

PROJECT: EFInA Access to Financial Services in Nigeria 2016 Survey

Questionnaire number						
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A: HOUSEHOLD IDENTIFICATION

Zone				
State				
LGA				
RIC				
EA Code				

Sector	1: Urban	2: Rural
HH Selected	1. Original	2. Substitute

Interviewer code						
Supervisor code						

B: PARTICULARS OF VISIT

INTERVIEWER VISITS

CALLBACKS

First visit
Second visit
Third visit

DATE	DAY	TIME	RESULT	NEXT VISIT

Day Codes
1. Monday
2. Tuesday
3. Wednesday
4. Thursday
5. Friday
6. Saturday
7. Sunday

Result Codes
01. Interview Completed
02. Postponed – appointment made
03. Selected respondent not at home
04. No household member at home
05. No competent respondent at home at time of the visit
06. Entire household absent for extended period of time
07. Refused – contact person
08. Refused – respondent
09. Refused – parent
10. Selected person physically/mentally not fit to be interviewed
11. Selected person cannot communicate in any interview language
12. Interview conducted using paper
13. Other, specify:

C: INTRODUCTION AND SCREENING QUESTIONS

INTRODUCTION. Good morning/afternoon/evening. My name is.....from IPSOS, an independent research company that conducts research in Nigeria. This house has been selected for a survey and I am here today to ask questions about how people manage and use their money and how they can be offered better financial services closer to where they live or work.

INTERVIEWER: ASK TO SPEAK TO THE PERSON WHO KNOWS EVERYTHING ABOUT THE HOUSEHOLD (THIS IS THE HOUSEHOLD INFORMANT).

C1. How many people live in this household?		
C2. How many people in the household are 18 years or older?		
C3. How many people in this household bring money into the household?		

D: HOUSEHOLD QUESTIONS

D1. Do you or your family own or rent this house? **READ OUT. SINGLE CODE ONLY.**

Own the house	1	ASK D2
Rent the house	2	
Live here for free but do not own	3	GO TO D3
Don't know (DO NOT READ OUT)	96	

FOR THOSE WHO OWN A HOUSE i.e. ANSWERED 1 IN D1

D2. How was this house acquired? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Mortgage	1
Loan from government scheme	2
Loan from other sources	3
Own savings	4
Inheritance	5
Don't know	96
Refused to answer	95
Other, specify	98

D3. Do you or any member of the household own? **READ OUT.**
Interviewer please note that these assets must be in working condition.

	YES	NO
Agricultural land	1	2
Sewing machine	1	2
Refrigerator/Deep freeze	1	2
Air Conditioner	1	2
Fan	1	2
Radio	1	2
Gas Cooker	1	2
Generator	1	2
Video/DVD player	1	2
Television	1	2
Bicycle	1	2
Motorcycle/Tricycle	1	2
Car or Truck	1	2
Bed/mattress	1	2
Mat	1	2

D4. What is the **main** fuel used for cooking in your household?

SINGLE RESPONSE.

Firewood	1
Charcoal	2
Kerosene/Oil	3
Gas	4
Electricity	5
Crop residue or sawdust	6
Animal waste	7
Other	8

D5. What is the **main** fuel used for lighting in your household?

SINGLE RESPONSE.

Kerosene	1
Gas	2
Main electricity	3
Electricity generator/Solar lighting	4
Battery	5
Candle	6
Firewood	7
Palm oil	8
Other	9

D6. What type of toilet facilities does the household **mainly** use?

SINGLE MENTION ONLY.

Toilet on water	1
Flush to sewer	2
Flush to septic	3
Pail/bucket	4
Covered pit latrine	5
Uncovered pit latrine	6
VIP latrine (ventilated pit)	7
None/Other	8

D7. What is the **main** water source for your household? **SINGLE MENTION ONLY.**

Pipe borne	1
Untreated pipe	2
Borehole/hand pump	3
Protected well	4
Unprotected well or rainwater	5
River, lake or pond	6
Vendor or water truck	7
Other	8

INTERVIEWER OBSERVE AND RECORD

D8a. What type of house does the household reside in? **SINGLE MENTION ONLY.**

Single room	1
Apartment/flat	2
Duplex	3
Whole building	4
Other	5

D8b. What is the **main** material of the floor of the house? **SINGLE MENTION ONLY.**

Earth/mud	1
Wood/tile	2
Plank	3
Concrete	4
Dirt/straw	5
Other	6

D8c. What is the **main** material of the walls of the house? **SINGLE MENTION ONLY.**

Mud	1
Stone	2
Burnt bricks	3
Cement or concrete	4
Wood or bamboo	5
Iron sheets	6
Cardboard	7
Other	8

RESPONDENT SELECTION

INTERVIEWER READ OUT: I am going to ask some questions about every adult (18 years and above) who lives in this household so that I can select one person to interview. Every adult has an equal chance of being selected for the interview.

Starting from the oldest to the youngest, can you please give me the names of all adults aged 18 years or older and also their age (in years) please.

- 1. RECORD FIRST NAMES OF ALL ADULTS AGED 18 YEARS AND ABOVE, FROM OLDEST TO YOUNGEST.**
- 2. RESPONDENT WILL BE SELECTED AT RANDOM FROM THIS LIST BASED ON THE KISH GRID.**

	Household schedule	Write in from oldest (top) to youngest (bottom)		Age		Sex	
						M	F
ADULTS 18+	Adults in household who qualify for this survey (persons who will be available for the duration of this survey)		01			M	F
			02			M	F
			03			M	F
			04			M	F
			05			M	F
			06			M	F
			07			M	F
			08			M	F
			09			M	F
			10			M	F
			11			M	F
			12			M	F
			13			M	F
			14			M	F
			15			M	F

Random selection of respondent

INTERVIEWER: ONCE THE SELECTION HAS BEEN DONE AND THE RESPONDENT'S CONSENT OBTAINED, READ THE FOLLOWING OUT TO THE RESPONDENT: (SKIP IF RESPONDENT IS THE HOUSEHOLD INFORMANT)

Thank you for agreeing to participate in this survey. IF RESPONDENT IS NOT THE HOUSEHOLD INFORMANT, THEN INTRODUCE THE SURVEY TO THEM. SAY: *Good morning/afternoon/evening. My name is.....from IPSOS, an independent research company that conducts research in Nigeria. I am here today to ask questions about how you manage and use your money and how you can be offered better financial services closer to where you live or work.*

E: DEMOGRAPHICS

E1. Which languages do you speak fluently? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

E2. Which languages can you read comfortably?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

LANGUAGES	E1	E2
English	1	1
Pidgin English	2	2
Hausa	3	3
Yoruba	4	4
Igbo	5	5
Other, specify	98	98
None		6

E3. We can ask you questions in.....(**READ OUT**). Which language would you like to be interviewed in?
If respondent cannot speak any of the languages listed, thank respondent and end the interview.

Yoruba	1
Igbo	2
Hausa	3
Pidgin English	4
English	5

E4. Which of the following best describes your marital status? **READ OUT. SINGLE CODE ONLY.**

Married (Monogamy)	1
Married (Polygamy)	2
Co-Habiting/living together	3
Divorced	4
Separated	5
Widowed	6
Never married	7
Refused to answer (DO NOT READ OUT)	95

E5. What is your relationship with the head of the household? **READ OUT. SINGLE CODE ONLY.**
The head of the household is your?

You are the head of the household	1
Spouse/partner	2
Parent/parent in law	3
Grandparent (or spouse's grandparent)	4
Child/adopted child/step child	5
Son/daughter in law	6
Other relative	7
Other	8

E6. INTERVIEWER RECORD RESPONDENT'S GENDER

Male	1
Female	2

E7. How old are you?

Refused	995
Don't know	996
	Years

E8. What is your highest level of education? READ OUT. SINGLE MENTION ONLY.

Pre-school	0
Primary incomplete	1
Primary complete	2
Secondary incomplete	3
Secondary complete	4
University/Polytechnic OND	5
University/Polytechnic HND	6
Post-university incomplete	7
Post-university complete	8
Non-formal education (e.g. Arabic/Quranic education)	9
No education	10

E9. Different people get money to buy the things they need in different ways. Please tell me from where/from whom do you usually get money to buy the things you need? Interviewer to probe for multiple sources

DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

If single source of income (E9) then transfer code from E9 to E10 and SKIP TO E11

If E9=19 and E10=19 SKIP TO E14

E10. Which of these sources of money you told me about do you rely **most on to cover your expenses? SINGLE CODE ONLY.**

For main money source ask:

E11. How often do you usually receive the money you get from? (REFER TO E10)

DO NOT READ OUT. SINGLE MENTION.

