

PROJECT: EFInA Access to Financial Services in Nigeria 2012 Survey

Questionnaire number						
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A: HOUSEHOLD IDENTIFICATION

Zone				
State				
LGA				
RIC				
EA Code				

Sector	1: Urban	2: Rural
HH Listed		
HH Sampled		
HH Number		
HH Selected	1. Original	2. Substitute

EA Name														
HH Head Name														

Address

INTERVIEWER DETAILS

Name		Code			
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Interviewer confirmation: I confirm that I have conducted this interview as specified in the briefing and the training manual that I was given.
Signature

SUPERVISION DETAILS

	B/Checker Code	Type of Backcheck	Date	Outcome of Backcheck
QC		1. Phone 2. FtF		1.OK 2. Canceled
FManager		1. Phone 2. FtF		1.OK 2. Canceled

CODING AND DATA ENTRY

Coder's ID			
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Data Entry Op ID			
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B: PARTICULARS OF VISIT

Visiting point (where interview took place)	1. Original visiting point	2. Alternative visiting point
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INTERVIEWER VISITS

TRANSFER THE DAY CODE AND THE RESULT CODE HERE.

CALLBACKS

First visit

Second visit

Third visit

DATE	DAY	TIME	RESULT	DATE OF NEXT VISIT

INTERVIEW LENGTH

First visit

Second visit

Third visit

Total interview length

Date	Start Time	End Time	Length

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. No person qualifies according to survey instructions
11. Dwelling vacant or address not a dwelling
12. Dwelling destroyed
13. Dwelling not found
14. Selected person physically/mentally not fit to be interviewed
15. Selected person cannot communicate in any interview language
16. Other (specify):

Date interview completed						
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C: INTRODUCTION AND SCREENING QUESTIONS

INTRODUCTION. *Good morning/afternoon/evening. My name is.....from Nielsen, 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).

First, I need to ask you some questions about the household (*please note that by household I mean all the people who have lived here for at least six months, and share the same cooking pot.*) I will then select someone to interview. The person selected might be you or anyone else in the household who is at least eighteen years old. Will you allow me to interview whoever is selected, whether it is you or someone else?

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

TERMINATE INTERVIEW IF RESPONDENT ANSWERS WITH CODES 3 OR 4.

C1. How many people live in this household? (<i>RECORD USING LEADING ZEROS</i>)		
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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.

1. RECORD FIRST NAMES OF ALL ADULTS AGED 18 YEARS AND ABOVE, FROM OLDEST TO YOUNGEST.
2. RECORD RESPONDENT SELECTED FOR INTERVIEW FROM KISH TABLE IN COLUMN PROVIDED.
3. CHECK SELECTED DETAILS BEFORE PROCEEDING.

INTERVIEWER NOTE: ONLY RESPONDENTS 18 YEARS AND ABOVE QUALIFY FOR AN INTERVIEW.

Household schedule	Write in from oldest (top) to youngest (bottom)		Age		
ADULTS 18+	Adults in household who qualify for this survey (persons who will be available for the duration of this survey)		01		
			02		
			03		
			04		
			05		
			06		
			07		
			08		
			09		
			10		
			11		
			12		
			13		
			14		
			15		
			16		
			17		
			18		
			19		
			20		
			21		
			22		
			23		
			24		
			25		

INTERVIEWER: IN ORDER TO DETERMINE WHO YOU SHOULD INTERVIEW YOU WILL NEED THE LAST TWO DIGITS OF THE QUESTIONNAIRE NUMBER AS STATED ON PAGE 1 OF THE QUESTIONNAIRE, AND THE NUMBER OF ADULTS IN THE HOUSEHOLD WHO QUALIFY FOR THE SURVEY.

1. Get number of qualifying people from household register.
2. 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 for from the top of the table.
3. Circle the number where these two numbers meet in the table.
4. This is the number of the person that you will interview - record on page 4 and check details.
5. Proceed with interviewing the selected individual.

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING ADULTS 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 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. IF RESPONDENT NOT THE HOUSEHOLD INFORMANT, THEN INTRODUCE THE SURVEY TO THEM. SAY: *Good morning/afternoon/evening. My name is.....from Nielsen, 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.*

Please be aware that during the interview I might have to pause for a short time, in order to note down your answers.

INTERVIEWER: READ OUT

C2. Which of the following languages do you speak fluently? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

C3. Of the languages that you speak fluently, which ones can you read comfortably? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

	LANGUAGES	C2	C3
		SPEAK FLUENTLY	READ COMFORTABLY
1.	English	1	1
2.	Hausa	2	2
3.	Yoruba	3	3
4.	Igbo	4	4
5.	Pidgin English	5	5
6.	None of the above	6	6

IF RESPONDENT RESPONDS 6 IN C2, TERMINATE INTERVIEW.

C4 We can ask you the questions in..... (based on what languages respondent speaks fluently in C2 and the languages the interview can be conducted in). Which language would you like to be interviewed in?

English	1
Hausa	2
Yoruba	3
Igbo	4
Pidgin English	5

INTERVIEWER: IF RESPONDENT CAN READ AT LEAST ONE OF THE LANGUAGES THEN SAY: In some questions I will be showing you a showcard to help you in choosing responses. PULL OUT A SHOWCARD AND SAY: This is an example of a showcard. Would you prefer to read it yourself or should I read out options on the showcard for you.

C5 Have you been interviewed for market research purposes in the past 6 months?

Yes	1	GO TO C6
No	2	SKIP TO FC1

C6 Was the interview about financial issues?

Yes	1
No	2

NOTE TO INTERVIEWER: INFORM SUPERVISOR AT THE END OF THE DAY IF THE ANSWER TO EITHER C5 OR C6 IS YES.

RECORD START TIME ON PAGE 2.

D: FINANCIAL CAPABILITY

ASK ALL.

SHOW CARD FC1.

FC1. There are many words that apply to financial services. I am going to read out some of these words to you. For each one, please tell me whether you can explain what the term means, or whether you are familiar with the term, or are not familiar with the term.

READ OUT. ROTATE ORDER OF READING AND TICK START. SINGLE CODE PER ITEM.

DO NOT EXPLAIN ANY OF THE PRODUCTS, FINANCIAL TERMS, SERVICES AND PROVIDERS LISTED BELOW.

Tick Start		Can explain what the term means	Familiar with the term	Not familiar with the term
	FINANCIAL TERMS			
	Insurance	3	2	1
	Microfinance	3	2	1
	Pension	3	2	1
	Interest	3	2	1
	Collateral	3	2	1
	Non-interest banking	3	2	1
	PROVIDERS			
	Deposit money bank (commercial bank)	3	2	1
	Co-operative	3	2	1
	Stock exchange	3	2	1
	CHANNELS			
	ATM	3	2	1
	POS machine	3	2	1
	PRODUCTS			
	Loans	3	2	1
	Mobile money	3	2	1
	Credit card	3	2	1
	ATM card	3	2	1
	Savings account	3	2	1
	Current account	3	2	1
	Cheque	3	2	1
	Mortgage	3	2	1
	Shares	3	2	1
	Mutual funds	3	2	1

FC2. Generally, how interested are you in financial matters? Would you say.... **READ OUT. SINGLE CODE ONLY.**

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

FC3. If you need financial advice who or what are your main sources of financial advice? Would you say....
READ OUT. MULTIPLE MENTIONS POSSIBLE. Any others? **PROBE FULLY.**

Family/Friend	1
Work colleague	2
Religious leader	3
Deposit money bank (commercial bank)	4
Microfinance bank	5
Savings group/club	6
Co-operative	7
Newspapers/magazines	8
Radio programs	9
Nobody	10
Others (specify)	98

FC4. Who makes the main decisions about how money is spent in this household? **READ OUT. MULTIPLE MENTIONS POSSIBLE.** Anyone else? **PROBE FULLY.**

You	1
Spouse	2
Parents	3
Children	4
Brothers/sisters	5
Other relatives	6
Others (specify)	98

SHOW CARD FC5.

FC5. 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. Would you say.....

READ OUT STATEMENTS. SINGLE CODE PER STATEMENT.

