


GENDER	QUOTA
Male	1
Female	2

Questionnaire No. (22,29)

	<p align="center">PROJECT EFINA FINSCOPE 2008 JOB NO. 3389</p>	<p align="center">PUNCHER NO. c.(1, 4)</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<p align="center">RESPONDENT NO. c.(5, 9)</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<p align="right">CARD 01 c.(10, 11)</p>
		<p align="center">EDITOR'S NO. c.(12, 16)</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<p align="center">INTERVIEWER NO. c.(17, 21)</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		<p align="center">SUPERVISOR NO. c.(22, 26)</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<p align="center">FIELD OFFICER'S NO. c.(27, 31)</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
		<p align="right">Card 24</p>		

SECTION A: IDENTIFICATION

1. Interviewer's Name <input type="text"/>										2. Interviewer's Code <input type="text"/> (32,34) <input type="text"/> (35,37)				3. Supervisor's Code <input type="text"/>					
4. Survey Year <input type="text"/> (38,39)				5. Survey Month <input type="text"/> (40,41)				6. HU Listed <input type="text"/> (50,53)				7. HU Sampled <input type="text"/> (54,55)							
8. HH Listed <input type="text"/> (42,45)				9. HH Sampled <input type="text"/> (46,49)				10. Zone <input type="text"/> (56,57)											
11. State <input type="text"/> (56,57)				12. LGA <input type="text"/> (58,59)				13. RIC <input type="text"/> (60,63)				14. EA Code <input type="text"/> (64,67)							
15. Enumeration Area Name Card 24 (12,15) <input type="text"/>												16. Sector (68)							
												<table border="1"> <tr> <td>Urban</td> <td>1</td> </tr> <tr> <td>Rural</td> <td>2</td> </tr> </table>				Urban	1	Rural	2
Urban	1																		
Rural	2																		
17. HU No. <input type="text"/> (69,71)				18. Name of Head of HH <input type="text"/>															
19. Address <input type="text"/>																			
20. HH No Within HU <input type="text"/> (73,74) Of <input type="text"/> (75,76)										(Record in Minutes) Interview Start Time <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (12,14)									
21. Questionnaire Within HH <input type="text"/> (77,78) Of <input type="text"/> (79,80)										Interview End Time <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (15,17)									

INTERVIEWER CONFIRMATION & SIGNATURE

I confirm that I have conducted this interview as specified in the briefing and the training manual that I was given

Signature.....

	B/Checked by	Type of Backcheck				Date	Outcome of Backcheck
QC	1	Phone	1	FtF	2		
F/Manager	2	Phone	1	FtF	2		
Supervisor	3	Phone	1	FtF	2		

CODING CATEGORY

Extremely Satisfactory	1	2	3	4	5	Extremely Dissatisfactory
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PARTICULARS OF VISIT

FOR OFFICE USE ONLY	
ORIGINAL VISITING POINT	1
SUSTITUTE VISITING POINT	2

Original respondent

Name of respondent.....

Address of Respondent.....

Area.....

Interviewer.....

Supervisor.....

Substitute respondent

Name of respondent.....

Address of Respondent.....

Area.....

Interviewer.....

Supervisor.....

PARTICULARS OF VISITS	DAY	DATE	TIME	RESPONSE
Original Respondent				
First visit				
Second visit				
Third visit				
Substitute 1				
First visit				
Second visit				
Third visit				
Substitute 2				
First visit				
Second visit				
Third visit				
Substitute 3				
First visit				
Second visit				
Third visit				

CODING CATEGORY

DAY	TIME	RESPONSE STATUS
1 Monday	1 00:01-11:59	1 Interview completed
2 Tuesday	2 12:00-13:59	2 Revisit Appointment made
3 Wednesday	3 14:00-14:59	3 Selected respondent not at home
4 Thursday	4 15:00-15:59	4 Nobody at home
5 Firday	5 16:00-16:59	5 Do not qualify Vacant house/flat/not a house or flat
6 Saturday	6 17:00-17:59	6 No person qualifies according to the survey instruction
7 Sunday	7 18:00-18:59	7 Respondent is physically/mentally unfit to be interviewed
	8 19:00-19:59	8 Respondent cannot communicate with interviewer because of language
	9 20:00-20:59	9 Contact person refused
	10 21:00-24:59	10 Interview refused by selected respondent
		11 Interview refused by parent
		12 Others (Specify)

Card 02

SECTION B: INTRODUCTION AND SCREENING QUESTIONS

INT: ASK TO SPEAK TO THE PERSON WHO IS MOST KNOWLEDGEABLE ABOUT THE HOUSEHOLD

INTRODUCTION:

Good (morning/afternoon/evening), my name is I work for an independent market research company called Research & Marketing Services Limited based in Lagos. We are conducting market research on financial behaviour. I would be very grateful if I can be allowed to interview one member of your household.

Q1 Thank you for your time. For the purposes of this study, I need to ask you some questions about the household and then I will select someone to answer some more questions specifically about themselves. The person selected might be you or anyone else in the household who is at least 18 years old. Will you be willing to allow me to interview you or any member of your household?

DO NOT PROMPT. SINGLE MENTION ONLY

(18)

You can interview me or a member of the household	1
You can interview me but will have to ask the member of the household	2
You cannot interview me	3
You can interview me, but not a member of the household	4

IF PERMISSION IS GRANTED THEN READ OUT THE FOLLOWING:

I am going to ask some questions about everyone who lives in this house, for example their age and gender etc. One reason why I need this information is because this will help us analyze how different people live in this country. Another important reason especially for listing everyone in the household is for me to be able to randomly select someone from the household for an individual interview. Random selection is made so that all members of the household listed will get an equal chance of getting selected for an interview. At the end of this discussion, I will be able to tell you who I will be requesting to interview.

1. RECORD FIRST NAMES OF EVERYONE IN THE HOUSEHOLD.
2. RECORD FIRST NAMES OF MALES AND FEMALES ON SEPARATE GRIDS BELOW.
3. RECORD FIRST NAMES FROM OLDEST TO YOUNGEST.
4. RECORD RESPONDENT SELECTED FOR INTERVIEW FROM KISH TABLE IN COLUMN PROVIDED.
5. CHECK SELECTED DETAILS BEFORE PROCEEDING.

INTERVIEWER NOTE: ONLY RESPONDENTS 18 YEARS AND ABOVE QUALIFY FOR AN INTERVIEW. RESPONDENTS WHO ARE YOUNGER THAN 18 YEARS DO NOT QUALIFY FOR INTERVIEW.

Household schedule		Write in from oldest (top) to youngest (bottom) (24)		Age		Ethnicity	Card 04 (60) Respondent selected for interview
MALES 18+	Males in household who qualify for this survey (persons who will be available for the duration of this survey)	01			(30,31)	(32,33)	-01
		02			(32,33)	(34,35)	-02
		03			(34,35)	(36,37)	-03
		04			(36,37)	(38,39)	-04
		05			(38,39)	(40,41)	-05
		06			(40,41)	(42,43)	-06
		07			(42,43)	(44,45)	-07
		08			(44,45)	(46,47)	-08
		09			(46,47)	(48,49)	-09
		10			(48,49)	(50,51)	-10
		(26)					
FEMALES 18+	Females in household who qualify for this survey (persons who will be available for the duration of this survey)	01			(50,51)	(52,53)	-11
		02			(52,53)	(54,55)	-12
		03			(54,55)	(56,57)	-13
		04			(56,57)	(58,59)	-14
		05			(58,59)	(60,61)	-18
		06			(60,61)	(62,63)	-16
		07			(62,63)	(64,65)	-17
		08			(64,65)	(66,67)	-18
		09			(66,67)	(68,69)	-19
		10			(68,69)	(70,71)	-20
		(28)		Card 03	Card 04		
NON-QUALIFIERS	Persons in the household who are not aged at least 18 years or those who are aged 18 years but who will not be available for the duration of the survey	01			(12,13)	(12,13)	
		02			(14,15)	(14,15)	
		03			(16,17)	(16,17)	
		04			(18,19)	(18,19)	
		05			(20,21)	(20,21)	
		06			(22,23)	(22,23)	
		07			(24,25)	(24,25)	
		08			(26,27)	(26,27)	
		09			(28,29)	(28,29)	
		10			(30,31)	(30,31)	

ETHNICITY CODE

(69,70)					
Hausa	1	Kanuri	7	Ikwere	13
Yoruba	2	Ijaw	8	Biom	14
Ibo	3	Urhobo	9	Bura	15
Tiv	4	Ibibio	10	Gwari	16
Efik	5	Itsekiri	11	Nupe	17
Idoma	6	Igala	12	Shuwa Arab	18
				Others (specify)	98

INTERVIEWER: IN ORDER TO DETERMINE WHO YOU WILL BE INTERVIEWING YOU WILL NEED THE LAST TWO DIGITS OF THE QUESTIONNAIRE NUMBER AS STATED ON PAGE 1 OF THE QUESTIONNAIRE, AND THE NUMBER OF MALES/FEMALES IN THE HOUSEHOLD WHO QUALIFY FOR THE SURVEY.

1. Check quota. If female to be interviewed, get number of qualifying people from female grid on page 4.
2. If male to be interviewed, get number of qualifying people from male grid on page 4.
3. Find the number running down the left side of the table that matches the end of the questionnaire number and the number of the household members that qualify running across the top of the table.
4. Circle the number where these two numbers meet in the table
5. This is the number of the person that you will interview-record on previous page and check details.
6. Interview the selected individual

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING MALES/FEMALES IN HOUSEHOLD THE RESPONDENT MUST BE DRAWN FROM																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11	7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	14	3	2	13	5	18	1	4	1	20	11	5	24
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10

INTERVIEWER: ONCE THE THE SELECTION HAS BEEN DONE AND THE RESPONDENT’S CONSENT OBTAINED, READ THE FOLLOWING OUT TO THE RESPONDENT:

Thank you for agreeing to participate in this survey. Like I mentioned to(MENTION THE NAME OF THE INITIAL HOUSEHOLD CONTACT/HEAD OF HOUSEHOLD IF DIFFERENT FROM THE SELECTED RESPONDENT) this survey is about understanding the way all adult Nigerians currently use financial services and how they can access financial services incase they dont already have access to them. I will first start by asking you some personal questions. Please feel free to answer them and be assured of absolute confidentiality.

Q2a. Which of the following **best** describes your current employment status?