(1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Seasonally/Occasionally/upon completion of job; 98=Other, specify)

For main money source ask:

E12. How do you **MOSTLY receive the money you get from? (REFER TO E10) SINGLE MENTION**

(1=Cash; 2=Cheque; 3=Paid into bank account; 4=Get via mobile money; 98=Other, specify)

	E9	E10	E11	E12
Salary/wages from Government (including NYSC payments)	1	1		
Salary/wages from a business/company (formal sector)	2	2		
Salary/wages from individual with own business (informal sector)	3	3		
Salary/wages from an individual for chores such as domestic chores or farm labour	4	4		
Subsistence/small scale farming	5	5		
Commercial/large scale farming	6	6		
Own business/trader - non-farming	7	7		
Own business/trader - farming products	8	8		
Own business/trader - agricultural inputs	9	9		
Own business - provide a service (e.g. hairdresser, tailor, mechanic)	10	10		
Rent	11	11		
Pension	12	12		
Government grant	13	13		

Drought relief	14	14		
Interest on savings	15	15		
Return on investments	16	16		
Get money from a household member	17	17		
Get money from family/friends	18	18		
Household member pays my expenses	19	19		
Other, specify	98	98		

E13. ASK ONLY IF E9= 7,8, 9 OR 10

How many people do you employ in your business?

Don't employ anybody	0
Don't know	96

E14. I would like to know if you have any of the following that is in your name. Do you have?

READ OUT

	Yes	No
National ID card	1	2
National Identification Number (NIN)	1	2
Voter's ID card (temporary or permanent)	1	2
International Passport	1	2
Employment ID card	1	2
Medical insurance ID card	1	2
Driver's licence	1	2
Payslip/salary slip	1	2
Land ownership documents	1	2
House ownership documents	1	2
Bank Verification Number (BVN)	1	2
Electricity bill	1	2
Water bill	1	2
Telephone/mobile phone bill	1	2
Local government rates and taxes invoice	1	2
Lease or rental agreement	1	2
Tax clearance certificate	1	2

F: FINANCIAL CAPABILITY

F1. If you need financial advice who or where do you mainly go to?

DO NOT READ OUT. SINGLE MENTION.

Family/friend	1
Spouse	2
Business partner	3
Employer	4
Work colleague	5
Religious leader	6
Members of cooperative I belong to	7
Members of savings group I belong to	8
Commercial bank	9
Microfinance bank	10
Mobile money and/or bank agents	11
Internet	12
Stockbroker	13
Accountant	14
Newspapers/magazines	15
Radio programmes	16
Television programmes	17

Nobody/I don't ask for financial advice	18
Other, specify	98

F2. How do you mainly make decisions about what you do with your money? Would you say ...

READ OUT. SINGLE MENTION.

Do not ask if E9=19.

You make decisions alone/on your own	1
You make decisions with your partner/spouse	2
You make decisions with your parents	3
You make decisions with your children	4
You make decisions with other household members	5
Any other options I did not mention? Specify	98

F3. I am going to read out some statements to you. Please tell me if you agree or disagree with each statement that I will read out. **READ OUT STATEMENTS. SINGLE CODE PER STATEMENT.**

	Agree	Disagree	D/K
You can easily live your life without having a bank account	1	2	
You need a payslip to open a bank account	1	2	9
You can open a bank account if you do not have a proof of ID but you have a registered mobile phone number	1	2	9
You can get a bank loan if you do not have a proof of ID but you have a registered mobile phone number	1	2	9
Taking loans should be avoided as much as possible	1	2	
You save regularly	1	2	
You would rather deal face to face with a person than with an electronic device (like ATMs) when it comes to managing your money	1	2	
You are prepared to learn how to use new technology	1	2	
You keep track of the money you receive and the money you spend	1	2	
You adjust your expenses according to the money you have	1	2	

F4. We all have things that we want in our **future** such as a house, a car, a family or children. In the past 12 months, what did you **mainly** do to make sure that you would have money for such things?

DO NOT READ OUT. SINGLE RESPONSE.

Saved/put money aside for this	1
Started a business to make extra money	2
Engaged in farming/agriculture/livestock activities to make extra money	3
Did nothing	4
Other, specify	98

F5. **ASK ONLY RESPONDENTS YOUNGER THAN 55**

Thinking about old age, how do you **mainly** ensure that you will have money for the things you need?

DO NOT READ OUT. SINGLE RESPONSE.

Savings	1
My children	2
Sell assets like land/property, jewellery, gold coins, etc.	3
Rental income	4
Shares that I will sell	5
Money from farming/agriculture/livestock	6
Money from own business (non-farming)	7
Pension	8
Don't know/have no plans	9
Other, specify	98

F6.

IN THE PAST 12 MONTHS....	Yes	NO
Filter based on E12 (i.e. for traders ... Apart from your main business...)	1	2
Did you buy something with the intention to sell it later to make a profit? If yes, what did you buy?		
Did you buy something with the intention to sell it when you need money for unexpected expenses? If yes, what did you buy?	1	2
Did you do/buy/get something that you now use to make money to help you meet your expenses? If yes, what was this?	1	2

F7a. In the past 12 months, have you experienced running out of money and could not cover your expenses?

Yes	1	Go to F7b
No	2	Go to F8

F7b. What did you **mainly** do to pay for things when this happened?

DO NOT READ OUT. SINGLE RESPONSE.

Interviewer: If respondent says he/she borrowed - probe for lender

Used savings	1
Sold asset(s)	2
Got an advance on my salary	3
Borrowed money from a bank or other financial institution	4
Borrowed money from a group they belong to(savings group, cooperative, community/village/trade association)	5
Borrowed from a moneylender in the community	6
Borrowed from savings/thrift collector/merchant	7
Borrowed from family/friends	8
Cut down on other expenses	9
Bought goods on credit	10
Received gifts/donations/contributions from friends/family	11
Did nothing specific (waited, prayed)	12
Other, specify	98

F8. The following life events are major events in most people's lives. How do people in your community/ neighbourhood **usually** raise money for these events?

DO NOT READ OUT. SINGLE RESPONSE PER EVENT.

(Use their savings=1; Borrow=2; Rely on family and friends for gifts/money=3; Rely on the community for gifts/money=4; Don't know=95; Other, specify =98)

1.	Birth of a child	
2.	Family celebrations such as weddings, birthdays, etc.	
3.	Community celebrations such as yam festival, argungu, etc.	
4.	Education	
5.	Funeral	

PRODUCT AWARENESS:

F9. Have you heard of mobile money?

Yes	1	ASK F10
No	2	SKIP TO NEXT SECTION

F10. How did you hear about mobile money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Television	1
Radio	2
Bank	3
Newspaper	4
SMS	5
Family/friend	6
Mobile money agent	7
Mobile money operator	8
Billboards	9
Internet	10
Road shows	11
Brochures/pamphlets/flyers	98
Other, specify	98

F11. Which mobile money operators are you aware of?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Access Bank (Access mobile)	1
Cellulant Nigeria (Cellulant)	2
Chams Mobile	3
Diamond/MTN Y'ello	4
Eartholeum Networks (QikQik)	5
Ecobank (Ecobank Mobile Money)	6
ETranzact (Pocket moni)	7
FETS Solution (Mywallet)	8
Fidelity Bank (Quick-Pay)	9
Fortis Microfinance bank (Fortis Mobile Money)	10
GT Bank (GT Mobile Money)	11
Hedonmark Management Services (Click n Pay)	12
MKudi (Mimo)	13
Pagatech (Paga)	14
Parkway Projects (ReadyCash)	15
Pay Com	16
Pridar System (FirstMonie/First Bank)	17
Stanbic IBTC (Stanbic #909 Mobile Money)	18
Teasy International (Teasy Mobile Money)	19
Virtual Terminal Network (Vcash)	20
Zenith Bank (Eazymoney)	21
Zinternet	22
Other, specify	98
Don't know	96
Can't remember	97

SA: SAVINGS

SA1. I would like you to think about putting aside or saving some of your money. Everyone keeps some cash at home such as cash to pay for everyday expenses - this is not what I am talking about. I'm talking about money you put away over time so that it keeps increasing and you have it available for later use. In the past 12 months, did you save/put money aside?