		Agree	Disagree	Don't know
1.	You can easily live your life without having a bank account	1	2	96
2.	Taking loans should be avoided as much as possible	1	2	96
3.	If you save regularly, eventually the small amounts will add up and you'll be secure	1	2	96
4.	You would rather deal face to face with a person than with an electronic device (e.g. ATMs)	1	2	96
5.	You are prepared to learn how to use new technology	1	2	96
6.	You would prefer to save money at a bank	1	2	96

FC6. Some people have mentioned to us that they would like to learn more about certain financial services/issues. What would you like to know more about in order to better understand financial matters? Anything else? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	How to open a bank account	1
2.	How interest rates are calculated	2
3.	How to save regularly	3
4.	Where to get the best financial products	4
5.	How insurance products work	5
6.	How to invest in shares	6
7.	How to save for your old age	7
8.	How cashless policy works	8
9.	How mobile money works	9
10.	None of the above (DO NOT READ OUT)	10
11.	Others (specify)	98

FC7. If you were to receive a fairly large sum of money, what would you do with it? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.**

1.	Deposit it into a bank	1
2.	Keep it at home	2
3.	Spend it on oneself	3
4.	Pay for education	4
5.	Pay off debts	5
6.	Buy land/buy house	6
7.	Buy car	7
8.	Give to charity	8
9.	Invest in own business	9
10.	Invest in agriculture/livestock	10
11.	Don't know	96
12.	Others (specify)	98

E: DEPOSIT MONEY BANKS (COMMERCIAL BANKS)

READ OUT : Please for now think about Deposit Money banks (commercial banks) - not Microfinance banks

ASK ALL.

BA1. Where is the nearest bank branch to you? **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 close is the nearest bank branch to your.....(**READ OUT ANSWER AT BA1**) by public transport or by car? **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

BA3. Do you currently have a bank account? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1
No	2

BA4. How many adults (by this we mean those aged 18 years and above) in this household have a bank account? **RECORD USING LEADING ZEROS. WRITE 96 IF RESPONDENT ANSWERS 'DON'T KNOW'.**

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BA5. How many children in this household (by this we mean those aged less than 18 years) have bank accounts been opened for? **RECORD USING LEADING ZEROS. WRITE 96 IF RESPONDENT ANSWERS 'DON'T KNOW'.**

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BA6. Thinking about banks (not microfinance banks) in Nigeria, which banks are you aware of or know about? Any others? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

RECORD FIRST MENTION (ONE MENTION ONLY) IN FIRST COLUMN AND OTHER MENTIONS IN SECOND COLUMN.

	First mention	Other mentions
Access Bank	1	1
Afribank (now Mainstreet Bank)	2	2
Bank PHB (now Keystone Bank)	3	3
Citibank	4	4
Diamond Bank	5	5
Ecobank	6	6
Equitorial Trust Bank (now Sterling Bank)	7	7
Enterprise Bank	8	8
Fidelity Bank	9	9
FinBank (now FCMB)	10	10
First Bank	11	11
First City Monument Bank (FCMB)	12	12
GTBank (Guaranty Trust Bank)	13	13
Intercontinental Bank (now Access Bank)	14	14
Jaiz Bank	15	15
Keystone Bank	16	16
Mainstreet Bank	17	17
Oceanic Bank (now Ecobank)	18	18
Skye Bank	19	19
Spring Bank (now Enterprise Bank)	20	20
Stanbic IBTC Bank	21	21
Standard Chartered	22	22
Sterling Bank	23	23
Union Bank	24	24
United Bank for Africa (UBA)	25	25
Unity Bank	26	26
Wema Bank	27	27
Zenith Bank	28	28
Don't know	96	

IF RESPONDENT ANSWERS DON'T KNOW IN BA6 THEN TICK CODE 1 FOR ALL PRODUCTS IN BA7 AND SKIP TO BA21.

SHOW CARD BA7.

BA7. We are now going to talk about your experience with various products. Please tell me your experience with each of the following, using this scale. **READ OUT. SINGLE MENTION PER ROW, BUT MULTIPLE MENTIONS OF PRODUCTS POSSIBLE.**

		Have never had/used it	Used to have it in the past	Have it now but don't use it	Have it now and use it
	BANK PRODUCTS				
1.	ATM/Debit card	1	2	3	4
2.	Cash card/Prepaid card	1	2	3	4
3.	Credit card	1	2	3	4
4.	Current account	1	2	3	4
5.	Fixed deposit account	1	2	3	4
6.	Savings account	1	2	3	4
7.	Mortgage	1	2	3	4
8.	Overdraft	1	2	3	4
9.	Non-Interest banking services	1	2	3	4
10.	Loans	1	2	3	4
11.	Money transfer	1	2	3	4
12.	Domiciliary account	1	2	3	4
13.	Mobile money	1	2	3	4

- **IF RESPONDENT ANSWERED CODE 3 OR 4 FOR ANY BANK PRODUCT IN BA7 THEN ASK BA8 TO BA16**
- **IF RESPONDENT ANSWERED CODE 2 FOR ANY BANK PRODUCT BUT NOT CODE 3 OR 4 IN BA7, THEN ASK BA17-BA20**
- **IF RESPONDENT ANSWERED CODE 1 FOR ALL BANK PRODUCTS IN BA7, THEN ASK BA21-BA24**

BA8 TO BA16: FOR RESPONDENTS WITH CODE 3 OR 4 FOR ANY BANK PRODUCT IN BA7 [i.e. BANKED RESPONDENTS].

BA8. Which banks do you currently have an account with? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD IN GRID UNDER BA8.**

IF ONLY ONE BANK MENTIONED IN BA8, TRANSFER THE SAME RESPONSE TO BA9 and GO TO BA10.

BA9. And which bank do you use most often (i.e. your Main Bank)? **DO NOT READ OUT. SINGLE CODE ONLY. RECORD IN GRID BELOW.**

	BA8 - Currently use	BA9 – Main bank
Access Bank	1	1
Afribank (now Mainstreet Bank)	2	2
Bank PHB (now Keystone Bank)	3	3
Citibank	4	4
Diamond Bank	5	5
Ecobank	6	6
Equitorial Trust Bank (now Sterling Bank)	7	7
Enterprise Bank	8	8
Fidelity Bank	9	9
FinBank (now FCMB)	10	10
First Bank	11	11
First City Monument Bank (FCMB)	12	12
GT Bank (Guaranty Trust Bank)	13	13
Intercontinental Bank (now Access Bank)	14	14
Jaiz Bank	15	15
Keystone Bank	16	16
Mainstreet Bank	17	17
Oceanic Bank (now Ecobank)	18	18
Skye Bank	19	19
Spring Bank (now Enterprise Bank)	20	20
Stanbic IBTC Bank	21	21
Standard Chartered	22	22
Sterling Bank	23	23
Union Bank	24	24
United Bank for Africa (UBA)	25	25
Unity Bank	26	26
Wema Bank	27	27
Zenith Bank	28	28
Others (specify)	98	98

BA10. How do you usually get to your main bank branch? **DO NOT READ OUT. SINGLE CODE ONLY**

By walking	1	SKIP TO BA12
By public transport (e.g. taxi, bus, train, okada etc)	2	ASK BA11
By own vehicle - bicycle, motorcycle, car etc	3	SKIP TO BA12
Others (specify)	98	

BA11. How much would it cost you to get to your main bank branch? I am talking about the cost of a one way trip only. **DO NOT READ OUT. WRITE DOWN AMOUNT IN THE BOX**

1.	Up to N20	1	WRITE IN EXACT AMOUNT
2.	N21 – N50	2	
3.	N51 – N100	3	
4.	N101 – N150	4	
5.	Over N150	5	
6.	Don't know	96	

BA12. How long have you been dealing with ...(READ OUT MAIN BANK AT BA9)... as your main bank?
SINGLE CODE ONLY.

1.	Less than 1 year	1
2.	More than 1 year to 3 years	2
3.	More than 3 years to 5 years	3
4.	More than 5 years	4
5.	Don't know	96
6.	Can't remember (DO NOT READ OUT)	97

BA13. Why did you choose to open an account with ... (READ OUT NAME OF MAIN BANK AT BA9) ...? DO NOT READ OUT OPTIONS. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.

