spouse is one of the persons who jointly borrowed money.

Q8: Remaining amount on the amount borrowed

Ask the respondent what is the remaining amount (In MVR) to be repaid on the loan (principal + interest). If he/she can't estimate this, enter code 98, or code 97 if he/she refuses to answer.

Q9: Code for ability of respondent to be interviewed alone.

At the completion of the module, enter the appropriate code for whether the respondent was interviewed alone (code 1); with adult females present (code 2); with adult males present (code 3); with both adult males and females present (code 4); with children present (code 5); or with both adult males and females and children present (code 6). If the respondent was not able to be interviewed alone, explain why.

MODULE 8: END OF EDGE MODULE

Q1: Completion status

Enter code '1' if the EDGE modules were completed by the FIRST randomly selected adult household member and then enter the number of call backs made to the household in order to interview the FIRST randomly selected adult household member. If no call backs were made, enter '0.'

Enter code '2' if the EDGE modules were completed by the SECOND randomly selected adult household member and then enter the number of call backs made to the household in order to interview the SECOND randomly selected adult household member. If no call backs were made, enter '0.'

If the EDGE modules were not completed, enter code '3' and <u>explain why in the remarks below the question</u>.

Q2. Reason first randomly selected adult household member not interviewed

If the first randomly selected adult household member was not available for interview during the enumerator's time in the EB, enter code '1.' If he/she refused to be interviewed, enter code '2'. If other, enter code '3' and specify the reason. Also enter the number of call backs made to the household in order to try to interview the FIRST randomly selected adult household member.

If the respondent was unavailable or refused to be interviewed, <u>explain why in the remarks below the</u> question.

Q3: End time of EDGE modules

Record the end time of the EDGE module interview.

If the interview was interrupted and resumed at a later time, estimate the total duration of the interview.

Q4: End Date of EDGE modules

Record the end date of the EDGE module interview.

Form filled by

Record the enumerator's and supervisor's names and signatures (and date when signed).

Form checked by

Record the enumerator's and supervisor's names and signatures (and date when signed).

ANNEX 1: INTERNATIONAL STANDARD INDUSTRIAL CLASSIFICATION (ISIC) Rev 4

A Agriculture, forestry and fishing

This section includes the exploitation of vegetal and animal natural resources, comprising the activities of growing of crops, raising and breeding of animals, harvesting of timber and other plants, animals or animal products from a farm or their natural habitats.

B Mining and quarrying

This section includes the extraction of minerals occurring naturally as solids (coal and ores), liquids (petroleum) or gases (natural gas). Extraction can be achieved by different methods such as underground or surface mining, well operation, seabed mining etc. This section also includes supplementary activities aimed at preparing the crude materials for marketing, for example, crushing, grinding, cleaning, drying, sorting, concentrating ores, liquefaction of natural gas and agglomeration of solid fuels. These operations are often carried out by the units that extracted the resource and/or others located nearby.

C Manufacturing

This section includes the physical or chemical transformation of materials, substances, or components into new products, although this cannot be used as the single universal criterion for defining manufacturing. The materials, substances, or components transformed are raw materials that are products of agriculture, forestry, fishing, mining or quarrying as well as products of other manufacturing activities. Substantial alteration, renovation or reconstruction of goods is generally considered to be manufacturing. Assembly of the component parts of manufactured products is considered manufacturing. This includes the assembly of manufactured products from either self-produced or purchased components.

The boundaries of manufacturing and the other sectors of the classification system can be somewhat blurry. As a general rule, the activities in the manufacturing section involve the transformation of materials into <u>new products</u>. Their output is a <u>new product</u>.

D Electricity, gas, steam and air conditioning supply

This section includes the activity of providing electric power, natural gas, steam, hot water and the like through a permanent infrastructure (network) of lines, mains and pipes. Also included are the distribution of electricity, gas, steam, hot water and the like in industrial parks or residential buildings. This section includes the operation of electric and gas utilities, which generate, control and distribute electric power or gas. Also included is the provision of steam and air-conditioning supply.

E Water supply; sewerage, waste management and remediation activities

This section includes activities related to the management (including collection, treatment and disposal) of various forms of waste, such as solid or non-solid industrial or household waste, as well as contaminated sites. The output of the waste or sewage treatment process can either be disposed of or become an input into other production processes. Activities of water supply are also grouped in this section, since they are often carried out in connection with, or by units also engaged in, the treatment of sewage.

F Construction

This section includes general construction and specialized construction activities for buildings and civil engineering works. It includes new work, repair, additions and alterations, the erection of prefabricated buildings or structures on the site and also construction of a temporary nature.

General construction is the construction of entire dwellings, office buildings, stores and other public and utility buildings, farm buildings etc., or the construction of civil engineering works

such as motorways, streets, bridges, tunnels, railways, airfields, harbours and other water projects, irrigation systems, sewerage systems, industrial facilities, pipelines and electric lines, sports facilities, etc.