Yes	1	ASK SA2
No	2	SKIP TO SA6

**ONLY ASK THOSE THAT ARE CURRENTLY SAVING OR KEEPING MONEY ASIDE
(CODE 1 AT SA1)**

SA2. What did you **mainly** save/put money aside for?
DO NOT READ OUT. SINGLE MENTION.

For emergencies	1
Day-to-day ordinary household needs	2
Personal needs (such as clothes, shoes, jewellery)	3
Medical expenses	4
School fees/education	5
To pay rent	6
To buy farming inputs/cover farming expenses	7
To cover business expenses	8
Home improvements	9
Old age	10
To buy livestock/cattle	11
To buy shares	12
Starting a new business	13
Expanding my business/business assets/business premises	14
To build a house	15
To buy a car/motor cycle	16
To buy property (e.g. land or house)	17
For vacation/holiday	18
Specific occasion (e.g. Yam Festival, Marriage, Christmas, Ileya, etc)	19
Other, specify	98

SA3a. With whom or how do/did you save? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

**IF ONLY ONE SAVINGS MECHANISM IN SA3a, SA3b=SA3a SKIP TO SA3c
FOR THOSE WITH MULTIPLE SAVINGS MECHANISMS: Ask SA3b and SA3c**

SA3b. Which of these ways of saving suits you best? **READ OUT. SINGLE MENTION.**

	SA3a	SA3b
With a bank – commercial bank	1	1
With a bank – microfinance bank	2	2
With a bank – non-interest savings	3	3
With a mortgage bank such as FMBN	4	4
On your mobile phone (in an e-wallet)	5	5
With a microfinance institution	6	6
With a group such as a co-operative, savings group or village/community association	7	7
With savings/thrift collector/merchant	8	8
Give money to family/friends or household members to keep safe	9	9
Save in a safe place at home or carry it around	10	10
Other ways – not mentioned here, specify	11	11

SA3c. What is the main reason why you save in this way (refer to SA3b)?
DO NOT READ OUT. SINGLE MENTION.

Proximity – convenient access	1
Easy/simple to use	2
The requirements are easy to meet/no stringent requirements	3
Have quick access to savings	4
No reliance on technology/networks that can fail	5
Know money is safe from theft/fire	6
Trust them/know them	7
Earn good interest	8
Because others (family members/community/members/friends) use it	9
Enables access to soft loans	10
Other, specify	98

SA4. How often do you **mostly** save (refer to SA3b)? Would you say you save?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally/when you have surplus money	6

SA5. The last time you saved (refer to SA3b), how much did you save?

Refused	95
Don't know/cannot remember	96
	Naira

SKIP TO SA7

THOSE WHO DID NOT SAVE/KEEP MONEY ASIDE (CODE 2 AT SA1)

SA6. Why don't you save? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Nothing to save/No money after I covered my expenses	1
Am unemployed	2
I do not know where to save	3
Do not trust banks or other formal financial institutions	4
Do not trust informal societies/savings clubs/cooperatives/savings collectors	5
I do not know of any benefits of saving	6
Do not believe in saving	7
Other, specify	98

SA7. There are many ways to save money other than putting cash aside. Some people buy things as a means of saving. Do you have any of the following types of savings? **READ OUT.**

	Investments	Have	Don't have
1.	Property (a building/house)	1	2
2.	Land	1	2
3.	Farming/agriculture/livestock	1	2
4.	Mutual funds	1	2
5.	Government bonds	1	2
6.	Shares/Stocks	1	2
7.	Assets such as jewellery, gold coins and others	1	2
8.	Fixed deposits	1	2

SA8a. Do you have a pension fund or do you currently receive pension?

Yes	1	ASK SA8b
No	2	SKIP TO NEXT SECTION

SA8b. Which of the following do you have/receive? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

Pension that only you contribute(d) to	1
Pension that both you and your employer contribute(d) to	2
Pension that only your employer contribute(d) to	3
Not sure – do not know (DO NOT READ OUT)	96

LC: LOANS AND CREDIT

INTERVIEWER READ OUT: Most people need to borrow money from time to time. We will now talk about your experience with borrowing money.

LC1. In the past 12 months, have you?

		YES	NO	
1.	Borrowed money	1	2	IF LC1.1 OR LC1.2=1 go to LC2a
2.	Been paying back money that you borrowed before June 2015	1	2	
3.	Gotten goods/services in advance and paid for it later/paid for it in instalments	1	2	IF LC1.1 AND LC1.2=2 SKIP TO LC4
4.	Gotten goods that you paid for in instalments and that you returned/will return after you have used it/after a specific period	1	2	

LC2a. Who did you borrow from? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

IF BORROWED FROM MORE THAN ONE SOURCE:

LC2b. Who did you borrow the **most** money from? **READ OUT. SINGLE MENTION IF LC2a ONLY ONE SOURCE LC2b=LC2a.**

	LC2a	LC2b
From a bank – Commercial bank	1	1
From a bank – Microfinance bank	2	2
From a bank – Non-interest loan	3	3
From a bank – Mortgage bank like FMBN	4	4
Government	5	5
Mobile money operator	6	6
Employer	7	7
Microfinance institution	8	8
Group such as a co-operative, savings group or village/community association	9	9
Savings/thrift collector	10	10
Moneylender	11	11
Family/friend/household member	12	12
Other, specify	98	98

LC2c. What is the **main** reason why you borrowed from ... (refer to response in LC2b)?
DO NOT READ OUT. SINGLE MENTION.

To get the money as soon as possible	1
Low interest rate	2
Suitable repayment period	3
Affordable monthly instalments	4
Flexibility of repayment terms	5
No checking of credit history	6
No proof of employment required	7
Quality of service provided	8
No collateral required	9
Past experience with the financial provider	10
Lender not concerned about the purpose of the loan	11
Distance/nearness to the lender	12
Other, specify	98

LC2d. What did you mainly borrow this money for ... (refer to response in LC2b)?

DO NOT READ OUT. SINGLE MENTION.

Interviewer: If respondent borrowed more than once from the source mentioned in LC2b, this question refers to the last loan from this lender.

Buy a house	1
House renovation/extension	2
Buy land	3
Buy a car/vehicle	4
Education	5
Start/expand a business	6
Medical expenses	7
Travel	8
Buy food/clothing	9
Buy household goods	10
Pay for bills	11
Pay off debts	12
Buy fertilizer/livestock/seeds	13
To help a friend/family member	14
Other, specify	98

LC2e. How much did you borrow ... (refer to response in LC2b)?

Interviewer: If respondent borrowed more than once from the source mentioned in LC2b, this question refers to the last loan from this lender.

Don't know	96
Refusal	95
	Naira

LC3. Thinking about the money you had to pay back in the past 12 months, have you missed a payment during this time?

Yes	1
No	2
Lender did not require fixed repayment schedule	3

SKIP TO LC5

ONLY ASK THOSE FOR WHOM LC1.1 AND LC1.2=2

LC4. What is the **main** reason why you did not borrow money?

DO NOT READ OUT. SINGLE MENTION.

Did not have anyone to borrow from	1
Did not know who to borrow from	2
Did not need it	3
No ID	4
Don't believe in it	5
Lenders charge too much	6
Do not earn enough money	7
Spouse/partner won't allow it	8
Do not know where to go for one	9
Do not have a guarantor or referee	10
Don't have any collateral	11
Afraid to lose property in case I fail to pay back	12
Unemployed	13
Do not want to pay interest as it is against my religion	14
Like to live within my means	15
Do not know the requirements	16
Other, specify	98

LC5a. In the last 12 months, have you borrowed airtime from your network mobile provider such as MTN, Etisalat, Airtel and/or Glo?

Yes	1	ASK LC5b
No	2	SKIP TO NEXT SECTION

LC5b. How often do/did you borrow airtime? Would you say it is/was?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

LC5c. The last time you borrowed airtime, how much did you borrow?

Don't know	96
Refusal	95
	Naira

RM: RISK MANAGEMENT AND INSURANCE

RM1. We all experience events sometimes that lead to unexpected expenses that can cause us to struggle to meet all our other expenses.

Can you please tell me about something that happened to you in the past 12 months that caused unexpected expenses and made it very difficult for you to pay for other things?

DO NOT READ OUT. SINGLE RESPONSE.