	FEES/CHARGES	
1.	Bank charges /C.O.T	1
2.	Interest rates	2
	IMAGE	
3.	Stability of the bank	3
4.	Reputation of the bank	4
5.	Word of mouth	5
6.	Age of the bank	6
7.	Size of the bank	7
8.	Building is presentable	8
9.	Cleanliness of banking hall	9
	SERVICE	
10.	Staff is knowledgeable	10
11.	Opening time	11
12.	Attitude of staff	12
13.	Response time to queries	13
14.	Security for safekeeping	14
15.	Salary account	15
	LOCATION/ACCESS	
16.	The bank is close to where I live/ work	16
17.	ATM close to where I live/work	17
18.	Branch network	18
19.	Ease of accessibility for the disabled	19
	PRODUCTS	
20.	To get a loan	20
21.	Savings promos	21
22.	Documentation required to open an account	22
23.	Religious reasons	23
24.	Others (specify)	98

SHOW CARD BA14

BA14. On average, how many ...**READ OUT NAME OF TRANSACTION...** do you carry out on your main bank account in a month? **WRITE DOWN THE NUMBER OF TRANSACTIONS IN THE BOX.**

	BANKING TRANSACTIONS	How many transactions	
1.	Cash withdrawals		
2.	Cash deposits		
3.	Cheque deposits		
4.	Bill payments		
5.	Electronic bank transfer		
6.	Loan repayments		

BA15. Which of these methods do you use when transacting with your main bank? **READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD IN GRID UNDER BA15.**

BA16. Which do you consider the most important method of transacting with your main bank? **READ OUT. SINGLE CODE ONLY. RECORD IN GRID UNDER BA16.**

	BA15. Methods used	BA16. Most important method
Bank teller at branch	1	1
ATM	2	2
POS machine	3	3
Mobile phone	4	4
Internet	5	5

BA17- BA20: FOR RESPONDENTS WHO ANSWERED CODE 2 FOR ANY PRODUCT BUT NOT CODE 3 OR 4 IN BA7 [i.e. PREVIOUSLY BANKED].

BA17. Why did you stop using your bank account? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.**

	PRODUCT REASONS	
1.	Interest earned on deposits is low	1
2.	It is expensive to have a bank account	2
3.	Have to keep a minimum balance in the bank	3
4.	Could not get a loan	4
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
5.	Too much documentation involved/required	5
6.	Attitude of staff	6
	DISTANCE/MOBILITY RELATED REASONS	
7.	It costs too much to reach a bank	7
8.	Banks are too far from where I live/work	8
	SOCIO-CULTURAL	
9.	Lack of trust	9
	PERSONAL REASONS	
10.	Unemployed	10
11.	Income is not regular	11
12.	Others (specify)	98
13.	Don't know	96

BA18. What was the name of your main bank then? **DO NOT READ OUT. SINGLE CODE ONLY.**

	PREVIOUS MAIN BANK
Access Bank	1
Afribank (now Mainstreet Bank)	2
Bank PHB (now Keystone Bank)	3
Citibank	4
Diamond Bank	5
Ecobank	6
Equitorial Trust Bank (now Sterling Bank)	7
Enterprise Bank	8
Fidelity Bank	9
FinBank (now FCMB)	10
First Bank	11
First City Monument Bank (FCMB)	12
GT Bank (Guaranty Trust Bank)	13
Intercontinental Bank (now Access Bank)	14
Keystone Bank	15
Jaiz Bank	16
Mainstreet Bank	17
Oceanic Bank (now Ecobank)	18
Skye Bank	19
Spring Bank (now Enterprise Bank)	20
Stanbic IBTC Bank	21
Standard Chartered	22
Sterling Bank	23
Union Bank	24
United Bank for Africa (UBA)	25
Unity Bank	26
Wema Bank	27
Zenith Bank	28
Others (specify)	98

BA19. Is there anything that can be done to encourage you to use banks again? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK BA20
No	2	
Don't know	96	SKIP TO MF1

BA20. What will encourage you to consider using banks again? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.**

	PRODUCT REASONS	
1.	Higher interest on deposits	1
2.	Lower bank charges	2
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
3.	Little/minimal documentation involved/required	3
	DISTANCE/MOBILITY RELATED REASONS	
4.	Banks are closer to where I live/work	4
	PERSONAL REASONS	
5.	If I get a job	5
6.	If I get regular income	6
7.	Religious reasons	7
8.	Others (specify)	98
9.	Don't know	96

BA21-BA24: FOR RESPONDENTS WITH CODE 1 FOR ALL BANK PRODUCTS IN BA7 [i.e., UNBANKED].

BA21. Would you like to have your own bank account? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1
No	2

BA22. Why don't you have a bank account? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

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

BA23. Is there anything that can be done to encourage you to open a bank account? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK BA24
No	2	
Don't know	96	SKIP TO MF1

BA24. What can be done to encourage you to open an account with a bank? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

When I understand the benefit of having my own account	1
When I get a job	2
When banks are closer to where I live/ work	3
Others (specify)	98

F: MICROFINANCE BANKS

READ OUT : PLEASE THINK ABOUT MICROFINANCE BANKS ONLY

Microfinance refers to financial services such as loans, deposits or insurance which are targeted at low-income clients. Microfinance banks usually deal with small amounts of money and do not ask for collateral for loans.

ASK ALL.

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

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

MF2. How close is the nearest microfinance bank branch to your.....(**READ OUT ANSWER AT MF1**) by public transport or by car? **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

ASK ALL.

MF3. Do you currently have an account with a microfinance bank? **DO NOT READ OUT. SINGLE CODE ONLY**

Yes	1
No	2

SHOW CARD MF4.

MF4. We are now going to talk about your experience with various microfinance products. Please tell me your experience with each of the following, using this scale. **READ OUT. SINGLE MENTION PER ROW, BUT MULTIPLE MENTIONS OF PRODUCTS POSSIBLE.**

		Have never had/used it	Used to have it in the past	Have it now but don't use it	Have it now and use it
	MICROFINANCE PRODUCTS				
01	ATM/Debit card	1	2	3	4
02	Current account	1	2	3	4
03	Fixed deposit account	1	2	3	4
04	Savings account	1	2	3	4
05	Overdraft	1	2	3	4
06	Non-Interest banking services	1	2	3	4
07	Loans	1	2	3	4
08	Money transfer	1	2	3	4

- **IF RESPONDENT ANSWERED CODE 3 OR 4 FOR ANY MICROFINANCE BANK PRODUCT IN MF4, ASK MF5 TO MF10**
- **IF RESPONDENT ANSWERED CODE 2 FOR ANY MICROFINANCE BANK PRODUCT IN MF4, BUT NOT CODE 3 OR 4, ASK MF11-MF14**
- **IF RESPONDENT ANSWERED CODE 1 FOR ALL MICROFINANCE BANK PRODUCT IN MF4, THEN ASK MF15-MF18**

MF5 TO MF10: FOR RESPONDENTS WITH CODE 3 OR 4 FOR ANY MICROFINANCE BANK PRODUCT IN MF4.

MF5. How many microfinance banks do you have an account with? **DO NOT READ OUT. SINGLE CODE ONLY.**

One	1
Two	2
Three	3
More than three	4

MF6. What is the name of the main microfinance bank in which you operate an account? **WRITE RESPONSE IN BOX BELOW. SINGLE RESPONSE ONLY.**

--

MF7. How do you usually get to your main microfinance bank branch? **DO NOT READ OUT. SINGLE CODE ONLY**

By walking	1	SKIP TO MF9
By public transport (e.g. taxi, bus, train, okada etc)	2	ASK MF8
By own vehicle – bicycle, motorcycle, car etc	3	SKIP TO MF9
Others (specify)	98	

MF8. How much would it cost you to get there? I am talking about the cost of a one way trip only. **DO NOT READ OUT. WRITE DOWN AMOUNT IN THE BOX.**

1.	Up to N20	1	WRITE IN EXACT AMOUNT
2.	N21 – N50	2	
3.	N51 – N100	3	
4.	N101 – N150	4	
5.	Over N150	5	
6.	Don't know (DO NOT READ OUT)	96	

MF9. How long have you been dealing with (**READ OUT NAME OF MICROFINANCE BANK MENTIONED AT MF6**) ... as your main microfinance bank? **DO NOT READ OUT. SINGLE CODE ONLY.**

1.	Less than 1 year	1
2.	More than 1 year to 3 years	2
3.	More than 3 years to 5 years	3
4.	More than 5 years	4
5.	Can't remember (DO NOT READ OUT)	97

MF10. Why did you choose to open an account with ...(READ OUT NAME OF MICROFINANCE BANK AT MF6)...? DO NOT READ OUT OPTIONS. MULTIPLE MENTIONS POSSIBLE.