**1.SHOW CARD 2A.
2.SINGLE CODE ONLY**

(42)

1.	Full-time employed with income	01
2.	Full-time employed with no income	02
3.	Part-time employed with income	03
4.	Part-time employed with no income	04
5.	Unemployed with income	05
6.	Unemployed with no income	06
7.	Self-employed formal	07
8.	Student	08
9.	Pensioner/Retired	09
10.	Housewife	10
11.	Others (Specify)	98

Q2b. Please tell me what your job title is.

**1. SINGLE RESPONSE ONLY
2. RECORD ANSWER IN BOX BELOW**

Q2c. Can you also please tell me the actual work that you do for a living?

**1. OBTAIN A DETAILED DESCRIPTION OF THE RESPONDENT’S MAIN JOB
2. RECORD ANSWER IN BOX BELOW**

(42)

Q2B	Q2C

SECTION C: GENERAL FINANCIAL SERVICES
--

ASK ALL

Q3a. Generally how interested are you in financial matters?

- | |
|---|
| 1. DO NOT PROMPT.
2. SPONTANEOUS MENTION.
3. SINGLE CODE ONLY. |
|---|

(12)

Not interested at all	1
Uninterested	2
Neither uninterested nor interested	3
Interested	4
Strongly interested	5

Q3b. How closely do you follow what is written or said about financial matters? .

- | |
|---|
| 1. DO NOT PROMPT.
2. SPONTANEOUS MENTION.
3. SINGLE CODE ONLY. |
|---|

(13)

Never	1
Rarely	2
Sometimes	3
Often	4
Always	5

Q3c. If you need financial advice, who do you usually ask for help?

- | |
|---|
| 1. DO NOT PROMPT.
2. SPONTANEOUS MENTION.
3. MULTIPLE CODES POSSIBLE |
|---|

1	Family member	1
2	Friends	2
3	Someone you trust in the community	3
4	Your employer	4
5	Bank	5
6	Savings club	6
7	Loan provider	7
8	Insurance company	8
9	A financial advisor (e.g. tax consultant, accountant, auditor etc)	9
10	Others (Specify)	98

Q3d There are many words used in Nigeria that apply to financial services. I am going to read out some of these words to you, please tell me which of the following best describes your experience with each word?

1. SHOW CARD 3D
2. READ OUT OPTIONS
3. TICK START
4. SINGE CODE PER ITEM

	NEVER HEARD	HEARD BUT DON'T KNOW WHAT IT MEANS	HEARD AND KNOW WHAT IT MEANS	
1. Bank	1	2	3	(18)
2. Pension	1	2	3	(19)
3. Interest on savings	1	2	3	(20)
4. Tax	1	2	3	(22)
5. Shares	1	2	3	(23)
6. Valu Card	1	2	3	(24)
7. ATM	1	2	3	(25)
8. Debit Card	1	2	3	(26)
9. Bank service charges / COT	1	2	3	(27)
10. Microfinance/Community Banks	1	2	3	(28)
11. Profit	1	2	3	(29)
12. Loans	1	2	3	(30)
13. Insurance	1	2	3	(31)
14. Savings Account	1	2	3	(32)
15. Current Account	1	2	3	(33)
16. Islamic banking	1	2	3	(34)
17. Investment	1	2	3	(35)
18. Insurance Premiums	1	2	3	(36)
19. Credit Card	1	2	3	(37)
20. Shares Dividend	1	2	3	(38)
21. Money Lenders	1	2	3	(39)
22. Cheque	1	2	3	(40)
23. Stock Exchange	1	2	3	(41)
24. Exchange Rate	1	2	3	(42)
25. Assets	1	2	3	(43)
26. Standing Instructions	1	2	3	(44)
27. Inflation	1	2	3	(45)
28. Money order	1	2	3	(46)
29. Collateral/Security	1	2	3	(47)
30. Minimum balance	1	2	3	(48)
31. Mobile Phone banking	1	2	3	(49)
32. Mortgage	1	2	3	(50)
33. Internet Banking	1	2	3	(51)

Q3e. Which of the following financial areas would you like to be educated on or informed about, if any?

1. SHOW CARD Q3E.
2. READ OUT OPTIONS.
3. MULTIPLE CODES POSSIBLE

		Yes	No	
1.	How to open a bank account	1	2	(53)
2.	How to withdraw or deposit money in an account	1	2	(54)
3.	What the actual interest you have to pay on the loan is	1	2	(55)
4.	How interest on a bank account is calculated	1	2	(56)
5.	The different fees that banks and other financial service providers charge	1	2	(57)
6.	Learn about the various ways in which you can save money	1	2	(59)
7.	How to prepare and manage a budget effectively	1	2	(60)
8.	How to invest your money	1	2	(61)
9.	More about government policies relating to finance	1	2	(63)
10.	Learn about the advantages/disadvantages in putting your money in the bank	1	2	(64)
11.	How to make effective use of technology, such as mobile phones or ATMs to better manage your finances	1	2	(67)
12.	How to better use financial services and products e.g. from insurance companies, banks, microfinance/community banks etc)	1	2	
13.	None of the above	1		(68)

Q3f. Which of the following best describes your involvement in major household financial decisions?

1. SHOW CARD Q3F.
2. READ OUT OPTIONS.
3. SINGLE CODE ONLY

(69)

I make the decisions alone	1
I make the decisions in consultation with spouse	2
I make the decisions in consultation with other family or household members	3
I make the decisions in consultation with the head of the household	4
I am not at all involved in household decision making	5

Q3g. I am going to read out some items that some people have used to describe the role that banks should play in the development of the economy of Nigeria. For each one that I read out to you please tell me whether you agree or disagree.

1. SHOW CARD Q3G.
2. READ OUT OPTIONS.
3. RECORD OTHER MENTIONS IF VOLUNTEERED

(69)

		AGREE	DISAGREE	DON'T KNOW/NO OPINION
1.	Provision of affordable mortgage/housing products	1	2	3
2.	Provision of scholarships	1	2	3
3.	Provision of amenities e.g. schools, roads, hospitals, etc	1	2	3
4.	Investment in agriculture	1	2	3
5.	Provision of flexible loan products	1	2	3
6.	Others (Specify)	98	98	98

ASK ALL

Q3h. I am now going to read out a number of statements that people have made about different financial service providers. As I read out each one, I would like you to tell me with which of the following financial service providers you associate each statement with. You may name one, many or none, however many you feel fit that particular statement.

1. SHOW CARD Q3H.
2. READ OUT STATEMENTS.
3. MULTIPLE CODES POSSIBLE PER STATEMENT.
4. PROBE FULLY FOR EVERY STATEMENT
5. ROTATE ORDER OF READING AND TICK START

Card 09

		BANKS	INSURANCE COMPANIES	MICROFINANCE BANKS/ COMMUNITY BANKS	POOLS/ SAVINGS CLUB	NONE	DON'T KNOW	
1.	You have to pay service charges	1	2	3	4	6	8	(12)
2.	The interest they charge on loans is very high	1	2	3	4	6	8	(13)
3.	You need credit references	1	2	3	4	6	8	(14)
4.	You need to have a pay-slip to open an account	1	2	3	4	6	8	(15)
5.	You must have a permanent address	1	2	3	4	6	8	(16)
6.	They have low returns on investments/low interests on savings	1	2	3	4	6	8	(17)
7.	It is difficult to withdraw money	1	2	3	4	6	8	(18)
8.	They force you to keep a minimum balance	1	2	3	4	6	8	(19)
9.	You cannot borrow small amounts	1	2	3	4	6	8	(20)
10.	Their service is too slow	1	2	3	4	6	8	(21)
11.	Their staff take time to explain to people their obligations	1	2	3	4	6	8	(22)
12.	They have information brochures available to the public	1	2	3	4	6	8	(23)
13.	They give you regular updates about key events/new products	1	2	3	4	6	8	(24)
14.	They have up to date technology	1	2	3	4	6	8	(25)
15.	You understand how their products work	1	2	3	4	6	8	(26)
16.	You are satisfied with their service	1	2	3	4	6	8	(27)
17.	You trust them	1	2	3	4	6	8	(28)
18.	Is your ideal financial service provider	1	2	3	4	6	8	(29)
19.	Service charge is too high	1	2	3	4	6	8	(30)
20.	You need to have collateral	1	2	3	4	6	8	(31)
21.	You need to have identificaton documents	1	2	3	4	6	8	(32)
22.	They have a wide network of branches	1	2	3	4	6	8	(33)

Q3i. I am going to read out some statements to you. Using this scale, please tell me if you agree or disagree with each statement that I will read out.

1. SHOW CARD Q3i.
2. READ OUT STATEMENTS.
3. SINGLE CODE PER STATEMENT.
4. PROBE FULLY FOR EVERY STATEMENT
5. ROTATE ORDER OF READING AND TICK START

		AGREE	DISAGREE	DON'T KNOW	
1.	You shop around for the best rates/prices	1	2	3	(41)
2.	You can easily live your life without having a bank account	1	2	3	(42)
3.	Taking loans should be avoided as much as possible	1	2	3	(43)
4.	When it comes to money you trust your own experience/knowledge rather than the advice of others	1	2	3	(44)
5.	If you save and invest regularly, eventually the small amounts will mount up and you'll be secure	1	2	3	(45)
6.	In times of need you would rather deal with people you know than with a large organisation	1	2	3	(46)
7.	You would prefer to save money for a long-term goal with an insurance company	1	2	3	(47)
8.	You would rather deal face to face with a person than with an electronic device, even if the device is quicker	1	2	3	(48)
9.	If you don't understand technology, you can't get a bank account	1	2	3	(49)
10.	When it comes to money young people know more than older people	1	2	3	(50)
11.	You are prepared to pay more money to have someone you trust to handle your money	1	2	3	(51)
12.	Most services offered by banks are also available from other people	1	2	3	(52)
13.	You often think you would like to start your own business but can't get credit	1	2	3	(53)
14.	You don't trust informal associations like savings clubs	1	2	3	(54)
15.	You are prepared to learn how to use new technology	1	2	3	(55)
16.	When you receive your account statement you check the details	1	2	3	(56)
17.	You often don't feel in control of your finances	1	2	3	(57)
18.	Banks take advantage of poor people	1	2	3	(58)
19.	You would change banks if another bank offered you more attractive products or services	1	2	3	(59)
20.	You love spending money to buy things even if you have to use credit to do so	1	2	3	(60)
21.	The bank you use gives you status in your friends' eyes	1	2	3	(61)
22.	You often find that you are surprised by the final amount you have to pay for a loan or credit	1	2	3	(62)
23.	You would prefer to save money at a bank for a long-term goal	1	2	3	(63)

Q4 Thinking about financial institutions in Nigeria, which financial institutions are you aware of or have you heard of? Any others?