Member of household lost job/income	1
Serious illness of a household member	2
Death of a relative/household member	3
Had to assist family/friends with gifts/money	4
Theft of household property	5
Theft of business stock/goods	6
Theft of agricultural crop/livestock	7
Loss of household goods due to fire/flood/storm	8
Agricultural crop/livestock destroyed by fire/ flood/storm	9
Failure of business	10
Separation/divorce	11
Disability due to accident/illness	12
Maintenance of farming/business equipment/tools	13
Other, specify	98
Have not experienced such events	14

RM2a. Have you ever heard of micro-insurance?

Yes	1	ASK RM2b
No	2	Continue to definition

RM2b. Do you have micro-insurance?

Yes	1	ASK RM2c
No	2	Skip to RM3

RM2c. What type of micro-insurance do you have? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

Betta mama betta pikin	1
Agriculture – crops	2
Agriculture – livestock	3
Life	4
Health	5
Accident	6
Disability	7
Business/goods/stock	8
Other, specify	98

RM2d. How did you get micro-insurance? Did you get it through?

READ OUT. MULTIPLE MENTIONS POSSIBLE

Someone else in your household/family	1
Bank	2
Agent	3
Broker	4
Through your phone	5
Internet	6
Employer	7
Other, specify	98
Don't know/cannot remember	96

SKIP TO RM5

Definition of micro-insurance:

INTERVIEWER READ OUT: Micro-insurance refers to insurance for low-income households. Individuals with micro-insurance pay small amounts on a regular basis to the insurance company with the agreement that the insurance company will pay out some of this money when the individual experience events such as losing their harvest, losing specific assets, or when they have to cover medical costs as a result of being ill or injured or in the case of death.

RM3. Would you be interested in micro insurance?

Yes	1	ASK RM4
No	2	Otherwise SKIP TO RM5
Don't know	96	

RM4. What type of micro insurance would you consider? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

Agriculture – crops	1
Agriculture – livestock	2
Agriculture – fisheries	3
Life	4
Credit/loans	5
Health	6
Household	7
Accident	8
Disability	9
Business/goods/stock	10
Other, specify	98

RM5. Are you covered by any insurance other than micro insurance? When I am referring to insurance that **covers** you I do not only think about insurance that you pay for – this includes insurance that somebody else pays for but which also covers you.

Yes	1	ASK RM6
No	2	SKIP TO RM10
Don't know	96	

RM6. How long have you had insurance? Would you say it is?
DO NOT READ OUT. SINGLE CODE ONLY.

Up to 1 year	1
More than 1 year to 3 years	2
More than 3 years to 5 years	3
More than 5 years	4
Don't know/can't remember	96

RM7. How did you get insurance? Did you get it through?
READ OUT. MULTIPLE MENTIONS POSSIBLE

Someone in your household/family	1
Bank	2
Agent	3
Broker	4
Through your phone	5
Internet	6
Employer	7
Other, specify	98
Don't know/cannot remember	96

RM8. What documents were required from you to get insurance?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

National ID card	1
National Identification Number (NIN)	2
International passport	3
Driver's license	4
Voter's card (temporary or permanent)	5
Passport photograph	6
Completed application form	7
Completed reference form	8
Proof of address/utility bill	9
Mobile phone number	10
Email address	11
Name and address but no document was required	12
Other, specify	98
Don't know/Can't remember	96

RM9a. Can you tell me how many insurance policies and how many micro-insurance policies you have?

	Insurance policies	Don't know	96
	Micro-insurance policies	Don't know	96

RM9b. What type of insurance do you currently have? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

SHORT TERM INSURANCE	
Car/Vehicle/Motorbikes	1
Household contents insurance	2
Building	3
Group accident provided by employer	4
Medical/Critical illness	5
Travel	6
Credit life/Loan protection	7
LONG TERM INSURANCE	
Life assurance	8

Group Life Assurance Scheme through employer	9
Personal accident disability insurance	10
Endowment/Investment saving plan	11
Education plan for children	12
Mortgage protection	13
Annuities	14
Livestock	15
Other, specify	98

SKIP TO THE NEXT SECTION

ONLY FOR THOSE WITHOUT INSURANCE (RM2b=2 AND RM5=2)

RM10. Why do you not have insurance? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

I do not believe in insurance	1
I do not know the benefits of having one	2
I do not know where to go and get one from	3
They are cheats, they do not settle claims	4
Cannot afford to pay for insurance	5
Religious reasons/God will take care of it	6
Haven't thought about it yet	7
I have nothing to insure	8
No reason	9
Other, specify	98

PY: PAYMENTS

PY1. Which of the following have you used to pay for goods and/or services in the past 12 months? **READ OUT.**

	Yes	No
Cash	1	2
Cheque	1	2
Cash card/prepaid card	1	2
ATM/Debit card	1	2
Credit card	1	2
Over the counter bank transfer	1	2
Mobile banking	1	2
Internet banking	1	2
Mobile money (e-wallet)	1	2

PY2a. Have you had to pay utility bills such as water, electricity/PHCN, goTV, DSTV, etc. in the past 12 months?

Yes	1	Go to PY2b
No	2	Go to MT1

PY2b. Which of the following did you use to pay your bills in the past 12 months? **READ OUT.**

	Yes	No
Cash	1	2
Cheque	1	2
Cash card/prepaid card	1	2
ATM/Debit card	1	2
Credit card	1	2
Over the counter bank transfer	1	2
Mobile banking	1	2
Internet banking	1	2
Mobile money (e-wallet)	1	2

MT1. MONEY TRANSFERS

INTERVIEWER READ OUT: We are now going to be talking about money transfers. By money transfer I mean sending to, or receiving money from someone who lives elsewhere in Nigeria or even to someone who lives outside of Nigeria. Most people send money to help their friends and family members with household expenses while other people might receive money from friends or relatives living in another country or another city.

Which of the following did you do in relation to receiving and sending money within the past six months?

READ OUT. MULTIPLE MENTIONS POSSIBLE.

You received money from friends or family members <i>within</i> Nigeria	1	ASK MT2 to MT6
You sent money to friends or family members <i>within</i> Nigeria	2	ASK MT7 to MT11
You received money from friends or family members <i>outside</i> Nigeria	3	ASK MT12 to MT16
You sent money to friends or family members <i>outside</i> Nigeria	4	ASK MT17 to MT21
Did not send or receive money from friends or relatives	5	SKIP TO MM1

DOMESTIC MONEY TRANSFER

ASK MT2 TO MT6 TO ONLY THOSE WHO RECEIVE MONEY WITHIN NIGERIA

i.e. CODE 1 AT MT1 OTHERWISE SKIP TO MT7

MT2a. How have you received money from within Nigeria in the past six months? Did you get it through ...?

READ OUT. MULTIPLE MENTIONS POSSIBLE.

MT2b. IF MT2a SINGLE RESPONSE MT2b=MT2a GO TO MT2c

IF MT2a MULTIPLE RESPONSE ASK:

Which of these methods did you use most often?

	MT2a	MT2b
Family/friend	1	1
Runner (e.g. taxi/bus/boat)	2	2
Bank transfer (via Internet, telephone, account to account, etc.)	3	3
Cheque	4	4
Cash card/Prepaid card	5	5
Mobile money	6	6
Agent (either mobile money, bank or Bureaux de Change agent)	7	7
Got airtime on your phone that you sold for cash	8	8
Other, specify	98	98

MT2c. Why did you mostly receive money this way (refer to MT2b)? **DO NOT READ OUT. SINGLE CODE ONLY.**

Quick service	1
Reliable	2
Trust them/know them	3
Easy for me to use	4
It does not cost much	5
Required by the sender	6
Others (family/friends/community members) use this way	7
Other, specify	98

MT3. How many times have you received money from within Nigeria in the past six months?

Don't know	99

MT4. Thinking back to the last time you received money through (refer to MT2b) how much did you receive?
DO NOT READ OUT. SINGLE CODE ONLY.

Refused	95
Don't know	96
	Naira

MT5. For what reason have you **mainly** received money? **DO NOT READ OUT. SINGLE MENTION.**

Personal use	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6
Buy land/house	7
Buy car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Other, specify	98

MT6. Thinking back to the last time you received money, which state within Nigeria did the money come from?
DO NOT READ OUT. SINGLE CODE ONLY.