	FEES/CHARGES	
1.	Bank charges/C.O.T	1
2.	Interest rates	2
	IMAGE	
3.	Stability of the microfinance bank	3
4.	Reputation of the microfinance bank	4
5.	Word of Mouth	5
6.	Age of bank	6
7.	Size of the microfinance bank	7
8.	Building is presentable	8
	SERVICE	
9.	Staff is knowledgeable	9
10.	Opening time	10
11.	Attitude of staff	11
12.	Response time to queries	12
13.	Very few documentation is required to open an account	13
14.	The staff are always available to help when you need them	14
	LOCATION/ACCESS	
15.	Location of microfinance bank (Bank close to where I live/ work)	15
16.	Branch network	16
17.	Ease of accessibility for the disabled	17
	PRODUCTS	
18.	To get loan(s)	18
19.	Savings promos	19
20.	Religious reasons	20
21.	Others (specify)	98

MF11-MF14: FOR RESPONDENTS WHO ANSWERED CODE 2 FOR ANY PRODUCT IN MF4 BUT NOT CODE 3 OR 4.

MF11. Why did you stop using your microfinance bank account? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

	PRODUCT REASONS	
1.	Interest earned on deposits is low	1
2.	It is expensive to have a bank account	2
3.	Interest paid on loans is too high	3
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
4.	Rude/ not helpful staff	4
5.	Too much documentation involved/required	5
6.	Microfinance bank failed/folded up	6
	DISTANCE/MOBILITY RELATED REASONS	
7.	It costs too much to reach a microfinance bank	7
8.	Microfinance banks are too far from where I live/work	8
	SOCIO-CULTURAL	
9.	Lack of trust	9
10.	Too much corruption (e.g. bribes)	10
	PERSONAL REASONS	
11.	No job	11
12.	Income not regular	12
13.	No reference	13
14.	Religious reasons	14
15.	Long queues	15
16.	Security	16
17.	Stole my money	17
18.	Others (specify)	98
19.	Don't know	96

MF12. What was the name of your main microfinance bank then? **WRITE RESPONSE IN BOX BELOW (SINGLE MENTION).**

--

MF13. Is there anything that can be done to encourage you to use microfinance banks again? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK MF14
No	2	SKIP TO NB1
Don't know	96	

READ OUT : PLEASE NOTE THAT WE ARE STILL TALKING ABOUT MICROFINANCE BANKS

MF14. What will encourage you to consider using microfinance banks again? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

	PRODUCT REASONS	
1.	Higher interest paid on deposits	1
2.	Lower charges	2
3.	Lower interest on loans	3
4.	Access to loans	4
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
5.	Polite/helpful staff	5
6.	Convenient operating hours	6
7.	Little/minimal documentation involved/required	7
8.	Trust/Confidence in the microfinance banks	8
	DISTANCE/MOBILITY RELATED REASONS	
9.	Microfinance banks are closer to where I live/work	9
	PERSONAL REASONS	
10.	If I get a job	10
11.	If I get regular income	11
12.	Others (specify)	98
13.	Don't know	96

MF15- MF18: FOR RESPONDENTS WITH CODE 1 FOR ALL MICROFINANCE BANK PRODUCTS IN MF4

MF15. Would you like to have a microfinance bank account? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1
No	2

MF16. Why don't you have an account with a microfinance bank? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

PRODUCT REASONS		
1.	Interest earned on deposits is low	1
2.	It is expensive to have a bank account	2
3.	Have to keep a minimum balance in the bank	3
4.	Interest paid on loans is too high	4
SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS		
5.	Charges and fees are too high (e.g Account opening fee, monthly maintenance fee)	5
6.	Too much documentation involved/required	6
DISTANCE/MOBILITY RELATED REASONS		
7.	It costs too much to reach a microfinance bank	7
8.	Microfinance banks are too far from where I live/work	8
9.	Poor access for disabled people	9
SOCIO-CULTURAL		
10.	Lack of trust	10
11.	Too much corruption (e.g. bribes)	11
PERSONAL REASONS		
12.	No job	12
13.	Income not regular	13
14.	No ID	14
15.	Prefer cash	15
16.	Can't Read or Write	16
17.	No reference	17
18.	Security	18
19.	Others (Specify)	98
20.	Don't know	96

MF17. Is there anything that can be done to encourage you to use microfinance banks? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK MF18
No	2	
Don't know	96	SKIP TO NB1

MF18. What can be done to encourage you to use microfinance banks? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	When I understand how they work	1
2.	When I understand the benefits of having an account	2
3.	Better loans should be on offer	3
4.	When I start to trust them	4
5.	When they meet my needs	5
6.	Others (Specify)	98

G: NON-INTEREST BANKING

INTERVIEWER READ OUT : Non-interest Banking is a financial system that is based on the principle of profit sharing, rather than the charging of interest. According to financial regulations, it can be based on Islamic principles or other established principles.

ASK ALL.

- NB1.** Which non-interest banking providers are you aware of or know about? Any others? **MULTIPLE MENTIONS POSSIBLE. RECORD FIRST MENTION IN FIRST ROW AND OTHER MENTIONS IN SUBSEQUENT ROWS.**

Spontaneous mentions	Non-interest banking provider name	NIB Provider code
1. First mention		
2		
3		
4		
5		
If none mentioned code	Don't know	96
	Can't remember	97

- NB2** Where is the nearest non-interest banking provider to you? **READ OUT. SINGLE CODE**

Home	1	ASK NB3
Place of work	2	
Don't know (DO NOT READ OUT)	96	SKIP TO NB4

- NB3.** How close is the nearest provider of non-interest banking services to your.....(**READ OUT ANSWER AT NB2**) by public transport or by car? **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

- NB4.** Do you currently use any non-interest banking service? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK NB5
No	2	SKIP TO NB6

- NB5.** What non-interest banking products do you use? **READ OUT. MULTIPLE MENTIONS OF PRODUCTS POSSIBLE.**

Current account	1
Savings account	2
Loans	3
Insurance	4
ATM/Debit card	5
Prepaid card	6
Mortgage	7
Investment account	8
Partnership	9
Trading	10
Leasing	11
Don't know (DO NOT READ OUT)	96

NB6. INTERVIEWER. IF NO IN NB4, ASK: Why do you not use any non-interest banking service? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Not interested	1
I am not aware what products and services are available	2
I don't understand non-interest banking products	3
Nothing	4
Don't know (DO NOT READ OUT)	96
Others (specify)	98

SHOW CARD NB7.

NB7. If available, how likely would you be to use non-interest banking products? Would you say **READ OUT. SINGLE CODE ONLY.**

		ROUTE
Very unlikely	1	SKIP TO SA1
Somewhat unlikely	2	
Neither likely nor unlikely	3	ASK NB8
Somewhat likely	4	
Very likely	5	
Don't know (DO NOT READ OUT)	96	SKIP TO SA1

NB8. What non-interest banking products/services are you likely to use? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Current account	1
Savings account	2
Loans	3
Insurance	4
ATM/Debit card	5
Prepaid card	6
Mortgage	7
Investment account	8
Partnership	9
Trading	10
Leasing	11
Don't know (DO NOT READ OUT)	96

NB9. Which of the following providers would you prefer when using these non-interest banking products/services. Would it be**READ OUT. SINGLE CODE ONLY.**

Existing Financial Institution	1
Specialized Financial Institution	2
Co-operatives	3
Do not mind (DO NOT READ OUT)	4
Do not care (DO NOT READ OUT)	5
Others (specify)	98

H: SAVINGS

SA1. Are any of these informal services active within your community? **READ OUT. SINGLE CODE PER ROW.**

		Yes	No
1.	Co-operatives	1	2
2.	Savings groups/clubs	1	2
3.	Village/Community associations	1	2
4.	Savings collectors	1	2

SA2. Are you currently saving or keeping money aside? **DO NOT READ OUT. SINGLE CODE ONLY.**

		ROUTE
Yes	1	ASK SA3
No	2	SKIP TO SA14

ONLY ASK THOSE THAT ARE CURRENTLY SAVING OR KEEPING MONEY ASIDE (CODE 1 AT SA2)

SA3. Why are you currently saving /keeping money aside? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.**

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

SHOW CARD SA4.

SA4. With whom or which institution do you have savings? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

ASK SA5 TO SA6 FOR EACH INSTITUTION BEFORE MOVING TO NEXT INSTITUTION

SHOW CARD SA5.

SA5. FOR EACH ASK: How often do you save with/contribute to this organization? **READ OUT OPTIONS. SINGLE CODE ONLY.**

SHOW CARD SA6.