Card 06:

1. DO NOT READ OUT
2. MULTIPLE CODES POSSIBLE
3. RECORD FIRST MENTION (ONE MENTION ONLY) AND OTHER MENTIONS IN SEPARATE COLUMNS

	FINANCIAL INSTITUTIONS	Q4 – SPONTANEOUS AWARENES	
		FIRST MENTION (12,13)	OTHER MENTIONS (23)
BANKS	Access Bank	01	01
	Afribank	02	02
	Bank PHB	03	03
	Citibank/NIB	04	04
	Diamond Bank	05	05
	EcoBank	06	06
	Equitorial Trust Bank	07	07
	Fidelity	08	08
	First Inland	09	09
	First Bank Plc	10	10
	FCMB	11	11
	Guaranty Trust Bank	12	12
	Intercontinental Bank	13	13
	Oceanic Bank	14	14
	Skye Bank	15	15
	Spring Bank	16	16
	Stanbic IBTC Chartered Bank	17	17
	Standard Chartered	18	18
	Sterling	19	19
	UBA	20	20
	Unity	21	21
	Union Bank	22	22
	Wema	23	23
	Zenith Bank Plc.	24	24
MICRO-FINANCE BANKS/COMMUNITY BANKS (INT: OBTAIN SPONTANEOUS RESPONSES AND WRITE IN)		25	25
		26	26
		27	27
		28	28
		29	29
		30	30
		31	31
		32	32
		33	33
		34	34
INSURANCE COMPANIES (INT: OBTAIN SPONTANEOUS RESPONSES AND WRITE IN)		35	35
		36	36
		37	37
		38	38
		39	39
		40	40
		41	41
		42	42
		43	43
		44	44
MORTGAGES INSTITUTIONS (INT: OBTAIN SPONTANEOUS RESPONSES AND WRITE IN)		45	45
		46	46
		47	47
		48	48
	Others (Specify)	49	49
	None	98	98
		99	99

Q5a . If you were to receive a fairly large sum of money and did not spend it immediately, what would you initially like to do with it? Would you ...?

- 1. SHOW CARD 5A**
2. READ OUT OPTIONS.
3. MULTIPLE CODES POSSIBLE.

(33)

1.	Deposit it into a bank	01
2.	Put it with an informal organisation such as a savings club or local contribution club	02
3.	Place it with an asset management company	03
4.	Put it in a cooperative society	04
5.	Put it in an insurance company	05
6.	Keep it at home	06
7.	Give it to somebody for safekeeping	07
8.	Convert it to foreign currency	08
9.	Invest in shares	09
10.	Invest it in government bonds	10
11.	Buy land/buy house	11
12.	Invest in agriculture/livestock/business/trading	12
13.	Put it in a wonder bank	13
14.	Don't know	96
15.	Others (specify)	98

Q5b. If you received a fairly large sum of money that you could spend immediately, what would you do with it?

- 1. SHOW CARD 5B**
2. READ OUT OPTIONS.
3. MULTIPLE CODES POSSIBLE.

1.	Spend it on big items e.g. house, car, electronic equipment/farming equipment	1
2.	Spend it on holiday/entertainment for self/family	2
3.	Invest in education for self/family	3
4.	Pay off bills	4
5.	Pay off debts	5
6.	Do something charitable/for community/society/politics	6
7.	Don't know	96
8.	Others (specify)	98

ASK ALL

Q6. We are now going to talk about your personal experience with various products, that is, those owned in your name. Please tell me your experience with each of the following, using this scale.

Card 07

- 1.SHOW CARD 6
2.READ OUT ITEMS.
3.SINGLE MENTION PER ROW BUT MULTIPLE PRODUCTS AND SERVICES POSSIBLE.

		NEVER HAD IT	USED TO HAVE IT IN THE PAST BUT NOT NOW	HAVE IT NOW AND USE IT	HAVE IT NOW BUT DONT USE IT	
	BANK ACCOUNTS					
1.	An ATM Card	1	2	3	4	(12)
2.	Debit Card	1	2	3	4	(13)
3.	Valu Card	1	2	3	4	(14)
4.	Credit card	1	2	3	4	(15)
5.	Savings account	1	2	3	4	(16)
6.	Current account	1	2	3	4	(17)
7.	Fixed deposit account	1	2	3	4	(18)
	HOUSING					
8.	Mortgage or housing loan	1	2	3	4	(19)
9.	Loan from a bank	1	2	3	4	(20)
10.	Loan from government to buy a house	1	2	3	4	(21)
11.	Grant from government to buy a house	1	2	3	4	(22)
	LOANS					(23)
12.	Loan from friend or family	1	2	3	4	
13.	Loan from employer	1	2	3	4	(24)
14.	Loan from a microfinance/community banks	1	2	3	4	(25)
15.	Loan from an informal money lender, e.g.loan shark	1	2	3	4	(26)
16.	Loan from a pool	1	2	3	4	(27)
17.	Vehicle finance	1	2	3	4	(28)
18.	An overdraft	1	2	3	4	(29)
19.	Loan from cooperative	1	2	3	4	(30)
20.	Loan from government to start/run a business	1	2	3	4	(31)
21.	Grant from government to start/run a business	1	2	3	4	(32)
22.	Loan from family or friends to start/run a business	1	2	3	4	(33)
23.	Money as a gift from family or friends to start/run a business	1	2	3	4	(34)
24.	Loan from a bank to start/run a business	1	2	3	4	
	INSURANCE-SHORT TERM					(35)
25.	Vehicle insurance (covers all kinds of vehicles such as cars, buses, vans, motorbikes, tractors, taxis etc)	1	2	3	4	(36)
26.	Household contents insurance	1	2	3	4	(37)
27.	Property insurance (includes residential and all kinds of properties)	1	2	3	4	(38)
28.	Electronic equipment insurance (e.g. computers etc)	1	2	3	4	(39)
29.	Group accidental insurance (bought by an employer and covers natural and accidental death, disability, terminal illness benefits, and critical illness)	1	2	3	4	(40)
30.	Medical Insurance	1	2	3	4	
31.	Travel Insurance	1	2	3	4	
	INSURANCE-LONG TERM					
32.	Life insurance	1	2	3	4	(41)
33.	Personal accident insurance/disability insurance	1	2	3	4	(42)
34.	Endowment/Investment saving plan offered by an insurance company	1	2	3	4	(43)
35.	Education plan for children offered by an insurance company	1	2	3	4	(44)
36.	Pension scheme	1	2	3	4	(45)
37.	Life stock insurance	1	2	3	4	(46)
	RETAIL					(48)
38.	Credit from a local store	1	2	3	4	
	ISLAMIC BANKING					(50)
39.	Islamic loan	1	2	3	4	
40.	Islamic financing investment	1	2	3	4	(51)

SECTION D: BANKING

Q7. REFER TO Q6. INTERVIEWER: RECORD. SINGLE MENTION.

Currently Banked 1	Previously Banked 2	Not Banked 3
Code 3 or 4 for any item 1 to 9, 17, 18, 39 & 40 at Q6	Not code 3 or 4 for any item 1 to 9, 17, 18, 39 & 40, but Code 2 for any item 1 to 9, 17, 18, 39 & 40 at Q6	Code 1 only (not codes 2, 3 or 4 for any items 1 to 9, 17, 18, 39 & 40 at Q6 (54)

INTERVIEWER NOTE:

Currently Banked

- Must have mentioned at least one response (code 3 or 4) for any item **1 to 9, 17, 18, 39 & 40 at Q6**, that is respondent must have at least one account, whether it is used or not

Previously Banked

- Must not currently have an account (no code 3 or 4 mentions for any item **1 to 9, 17, 18, 39 & 40**) and must have given one response (code 2) for any item **1 to 9, 17, 18, 39 & 40 at Q6**

Not Banked

- Only Code 1 mentioned for any item **1 to 9, 17, 18, 39 & 40 at Q6**, no Code 2, 3 or 4 mentions for items **1 to 9, 17, 18, 39 & 40 at Q6**

ASK ALL

Q8. If you were to open an account and had to decide which bank to have an account with, what is the main factor that you would take into consideration?

- 1.DO NOT PROMPT.
2.SINGLE CODE ONLY.

(55,56)

	Factors	MAIN CONSIDERATION
1.	Bank fees (C.O.T)	01
2.	Interest rates	02
3.	Accessibility to loans	03
4.	Flexibility in transactions	04
5.	Technology available	05
6.	Opening time	06
7.	Location of bank	07
8.	ATM close to where I live	08
9.	ATM close to my workplace	09
10.	Personal services	10
11.	Attitude of staff	11
12.	Response time to queries	12
13.	Stability of the bank	13
14.	Reputation of the bank	14
15.	Word of mouth recommendation/Personal Referral	15
16.	Branch network	16
17.	Size of the bank/Capital base	17
18.	Age of the bank	18
19.	Ease of accessibility for the disabled	19
20.	Others (Specify)	98

ASK Q9 TO Q12 IF “PREVIOUSLY BANKED” OR “UNBANKED” I.E. CODES 2 OR 3 IN Q7. OTHERWISE, GO TO Q13.

Q9. There are many reasons why people often don't have a bank account. You said earlier that you don't currently have a bank account. Why is this?

1.DO NOT PROMPT.
2.SPONTANEOUS MENTION.
3.MULTIPLE CODES POSSIBLE

(57)

	Product Reasons	
1.	Interest is low	01
2.	It is expensive to have a bank account	02
	Services Related Reasons/ Bank Procedure Related Reasons	
3.	Snobbish staff/not helpful	03
4.	Staff doesn't understand my needs	04
5.	Staff speaks in complicated terms	05
6.	Hours of operation not convenient / Processing takes too long/ Not user friendly	06
7.	Charges and fees are too high (e.g. Account opening fee, monthly maintenance fee)	07
8.	Do not have enough collateral	08
9.	Too much documentation involved	09
	Mobility Related Reasons	
10.	It costs too much to reach a bank	10
11.	Bank is far away	11
12.	Accessibility is poor for disabled people	12
	Socio-cultural/Religious Reasons	
13.	Payment and receiving of interest stops me from going to a bank	13
14.	Don't trust banks or other financial institutions	14
15.	Too much corruption (e.g. bribes)	15
	Personal Reasons	
16.	Lack of information about bank products and services	16
17.	I don't have enough money to open an account	17
18.	I don't have a regular income	18
19.	I don't have an identity document	19
20.	I prefer dealing in cash	20
21.	Never thought about it/ No need for it	21
22.	Don't have the self confidence	22
23.	Scared or uneasy in a bank environment	23
24.	I don't have a reference for the bank	24
25.	I don't have the time to go to a bank	25
26.	Don't know how to open an account	26
27.	Banks are over crowded/long queues	27
28.	Feel unsafe when leaving bank with money	28
29.	Irregular signature	29
30.	Literacy/Can't read or write	30
31.	Others (Please specify)	98
32.	Don't know (Don't Read)	-96

Q10. You said you currently don't have a bank account. Do you use any of these through somebody else's account?