Also included is the repair of buildings and engineering works and the development of building projects for buildings or civil engineering works by bringing together financial, technical and physical means to realize the construction projects for later sale. If these activities are carried out not for later sale of the construction projects, but for their operation (e.g. renting of space in these buildings, manufacturing activities in these plants), the unit would not be classified here, but according to its operational activity, i.e. real estate, manufacturing etc.

G Wholesale and retail trade; repair of motor vehicles and motorcycles

This section includes wholesale and retail sale (i.e. sale without transformation) of any type of goods and the rendering of services incidental to the sale of these goods. Wholesaling and retailing are the final steps in the distribution of goods. Goods bought and sold are also referred to as merchandise.

Also included in this section are the repair of motor vehicles and motorcycles.

H Transportation and storage

This section includes the provision of passenger or freight transport, whether scheduled or not, by rail, pipeline, road, water or air and associated activities such as terminal and parking facilities, cargo handling, storage etc. Included in this section is the renting of transport equipment with driver or operator. Also included are postal and courier activities.

I Accommodation and food service activities

This section includes the provision of short-stay accommodation for visitors and other travellers and the provision of complete meals and drinks fit for immediate consumption.

J Information and communication

This section includes the production and distribution of information and cultural products, the provision of the means to transmit or distribute these products, as well as data or communications, information technology activities and the processing of data and other information service activities.

The main components of this section are publishing activities, including software publishing, motion picture and sound recording activities, radio and TV broadcasting and programming activities, telecommunications activities and information technology activities and other information service activities.

K Financial and insurance activities

This section includes financial service activities, including insurance, reinsurance and pension funding activities and activities to support financial services. This section also includes the activities of holding assets, such as activities of holding companies and the activities of trusts, funds and similar financial entities.

L Real estate activities

This section includes acting as lessors, agents and/or brokers in one or more of the following: selling or buying real estate, renting real estate, providing other real estate services such as appraising real estate or acting as real estate escrow agents. Activities in this section may be carried out on own or leased property and may be done on a fee or contract basis. Also included is the building of structures, combined with maintaining ownership or leasing of such structures. This section includes real estate property managers.

M Professional, scientific and technical activities

This section includes specialized professional, scientific and technical activities. These activities require a high degree of training, and make specialized knowledge and skills available to users.

N Administrative and support service activities

This section includes a variety of activities that support general business operations. These activities differ from those in section M, since their primary purpose is not the transfer of specialized knowledge.

O Public administration and defence; compulsory social security

This section includes activities of a governmental nature, normally carried out by the public administration. This includes the enactment and judicial interpretation of laws and their pursuant regulation, as well as the administration of programmes based on them, legislative activities, taxation, national defence, public order and safety, immigration services, foreign affairs and the administration of government programmes. This section also includes compulsory social security activities.

P Education

This section includes education at any level or for any profession, oral or written as well as by radio and television or other means of communication. Also included are military schools and academies, prison schools etc. at their respective levels. The section includes public as well as private education. For each level of initial education, the classes include special education for physically or mentally handicapped pupils. This section also includes instruction primarily concerned with sport and recreational activities such as bridge or golf and education support activities.

Q Human health and social work activities

This section includes the provision of health and social work activities. Activities include a wide range of activities, starting from health care provided by trained medical professionals in hospitals and other facilities, over residential care activities that still involve a degree of health care activities to social work activities without any involvement of health care professionals.

R Arts, entertainment and recreation

This section includes a wide range of activities to meet varied cultural, entertainment and recreational interests of the general public, including live performances, operation of museum sites, gambling, sports and recreation activities.

S Other service activities

This section (as a residual category) includes the activities of membership organizations, the repair of computers and personal and household goods and a variety of personal service activities not covered elsewhere in the classification.

T Activities of households as employers; undifferentiated goods- and servicesproducing activities of households for own use

The activities of households as employers of domestic personnel include activities of households as employers of domestic personnel such as maids, cooks, waiters, valets, butlers, laundresses, gardeners, gatekeepers, stable-lads, chauffeurs, caretakers, governesses, babysitters, tutors, secretaries etc. It allows the domestic personnel employed to state the activity of their employer in censuses or studies, even though the employer is an individual. The product produced by this activity is consumed by the employing household. Undifferentiated goods-producing activities of private households for own use include undifferentiated subsistence goods-producing activities of households, i.e., the activities of households that are engaged in a variety of activities that produce goods for their own subsistence. These activities include hunting and gathering, farming, the production of shelter and clothing and other goods produced by the household for its own subsistence.

If households are also engaged in the production of marketed goods, they are classified to the appropriate goods-producing industry of ISIC. If households are principally engaged in a specific goods-producing subsistence activity, they are classified to the appropriate goods-producing industry of ISIC.

U Activities of extraterritorial organizations and bodies

This class includes activities of international organizations such as the United Nations and the specialized agencies of the United Nations system, regional bodies etc., the International Monetary Fund, the World Bank, the World Customs Organization, the Organisation for Economic Co-operation and Development, the Organization of Petroleum Exporting Countries, the European Communities, the European Free Trade Association etc. This class also includes activities of diplomatic and consular missions when being determined by the country of their location rather than by the country they represent.