SA6. FOR EACH ASK: On average each time you save, how much do you save/contribute to... **READ OUT NAME OF INSTITUTION MENTIONED AT SA4?**

	SA4	SA5					SA6					
		Daily	Weekly	Monthly	Quarterly	Annually	N2,500 & Below	N2,501 – N10,000	N10,001 – N50,000	N50,000 & Above	Don't Know	Refused/Can't Say
Deposit money banks (commercial banks)	1	1	2	3	4	5	1	2	3	4	96	95
Microfinance banks	2	1	2	3	4	5	1	2	3	4	96	95
Co-operatives	3	1	2	3	4	5	1	2	3	4	96	95
Savings groups/clubs e.g esusu, adashi	4	1	2	3	4	5	1	2	3	4	96	95
Village/Community associations	5	1	2	3	4	5	1	2	3	4	96	95
Savings collectors e.g. alajo, akawo	6	1	2	3	4	5	1	2	3	4	96	95
Family/Friends	7	1	2	3	4	5	1	2	3	4	96	95
Home	8	1	2	3	4	5	1	2	3	4	96	95
Others (specify)	98	1	2	3	4	5	1	2	3	4	96	95

FOR RESPONDENTS WHO ANSWERED ANY OF CODES 1 TO 6 IN SA4, ASK SA7 TO SA12

SA7. How many savings accounts do you have with deposit money banks (commercial banks)? **SINGLE CODE ONLY.**

SA8. How many savings accounts do you have with microfinance banks? **SINGLE CODE ONLY.**

SA9. How many co-operatives do you belong to? **SINGLE CODE ONLY.**

SA10. How many savings groups/clubs do you belong to? **SINGLE CODE ONLY.**

SA11. How many village/community associations do you belong to? **SINGLE CODE ONLY.**

SA12. How many savings collectors do you save with? **SINGLE CODE ONLY.**

	SA7. Deposit money banks (commercial banks)	SA8. Microfinance banks	SA9. Co- operatives	SA10. Savings groups/clubs	SA11. Village/ community associations	SA12. Savings collectors
One	1	1	1	1	1	1
Two	2	2	2	2	2	2
Three	3	3	3	3	3	3
Four	4	4	4	4	4	4
Five or more	5	5	5	5	5	5
None	6	6	6	6	6	6

SA13. In the last 12 months have you lost any of your savings with the following...**READ OUT. SINGLE CODE PER ROW**

	Yes	No
1. Deposit money banks (commercial banks)	1	2
2. Microfinance banks	1	2
3. Co-operatives	1	2
4. Savings groups/clubs e.g esusu, adashi	1	2
5. Village/Community associations	1	2
6. Savings collectors e.g. alajo, akawo	1	2
7. Family/Friends	1	2
8. Home	1	2

ONLY ASK THOSE THAT ARE CURRENTLY NOT SAVING / KEEPING MONEY ASIDE (CODE 2 AT SA2)

SA14. Why don't you save/keep some money aside? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1. Nothing to save	1
2. Am unemployed	2
3. I do not know where to save	3
4. Do not trust banks	4
5. Do not trust informal societies/savings clubs/ cooperatives	5
6. I do not know of any benefits for saving	6
7. Do not believe in saving	7
8. Others (specify)	98

I: INVESTMENTS

ASK ALL.

SHOW CARD IN1.

IN1. There are many ways to invest money other than putting it in the bank. Which of the following investments do you currently have? **READ OUT STATEMENTS. ROTATE ORDER OF READING STATEMENTS. SINGLE CODE PER STATEMENT. MARK STARTING POINT WITH TICK.**

Tick start		Investments	Have never had it	Used to have it in the past	Have it now
	1.	Property (building/house)	1	2	3
	2.	Land	1	2	3
	3.	Cattle or livestock	1	2	3
	4.	Mutual funds	1	2	3
	5.	Government bonds	1	2	3
	6.	Shares	1	2	3
	7.	Businesses (own & others)	1	2	3
	8.	Jewellery, gold coins and others	1	2	3
	9.	Lending money to other people (with interest)	1	2	3
	10.	Fixed deposits	1	2	3
	11.	Money market instruments	1	2	3
	12.	Food and provisions (to sell later)	1	2	3

PENSIONS/RETIREMENT PLAN

SHOW CARD IN2.

IN2. Which of the following if any do you currently have? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

SHOW CARD IN3.

IN3. Which institution do you have your **READ OUT RESPONSE AT IN2 ONE AFTER THE OTHER? SINGLE CODE PER ROW. INTERVIEWER: CODE FROM LIST OF PENSION FUND ADMINISTRATORS PROVIDED TO YOU AFTER THE INTERVIEW.**

	IN2. Have now	IN3. Name of institution
Pension that only you contribute to	1	
Pension that both you and your employer contribute to	2	
Retirement Savings Account	3	
None (DO NOT READ OUT)	4	

J: LOANS AND CREDIT

ASK ALL

INTERVIEWER READ OUT : A lot of people need to borrow money from time to time. We will now talk about your experience with loans/borrowing money.

LC1. Are moneylenders who offer loans active within your community?

Yes	1
No	2

LC2. Have you ever applied for a loan from the following**READ OUT. MULTIPLE MENTIONS POSSIBLE?**

	Yes	No
Deposit money banks (commercial banks)	1	2
Microfinance banks	1	2
Savings groups/clubs	1	2
Co-operatives	1	2
Money lenders	1	2
Family/Friends	1	2
Employers	1	2
Others (specify)	98	

LC3. Have you ever been refused a loan? **DO NOT READ OUT. SINGLE CODE ONLY.**

	ROUTE
Yes	1 ASK LC4
No	2 SKIP TO LC6

LC4. Where have you been refused a loan? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Deposit money banks (commercial banks)	1
Microfinance banks	2
Co-operatives	3
Savings groups/clubs	4
Money lenders	5
Family/Friends	6
Employers	7
Others (specify)	98

LC5. Why were you refused a loan? Any others? **DO NOT READ OUT. PROBE FULLY. MULTIPLE MENTIONS POSSIBLE.**

1.	Income too low	1
2.	Do not work/unemployed	2
3.	No ID	3
4.	No permanent address	4
5.	No collateral/security	5
6.	Employer not recognised	6
7.	Employer had no interest to guarantee	7
8.	No reason (SINGLE CODE)	8
9.	Others (specify)	98
10.	Don't know	96

LC6. In the past 12 months, have you taken out a loan or borrowed money? **DO NOT READ OUT. SINGLE CODE ONLY.**

		ROUTE
Yes	1	ASK LC7
No	2	SKIP TO LC15

LC7. How many times have you borrowed money in the past 12 months? **DO NOT READ OUT. SINGLE RESPONSE ONLY.**

Once	1
Twice	2
Three times	3
Four times	4
Five times	5
More than five times	6

LC8. Thinking back to the last time you took out a loan or borrowed money, how much did you borrow? **WRITE AMOUNT IN THE BOX PROVIDED BELOW. RECORD USING LEADING ZEROS**

--	--	--	--	--	--	--	--

SHOW CARD LC9.

LC9. Who did you take loans or borrow from? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

SHOW CARD LC10.

LC10. FOR EACH TYPE OF LOAN PROVIDER ASK : What type of loan did you take from ? **READ OUT TYPE OF LOAN PROVIDER. MULTIPLE MENTIONS POSSIBLE.**

	LC9	LC10						IF OTHER, SPECIFY TYPE OF LOAN
		Mortgage/housing loan	Personal loans	Car loan	Credit card	Overdraft	Others (specify)	
Deposit money bank (commercial bank)	1	1	2	3	4	5	6	
Microfinance bank	2	1	2	3	4	5	6	
Government	3	1	2	3	4	5	6	
Employer	4	1	2	3	4	5	6	
Co-operatives	5	1	2	3	4	5	6	
Savings group/club	6	1	2	3	4	5	6	
Moneylender	7	1	2	3	4	5	6	
Family/Friends	8	1	2	3	4	5	6	
Others (specify)	98	1	2	3	4	5	6	

LC11. Currently, for what purposes do you have a loan or have you borrowed money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	Buy a house	1
2.	House renovation/extension	2
3.	Buy land	3
4.	Buy a car/vehicle	4
5.	Education	5
6.	Start/Expand a business	6
7.	Medical expenses	7
8.	Travel	8
9.	Buy food/clothing	9
10.	Buy household goods	10
11.	Pay for bills	11
12.	Pay off debts	12
13.	Buy fertilizer/livestock/seeds	13
14.	Others (specify)	98