1. **SHOW CARD 10**
2. **MULTIPLE CODES POSSIBLE**

1.	An ATM/Debit card	1
2.	Debit Card	2
3.	Valu card	3
4.	Credit card	4
5.	Savings account	5
6.	Current account	6
7.	Fixed deposit bank account	7
8.	Bank overdraft	8
9.	Others (Specify)	98
10.	None of the above	99

Q11. Would you like to have your own bank account?

(77)

Yes	1	CONTINUE
No	2	GO TO Q23
Don't know	3	

Q12. For what reasons would you like to have your own bank account?

1. **SHOW CARD 12.**
2. **DO NOT PROMPT**
3. **MULTIPLE CODES POSSIBLE**

(12)

Card 08

1.	To access loans (to acquire household items, landed property, cars, etc)	01
2.	To save money	02
3.	To pay in your salary	03
4.	To deposit money from own business	04
5.	To access a loan for your business	05
6.	To keep money in a safe place i.e. to guard against theft	06
7.	To pay for insurance	07
8.	To pay your loans	08
9.	To withdraw money when you need it	09
10.	To facilitate payment of bills	10
11.	To receive and send money safely	11
12.	To earn interest	12
13.	Others (Specify)	98

ASK Q13 TO Q23 IF 'CURRENTLY BANKED' THAT IS, CODE 1 IN Q7 OTHERWISE GO TO Q23A.

Q13. For what reasons do you have a bank account?

- | |
|---|
| <ol style="list-style-type: none"> 1. SHOW CARD 13 2. READ OUT OPTIONS 3. MULTIPLE CODES POSSIBLE |
|---|

1.	To access loans (to acquire household items, landed property, cars, etc)	01
2.	To save money	02
3.	To pay in your salary	03
4.	To deposit money from own business	04
5.	To access a loan for your business	05
6.	To keep money in a safe place i.e. to guard against theft	06
7.	To pay for insurance	07
8.	To pay your loans	08
9.	To withdraw money when you need it	09
10.	To facilitate payment of bills	10
11.	To receive and send money safely	11
12.	To earn interest	12
13.	To belong to the class of people who use the bank	13
14.	Others (Specify)	98

Q14. Which of the following banking transactions do you conduct for yourself regularly?

1. SHOW CARD 14
2. READ OUT OPTIONS
3. MULTIPLE CODES POSSIBLE
4. RECORD IN GRID UNDER Q14

Q15. How frequently do you do each transaction? Is it weekly, monthly or periodically?

1. SHOW CARD 15
2. ASK FOR EACH TRANSACTION TYPE AT Q14
3. SINGLE CODE PER ITEM
4. RECORD IN GRID UNDER Q15

Q16 For each transaction made regularly, please tell me how you normally do it.

1. SHOW CARD 16
2. READ OUT TRANSACTION TYPES AT Q14
3. MULTIPLE CODES POSSIBLE PER ITEM
4. RECORD IN GRID UNDER Q16

(32)

	Banking Transactions	Q14	Q15			Q16				
		Conduct Regularly	Weekly	Monthly	Periodically	Across the Branch Counter	At an ATM	Through the Internet	Via Mobile Phone	
1.	Cash withdrawals	1	1	2	3	1	2			(35)
2.	Cash deposits	2	1	2	3	1				(36)
3.	Cheque deposits	3	1	2	3	1				(37)
4.	Money transfers between bank accounts	4	1	2	3	1	2	3	4	(38)
5.	Account payments to a third party e.g. electricity or a store account	5	1	2	3	1	2	3	4	(39)
6.	Electronic bank transfer	6	1	2	3	1	2	3	4	(40)
7.	Bank Draft Request	7	1	2	3	1				(41)
8.	To keep valuables/Important documents	8	1	2	3	1				(42)
9.	Receive SMS messages on transactions on my account	9	1	2	3				4	(43)
10.	Receive account statement	10	1	2	3	1	2	3	4	
11.	Others (Specify)	98	1	2	3	1	2	3	4	

Q17a. With which banks have you ever personally had any form of account before? Any others?

1. SHOW CARD 17A/B/C
2. MULTIPLE CODES POSSIBLE
3. READ OUT AND PROBE FULLY
4. RECORD IN GRID UNDER Q17A

Q17b. With which banks do you personally currently have any form of account? Any others?

1. SHOW CARD 17A/B/C
2. MULTIPLE CODES POSSIBLE
3. READ OUT AND PROBE FULLY
4. RECORD IN GRID UNDER Q17B

Q17c. And which one is your main bank, that is, the bank that you use most often overall?

1. SHOW CARD 17A/B/C
2. SINGLE CODE ONLY
3. RECORD IN GRID UNDER Q17C
4. IF ONLY ONE BANK MENTIONED IN Q17B, TRANSFER THE SAME RESPONSE TO Q17C

		(47)	(57,58)	(59,60)
		Q17a	Q17b	Q17c
		EVER USED	CURRENTLY USE	MAIN BANK
1.	Access Bank	01	01	01
2.	Afribank	02	02	02
3.	Bank PHB	03	03	03
4.	Citibank/NIB	04	04	04
5.	Diamond Bank	05	05	05
6.	EcoBank	06	06	06
7.	Equitorial Trust Bank	07	07	07
8.	Fidelity	08	08	08
9.	First Inland	09	09	09
10.	First Bank Plc	10	10	10
11.	FCMB	11	11	11
12.	Guaranty Trust Bank	12	12	12
13.	Intercontinental Bank	13	13	13
14.	Oceanic Bank	14	14	14
15.	Skye Bank	15	15	15
16.	Spring Bank	16	16	16
17.	Stanbic IBTC Chartered Bank	17	17	17
18.	Standard Chartered	18	18	18
19.	Sterling	19	19	19
20.	UBA	20	20	20
21.	Unity	21	21	21
22.	Union Bank	22	22	22
23.	Wema	23	23	23
24.	Zenith Bank Plc.	24	24	24
25.	Others (Specify)	98	98	98

Q18. For how long have you been dealing with.....(MAIN BANK AT Q17C) as your main bank?

1. SHOW CARD 18
2. ASK FOR MAIN BANK AT Q17C
3. SINGLE CODE ONLY

1.	Less than 6 months	1
2.	6 months to 1 year	2
3.	Between 1 year to 2 years	3
4.	Between 2 years to 3 years	4
5.	Between 3 years to 4 years	5
6.	Between 4 years to 5 years	6
7.	More than 5 years	7
8.	Can't remember	8

Q19. How do you most often get to the bank?

1. SPONTANEOUS MENTION
2. SINGLE CODE ONLY
3. DO NOT READ OUT

(63,64)

1.	Walk	1
2.	Public transport (e.g. taxi, bus, train, okada/going etc)	2
3.	Private car	3
4.	Others (specify)	98

Q20. What is the average time you usually spend to get to the bank when you walk/when you use.....(MENTION TRANSPORTATION METHOD IN Q19) ?

1. SPONTANEOUS MENTION
2. SINGLE CODE ONLY
3. DO NOT READ OUT

1.	About 5 minutes	1
2.	About 15 minutes	2
3.	About 30 Minutes	3
4.	About an hour or more	4
5.	You do not have to travel to the bank – do banking via other means	5

Q21. Which of the following statements best describes you?

1. SHOW CARD 21.
2. SINGLE CODE ONLY
3. READ OUT

You usually make a special trip to do your banking only	1
You usually combine your banking with another activity, e.g. shopping	2

ASK ONLY FROM THOSE WHO SAID CODE '2' IN Q19 THAT IS, FROM ONLY THOSE WHO USE PUBLIC TRANSPORT

Q22. Approximately how much money does it cost you to get to the bank? I am talking about the cost of a one way trip only.

1. SHOW CARD 22.
2. SINGLE CODE ONLY
3. READ OUT OPTIONS

(67,68)

1.	Up to N20	1	WRITE IN EXACT AMOUNT
2.	N21 – N50	2	
3.	N51 – N100	3	
4.	Over N100	4	
5.	Don't know (DO NOT READ OUT)	96	

SECTION E: SAVINGS AND INVESTMENT
--

ASK ALL

Q23a. We are now going to talk about your experience with savings. What if, anything, are you currently saving for?

1. MULTIPLE CODES POSSIBLE EXCEPT FOR CODE 12
--

2. DO NOT READ OUT

1.	In case of an emergency	01
2.	For medical expenses	02
3.	For basic needs (e.g. food, clothing, shelter)	03
4.	For school fees/education	04
5.	For retirement or old age	05
6.	For vacation	06
7.	To go overseas	07
8.	For buying household goods e.g. furniture or appliances	08
9.	For a car	09
10.	To provide for your family when you die	10
11.	To buy landed property (e.g. land or house)	11
12.	Not currently saving	12
13.	Others (Specify)	98

ASK ONLY THOSE WHO MENTIONED CODES '1 TO 11' AT Q23A OTHERWISE GO TO Q24

Q23b. With whom or which organisation do you have savings with?

1. MULTIPLE CODES POSSIBLE

2. DO NOT READ OUT

1.	Bank	1
2.	Local savings club/pools	2
3.	Friends	3
4.	Relatives	4
5.	At home	5
6.	Others (Specify)	98

Q23c. How often do you save?

1. SINGLE CODE ONLY

2. DO NOT READ OUT

1.	Weekly	1
2.	Monthly	2
3.	Quarterly	3
4.	Annually	4
5.	Others (Specify)	98

ASK ALL

Q24. Some people in Nigeria belong to informal societies or group savings schemes such as savings clubs, investment, clubs or "pools" to which they contribute on a regular basis. Do you personally belong to one or more of these clubs?
--

1. Q24 CANNOT BE YES IF CODE 2 NOT MENTIONED AT Q23B.
--

Yes	1	CONTINUE
No	2	GO TO Q26

Q25a. How many of these clubs do you belong to?

1. DO NOT PROMPT.
2. RECORD IN LEADING ZEROS
3. SPONTANEOUS MENTION.

EXACT NUMBER OF CLUBS

Q25b. How often do you contribute to these clubs?