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State code list for MT6

Abia	1	Enugu	14	Ogun	27
Adamawa	2	Gombe	15	Ondo	28
Akwa Ibom	3	Imo	16	Osun	29
Anambra	4	Jigawa	17	Oyo	30
Bauchi	5	Kaduna	18	Plateau	31
Bayelsa	6	Kano	19	Rivers	32
Benue	7	Katsina	20	Sokoto	33
Borno	8	Kebbi	21	Taraba	34
Cross Rivers	9	Kogi	22	Yobe	35
Delta	10	Kwara	23	Zamfara	36
Ebonyi	11	Lagos	24	FCT- Abuja	37
Edo	12	Nasarawa	25		
Ekiti	13	Niger	26		

**ASK MT7 TO MT11 TO ONLY THOSE WHO SEND MONEY WITHIN NIGERIA
i.e. CODE 2 AT MT1. OTHERWISE SKIP TO MT12**

MT7a. How have you sent money within Nigeria in the past six months? Did you send it through ...?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

**MT7b. IF MT7a SINGLE RESPONSE MT7b=MT7a, SKIP TO MT7c
IF MT7a MULTIPLE RESPONSE ASK:**

Which of these methods did you use most often?

	MT7a	MT7b
Family/friend	1	1
Runner (e.g. taxi/bus/boat)	2	2
Bank transfer/direct deposit into bank account	3	3
Cheque	4	4
Cash card/Prepaid card	5	5

Mobile money	6	6
Agent (either mobile money, bank or Bureaux de Change agent)	7	7
Airtime on your phone that the recipient sold for cash	8	8
Other, specify	98	98

MT7c. Why did you mostly send money this way (refer to MT7b)? **DO NOT READ OUT. SINGLE CODE ONLY.**

Quick service	1
Reliable	2
Trust them/know them	3
Easy for me to use	4
It does not cost much	5
Required by the recipient	6
Others (family/friends/community members) use this way	7
Other, specify	98

MT8. How many times have you sent money within Nigeria in the past six months?

Don't know	96

MT9. And thinking back to the last time you sent money through (refer to MT7b), how much did you send?
DO NOT READ OUT. SINGLE CODE ONLY.

Refused	95
Don't know	96
	Naira

MT10. For what reason have you **mainly** sent money? **DO NOT READ OUT. SINGLE CODE ONLY.**

Personal use	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6
Buy land/house	7
Buy car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Other, specify	98

MT11. Thinking back to the last time you sent money, which state within Nigeria did you send the money to?
DO NOT READ OUT. SINGLE CODE ONLY. Use state code list (MT6)

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INTERNATIONAL MONEY TRANSFER

ASKMT12 TO MT16 TO ONLY THOSE WHO RECEIVE MONEY FROM OUTSIDE NIGERIA

i.e. FOR CODE 3 AT MT1 OTHERWISE SKIP TO MT17

MT12a. How have you received money from outside Nigeria in the past six months? Did you receive it through ...?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

MT12b. IF MT12a SINGLE RESPONSE MT12b=MT12a, SKIP TO MT12c

IF MT12a MULTIPLE RESPONSE ASK:

Which of these methods did you use most often?

	MT12a	MT12b
Family/friend	1	1
Runner (e.g. taxi/bus/boat)	2	2
Bank transfer/direct deposit into bank account	3	3
Recharge card	4	4
Cheque	5	5
Cash card/Prepaid card	6	6
MoneyGram	7	7
Western Union	8	8
An agent such as a Bureau de Change agent	9	9
Other, specify	98	98

MT12c. Why did you mostly receive money in this way (refer to MT12b)?

DO NOT READ OUT. SINGLE CODE ONLY.

Quick service	1
Reliable	2
Trust them/know them	3
Easy for me to use	4
It does not cost much	5
Required by the sender	6
Others (family/friends/community members) use this way	7
Other, specify	98

MT13. How many times have you received money in the past six months, from outside Nigeria?

Don't know	96

MT14. Thinking back to the last time you received money though ... (refer to MT12b), how much did you receive?

DO NOT READ OUT. SINGLE CODE ONLY.

CURRENCY	AMOUNT
Naira	
GBP	
US\$	
Ghana cedi	
ZAR	
Other, specify	
Refused	95
Don't know	96

MT15. For what reason have you mainly received money from outside Nigeria?

DO NOT READ OUT. SINGLE CODE ONLY.

Personal use	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6
Buy land/house	7
Buy car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Other, specify	98

MT16. Thinking back to the last time you received money, which country did you receive money from?
DO NOT READ OUT. SINGLE CODE ONLY.

United Kingdom	1
USA (United States of America)	2
Italy	3
Benin	4
Ghana	5
Canada	6
South Africa	7
Other, specify	98

FOR THOSE WHO SENT MONEY OUTSIDE NIGERIA
ASK MT17 TO MT21 TO ONLY THOSE WHO SEND MONEY OUTSIDE NIGERIA
i.e. CODE 4 AT MT1. OTHERWISE SKIP TO MM1

MT17a. How have you sent money to outside Nigeria in the past six months?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

MT17b. IF MT17a SINGLE RESPONSE MT17b=MT17a, SKIP TO MT17c

IF MT17a MULTIPLE RESPONSE ASK:

Which of these methods did you use most often?

	MT17a	MT17b
Family/friend	1	1
Runner (e.g. taxi/bus/boat)	2	2
Bank transfer/direct deposit into bank account	3	3
Recharge card	4	4
Cheque	5	5
Cash card/Prepaid card	6	6
MoneyGram	7	7
Western Union	8	8
An agent such as a Bureau de Change agent	9	9
Other, specify	98	98

MT17c. Why did you mostly send money this way (refer to MT17b)? **DO NOT READ OUT. SINGLE CODE ONLY.**

Quick service	1
Reliable	2
Trust them/know them	3
Easy for me to use	4
Trust them	5
It does not cost much	6
Required by the recipient	7
Others (family/friends/community members) use this way	8
Other, specify	98

MT18. How many times have you sent money outside Nigeria in the past six months?

Don't know	96

MT19. Thinking back to the last time you sent money outside Nigeria, how much did you send?
DO NOT READ OUT. SINGLE CODE ONLY.

CURRENCY	AMOUNT
Naira	
GBP	
US\$	
Ghana cedi	
ZAR	

Other, specify	
Refused	95
Don't know	99

MT20. For what reason did you **mainly** send money outside Nigeria?
DO NOT READ OUT. SINGLE CODE ONLY.

Personal use	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6
Buy land/house	7
Buy car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Other, specify	98

MT21. Thinking back to the last time you sent money outside Nigeria, which country did you send money to?
DO NOT READ OUT. SINGLE CODE ONLY.

United Kingdom	1
USA (United States of America)	2
Italy	3
Benin	4
Ghana	5
Canada	6
South Africa	7
Other, specify	98

MM: MOBILE MONEY

MM1. Which of the following statements best describes your experience with mobile money?
READ OUT. SINGLE CODE ONLY.

You are not registered and have never used mobile money services	1	SKIP TO MM15
You are registered but you have never used mobile money services	2	SKIP TO MM15
You have used it before but not any more	3	SKIP TO MM3
You use mobile money services but you are not registered	4	SKIP TO MM3
You are a registered mobile money user	5	ASK MM2

MM2a. How did you register for mobile money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

At an agent	1
At your bank branch	2
Through your phone	3
Through the internet	4
Other, specify	98

MM2b. What was required from you to register?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

Completed application form	1
Mobile phone number	2
Name and address but no document was required	3
Bank account details	4
Other, specify	98
Don't know/Can't remember	96

MM2c. How many mobile money accounts do you currently have?

	Accounts
Don't know	96

MM3. When last did you use mobile money? Would you say it was?
READ OUT. SINGLE CODE ONLY.

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

MM4. What encouraged you to start using mobile money?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

To store/save money	1
Family/friends are using mobile money	2
To conduct fast transactions	3
It is convenient	4
Just to try or test mobile money	5
To conduct safe transactions	6
To pay bills	7
Other, specify	98

IF MM1=2 SKIP TO MM11

MM5. How long have you been using mobile money services? **DO NOT READ OUT. SINGLE CODE ONLY.**

Up to six months	1
More than six months but up to a year	2
More than a year, but less than 2 years	3
2 years or more but less than 5 years	4
5 years or more	5
Don't know/can't remember	96

MM6. What do you use mobile money services for? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**
IF CODE '96' SKIP TO MM10

MM7. How often do you carry out these transactions? **ASK FOR EVERY TRANSACTION CONDUCTED**
(1=Daily; 2=Weekly; 3=Monthly 4=Occasionally/less than monthly).