LC12. Have you ever missed a payment on your loan? **DO NOT READ OUT. SINGLE CODE ONLY**

		ROUTE
Yes	1	ASK LC13
No	2	SKIP TO LC14

LC13. For what reasons did you miss a payment on your loan? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	The provider did not contact me	1
2.	I did not have the money to pay	2
3.	I forgot to pay	3
4.	I was hoping that the loan provider would forget	4
5.	I was not around	5
6.	Business failure	6
7.	Others (specify)	98

LC14. What factors do you consider when deciding where to take a loan from? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.**

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

ONLY ASK THOSE WHO HAVE NEVER TAKEN A LOAN IN THE PAST 12 MONTHS (CODE 2 AT LC6)

LC15. Why have you not taken a loan in past 12 months? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

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

CREDIT

ASK ALL

LC16. In the past 12 months have you bought any goods or services and not paid for them in full immediately? **DO NOT READ OUT. SINGLE CODE ONLY.**

		ROUTE
Yes	1	ASK LC17
No	2	SKIP TO RM1

LC17. Thinking back to the last time you took out a credit how much were the goods or services worth? **WRITE DOWN AMOUNT IN THE BOX BELOW. RECORD USING LEADING ZEROS.**

--	--	--	--	--	--	--	--

LC18. Which of these best describes how you took the credit **READ OUT. SINGLE CODE ONLY**

You took the item and then paid later	1
You made a deposit and picked up item when fully paid for	2
Others (specify)	98

LC19. What factors do you consider when you buy an item on credit? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	Repayments must be affordable	1
2.	Low interest rate	2
3.	Flexible payment terms	3
4.	Don't know	96
5.	Others (specify)	98

LC20. In which of the following places have you bought goods or services on credit? **READ OUT. MULTIPLE MENTIONS POSSIBLE. ASK:** Have you taken credit from anywhere else?

FOR EACH OUTLET TYPE, ASK:

LC21. How long did it take for you to pay for the goods or services in **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

		LC20	LC21			
			0-3 months	3-6 months	6-12 months	More than 1 year
1.	Provision shops	1	1	2	3	4
2.	Pharmacy	2	1	2	3	4
3.	Leasing companies	3	1	2	3	4
4.	Boutique	4	1	2	3	4
5.	Tailor	5	1	2	3	4
6.	Mechanic	6	1	2	3	4
7.	Market trader	7	1	2	3	4
8.	Others (specify)	98	1	2	3	4

K: RISK MANAGEMENT AND INSURANCE

ASK ALL

INTERVIEWER READ OUT : We will now be talking about insurance. Insurance is a way of protecting yourself against events such as losing a house, car, animals or crops by paying small amounts to an institution over time. Should the event happen, you or your family will be given some money.

RM1 Where is the nearest insurance company, broker or agent to you? **READ OUT. SINGLE CODE**

Home	1	ASK RM2
Place of work	2	
Don't know (DO NOT READ OUT)	96	SKIP TO RM3

RM2. How close is the nearest insurance company, broker or agent to your(**READ OUT ANSWER AT RM1**) by public transport or by car? **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

RM3. Thinking about insurance companies in Nigeria, which insurance companies are you aware of or know about? Any others? **MULTIPLE MENTIONS POSSIBLE. RECORD FIRST MENTION IN FIRST ROW AND OTHER MENTIONS IN SUBSEQUENT ROWS.**

	Spontaneous mentions	Insurance company code
1. First mention		
2		
3		
4		
5		
If none mentioned code	Don't know	96
	Can't remember	97

RM4. Which of the following events has your household experienced in the last 12 months? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

RM5. Which event had the greatest impact on your household's finances? **READ OUT. SINGLE CODE ONLY**

	RM4. Event occurred in last 12 months	RM5. Most impact on household finances
Theft of household property	1	1
Theft of agricultural crop/livestock	2	2
Fire/flood/storm in the household	3	3
Agricultural crop/livestock destroyed by fire/ flood/storm	4	4
Failure of business	5	5
Member of household lost job	6	6
Serious illness of a household member	7	7
Death of a relative in the household	8	8
Separation/divorce in the household	9	9
Vehicle/Car or other accident	10	10
None	12	12
Others (specify)	98	98

FOR EACH EVENT EXPERIENCED AT RM4 ASK :

SHOWCARD RM6.

RM6. What did your household do when you experienced **READ OUT EACH EVENT AND RESPONSE. MULTIPLE MENTIONS POSSIBLE.**

	RM4 EVENT	RM6 RESPONSE												
	Circle if mentioned	Sold assets	Sold livestock	Cut down on expenses	Waited/asked for donations	Borrowed money from family/friend	Borrowed money from employer	Borrowed money from bank	Borrowed money from other sources	Used own savings	Used insurance policy	Did nothing (DO NOT READ OUT)	Don't know (DO NOT READ OUT)	Other (specify)
Theft of household property	1	1	2	3	4	5	6	7	8	9	10	11	96	98
Theft of agricultural crop/livestock	2	1	2	3	4	5	6	7	8	9	10	11	96	98
Fire/flood/storm/ in the household	3	1	2	3	4	5	6	7	8	9	10	11	96	98
Agricultural crop/livestock destroyed by fire/flood/storm	4	1	2	3	4	5	6	7	8	9	10	11	96	98
Failure of business	5	1	2	3	4	5	6	7	8	9	10	11	96	98
Member of household lost job	6	1	2	3	4	5	6	7	8	9	10	11	96	98
Serious illness of a household member	7	1	2	3	4	5	6	7	8	9	10	11	96	98
Death of a relative in the household	8	1	2	3	4	5	6	7	8	9	10	11	96	98
Separation/ divorce in the household	9	1	2	3	4	5	6	7	8	9	10	11	96	98
Vehicle/Car or other accident	10	1	2	3	4	5	6	7	8	9	10	11	96	98

RM7. Do you currently have an insurance product? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK RM8
No	2	SKIP TO RM11

ONLY FOR THOSE WITH INSURANCE (ANSWERED CODE 1 AT RM7), OTHERWISE GO TO RM11.

RM8. What type of insurance/assurance policy do you currently have? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

RM9. For each type of insurance policy, (**MENTIONED IN RM8**) which insurance provider do you hold it with? **MULTIPLE MENTIONS POSSIBLE.**

	RM8	RM9
		NAME OF INSURANCE PROVIDER
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	
Personal accident disability insurance	9	
Endowment/Investment saving plan	10	
Education plan for children	11	
Mortgage protection	12	
Annuities	13	
Livestock	14	
Others (specify)	98	

RM10. What problems if any have you faced with insurance providers? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	They do not pay on time	1
2.	Their agents do not fully explain what is involved	2
3.	Policies are expensive	3
4.	Their agents/staff are dishonest	4
5.	They refuse to settle genuine claims	5
6.	None (SINGLE MENTION ONLY)	6
7.	Others (specify)	98

ONLY FOR THOSE WITHOUT INSURANCE (ANSWERED CODE 2 AT RM7), OTHERWISE GO TO MT1.

RM11. Why do you not have insurance? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	I do not believe in insurance	1
2.	I do not know the benefits of having one	2
3.	I do not know where to go and get one from	3
4.	They are cheats they do not settle claims	4
5.	Cannot afford to to pay for insurance	5
6.	Others (specify)	98

RM12. Is there anything that can be done to encourage you to use insurance? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK RM13
No	2	SKIP TO MT1
Don't know	96	

RM13. What can be done to encourage you to use insurance? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	When I know what the benefits are	1
2.	When I understand how it works	2
3.	When I know where to get insurance	3
4.	When I trust the companies to settle claims	4
5.	When I can afford it	5
6.	Others (specify)	98

L: MONEY TRANSFER AND REMITTANCES

INTERVIEWER READ OUT : We are now going to be talking about money transfer. By money transfer I mean sending or receiving money. Some 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.

SHOW CARD MT1.