1. DO NOT PROMPT.
2. SINGLE CODE ONLY.
3. SPONTANEOUS MENTION.

Weekly	1
Less than once a month	2
About once a month	3
About twice a month	4
About three times a month	5
More often than three times a month	6

Q25c. On average, about how much (in Naira) do you contribute to these clubs each time?

1. DO NOT PROMPT.
2. RECORD IN NAIRA
3. SPONTANEOUS MENTION.

Exact Amount in Naira	N
Don't know/Refused	98

Q25d. Which of the following has any of your pool, savings club or investment club ever experienced?

1. SHOW CARD 25D
2. MULTIPLE CODES POSSIBLE.

1.	Lost money through theft or fraud from an outside party	1
2.	Lost money through theft or fraud by a member	2
3.	Ran out of money due to number of deaths in your society	3
4.	Members do not adhere to the rules of the society/club	4
5.	Poor administration and service from committee members	5
6.	Poor service where the committee members invested money	6
7.	Lost money through bank closure	7
8.	The club folded up	8
9.	Others (specify)	98
10.	None	99

ASK ALL

Q26. There are many ways to invest money other than putting it in the bank. Which of the following best describes your experience with the following ways of investing or ways to make money?

1. SHOW CARD 26
2. READ OUT STATEMENTS
3. ROTATE ORDER OF READING STATEMENTS.
4. SINGLE CODE PER STATEMENT.
5. MARK STARTING POINT WITH A TICK MARK.

	INVESTMENTS	NEVER HAD	USED TO HAVE	HAVE NOW	
1.	Investment in another house/flat/property that you rent out	1	2	3	(12)
2.	Investment in land	1	2	3	(13)
3.	Investment in farm land	1	2	3	(14)
4.	Investment in cattle or livestock	1	2	3	(15)
5.	Unit trusts	1	2	3	(16)
6.	Shares on the stock exchange	1	2	3	(17)
7.	Investment in your own existing business	1	2	3	(18)
8.	Investment in somebody else's business	1	2	3	(19)
9.	Collectables like jewellery	1	2	3	(20)
10.	Off-shore investments	1	2	3	(21)
11.	Savings club/Pools	1	2	3	(22)
12.	Buying or making goods to sell	1	2	3	(23)
13.	Starting a business	1	2	3	(24)
14.	Lending money to other people and benefiting from their profit or earning interest from them	1	2	3	(25)
15.	Savings policies, endowments or life insurance with an insurance company	1	2	3	(26)
16.	Improving your home	1	2	3	(27)
17.	Voluntary contributions to a pension scheme	1	2	3	(28)
18.	Pay off loan earlier	1	2	3	(29)

SECTION F: LOANS & CREDIT

ASK ALL

Q27. We will now talk about your experience with loans. Do you currently have a loan?

Yes	1	CONTINUE
No	2	GO TO Q31

Q28a. A lot of people need to borrow money from time to time. Currently, for what purposes do you personally have a loan?

1. SHOW CARD 28A
2. MULTIPLE CODES POSSIBLE.

ASK FOR EACH PURPOSE MENTIONED IN Q28A

Q28b. What have you personally taken out a loan for(MENTION EACH PURPOSE IN Q28A)?

1. ASK FOR EACH PURPOSE IN Q28A
2. DO NOT PROMPT; SPONTANEOUS MENTION
3. MULTIPLE CODES POSSIBLE.

Card 13

		Q28A	Q28B					
			Currently have	Bank	Micro-Finance Banks/ Community Banks	Pool/ Savings Club	Employer	
1.	To buy a house	01	1	2	3	4	5	(22)
2.	For house renovation/extension	02	1	2	3	4	5	(23)
3.	To purchase land	03	1	2	3	4	5	(24)
4.	To buy a vehicle	04	1	2	3	4	5	(25)
5.	Money for education (self/children)	05	1	2	3	4	5	(26)
6.	To start a business	06	1	2	3	4	5	(27)
7.	To expand business	07	1	2	3	4	5	(28)
8.	For a funeral	08	1	2	3	4	5	(29)
9.	For medical expenses	09	1	2	3	4	5	(30)
10.	For travel	10	1	2	3	4	5	(31)
11.	To buy food/clothing	11	1	2	3	4	5	(32)
12.	To buy furniture/electrical appliances	12	1	2	3	4	5	(33)
13.	To pay for bills	13	1	2	3	4	5	(34)
14.	To pay off debts	14	1	2	3	4	5	(35)
15.	To buy fertilizer/livestock/seeds	15	1	2	3	4	5	(36)
16.	Others (specify)	98	1	2	3	4	5	(37)

ASK Q29 IF ANSWERED "BANK" (CODE 1) IN Q28B. OTHERWISE, GO TO Q30A

Q29. You said earlier that you currently have a loan/loans from the bank. From which bank or banks have you taken the loan(s)?

1. DO NOT PROMPT; SPONTANEOUS MENTION
2. MULTIPLE CODES POSSIBLE.

1.	Access Bank	01
2.	AfriBank	02
3.	Bank PHB	03
4.	Citibank/NIB	04
5.	Diamond Bank	05
6.	EcoBank	06
7.	Equitorial Trust Bank	07
8.	Fidelity	08
9.	First Inland	09
10.	First Bank Plc	10
11.	FCMB	11
12.	Guaranty Trust Bank	12
13.	Intercontinental Bank	13
14.	Oceanic Bank	14
15.	Skye Bank	15
16.	Spring Bank	16
17.	Stanbic IBTC Chartered Bank	17
18.	Standard Chartered	18
19.	Sterling	19
20.	UBA	20
21.	Unity	21
22.	Union Bank	22
23.	Wema	23
24.	Zenith Bank Plc.	24
25.	Others (Specify)	98

ASK Q30A & B IF CURRENTLY HAVE A LOAN IN Q27.

Q30a. Have you ever missed a payment on your loan?

Yes	1	CONTINUE
No	2	GO TO Q31

Q30b. For what reasons did you miss a payment on your loan?

1. DO NOT PROMPT; SPONTANEOUS MENTION
2. MULTIPLE CODES POSSIBLE.

(61)

1.	The provider of the loan did not contact me to receive payment so I decided not to pay	1
2.	I had unexpected expenses and could not pay	2
3.	I did not think I needed to pay the loan back at this time	3
4.	I forgot to pay	4
5.	I was hoping that the loan provider would forget	5
6.	I was not around to fulfil my obligation	6
7.	I did not use the money for the purpose for which I collected it	7
8.	Others (specify)	98

ASK ALL

Q31. There are a number of factors people take into account when deciding where to get a loan from. Thinking about yourself, what is the most important factor for you?

1. **DO NOT PROMPT; SPONTANEOUS MENTION**
2. **SINGLE CODE ONLY.**

(71,72)

1.	Getting the loan/money as soon as possible	01
2.	Low interest rate	02
3.	Repayment period	03
4.	Affordable monthly instalments/repayment	04
5.	Flexibility of repayments	05
6.	No credit checking	06
7.	No proof of employment required	07
8.	Trustworthiness of provider	08
9.	Easy access to provider	09
10.	Familiarity with provider	10
11.	Quality of service provided	11
12.	No collateral required	12
13.	Past experience with the service provider	13
14.	Lender not concerned about the purpose of the loan	14
15.	Others (specify)	98

Q32. Over the past 12 months, have you ever personally been refused a loan from any of the following?

1. **SHOW CARD 32.**
2. **MULTIPLE CODES POSSIBLE.**

1.	Bank	1
2.	Micro Finance/community bank	2
3.	Informal supplier e.g. cash loan shop, savings club	3
4.	Employer	4
5.	Family/friend/neighbour	5
6.	None of the above	6

ASK Q33 IF ANY OF CODES 1 TO 5 IN Q32 ABOVE. OTHERWISE, GO TO Q34.

Q33. For what reasons have you been refused a loan from (MENTION SUPPLIER TYPE MENTIONED IN Q32). Any others?

1. **DO NOT PROMPT**
2. **PROBE FULLY**
3. **ASK FOR EACH SUPPLIER TYPE AT Q32 SEPARATELY**
4. **MULTIPLE CODES POSSIBLE PER COLUMN**

	Card 14	(12)	(22)	(32)
		Bank (CODE 1 IN Q32)	MicroFinance/Community Banks (CODE 2 IN Q32)	Informal Supplier (CODE 3/4/5 IN Q32)
1.	No account held with the bank/financial institution/ supplier	01	01	01
2.	No credit references	02	02	02
3.	No pay slip	03	03	03
4.	Income too low	04	04	04
5.	Do not work.	05	05	05
6.	No identity document	06	06	06
7.	No permanent address	07	07	07
8.	Have too many other debts	08	08	08
9.	No collateral/security	09	09	09
10.	Employer not recognised	10	10	10
11.	Employer had no interest to guarantee	11	11	11
12.	No good reason for borrowing	12	12	12
13.	No reason	96	96	96
14.	Others (specify)	98	98	98

Q34. There are a number of factors people take into account when purchasing an item on credit. When deciding to purchase an item on credit, what is the most important aspect that you would take into consideration?

1. **DO NOT PROMPT**
2. **SINGLE CODE ONLY**

1.	The monthly instalments/repayments must be affordable	1
2.	Low interest rate	2
3.	Repayment period	3
4.	Type of collateral	4
5.	Don't know	96
6.	Others (specify)	98

Q35a. Do you have a credit facility at a store/kiosk?

(31)

Yes	1	CONTINUE
No	2	GO TO Q36

Q35b. How many shops/kiosks do you have credit facility with?

1. **RECORD EXACT NUMBER IN TABLE BELOW**
2. **RECORD IN LEADING ZEROS**

WRITE IN NUMBER OF RETAIL CREDIT ACCOUNTS (32,41)

ASK ALL

Q36. Thinking of all your regular expenses, please tell me which three items are most important for you to pay first?

1. **SHOW CARD 36**
2. **RECORD ITEMS IN ORDER OF MENTION**

		(44,45)	(46,47)	(48,49)
		THREE ITEMS MOST IMPORTANT TO PAY		
		1st	2nd	3rd
1.	Rent/mortgage	01	01	01
2.	Electricity	02	02	02
3.	Water	03	03	03
4.	Telephone/mobile phone expenses	04	04	04
5.	Food	05	05	05
6.	Clothing	06	06	06
7.	Medical expenses	07	07	07
8.	School/tuition fees	08	08	08
9.	Fuel	09	09	09
10.	Credit from retail/local store	10	10	10
11.	Pool or savings club contribution	11	11	11
12.	Social club contribution	12	12	12
13.	Loan	13	13	13
14.	Don't know	96	96	96
15.	Others (specify)	98	98	98

SECTION G: INSURANCE & RISK MANAGEMENT**ASK ALL****Card 15**

Q37a. Do you currently have an insurance policy?

