

## ***Introduction***

The *SECCION 24 DEUDAS POR SEPARADO RECONCILIADO* dataset contains both the original *SECCION 24 DEUDAS POR SEPARADO* dataset as well as the results of detailed reconciliation and restructuring.

The exercise aimed to reconcile two methodological issues embedded within the design.

First, in line with other such surveys, some basic information about debts was collected in the household level asset instruments. Next, respondents are asked in more detail about debts separately in the individual questionnaire.

This means that the information in the household questionnaire can differ from that in the individual questionnaire. Moreover, it is also possible that couples can differ from each other in responses in the individual questionnaire. Likewise, it is also possible for there to be agreement among any of these sources of information.

Even in the case of agreement, however, this can be complicated and would need to be reconciled for certain purpose so that debt is not going unrecorded when it could be and it is not being double counted when the partners, or the household questionnaire and individual questionnaire, are referencing the same debt.

The structure of the original dataset is such that it includes one entry for each loan reported by each respondent<sup>1</sup> who reported having debt. The basic structure is that *deuda* is nested within *persona* is nested within *idhogar*, or *idhogar(persona(deuda))*.

These original *deuda* do not have unique identifiers across respondents or across modules. This means that it is not readily identifiable when respondents are reporting the same loan as their partners or as they report in a differently structured household questionnaire.

Moreover, in many cases where there was a clear reconciliation the process was not necessarily straightforward. For instance, one partner might list 1 *deuda* with 2 purposes whereas the other partner might list 2 *deudas* with 1 purpose each yet all other information will match.

The *SECCION 24 DEUDAS POR SEPARADO RECONCILIADO* file presents the culmination of a methodical effort to reconcile this information in a fashion that retains the greatest level of detail in a user friendly format without the need for complex analyses.

---

<sup>1</sup> Respondents are only those with *persona* 1 or the partner of *persona* 1 as according to variable *b4* in *SECCION 02 y 03 PERSONAS*. Partners are always listed as *persona* 2 when present. Here, this implies that they must have been present for this section of the individual questionnaire.

## ***Method***

The method used to reconcile the debt information across the questionnaires and respondents was mixed.

The first stage was based on cross referencing responses from the household questionnaire with those from the individual level questionnaires. These examined whether there was a match between the purpose of the debt and amount outstanding. Cases where there was no match for any respondent within the household were flagged for review.

The second stage involved similar cross referencing between respondents when there was more than one respondent present in the household. Several criteria, such as the purpose, the amount outstanding and initial, and who was responsible for the debt, were used to make a determination on what would get flagged for review.<sup>2</sup> In this case, those cases where there appeared to be a match were flagged for review. In addition, cases would also be flagged where one respondent would list the other as a responsible party and yet that respondent did not list a debt.

In third stage involved a thorough manual examination of the cases flagged in the previous two stages.

The following rules were used to guide the reconciliation process.

- 1) If a debt reported in the household questionnaire is not reported in the individual level questionnaire, then it was added. In this case, the amount outstanding was included and those listed as owners of the asset would be regarded as the ones responsible for the loan.<sup>3</sup>
- 2) In the event two original debts are determined to be the same between respondents, then all those reported as responsible by either respondent are considered responsible.
- 3) When one respondent reports that the partner is jointly responsible for a debt but that partner does not report that debt, then an entry was created for them.
- 4) In the event that debts were determined to be the same but there are differences in initial or remaining amounts then the greatest amount is used.

Overall, there were relatively few cases that called for any reconciliation and fewer still that could not be easily reconciled. Still, there were a number of cases where deliberation across the

---

<sup>2</sup> The first selection was for all those with matching outstanding amounts, purposes, and the same record of who is listed as responsible for the loans. These were treated as being the same loans. Cases where there was a disagreement on one of these criteria were then further inspected for discrepancies in initial amounts, descriptions, and sources.

<sup>3</sup> Only in the case where there is no match will the owners of the asset be used as those responsible. If there is a match between the household and individual questionnaire, then those responsible will be those listed as such in the individual debt file.

other responses, as well as the qualitative context gained from the fieldwork, was quite deep and case specific.

The data was restructured so as to allow users the ability to more easily manage the nesting structure and switch among levels.<sup>4</sup>

### **Variables**

The first several variables establish the nesting structure of the data.