MT1. Which of the following did you do in relation to receiving and sending money within the past six months. Would you say .. **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

		ROUTE
You received money from friends or family members <i>within</i> Nigeria	1	ASK MT2
You sent money to friends or family members <i>within</i> Nigeria	2	SKIP TO MT9
You received money from friends or family members <i>outside</i> Nigeria	3	SKIP TO MT16
You sent money to friends or family members <i>outside</i> Nigeria	4	SKIP TO MT23
Did not send or receive money from friends or relatives	5	SKIP TO MM1

DOMESTIC MONEY TRANSFER

**ASK MT2 TO MT8 TO ONLY THOSE WHO RECEIVE MONEY WITHIN NIGERIA
i.e CODE 1 AT MT1 OTHERWISE SKIP TO MT9**

MT2. How have you received money from within Nigeria in the past six months? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Deposit money bank (commercial bank)	1
Microfinance bank	2
Family/Friends	3
Runner (e.g. taxi/bus driver)	4
Bank transfer (via Internet, telephone, account to account, etc)	5
Recharge card	6
Cheque	7
Cash card/Prepaid card	8
Mobile phone	9
Agent	10
Others (specify)	98

MT3. How many times have you received money in the past six months? **RECORD RESPONSE IN BOX BELOW USING LEADING ZEROS.**

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MT4. And thinking back to the last time you received money how much did you receive? **DO NOT READ OUT. SINGLE CODE ONLY.**

1.	Below N2,500	1
2.	N2,501 – N5,000	2
3.	N5,001 – N10,000	3
4.	N10,001 – N50,000	4
5.	Above N50,000	5
6.	Refused to answer/Can't say	95

SHOW CARD MT5

MT5. The last time you received money how long did the money take to get to you from when it was sent? Was it... **READ OUT. SINGLE CODE ONLY.**

1.	Immediately (1 day)	1
2.	In 2-7 days	2
3.	In 8-14 days	3
4.	More than 2 weeks	4
5.	Can't remember (DO NOT READ OUT)	97
6.	Don't know (DO NOT READ OUT)	96

MT6. For what reasons have you received money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

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

MT7. Which of the following did you experience regarding the money you were meant to receive? Would you say... **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	No hitches experienced got funds in full (SINGLE CODE)	1
2.	Money took long to collect	2
3.	Money was paid out to someone else	3
4.	Runner claimed that he/she was robbed	4
5.	Charges were deducted	5
6.	Had to pay transportation costs	6
7.	Family/Friend disappeared with funds	7
8.	Money was sent back to sender	8

MT8. Thinking back to the last time you received money, which state within Nigeria did the money come from? **WRITE IN BOX PROVIDED BELOW. SINGLE MENTION.**

**ASK MT9 TO MT15 TO ONLY THOSE WHO SEND MONEY WITHIN NIGERIA
i.e CODE 2 AT MT1. OTHERWISE SKIP TO MT16**

MT9. How have you sent money from within Nigeria in the past six months? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Deposit money bank (commercial bank)	1
Microfinance bank	2
Family/Friends	3
Runner (e.g. taxi/bus driver)	4
Bank transfer (via Internet, telephone, account to account, etc)	5
Recharge card	6
Cheque	7
Cash card/Prepaid card	8
Mobile phone	9
Agent	10
Others (specify)	98

MT10. How many times have you sent money in the past six months? **RECORD RESPONSE IN BOX BELOW USING LEADING ZEROS.**

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MT11. And thinking back to the last time you sent money how much did you send? **DO NOT READ OUT. SINGLE CODE ONLY.**

1.	Below N2,500	1
2.	N2,501 – N5,000	2
3.	N5,001 – N10,000	3
4.	N10,001 – N50,000	4
5.	Above N50,000	5
6.	Refused to answer/Can't say	95

SHOW CARD MT12.

MT12. The last time you sent money how long did it take for the recipient to get it. Was it... **READ OUT. SINGLE CODE ONLY.**

1.	Immediately (1 day)	1
2.	In 2-7 days	2
3.	In 8-14 days	3
4.	More than 2 weeks	4
5.	Can't remember (DO NOT READ OUT)	97
6.	Don't know (DO NOT READ OUT)	96

MT13. For what reasons have you sent money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

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

MT14. Which of the following did you experience regarding the money you sent within Nigeria? Would you say... **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	No hitches experienced recipient got funds in full (SINGLE CODE)	1
2.	Money took long to get to recipient	2
3.	Money was paid out to someone else	3
4.	Runner claimed that he/she was robbed	4
5.	Charges were higher than indicated	5
6.	Family/Friend disappeared with funds	6
7.	Money was sent back to you	7
8.	Others (specify)	98

MT15. Thinking back to the last time you sent money, which state within Nigeria did you send the money to? **WRITE IN BOX PROVIDED BELOW. SINGLE MENTION.**

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INTERNATIONAL MONEY TRANSFER

ASKMT16 TO MT22 TO ONLY THOSE WHO RECEIVE MONEY FROM OUTSIDE NIGERIA ie FOR CODE 3 AT MT1 OTHERWISE SKIP TO MT23

MT16. How have you received money from outside Nigeria in the past six months? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Deposit money bank (commercial bank)	1
Family/Friend	2
Runner (e.g. taxi/bus driver)	3
Bank transfer (via Internet, telephone, account to account, etc)	4
Recharge card	5
Cheque	6
Cash card/Prepaid card	7
Others (specify)	98

MT17. How many times have you received money in the past six months, from outside Nigeria? **RECORD RESPONSE IN BOX BELOW USING LEADING ZEROS.**

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MT18. And thinking back to the last time you received money how much did you receive ? **DO NOT READ OUT. SINGLE CODE ONLY.**

1.	Below N2,500	1
2.	N2,501 – N5,000	2
3.	N5,001 – N10,000	3
4.	N10,001 – N50,000	4
5.	Above N50,000	5
6.	Refused to answer/Can't say	95

SHOW CARD MT19.

MT19. The last time you received money how long did the money take to get to you? Was it... **READ OUT. SINGLE CODE ONLY.**

1.	Immediately (1 day)	1
2.	In 2-7 days	2
3.	In 8-14 days	3
4.	More than 2 weeks	4
5.	Can't remember (DO NOT READ OUT)	97
6.	Dont know (DO NOT READ OUT)	96

MT20. For what reasons have you received money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

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

MT21. Thinking back to the last time you received money, which country did you receive money from? **DO NOT READ OUT. SINGLE CODE ONLY.**

Benin Republic	1
Canada	2
China	3
Germany	4
Ghana	5
Holland (Netherlands)	6
Italy	7
South Africa	8
United Kingdom	9
USA (United States of America)	10
Others (specify)	98

MT22. Which of the following did you experience regarding the money you received from outside Nigeria? Would you say..... **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	No hitches experienced got funds in full (SINGLE CODE ONLY)	1
2.	Money took long to collect	2
3.	Money was paid out to someone else	3
4.	Friend/ Relative claimed that he/she was robbed	4
5.	Taxes/Charges were deducted	5
6.	Family/Friend disappeared with funds	6
7.	Money was sent back to sender	7
8.	Money was not given in currency specified by the sender	8

FOR THOSE WHO SEND MONEY OUTSIDE NIGERIA

**ASK MT23 TO MT29 TO ONLY THOSE WHO SEND MONEY OUTSIDE NIGERIA
ie CODE 4 AT MT1. OTHERWISE SKIP TO MM1**

MT23. How have you sent money outside Nigeria in the past six months? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Deposit money bank (commercial bank)	1
Family/Friend	2
Runner (e.g. taxi/bus driver)	3
Bank transfer (via Internet, telephone, account to account, etc)	4
Recharge card	5
Cheque	6
Cash card/Prepaid card	7
Others (specify)	98

MT24. How many times have you sent money outside Nigeria in the past six months? **RECORD RESPONSE IN BOX BELOW USING LEADING ZEROS.**

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MT25. And thinking back to the last time you sent money how much did you send? **DO NOT READ OUT. SINGLE CODE ONLY.**

1.	Below N2,500	1
2.	N2,501 – N5,000	2
3.	N5,001 – N10,000	3
4.	N10,001 – N50,000	4
5.	Above N50,000	5
6.	Refused to answer/Can't say	95

SHOW CARD MT26.

MT26. The last time you sent money how long did it take for the recipient to get it from the time you sent it. Was it... **READ OUT. SINGLE CODE ONLY.**

1.	Immediately (1 day)	1
2.	In 2-7 days	2
3.	In 8-14 days	3
4.	More than 2 weeks	4
5.	Can't remember (DO NOT READ OUT)	97
6.	Don't know (DO NOT READ OUT)	96

MT27. Which of the following did you experience regarding the money you sent to outside Nigeria? Would you say... **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	No hitches experienced recipient got funds in full (SINGLE CODE ONLY)	1
2.	Money took long to get to recipient	2
3.	Money was paid out to someone else	3
4.	Charges were higher than indicated	4
5.	Family/Friend disappeared with funds	5
6.	Money was sent back to you	6

MT28. For what reasons have you sent money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

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

MT29. Thinking back to the last time you sent money, which country did you send money to? **DO NOT READ OUT. SINGLE CODE ONLY.**

Benin Republic	1
Canada	2
China	3
Germany	4
Ghana	5
Holland (Netherlands)	6
Italy	7
South Africa	8
United Kingdom	9
USA (United States of America)	10
Others (specify)	98

M: MOBILE MONEY

INTERVIEWER READ OUT: Mobile money allows you to use your mobile phone to send and receive money, pay for goods and services, save money, get loans and pay for insurance. Mobile money is also supported through agents, which are neighbourhood businesses or people that allow you to deposit and withdraw money from your account or other financial transactions.