(12)

Yes	1	CONTINUE
No	2	GO TO Q38A

Q37b. With which of these companies do you currently have an insurance policy?

1. **SHOW CARD 37B**
2. **RECORD ITEMS IN ORDER OF MENTION**

(13)

1.	GT Life Assurance	01
2.	Consolidated Hallmark Insurance Plc	02
3.	International Energy Insurance Plc	03
4.	Industrial & General Insurance (IGI)	04
5.	Nicon Insurance	05
6.	Nem insurance Plc	06
7.	Cornerstone Insurance	07
8.	Leadway Assurance	08
9.	AIICO Insurance Plc	09
10.	Standard Trust Alliance Company	10
11.	Great Nigeria Insurance Plc	11
12.	Union Assurance	12
13.	Others (Specify)	98

ASK ALL

Q38a. There are times when people are unable to pay their bills. Personally, over the past 12 months, have you ever been in a situation where you were unable to pay your bills?

1. **SHOW CARD 38A**
2. **READ OUT OPTIONS**
3. **SINGLE CODE ONLY**

(56)

Never	1	GO TO Q39A
Yes, once or twice	2	CONTINUE
Yes, several times	3	
Yes, many times	4	

Q38b When this happened, what did you do? Did you ...?

1. **READ OUT EACH STATEMENT IN TURN**
2. **MULTIPLE CODES POSSIBLE**

(57)

1.	Borrow money from family	1
2.	Borrow money from a bank	2
3.	Borrow money from an informal financial service provider	3
4.	Liquidate assets	4
5.	Use your own savings	5
6.	Did Nothing (DO NOT READ OUT)	6

Q39a. Have you ever experienced any of the following in your household?

1. SHOW CARD 39A
2. READ OUT OPTIONS
3. MULTIPLE CODES POSSIBLE

	(12)	(22)
1. Theft of household property/agricultural crop/livestock		1
2. Fire or destruction of household property/agricultural crop/livestock		2
3. Failure of business/bankruptcy		3
4. Member of household loses job		4
5. Serious illness of a household member that requires expensive medical treatment		5
6. Death of a relative		6
7. Separation/divorce		7
8. Don't know		96
9. Others (specify)		98
10. None		99

IF NONE AT Q39A GO TO Q40

Q39b. When this happened, what did you do to deal with the situation? Any others?

1. ASK FOR EACH RESPONSE AT Q39A
2. PROBE FULLY
3. MULTIPLE CODES POSSIBLE

		(32)						
		Theft of household property/ Agricultural crop/IL livestock	Fire or destruction of household property/ Agricultural crop/livestock	Failure of business/bankruptcy	Member of household loses job	Serious illness of a household member household	Death of a relative	Separation/divorce
1. Sell assets/dispose of agricultural crop/livestock		1	1	1	1	1	1	1
2. Cut down on household expenses		2	2	2	2	2	2	2
3. Wait/ask for donations		3	3	3	3	3	3	3
4. Borrow money from family/friend		4	4	4	4	4	4	4
5. Borrow money from employer		5	5	5	5	5	5	5
6. Borrow money from bank		6	6	6	6	6	6	6
7. Borrow money from other sources		7	7	7	7	7	7	7
8. Used own savings		8	8	8	8	8	8	8
9. Don't know		96	96	96	96	96	96	96
10. Others (specify)		98	98	98	98	98	98	98

SECTION H: MONEY TRANSFER

Q40. We are now going to be talking about sending and receiving money. Some people send money to help their family members with household expenses while other people might receive money from a friend or relative living in another country. Here is a list of various services that people can use to send or receive money. Which of these services have you used in the past six months to....

- 1. SHOW CARD 40
- 2. READ OUT STATEMENTS ONE AFTER THE OTHER
- 3. MULTIPLE CODES POSSIBLE PER STATEMENT

		Bank	With a friend/family member	Cheque	Using services such as Western Union/Moneygram	With a runner (e.g. taxibus driver)	Electronic bank transfer (via ATM, Internet, telephone etc)	Electronic Recharge Card	Others (Specify)	Have Not Done This
1	Send money to a friend or family member living in Nigeria	1	2	3	4	5	6	7	98	96
2	Receive money from a friend or family member living in Nigeria	1	2	3	4	5	6	7	98	96
3	Send money to a friend or family member living outside Nigeria	1	2	3	4	5	6	7	98	96
4	Receive money from a friend or family member living outside Nigeria	1	2	3	4	5	6	7	98	96

ASK ONLY THOSE WHO RECEIVE MONEY PERSONALLY THAT IS CODE '1 TO 7' FOR ITEMS 2 & 4 AT Q40. ALL WHO MENTION CODE '96 FOR ALL STATEMENTS' SHOULD GO TO Q43A

Q41. From how many people do you receive money ? **SINGLE CODE ONLY**

(32)

1	1
2	2
3	3
More than 3	4

Q42a. How frequently do you receive money from sender/s? **SINGLE RESPONSE ONLY. DO NOT READ OUT.**

(33)

1.	Once a month	1
2.	At least once every three months	2
3.	At least once every six months	3
4.	At least once a year	4
5.	Others (Specify)	98

Q42b. And thinking back to the last time you received money how much did you receive for yourself?

- 1. SINGLE RESPONSE ONLY
- 2. WRITE IN EXACT AMOUNT IN THE BOX
- 3. IF MONEY WAS RECEIVED FOR MORE THAN ONE PERSON, RESPONDENT SHOULD ONLY ANSWER FOR THEIR OWN PORTION

EXACT AMOUNT
(46,55)

Q42c. The last time you received money how long did the money take to get to you from the time the sender released it ? Was it...

- 1. SHOW CARD 42C
- 2. READ OUT OPTIONS
- 3. SINGLE CODE ONLY

(56)

1.	Immediately (1 day)	1
2.	In 2-7 days	2
3.	8 days to 14 days	3
4.	More than 2 weeks	4
5.	Can't remember	5

SECTION I: TECHNOLOGY

ASK ALL

Q43a. Different people have different products and services available to them. Please tell me which of the following you have access to now.

1. SHOW CARD 43A/B/C
2. READ OUT OPTIONS
3. MULTIPLE CODES POSSIBLE
4. RECORD IN GRID UNDER Q43A

Q43b. And, of these products and services that you have access to, which ones do you personally make use of regularly?

1. SHOW CARD 43A/B/C
2. READ OUT OPTIONS
3. MULTIPLE CODES POSSIBLE
4. RECORD IN GRID UNDER Q43B

Q43c. And, of these products and services that you use regularly, which ones do you or your household own?

1. SHOW CARD 43A/B/C
2. READ OUT OPTIONS
3. MULTIPLE CODES POSSIBLE
4. RECORD IN GRID UNDER Q43C

Card 18

(12)

(15)

		Q43A	Q43B	Q43C
		ACCESS	USE REGULARLY	OWN
1.	Prepaid mobile phone	01	01	01
2.	Contract mobile phone	02	02	02
3.	Telephone at roadside kiosks	03	03	
4.	Public telephone	04	04	04
5.	Telephone at home	05	05	05
6.	Telephone at work	06	06	
7.	Personal computer at home	07	07	07
8.	Personal computer at work	08	08	
9.	Internet/E-Mail at home	09	09	09
10.	Internet/E-Mail at work	10	10	
11.	Internet/E-Mail at business centres	11	11	
12.	Fax machine at home, work or at business centers	12	12	
13.	Television	13	13	13
14.	Satellite/Cable TV (DStv/HiTv etc)	14	14	14
15.	None of the above (DO NOT READ OUT)	15	15	15

Q43d. Which telephone network providers are you currently using?

1. DO NOT READ OUT.
2. MULTIPLE CODES POSSIBLE
3. RECORD IN GRID UNDER Q43D

Q43e. Which one is your main phone network provider?

1. DO NOT READ OUT
2. SINGLE CODE ONLY
3. RECORD IN GRID UNDER Q43E

(19,20)

		Q43D	Q43E
		Currently Using	Main Provider
1.	Celtel	1	1
2.	MTN	2	2
3.	Globacom	3	3
4.	Starcomms	4	4
5.	Multi-Links	5	5
6.	Reitel	6	6
7.	Intercellular	7	7
8.	Visafone (Bordeaux, Cellcom)	8	8
9.	Dont have a mobile phone personally	9	
10.	Others (Specify)	98	98

Q43f. What do you currently use your mobile phone for?

1. DO NOT READ OUT
2. MULTIPLE CODES POSSIBLE

(21)

1.	Phone calls	01
2.	SMS/MMS	02
3.	Receiving weather/news/financial information	03
4.	Banking Transactions	04
5.	Internet/E-Mail	05
6.	Photos/Videos	06
7.	Diary/Calender/Reminders/Alarm Clock	07
8.	Buying and selling airtime	08
9.	Games/music/entertainment	09
10.	Others (Specify)	98

SECTION J: PSYCHOGRAPHICS

ASK ALL

Q44. I am going to read out some statements to you. Using this scale, please tell me if you agree or disagree with each statement.

1. SHOW CARD 44
2. ROTATE ORDER OF READING OUT STATEMENTS
3. SINGLE CODE PER STATEMENT
4. MARK STARTING POINT WITH A TICK MARK

		AGREE	DISAGREE	DON'T KNOW/ NO OPINION	
1.	You try to save regularly	1	2	3	(52)
2.	You do not like carrying cash	1	2	3	(53)
3.	People often ask your advice on financial matters	1	2	3	(54)
4.	You hate owing money to anyone	1	2	3	(55)
5.	When you make financial decisions, you like to get advice from family/friends	1	2	3	(56)
6.	Having a bank account makes it easier to get credit	1	2	3	(57)
7.	To get ahead in life, one needs to take some risks	1	2	3	(58)
8.	You are worried that you won't have enough money for old age	1	2	3	(59)
9.	You prefer to save where your money is safe, even if the interest rate or return is a little lower	1	2	3	(60)
10.	You usually read the finance pages in newspapers and magazines	1	2	3	(61)
11.	You are saving for something specific, such as a car, holiday, appliance or furniture	1	2	3	(62)
12.	You move your money around to get the best returns	1	2	3	(63)
13.	You have a good idea of what interest/returns you get on the money you save	1	2	3	(64)
14.	You are prepared to put your money into accounts with higher interest rates, even if your money is not as safe	1	2	3	(65)
18.	You go without luxury items so that you can save	1	2	3	(66)
16.	When making financial decisions, you like to get advice from your financial broker/agent	1	2	3	(67)
17.	For you, using a credit card is just an easier way to pay for things	1	2	3	(68)
18.	You know quite a bit about money and finances	1	2	3	(69)
19.	You tend to take most of your money out of your bank account as soon as you get it	1	2	3	(70)
20.	It is very hard to get a loan from most places these days	1	2	3	(71)
21.	You avoid banking machines such as ATMs as much as possible	1	2	3	(72)
22.	Without credit/taking a loan, you would not be able to feed your family	1	2	3	(73)
23.	You keep to a budget	1	2	3	(74)
24.	ATM has made having access to cash much easier	1	2	3	(75)
25.	You plan ahead for specific events e.g. wedding, graduation etc	1	2	3	

SECTION K: EVERYDAY QUALITY OF LIFE

Q45a. How do you usually get to your nearest food and grocery store?