It includes *idhogar* as the unique ID for all households; *persona* as the unique ID for all respondents; the original *deuda* and a control (*deuda\_original*) are included so that the original data remains intact and embedded within the reconciled structure that uses the *deuda\_reconciliado* for the loan level unique ID; finally, *proposito* is the unique ID for the purpose of the debt within the loan.

The next several variables provide filters for analyses at various level.

The *filtro\_cuestionario\_individuales* leaves one entry per respondent who was present in section 15, the start of the individual questionnaire. This is a proxy for those who participated and serves to select out those who have been included in the reconciliation that were not in the original file.

The remaining filters function to filter by level of analysis; *filtro\_hogar* will result in one entry per household; *filtro\_persona* one entry per respondent; *filtro\_deuda* makes sure each loan appears only once (even when it appears across both respondents); *filtro\_proposito* filters at the level of the purpose within the loan.

These filters are followed by *b2* (sex) and the original variables from *SECCION 24 DEUDAS POR SEPARADO*. This way, full information is retained and users can readily trace differences between the original and reconciled information.

Variable *forma\_responsabilidad\_deuda* identifies the form of responsibility the reconciled loan assumes, whether man only, woman only, the couple, or some other arrangement; *muestra\_original\_seccion24* provides a filter for the original section 24 sample;<sup>5</sup> *proposito1*, *proposito2*, and *proposito3* all provide for those cases that remain with multiple purposes that cannot be parsed any further (i.e. specific loan amounts cannot be attributed to the nested purposes); *x2\_1\_reconciliado* is a reconciled variable for the source of the loan that was

---

<sup>4</sup> The file has the nesting structure *idhogar(persona(deuda(proposito)))* similar to the original except that care has been taken to parse the loan into its purposes for multipurpose loans so that information is more granular and it incorporates a unique ID system within households for all nested levels.

<sup>5</sup> Note that this is different from *filtro\_cuestionario\_individuales* as it is more restrictive because not all that were present for section 15 reported having debts in the original *SECCION 24 DEUDAS POR SEPARADO* file.

necessary in a few cases where loans otherwise the same may have differed on the source; *tipo\_decision* is, likewise, a reconciled variable for the decision making structure of the loan.<sup>6</sup>

The remaining variables all share a similar structure to the syntax so as to be relatively self-explanatory; e.g. *prefix\_asset\_suffix (amount)*

### *Prefix*

The prefix *deuda* alerts the user that this particular variable is operating at the level of the loan. Likewise, the prefix *proposito* alerts the user that this variable is operating at the level of the purpose within the loan.

### *Asset*

The asset that the variable references follows the prefix in cases where there is an asset to reference. Note that *residencia* refers to both the house and the lote. Note also that *lote* refers to non-agricultural land whereas *terreno* is only agricultural land. There are also the aggregate categories *activo*, referring to all/any asset related debt, and *gastos*, referring to all/any expense related debt. There is also the entry *activogastos* that refers to those loans that are both asset and expense. Finally, there is also the entry *multiple* and that refers to when there are multiple purposes embedded within (e.g. *proposito\_multiple* refers to a filter for those cases that are multiple purpose).

### *Suffix*

Note that some variables do not have a suffix. This is because those variables are either at the level of the *proposito* or the level of the *deuda*. For instance, *proposito\_negocio* refers to a filter for all those cases where the purpose is listed as *negocio*. If this is followed by the suffix *persona*, then this means that the variable is at the *persona* level of analysis; likewise, if this is followed by the suffix *hogar*, then this means that the variable has been aggregated to the household level.

### *(Amount)*

The variable *pendiente* signifies that the particularly variable provide the outstanding amount on the debt.

A complete example would be *proposito\_negocio\_hogar\_pendiente*; the amount of debt within the household that can be parsed by business purpose.

---

<sup>6</sup> The variable is constructed so that '1' means those who make the decisions are the exact same as those who are responsible. All other values represent cases where there is some difference between the decision makers and those reconciled as responsible. This is setup to be used in a crosstab with *forma\_responsibilidad\_deuda*.

***Values***

Reconciled variables that are not debt amounts (i.e. do not end in *pendiente*) have the entry '1' to signify the existence of a particular debt and '0' otherwise. For instance, with the variable *proposito\_insumos* we will see a '1' for each entry where the purpose of the debt is insumos.

Reconciled variables that provide debt amounts (i.e. end in *pendiente*) only contain figures for those cases where there exists such a debt- all other cases that provide amounts are system missing.

Please contact the [Gender Asset Gap Project](#) if you would like further information.