MM8. Which mobile money service do you use most often? **DO NOT READ OUT. SINGLE CODE ONLY**

MM9. What was the first transaction you conducted using mobile money?
DO NOT READ OUT. SINGLE CODE ONLY.

		MM6	MM7	MM8	MM9
1.	Paying bills	1		1	1
2.	Sending money	2		2	2
3.	Receiving money	3		3	3
4.	Airtime purchases	4		4	4
5.	Receiving wages/salary	5		5	5
6.	Paying for goods or services	6		6	6
7.	Purchasing bus tickets	7		7	7
8.	Storing/saving money	8		8	8
9.	Receiving payments from customers	9		9	9
10.	Receiving payments from government	10		10	10
11.	Paying for insurance	11		11	11
12.	Sports betting	12		12	12
13.	Don't know/can't remember	96		96	96
14.	Other, specify	98		98	98

MM10a. In the past 12 months, did you borrow money from your mobile money operator?

Yes	1	ASK MM10b
No	2	SKIP TO MM11

MM10b. How often do/did you borrow from your mobile money operator? Would you say it is/was?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

MM10c. The last time you borrowed from your mobile money operator, how much did you borrow?

Refused	95
Don't know/cannot remember	96
	Naira

MM11. Have you ever used a mobile money agent?

Yes	1	ASK MM12
No	2	IF MM1=1 OR 2 GO TO MM15 OTHERWISE GO TO NEXT SECTION

MM12a. Where is the nearest mobile money agent to you? Is it your....**READ OUT? SINGLE CODE ONLY.**

Home	1	ASK MM12b
Place of work	2	
Don't know (DO NOT READ OUT)	96	SKIP TO MM13

MM12b. How long would it take you to get to this mobile money agent?.
DO NOT READ OUT. SINGLE CODE ONLY

Less than 5 minutes	1
Between 5 and 15 minutes	2
Between 16 and 30 minutes	3
More than 30 minutes	4
Don't know	96

MM13a. What did/do you use mobile money agents for?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

Registration	1	ASK MM13b
Cash-in/deposits	2	
Cash-out/withdrawals	3	
Paying bills	4	
Buying airtime	5	
Sending money	6	
Receiving money	7	
Buying insurance	8	
Other, specify	98	

IF MM1=2 SKIP TO MM15

MM13b. You said that you do cash deposits at an agent, are these
READ OUT. MULTIPLE MENTIONS POSSIBLE

Deposits into your e-wallet	1
Deposits into your bank account	2
Deposits into somebody else's e-wallet	3
Deposits into somebody else's bank account	4

MM14. If you have a problem with your mobile money service or agent that you cannot resolve, who do you go to?
DO NOT READ OUT. MULTIPLE RESPONSE.

Mobile operator customer services	1
CBN (Central Bank of Nigeria)	2
Don't know	96
Other, specify	98

SKIP TO NEXT SECTION

ASK THOSE WHO ARE NOT USING MOBILE MONEY (CODE 1 OR 2 IN MM1)

MM15. What is the **main** reason why you do not use mobile money?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Don't know what mobile money is	1
Don't know where/how to get mobile money	2
It is expensive	3
I do not trust it	4
I use other ways to do the same transactions	5
Services I need are not available on mobile money	6
It is not easy to use	7
No reason	8
Other, specify	98

QF: QUALITY OF FINANCIAL SERVICES

QF1. We might have mentioned some of the things that I will read out to you now earlier in the interview. But just to make sure that I have captured it all, can you tell me which of the following do you sometimes use?
READ OUT. MULTIPLE RESPONSE.

QF2. In general, how satisfied are you with the services of (refer to QF1)?
READ OUT. SINGLE CODE PER PROVIDER.

QF3. IF ONLY ONE PROVIDER, QF3=QF1. SKIP TO QF5
 Which of the following ... (refer to QF1 responses) is the most important for you to use to help you manage your money and your expenses?
READ OUT. SINGLE CODE.

	QF1	QF2			QF3
		Satisfied	Indifferent	Unsatisfied	
Commercial bank	1	1	2	3	1
Microfinance bank	2	1	2	3	2
Non-interest banking services	3	1	2	3	3
Mortgage institution such as FMBN	4	1	2	3	4
Insurance services	5	1	2	3	5
Pension fund	6	1	2	3	6
Mobile money services	7	1	2	3	7
Microfinance institution	8	1	2	3	8
Co-operative or a group that you save with or borrow from such as a village/community association or a savings group	9	1	2	3	9
Savings/thrift collector/merchant	10	1	2	3	10
Moneylender	11	1	2	3	11
None of the above (DO NOT READ OUT)	12	SKIP TO BA1			

QF4. Why do you say ... **READ OUT THE RESPONSE IN QF3 ...** is the most important for you to use to manage your money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Ease of access	1
Safety of funds	2
Convenience	3
Cost of product/service	4
Availability	5
Trust	6
Other, specify	98

QF5. IF QF1 = 1, 2, 3, OR 4 ASK Q5, OTHERWISE GO TO BA1

If you have a problem with your bank that you cannot resolve, who do you turn to?
DON'T READ OUT. SINGLE RESPONSE.

CBN (Central Bank)	1
Lawyer/court	2
Police	3
Cannot do anything	4
Don't know	95
Other, specify	98

BA: COMMERCIAL BANKS

BA1. Where is the nearest bank branch to you? Is it to your... **READ OUT. SINGLE CODE ONLY**

Home	1	ASK BA2
Place of work	2	
Don't know (DO NOT READ OUT)	96	SKIP TO BA3

BA2. How long would it take you to get to this branch?
DO NOT READ OUT. SINGLE CODE ONLY

Less than 5 minutes	1
Between 5 and 15 minutes	2
Between 16 and 30 minutes	3
More than 30 minutes	4
Don't know	96

BA3a. ASK THOSE WHO USE COMMERCIAL BANKS (QF1=1) BA3 TO BA8, OTHERWISE GO TO BA9
You said that you use commercial banks. I now want to ask you about this.
Do you use ? READ OUT. SINGLE CODE ONLY.

Your own account	1	ASK BA4
Somebody else's account	2	
A group account	3	SKIP to BA6

BA3b. ASK ONLY THOSE WHO HAVE OWN ACCOUNTS (BA3a = 1)

Can you tell me how many of the following you have with commercial banks?

			Don't know
1.	Savings accounts		96
2.	Current accounts		96
3.	Fixed deposits		96
4.	Outstanding loans		96

BA4. When did you open your bank account?

INTERVIEWER READ OUT: If you have more than one account, please refer to the most recent account opened. **DO NOT READ OUT RESPONSES. SINGLE CODE ONLY.**

Up to six months ago	1	ASK BA5
Over 6 months ago but up to one year ago	2	
Over a year ago, but less than 2 years ago	3	
2 years or more ago but less than 5 years ago	4	SKIP to BA6
5 years ago or more	5	
Don't know/can't remember	96	

BA5. What documents were required from you to open your bank account?

DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

National ID card	1
National Identification Number (NIN)	2
International passport	3
Driver's license	4
Voter's card (temporary or permanent)	5
Passport photograph	6
Completed application form	7
Completed reference form	8
Proof of address/utility bill	9
Mobile phone number	10
Email address	11
Name and address but no document was required	12
Other, specify	98
Don't know/Can't remember	96

BA6. Which of the following bank services do you use?

READ OUT. MULTIPLE MENTIONS POSSIBLE.

Savings services (including fixed deposits)	1
Credit services (loans/overdraft)	2
ATM/Debit card	3
Credit card	4
Transactions:	
Transferring money to others	5
Receiving money from others	6
Paying bills	7
Receiving salaries/wages	8

Paying salaries and wages	9
Cashing cheques	10
Non-interest banking services	11
Other, specify	98
Don't know/can't remember	96

BA7a. How often do you use banks? Would you say it is?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

BA7b. When did you last use a bank? Would you say it was ...?

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

BA8. Which of these do you use most frequently when you do bank transactions?
READ OUT. SINGLE CODE ONLY.