**1. DO NOT PROMPT
2. SINGLE CODE ONLY**

(43,44)

1.	Walk	1
2.	Private transport	2
3.	Public transport	3
4.	Other (specify)	98

Q45b. How long does it take you to get to your nearest food and grocery store?

**1. DO NOT PROMPT
2. RECORD EXACT TIME AND CIRCLE CORRESPONDING CODE
3. SINGLE CODE ONLY**

(47)

Write in Exact Time (In Minutes)Minute(s)	(45,46)
About 5 minutes	1	
About 10 minutes	2	
About 20 minutes	3	
About 30 minutes	4	
About 45 minutes	5	
About an hour or more	6	

Q45c. The next section contains a list of questions which might appear personal but not meant to be offensive. Please could you answer them as honestly as possible. For each of the following statements tell me whether you agree or disagree.

1. SHOW CARD 45C
2. ROTATE ORDER OF READING OUT STATEMENTS
3. SINGLE CODE PER STATEMENT
4. MARK STARTING POINT WITH A TICK MARK

		AGREE	DISAGREE	DON'T KNOW	
1.	You have a rather boring life	1	2	3	(48)
2.	You get very little or no physical exercise	1	2	3	(49)
3.	You do not drink alcoholic drinks at all	1	2	3	(50)
4.	So far you are satisfied with what you have achieved in your life	1	2	3	(51)
5.	You feel like your life is emotionally empty	1	2	3	(52)
6.	You don't feel really healthy most of the time	1	2	3	(53)
7.	You feel you are a failure	1	2	3	(54)
8.	You consider yourself physically fit	1	2	3	(55)
9.	You feel lonely	1	2	3	(56)
10.	You feel alive and energetic	1	2	3	(57)
11.	You can't afford to eat the correct kinds of food	1	2	3	(58)
12.	You don't think people think much of you or respect you much	1	2	3	(59)
13.	Generally you are a happy and cheerful person	1	2	3	(60)
14.	You feel anxious, tense and a sense of panic	1	2	3	(62)
15.	You don't know very many people	1	2	3	(63)
16.	People very seldom ask you for your advice	1	2	3	(64)
17.	You have a varied life with lots of different activities	1	2	3	(65)
18.	You don't feel you really belong – you want to be accepted more	1	2	3	(66)
19.	Sometimes you feel quite frightened	1	2	3	(67)
20.	You often drink three or more alcoholic drinks a day	1	2	3	(68)
21.	You regard yourself as a spiritual person	1	2	3	(69)
22.	You don't really have a close relationship with anyone	1	2	3	(70)
23.	You have many dreams in life but not sure you can achieve all of them	1	2	3	(71)
24.	You feel well and in good health	1	2	3	(72)
25.	You often feel calm or serene	1	2	3	(73)
26.	You experience feelings of hopelessness	1	2	3	(74)
27.	You have family and friends to turn to whenever you need them	1	2	3	(75)
28.	Your life has meaning and purpose	1	2	3	(76)
29.	You have enough leisure time to be happy	1	2	3	(77)
30.	You feel that money is the most important thing in life	1	2	3	(78)

Q45d. Which one of the following statements below best describes how you feel about your life?

1. SHOW CARD 45D
2. ROTATE ORDER OF READING OUT STATEMENTS
3. SINGLE CODE ONLY

(79)

Your life is very close to your ideal	1
Your life is fairly close to your ideal	2
Your life is not very close to your ideal	3
Your life is not at all close to your ideal	4
Don't know	96

SECTION L: DEMOGRAPHICS

Q46a. How many members of your household are currently working?

1. RECORD IN LEADING ZEROS

Card 19

Number currently working	(12,13)
---------------------------------	-------	---------

Q46b. How many members of your household are income earners? These people may not be currently working but regularly earn some money, for example, state pensions and other grants.

1. RECORD IN LEADING ZEROS

Number of income earners	(14,15)
---------------------------------	-------	---------

Q47a. Different people get money in different ways. Please tell me what are your personal regular sources of income.

**1. SHOW CARD 47A
2. MULTIPLE CODES POSSIBLE**

ASK FOR EACH SOURCE OF INCOME IN Q47A:

Q47b. How do you personally receive your money?

**1. SHOW CARD 47B
2. SINGLE CODE ONLY PER SOURCE OF INCOME AT Q46A**

Card 16

		Q47A Regular Sources of Income (12)	Q47B WAYS OF RECEIVING MONEY					
			Cash	Cheque	Into Bank Account	Others (Specify)		
1.	Salaries	1	1	2	3	4	(32)	
2.	Subsistence farming	2	1	2	3	4	(33)	
3.	Commercial farming	3	1	2	3	4	(34)	
4.	Trading of goods and services (non farming)	4	1	2	3	4	(35)	
5.	Rent	5	1	2	3	4	(36)	
6.	Pension	6	1	2	3	4	(37)	
7.	Drought relief	8	1	2	3	4	(39)	
8.	Interest on savings	9	1	2	3	4	(40)	
9.	Return on investments	10	1	2	3	4	(41)	
10.	Money from family/friends	11	1	2	3	4	(42)	
11.	Own business (non farming)	12	1	2	3	4	(43)	
12.	Do not receive income	96	IF CODE 96 IN Q47A, GO TO Q49A					
13.	Others (specify)	98	1	2	3	4	(46)	

Q48. Are you the main income earner in the household?

(16)

Yes	1
No	2

ASK ALL

Q49a. Do you consider yourself to be the head of household?

(17)

Yes	1
No	2

Q49b. What is your relationship to the head of household?

1. SHOW CARD 49B AND READ OUT OPTIONS
3. SINGLE CODE ONLY

(18,19)

1.	Spouse	01
2.	Child	02
3.	Step Child	03
4.	Grand Child	04
5.	Brother/Sister	05
6.	Niece/Nephew	06
7.	Brother/Sister-in-Law	07
8.	Parent	08
9.	Parent-in-law	09
10.	Other relatives	10
11.	Non-relatives	11

ASK ALL

Q50a. Do you own or rent this house?

1. DO NOT READ OUT OPTIONS
2. SINGLE CODE ONLY

(20)

Own the house	1
Rent the house	2
Live here for free but do not own	3

Q50b. How many rooms are there in your household?

1.RECORD IN LEADING ZEROS

(49,50)

ASK IF RENT HOUSE (CODE 2 IN Q50A)

Q51a. Which of the following will you say applies to this household?

1. SHOW CARD 51A
2.SINGLE CODE ONLY

(21)

We pay normal rent	1
We pay nominal/subsidized rent	2

IFCODE '1' MENTIONED AT Q51A, ASK Q51B

Q51b. How much rent do you pay on an annual basis in your household?

1. WRITE IN EXACT AMOUNT IN THE BOX BELOW

EXACT AMOUNT IN NAIRA (N)

ASK IF OWN HOUSE THAT IS CODE '1' MENTIONED AT Q50A ASK Q52A & Q52B

Q52a. How was this house acquired?

**1. SHOW CARD 52A
2. MULTIPLE CODES POSSIBLE**

(32)

1.	Mortgage	1
2.	Loan from government scheme	2
3.	Own savings	3
4.	Inheritance	4
5.	Others (specify)	98

Q52b. Do you view your home as a tradeable asset? By this, I mean an asset that you can sell for money or take a loan against.

(36)

Yes	1
No	2
Don't know	3

ASK ALL

Q53a. What is your main source of water for drinking?

1. SINGLE CODE ONLY

(38)

1.	Pipe Borne Water treated	1
2.	Pipe Borne Water untreated	2
3.	Borehole/Hand pump	3
4.	Well/Spring protected	4
5.	Well/Spring unprotected	5
6.	Rain water	6
7.	Streams/Pond/River	7
8.	Tanker/Truck/Vendor	8

Q53b. How long does it take to get to your main source of water?

**1. DO NOT READ OUT OPTIONS
2. SINGLE CODE ONLY**

(39)

In dwelling	1
Less than 5 minutes	2
Up to 15 minutes	3
Up to 30 minutes	4
Up to an hour or more	5

Q54a. What type of fuel do you use for cooking mainly in this household?

**1. READ OUT OPTIONS
2. SINGLE CODE ONLY**

(40)

1.	Electricity	1
2.	Gas	2
3.	Kerosine	3
4.	Wood	4
5.	Coal	5
6.	Others (Specify)	98

Q54b. Where do you get your main power supply from?

1. READ OUT OPTIONS
2. SINGLE CODE ONLY

(41)

1.	PHCN (NEPA) only	1
2.	Private Generator only	2
3.	PHCN (NEPA) and Generator	3
4.	Solar Energy	4
5.	None	5

Q55a. Which type of toilet facility do you use mainly in your household?

1. SHOW CARD 55A.
2. SINGLE CODE ONLY

(42)

1.	None (Bush)	1
2.	Toilet on water	2
3.	Flush to sewage	3
4.	Flush to septic tank	4
5.	Pail/Bucket	5
6.	Covered pit latrine	6
7.	Uncovered pit latrine	7
8.	VIP latrine	8
9.	Others (Specify)	98

Q55b. How long does it take to get to your main toilet facility?

1. SINGLE CODE ONLY

(44)

In dwelling	1
Less than 5 minutes	2
Up to 15 minutes	3
Up to 30 minutes	
Up to an hour or more	

Q56. What type of refuse disposal do you use most often in your household?

1. SINGLE CODE ONLY

(45)

1.	Household bin collected by government	1
2.	Household bin collected by private agency	2
3.	Disposal within compound	3
4.	Unauthorised refuse heap	4
5.	Throw in drainage/flowing river	5

ASK ALL

Q57. Which of the following best describes your marital status?

1. SHOW CARD 57
2. SINGLE CODE ONLY

(46)

1.	Married (Monogamy)	1
2.	Married (Polygamy)	2
3.	Co-Habiting	3
4.	Divorced	4
5.	Separated	5
6.	Widowed	6
7.	Single	7

Q58. Now talking about your educational level. Which of the following will you say best describes you?

1. SHOW CARD 58
2. SINGLE CODE ONLY

(47,48)

1.	Primary Incomplete	01
2.	Primary Complete	02
3.	Secondary Incomplete	03
4.	Secondary Complete	04
5.	OND Incomplete	05
6.	OND Complete	06
7.	HND Incomplete	07
8.	HND Complete	08
9.	Univeristy Incomplete	09
10.	University Complete	10
11.	Post graduate Incomplete	11
12.	Post graduate Complete	12
13.	Vocational training/Technical college Incomplete	13
14.	Vocational training/Technical college Complete	14
15.	Islamic College Incomplete	15
16.	Islamic College Complete	16
17.	No education	17

ASK ALL

Q59a. What Nigerian languages do you speak fluently?

1. DO NOT PROMPT
2. MULTIPLE CODES POSSIBLE

Q59b. What Nigerian languages can you read comfortably?

1. DO NOT PROMPT
2. MULTIPLE CODES POSSIBLE

Q59c. In what Nigerian languages can you write comfortably?

1. DO NOT PROMPT
2. MULTIPLE CODES POSSIBLE

Card 20

(12)

(22)

(32)

	LANGUAGES	Q59A	Q59B	Q59C
		SPEAK	READ	WRITE
1.	English	1	1	1
2.	Hausa	2	2	2
3.	Yoruba	3	3	3
4.	Igbo	4	4	4
5.	Tiv	5	5	5
6.	Edo	6	6	6
7.	Efik	7	7	7
8.	Ijaw	8	8	8
9.	Others (Specify)	98	98	98

Q60a. Is there a post office close to the area where you live?

(44)

Yes	1	CONTINUE
No	2	GO TO Q61A

Q60b. How long does it take to get to the nearest post office to your house.

1. SHOW CARD 60B
2. READ OUT OPTIONS
3. SINGLE CODE ONLY

1.	Less than 5 minutes	1
2.	Up to 10 minutes	2
3.	Up to 30 minutes	3
4.	Up to 1 hour	4
5.	More than 1 hour	5

ASK ALL

Q61a. Can you be reached by postal mail?

(44)

Yes	1	CONTINUE
No	2	GO TO Q62

Q61b. Where do you receive your postal mail?

1. SHOW CARD 57B
2. READ OUT OPTIONS
3. MULTIPLE CODES POSSIBLE

(45)

1.	Personal PO Box	1
2.	Family/Friend PO Box	2
3.	To your workplace	3
4.	Through a school	4
5.	Church/Mosque	5
6.	At home	6
7.	Others (specify)	98

ASK ALL

Q62. Which of the following documents, if any, do you have that are in your name? .

1. SHOW CARD 62
2. READ OUT OPTIONS
3. MULTIPLE CODES POSSIBLE

(50)

1.	Electricity bill	01
2.	Water bill	02
3.	Local government rates and taxes invoice	03
4.	Telephone bill/account	04
5.	Bank statement	05
6.	Lease or rental agreement in your name	06
7.	DSTV agreement in your name	07
8.	Tax return	08
9.	Insurance policy document	09
10.	National identity card	10
11.	Passport	11
12.	Payslip	12
13.	Land ownership documents	13
14.	House ownership documents	14
15.	Driver's license	15
16.	None	96
17.	Others (specify)	98

ASK ALL

Q63. Please give me the category that best describes your total monthly personal income before tax and other deductions. Please include all sources of income i.e. salaries, pensions, income from investment, etc.

- 1. SHOW CARD 58
- 2. READ OUT OPTIONS IF RESPONDENT IS NOT LITERATE
- 3. SINGLE CODE ONLY
- 4. WRITE IN EXACT AMOUNT IN THE BOX PROVIDED

(61,62)		Q63	WRITE IN EXACT AMOUNT
A	01	No income	
B	02	250 or less	
C	03	251 – 1000	
D	04	1 001 – 3000	
E	05	3 001 – 6 000	
F	06	6 001 – 13 000	
G	07	13 001 – 20 000	
H	08	20 001 – 40 000	
I	09	40 001 – 70 000	
J	10	70 001 – 100 000	
K	11	100 001 – 200 000	
L	12	200 000 +	
M	13	Uncertain/Don't know	
N	14	Refused to answer	

Q64. Could you please tell me what proportion of your total household income was deposited into the bank last month? And what proportion of the total household income you received in cash last month? I appreciate the sensitivity of this information and would like to assure you that the information will be treated with strict confidentiality.

- 1. DO NOT PROMPT
- 2. RECORD PERCENTAGE IN BOX BELOW
- 3. RESPONSE MUST ADD UP TO 100 (%)

Card 21

	DEPOSITED INTO BANK	KEPT CASH AT HOME AND DID NOT DEPOSIT	INCOME RECEIVED AS CASH
WRITE IN EXACT %% (12,14)%% (17,19)
Don't have a bank account	2		
Don't know	96 (15,16)	96	96 (20,21)

Q65. INT: Record type of housing unit

(30)

1.	Single room	1
2.	Flat	2
3.	Duplex	3
4.	Whole building	4
5.	Others (Specify)	98

Q66. INT: Record type of dwelling floor

(40)

1.	Wood/Tile	1
2.	Planks/Concrete	2
3.	Dirt/Straw/Without Concrete	3
4.	Others	98

Q67. Record age group **SINGLE CODE ONLY**

(40)

1.	18-24	1	EXACT AGE
2.	25-34	2	
3.	35-44	3	
4.	45-54	4	
5.	55-64	5	
6.	65+	6	

LSM INDICATOR QUESTIONS

Q68. I would like to ask you about some of your activities the services that you use and the things that you may have in your household. For all the items that I ask you about in your household please only say YES for those that are **in working order**.

Card 22		Card 23	
Variable Title	Possible Answers	Step 1 – Score Circle All That Apply	
1. Do you have a Built in sink?	Yes = 1 (12) No = 2	+23 0	(12,13)
2. Do you have access to internet?	Yes = 1 (13) No = 2	+26 0	(14,15)
3. Urban Or Rural?	Urban = 1 (14) Rural = 2	+41 0	(16,17)
4. Do you have a generator at home in working order?	Yes = 1 (15) No = 2	+17 0	(18,19)
5. Do you make use of a Commercial bank?	Yes = 1 (16) No = 2	+22 0	(20,21)
6. Do you have a free standing deep freezer in working order?	Yes = 1 (17) No = 2	+24 0	(22,23)
7. Do you have 1+ vehicles?	1+ = 1 (18) 0 = 2	+23 0	(24,25)
8. Do you have a CD player that's in working order?	Yes = 1 (19) No = 2	+19 0	(26,27)
9. Do you have a flush toilet?	Yes = 1 (20) No = 2	+21 0	(28,29)
10. Do you have a Gas cooker that's in working order?	Yes = 1 (21) No = 2	+21 0	(30,31)
11. Do you buy your toiletries at a formal store?	Yes = 1 (22) No = 2	+17 0	(32,33)
12. Do you have a Air conditioner at home that's in working order?	Yes = 1 (23) No = 2	+20 0	(34,35)
13. Do you have a Colour TV set that's in working order?	Yes = 1 (24) No = 2	+21 0	(36,37)
14. Do you have a Microwave oven that's in working order?	Yes = 1 (25) No = 2	+27 0	(38,39)
15. Do you have a Satellite Dish/DSTV/HITV/MYTV/Cable TV Subscription that's in working order?	Yes = 1 (26) No = 2	+24 0	(40,41)
16. Did you access e-mail during the past 4 weeks?	Yes = 1 (27) No = 2	+26 0	(42,43)
17. Have you read newspaper in past 7 days?	Yes = 1 (28) No = 2	+13 0	(44,45)
18. Do you have a Video recorder that's in working order?	Yes = 1 (29) No = 2	+14 0	(46,47)
Add this every time (constant)		+65	
Step 2 : Add all circled scores including the constant		Final score:	(53,54)

(60)

AB	70 and above	1
C ₁	56 - 69	2
C ₂	35 - 55	3
DE	Under 35	4

Type	Description	Score	CODE
Ownership	Household help	2	(62) 01
	Fridge/deep freezer	3	02
	Video	1	03
	Car	2	04
	Colour TV	1	05
	Music system	1	06
	Air conditioning unit (split)	4	07
	Air conditioning	3	08
	Satellite dish	3	09
	Washing machine	4	10
	Black & White TV	1	11
	DVD (Digital video disk)	4	12
	Cable satellite	2	13
	Telephone (land)	3	14
	Telephone (mobile)	1	15
	Personal driver	2	16
	Multiple cars	3	17
	Computer	3	18
	Computer Laptop	4	19
	Generator	4	20
Cooking	Gas/Electric Cooker	2	(65) 01
	Kerosene stove	1	02
	Charcoal/wood	0	03
Toilet Type	Inside/Outside WC	2	(66) 01
	Pit latrine	1	02
	None	0	03
Main Water Source	Inside	2	(67) 01
	Outside pipe borne tap	1	02
	Borehole	3	03
	Well	1	04
	Stream	0	05
Education	Primary Incomplete	1	(68) 01
	Primary complete	2	02
	Secondary Incomplete	3	03
	Secondary complete	4	04
	University/Polytechnic: OND	4	05
	University/Polytechnic: HND	5	06
	Post-University Incomplete	3	07
	Post University Complete	5	08
	Illiterate/None	0	09
Residential Area	Low density	3	(69) 01
	Medium density	2	02
	High density	1	03
Type Of House	Self-occupied bungalow	2	(70) 01
	Villa	5	02
	Flat	3	03
	Duplex	4	04
	Mini flat	2	05
	Room and parlour	1	06
	Room	1	07
Occupation	Senior Management/Admin.	5	(71) 01
	Managing Director	5	02
	Head of department/Senior Manager	4	03
	Manager	3	04
	Professional e.g. Doctor, Lawyer, Engineers, Surveyors etc.	4	05
	Skilled workers (mechanics, tailoring, carpenters, bricklayers)	2	06
	Unskilled workers	1	07
	Clerical workers	1	08
	Unemployed	0	09
Lifestyle	Membership of social/recreational club	3	(72) 01
	Travel abroad for holidays	4	02
	Read regularly as a habits	2	03
	Spend leisure time with friends	1	04
	Attend social occasions	1	05
	Like modern fashion	1	06