Bank teller at branch	1
ATM	2
Mobile phone	3
Internet (online)	4
Agents	5

SKIP TO BA10

BA9. ASK THOSE THAT DO NOT USE BANKS (QF1 NOT 1, 2, 3, 4)
 What is the main reason why you don't use banks?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Interest earned on deposits is low	1
Interest on loans too high	2
It is expensive to have a bank account	3
Have to keep a minimum balance in the bank	4
Too much documentation involved/required	5
Charges and fees are too high (e.g. account opening fee, monthly maintenance fee)	6
It costs too much to reach a bank	7
Banks are too far from where I live/work	8
Lack of trust	9
Too much corruption (e.g. bribes)	10
No job	11
Income not regular	12
No identity document	13
Prefer cash	14
Can't read or write	15
No reason	16
Other, specify	98
Don't know	96

IF QF1=2 GO TO MF1

IF QF1=3 GO TO NB1

IF QF1=4 GO TO PMB1

IF QF1= 8, 9 OR 10 GO TO INF

OTHERWISE GO TO PC1

BA10. When you hear “bank agent”, what does it mean to you?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

A representative of the bank	1	Ask BA11
Bank marketer	2	
Middle man between you and the bank	3	
Conducts transactions on behalf of a bank	4	
Don't know	96	IF QF1=2 GO TO MF1 IF QF1=3 GO TO NB1 IF QF1=4 GO TO PMB1 IF QF1= 8, 9 OR 10 GO TO INF OTHERWISE GO TO PC1
Other, specify	98	Ask BA11

BA11. Have you used a bank agent in the past 12 months?

Yes	1	GO TO BA12
No	2	IF QF1=2 GO TO MF1 IF QF1=3 GO TO NB1 IF QF1=4 GO TO PMB1 IF QF1= 8, 9 OR 10 GO TO INF OTHERWISE GO TO PC1

BA12. Why do/did you use a bank agent? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

They are closer than the bank	1
Less queues/quicker service	2
Costs less	3
They provide a better service than the banks	4
Know him/her	5
Other, specify	98

BA14. What do/did you use the bank agent for? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

To open a bank account	1
Money transfers	2
Deposit money	3
Withdraw money	4
Customer service	5
Other, specify	98

**IF QF1=2 GO TO MF1
IF QF1=3 GO TO NB1
IF QF1=4 GO TO PMB1
IF QF1= 8, 9 OR 10 GO TO INF
OTHERWISE GO TO PC1**

MF: MICROFINANCE BANKS

THOSE THAT USE MICROFINANCE BANKS (QF1=2):

You said that you use microfinance banks. I now want to ask you about this.

MF1. Where is the nearest microfinance bank branch to you? Is it to your....**READ OUT? SINGLE CODE ONLY**

Home	1	ASK MF2
Place of work	2	
Don't know (DO NOT READ OUT)	96	SKIP TO MF3

MF2. How long would it take you to get to this branch?
DO NOT READ OUT. SINGLE CODE ONLY

Less than 5 minutes	1
Between 5 and 15 minutes	2
Between 16 and 30 minutes	3
More than 30 minutes	4
Don't know	96

MF3. Do you ? **READ OUT. SINGLE CODE ONLY.**

Have your own account	1	ASK MF4 SKIP to MF6
Use somebody else's account	2	
Have a group/joint account	3	
Do transactions without using your own or somebody else's account – i.e. you do transactions (such as payments or sending money) over the counter	4	

MF4. When did you open your microfinance bank account?
INTERVIEWER READ OUT: If you have more than one account, please refer to the most recent account opened. **DO NOT READ OUT. SINGLE CODE ONLY.**

Up to six months ago	1
Over 6 months ago but up to one year ago	2
Over a year ago, but less than 2 years ago	3
2 years or more ago but less than 5 years ago	4
5 years ago or more	5
Don't know/can't remember	96

MF5. What documents were required from you to open your microfinance bank account?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

National ID card	1
National Identification Number (NIN)	2
International passport	3
Driver's license	4
Voter's card (temporary or permanent)	5
Passport photograph	6
Completed application form	7
Completed reference form	8
Proof of address/utility bill	9
Mobile phone number	10
Email address	11
Name and address but no document was required	12
Other, specify	98
Don't know/Can't remember	96

MF6a. Which of the following microfinance bank services do you use?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

Savings services	1
Credit services (loans)	2
ATM card	3
Transactions:	
Transferring money to others	4
Receiving money from others	5
Paying bills	6
Receiving salaries/wages	7
Paying salaries and wages	8
Cashing cheques	9
Non-interest banking services	10
Other, specify	98
Don't know/can't remember	96

MF6b. Can you tell me how many of the following you have with microfinance banks?

			Don't know
1.	Savings accounts		96
2.	Current accounts		96
3.	Fixed deposits		96
4.	Outstanding loans		96

ASK ONLY THOSE WITH LOANS (MF6 OPTION 2)

MF7. Thinking about the loan(s) that you have, is this ...?
READ OUT. SINGLE CODE ONLY.

A group loan	1
An individual loan	2
Both group and individual loans	3

MF8a. How often do you use microfinance banks? Would you say it is?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

MF8b. When did you last use a microfinance bank? Would you say it was ...?

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

IF QF1=3 GO TO NB1

IF QF1=4 GO TO PMB1

IF QF1= 8, 9 OR 10 GO TO INF

OTHERWISE GO TO PC1

NB: NON-INTEREST BANKING

THOSE THAT USE NON-INTEREST SERVICES (QF1=3):

You said that you use non-interest money services. I now want to ask you about this.

NB1. Where is the nearest non-interest service provider to you? Is it to your.....
READ OUT. SINGLE CODE ONLY

Home	1	ASK NB2
Place of work	2	
Don't know (DO NOT READ OUT)	96	SKIP TO NB3

NB2. How long would it take you to get to this provider?
DO NOT READ OUT. SINGLE CODE ONLY

Less than 5 minutes	1
Between 5 and 15 minutes	2
Between 16 and 30 minutes	3
More than 30 minutes	4

Don't know	96
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NB3. How long have you been using non-interest banking products?
DO NOT READ OUT. SINGLE CODE ONLY.

Up to 1 year	1
More than 1 year to 3 years	2
More than 3 years to 5 years	3
More than 5 years	4
Don't know/can't remember	96

NB4. What documents were required from you to open your non-interest bank account?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

National ID card	1
National Identification Number (NIN)	2
International passport	3
Driver's license	4
Voter's card (temporary or permanent)	5
Passport photograph	6
Completed application form	7
Completed reference form	8
Proof of address/utility bill	9
Mobile phone number	10
Email address	11
Name and address but no document was required	12
Other, specify	98
Don't know/Can't remember	96
Did not open an account using somebody else's account	13

NB5a. Which of the following non-interest services do you use?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

Saving/investment services	1
Credit services (loans)	2
Insurance (Takaful)	3
Partnership (Musharika)	4
Trading	5
Leasing (Ijara)	6
Other, specify	98
Don't know/can't remember	96

NB5b. Can you tell me how many of the following you have with non-interest service providers?

		Don't know
1.	Savings accounts	96
2.	Current accounts	96
3.	Fixed deposits	96
4.	Outstanding loans	96

NB6a. How often do you use non-interest services? Would you say it is?
READ OUT. SINGLE MENTION

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

NB6b. When did you last use non-interest services? Would you say it was ...?

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

IF QF1=4 GO TO PMB1

IF QF1= 8, 9 OR 10 GO TO INF

OTHERWISE GO TO PC1

PMB: PRIMARY MORTGAGE BANKS

THOSE THAT USE PRIMARY MORTGAGE BANKS (QF1=4):

You said that you use primary mortgage services. I now want to ask you about this.

PMB1. Where is the nearest mortgage bank to you? Is it to your.....

READ OUT. SINGLE CODE ONLY

Home	1	ASK PMB2
Place of work	2	
Don't know (DO NOT READ OUT)	96	SKIP TO PMB3

PMB2. How long would it take you to get to there?

DO NOT READ OUT. SINGLE CODE ONLY

Less than 5 minutes	1
Between 5 and 15 minutes	2
Between 16 and 30 minutes	3
More than 30 minutes	4
Don't know	96

PMB3. How long have you been using a mortgage bank?

DO NOT READ OUT. SINGLE CODE ONLY.

Up to 1 year	1
More than 1 year to 3 years	2
More than 3 years to 5 years	3
More than 5 years	4
Don't know/can't remember	96

PMB4. What documents were required from you to open your mortgage bank account?

DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

National ID card	1
National Identification Number (NIN)	2
International passport	3
Driver's license	4
Voter's card (temporary or permanent)	5
Passport photograph	6
Completed application form	7
Completed reference form	8
Proof of address/utility bill	9
Mobile phone number	10
Email address	11
Name and address but no document was required	12
Other, specify	98
Did not open an account using somebody else's account	13

PMB5a. Which of the following services do you use at your mortgage bank?

READ OUT. MULTIPLE MENTIONS POSSIBLE.

Saving/investment services	1
Credit services (loans)	2
Other, specify	98
Don't know/can't remember	96

PMB5b. Can you tell me how many of the following you have with mortgage banks?

		Don't know
1.	Savings accounts	96
2.	Current accounts	96
3.	Fixed deposits	96
4.	Outstanding loans	96

PMB6a. How often do you use a mortgage bank? Would you say it is?

READ OUT. SINGLE MENTION

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

PMB6b. When did you last use a mortgage bank? Would you say it was ...?

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

**IF QF1= 9, 10 OR 11 GO TO INF
OTHERWISE GO TO PC1**

INF: INFORMAL SERVICE PROVIDERS

THOSE THAT BELONG TO CO-OPERATIVES, SAVINGS GROUPS, VILLAGE/COMMUNITY ASSOCIATIONS (QF1=8) ASK INF1:

**IF QF1=9 GO TO INF1
IF QF1=10 GO TO INF7
IF QF1=11 GO TO INF0
OTHERWISE GO TO PC1**

You said that you belong to a group such as a co-operative, savings group or a village/community association. I now want to ask you about this.

INF1. How many groups do you belong to?

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Interviewer: If respondent belongs to more than one group, the following questions refer to the group with whom the respondent saves the most money

INF2. Which of these services does the group offer?

Saving	1
Credit (loans)	2
Investment	3
Buy stocks/shares	4
Social fund	5
Other, specify	98
Don't know/can't remember	96

INF3a. How often do you contribute to the group? Would you say it is ...?

READ OUT. SINGLE MENTION

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

INF3b. When did you last contribute? Would you say it was ...?

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

INF3c. How much did you contribute the last time you contributed?

Refuse	95
Don't know/cannot remember	96
	Naira

INF4. Ask only for those with LC2b=9

INF4a. You said that you borrowed from a group such as a co-operative, savings group or village/community association. Who did you borrow from? Was it a? **READ OUT. MULTIPLE RESPONSE POSSIBLE.**

Cooperative	1
Savings group	2
Village/community association	3

INF4b. How often do you borrow from such a group? Would you say it is ...?

READ OUT. SINGLE MENTION

Interviewer: If respondent borrowed from more than one of these groups, the following questions refer to the group from which the respondent borrowed the most money

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

INF4c. When did you last borrow from such a group? Would you say it was ...? **READ OUT.**

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

INF4d. How much did you borrow the last time you borrowed from such a group?

Refuse	95
Don't know/cannot remember	96
	Naira

INF4e. What is the **main** reason why you borrow from such a group?
DO NOT READ OUT. SINGLE CODE ONLY

Quick access to money	1
Proximity – access	2
Flexibility in terms of repayment	3
No collateral needed	4
Other, specify	98

INF5. How often does the group pay out profits/dividends/savings to the members? Would you say it is ...?
READ OUT. SINGLE MENTION

Weekly	1
Monthly	2
Quarterly	3
Annually	4
Every time you meet one member gets all the contributions	5
Don't pay out – we just help others with the money	6
Other, specify	98

INF6. Does the group have a bank account?

Yes	1
No	2
Don't know	95

IF QF1 not 10 GO TO INF10

INF7. THOSE THAT SAVE WITH A THRIFT/SAVINGS COLLECTOR/MERCHANT (QF1=10)
You said that you save with a saving/thrift collector/merchant. I now want to ask you about this.

How often do you save with the collector/merchant? Would you say it is ...?

READ OUT. SINGLE MENTION

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

INF8. When did you last save with the collector/merchant? Would you say it was ...?

Yesterday/today	1
In the past 7 days	2

In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

INF9. How much did you save the last time you saved with the collector?

Refuse	95
Don't know/cannot remember	96
	Naira

INF10. THOSE THAT SAVE WITH A GROUP OR COLLECTOR/MERCHANT (QF1=9 or 10)

What is the **main** reason why you save in this way?

DO NOT READ OUT. SINGLE MENTION

To socialise or meet friends/to network	1
They give financial advice	2
They give information on matters such as education, health, etc.	3
Can turn to them when in financial need	4
Easy/simple to save	5
Close-by	6
Quick access to money	7
I trust the members with my money	8
Suitable loans	9
Other, specify	98

IF QF1=11 GO TO INF11

OTHERWISE GO TO PC1

INF10a. THOSE THAT BORROW FROM A MONEYLENDER (QF1=11):

You said that you borrow from a moneylender.

How often do you borrow from a moneylender? Would you say it is ...?

READ OUT. SINGLE MENTION

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6

INF10b. When did you last borrow from a moneylender? Would you say it was ...? **READ OUT.**

Yesterday/today	1
In the past 7 days	2
In the past 30 days	3
In the past 90 days	4
More than 90 days ago but less than 6 months ago	5
More than 6 months ago but within the past 12 months	6
More than 12 months ago	7

INF11. How much did you borrow the last time you borrowed from the moneylender?

Refuse	95
Don't know/cannot remember	96
	Naira

INF12. What is the **main** reason why you borrow from a moneylender?
DO NOT READ OUT. SINGLE CODE ONLY

Quick access to money	1
Proximity – access	2
Flexibility in terms of repayment	3
No collateral needed	4
Other, specify	98

PC: POTENTIAL CHANNELS FOR CONDUCTING FINANCIAL TRANSACTIONS

PC1. How do you usually get to your nearest provision shop? **READ OUT. SINGLE CODE ONLY.**

Walk	1
Private transport	2
Public transport	3
Other, specify	98

PC2. How long does it take you to get to your nearest provision shop?
DO NOT READ OUT. SINGLE CODE ONLY.

Less than 5 minutes	1
Between 5 and 10 minutes	2
Between 11 and 15 minutes	3
Between 16 and 20 minutes	4
Between 21 and 30 minutes	5
More than 30 minutes	6

PC3. Is there a ... (**READ OUT**) close to where you live??
READ OUT FOR EACH LOCATION LISTED.
Yes=1, No=2, Don't know=9

PC4. **Only ask for each location marked "1" in PC3.** How long does it take to get to the nearest [**TYPE OF LOCATION**] from your house? **DO NOT READ OUT. SINGLE CODE ONLY.**

Type of Location	PC3	PC4						
		Less than 5 minutes	Between 5 and 10 minutes	Between 11 and 15 minutes	Between 16 and 20 minutes	Between 21 and 30 minutes	More than 30 minutes	Don't know
Petrol Station		1	2	3	4	5	6	9
Pharmacy		1	2	3	4	5	6	9
Restaurant		1	2	3	4	5	6	9
Post Office		1	2	3	4	5	6	9

TE: TECHNOLOGY

TE1. How close is the nearest mobile phone kiosk to you? **DO NOT READ OUT. SINGLE CODE ONLY**

Less than 5 minutes	1
Between 5 and 15 minutes	2

Between 16 and 30 minutes	3
More than 30 minutes	4
Don't know	96

TE2. How many people in your household own a mobile phone?
WRITE 96 IF RESPONDENT ANSWERS 'DON'T KNOW'.

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TE3. Do you own a mobile phone?

Yes	1
No	2

IF E12=19 THANK RESPONDENT AND END THE INTERVIEW

INCOME & EXPENDITURE

IE1. Thinking about the total amount of money you have available for your expenses, on average, how much do you receive from(**dropdown list of all the responses in E9**)? You can give me these figures either on a daily, monthly or annual basis – whatever is easier for you.

Source	Amount	Daily=1, monthly=2, annually=3

IE2. Thinking about your regular expenses, on average how much do you spend on the following per month?
READ OUT EACH ITEM.
USE CODE 996 FOR 'DON'T KNOW' CODE 995 FOR REFUSED

Item	Amount spent (N)						
Airtime/data bundles							
Education/school fees							
Utility bills							
Fuel (car, motorbike or generator)							
Transport							
Medical expenses							
Rent							
Social activities/entertainment							

THANK RESPONDENT AND END THE INTERVIEW