ASK ALL.

MM1. Are you aware of any mobile money providers who allow you to send/receive money on your mobile phone? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK MM2
No	2	SKIP TO MM8

MM2. Which mobile money providers are you aware of? **SPONTANEOUS. MULTIPLE MENTIONS POSSIBLE. RECORD FIRST MENTION IN FIRST ROW AND OTHER MENTIONS IN SUBSEQUENT ROWS.**

	Spontaneous mentions	Mobile provider code
<i>1. First mention</i>		
2		
3		
4		
5		
If none mentioned code	Don't know	96
	Can't remember	97

MM3. Where is the nearest mobile money agent to you? **READ OUT. SINGLE CODE ONLY.**

Home	1	ASK MM4
Place of work	2	
Don't know (DO NOT READ OUT)	96	SKIP TO MM5

MM4. How close is the nearest mobile money agent to your(**READ OUT ANSWER AT MM3**) by public transport or by car? **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

MM5. Are you registered with any mobile money providers? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK MM6
No	2	SKIP TO MM8

MM6. Which mobile money provider are you registered with? **MULTIPLE MENTIONS POSSIBLE. RECORD FIRST MENTION IN FIRST ROW AND OTHER MENTIONS IN SUBSEQUENT ROWS.**

	Spontaneous mentions	Mobile provider code
1. First mention		
2		
3		
4		
5		
If none mentioned code	Don't know	96
	Can't remember	97

MM7. What mobile money services do you use ? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	Paying bills	1
2.	Sending money	2
3.	Receiving money	3
4.	Airtime recharge	4
5.	Others (specify)	98

ONLY FOR THOSE WHO ARE NOT AWARE OF MOBILE MONEY (ANSWERED CODE 2 AT MM1) AND THOSE WHO ARE NOT REGISTERED WITH ANY MOBILE MONEY PROVIDER (ANSWERED CODE 2 AT MM5), OTHERWISE GO TO TE1

MM8. Would you like to use mobile money? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1
No	2

MM9. Is there anything that can be done to encourage you to use mobile money? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK MM10
No	2	SKIP TO TE1
Don't know	96	

MM10. What can be done to encourage you to use mobile money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1	When I know/understand how it works	1
2	When there is an agent close to me	2
3	When I feel it is safe to send/receive money or pay bills using my mobile phone	3
4	When many people are using mobile financial services	4
5	Others (specify)	98

N: TECHNOLOGY

ASK ALL.

TE1. How close is the nearest mobile phone kiosk/outlet 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? **RECORD RESPONSE IN BOX BELOW USING LEADING ZEROS. WRITE 96 IF RESPONDENT ANSWERS 'DON'T KNOW'.**

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TE3. Do you own a mobile phone? **DO NOT READ OUT. SINGLE CODE ONLY.**

		ROUTE
Yes	1	ASK TE4
No	2	SKIP TO TE8

TE4. Which network provider/s are you currently using? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD IN GRID UNDER TE4.**

IF ONLY ONE PROVIDER MENTIONED IN TE4, TRANSFER THE SAME RESPONSE TO TE5 AND GO TO TE6

TE5. Which one is your main network provider? **SINGLE CODE ONLY. RECORD IN GRID UNDER TE5.**

		TE4	TE5
		Currently Using	Main Provider
1.	Airtel	1	1
2.	MTN	2	2
3.	Glo	3	3
4.	Etisalat	4	4
5.	Starcomms	5	5
6.	Multi-Links	6	6
7.	Reltel	7	7
8.	Intercellular	8	8
9.	Visafone	9	9
10.	Others (specify)	98	98

TE6. Apart from making phone calls, which of the following do you use your mobile phone for? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1..	Sending and receiving SMS	1
2.	Taking/Sending photos and videos	2
3.	Accessing the Internet	3
4.	Downloading ring tones and wallpapers	4
5.	Sending and receiving e-mail	5
6.	Watching TV	6
7.	Buying/sending airtime	7
8.	Others (specify)	98

TE7. Apart from receiving SMS alerts from your bank, which of the following financial transactions would you consider using your mobile phone for.... **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	Settling bills	1
2.	Sending money	2
3.	Receiving money	3
4.	Sending SMS complaints to a Consumer Hotline	4
5.	Receiving financial statements	5
6.	Pay loans	6
7.	Save money	7
8.	None of the above	8
9.	Others (specify)	98

TE8. Do you have an email address? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK TE9
No	2	SKIP TO TE10

TE9. When was the last time you sent/received an email? **READ OUT. SINGLE CODE ONLY.**

1-7 days ago	1
8-14 days ago	2
15 days – 1 month	3
More than 1 month ago	4

TE10. Do you use the Internet? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK TE11
No	2	SKIP TO TE13

TE11. When was the last time you used the Internet? **READ OUT. SINGLE CODE ONLY**

1-7 days ago	1
8-14 days ago	2
15 days - 1 month	3
More than 1 month ago	4

TE12. How did you access the Internet the last time you used it? **READ OUT. SINGLE CODE ONLY**

At home	1
At work	2
Through a mobile phone	3
At an internet cafe	4
At a business centre	5
Others (specify)	98

ASK ALL

READ OUT : Biometrics is a method for recognizing people based on unique physical identification such as fingerprints, etc.

TE13. Are you aware that biometrics can be used for identification purposes at various financial institutions? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1
No	2

TE14. Will you be comfortable using fingerprints with your PIN for conducting ATM transactions? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1
No	2

O: QUALITY OF FINANCIAL SERVICES

INTERVIEWER. CHECK QUESTIONS INDICATED IN COLUMN 2 AND MARK ACCORDINGLY UNDER 'PROVIDER USED'.

FOR ALL PROVIDERS MARKED YES, ASK: You have mentioned that you use ...**MENTION FINANCIAL SERVICE PROVIDER...**

SHOW CARD QF1.

QF1. How satisfied are you with the service you receive from this provider? Are you very satisfied, satisfied, unsatisfied or very unsatisfied? **READ OUT. SINGLE CODE PER ROW.**

	Provider	Check question no:	Provider used?		QF1.How satisfied are you with this provider?				
			Yes	No	1. Very satisfied	2. Satisfied	3. Un-satisfied	4. Very un-satisfied	
1.	Deposit money bank (commercial bank)	BA3 - page 10	1	2	1	2	3	4	GO TO QF2
2.	Pensions administrator	IN2 - page 29	1	2	1	2	3	4	
3.	Insurance company	RM7 - page 36	1	2	1	2	3	4	
4.	Mobile money provider	MM5 - page 46	1	2	1	2	3	4	
5.	Microfinance bank	MF3 - page18	1	2	1	2	3	4	SKIP TO QF5
6.	Co-operative	SA9 - page 27	1	2	1	2	3	4	
7.	Savings group/club	SA10 - page27	1	2	1	2	3	4	
8.	Village/Community association	SA11 - page 27	1	2	1	2	3	4	
9.	Savings collector	SA12 - page 27	1	2	1	2	3	4	
10.	Money lender	LC9 (item 7) - page 31	1	2	1	2	3	4	
11.	Money transfer operator	MT1 - page 39	1	2	1	2	3	4	

INTERVIEWER. IF NO TO ALL PROVIDERS USED, GO TO QF5

SHOW CARD QF2.

QF2. How satisfied are you with the following financial products? Are you very satisfied, satisfied, unsatisfied or very unsatisfied? **READ OUT FOR ALL PRODUCTS USED. SINGLE CODE PER ROW.**

QF3. Which of these is your most important financial product ? By this I mean which product has the biggest impact on how you manage your money? **READ OUT ALL PRODUCTS USED. SINGLE CODE ONLY.**

Financial Products	CHECK QUESTION NO:	Product used?		QF2.How satisfied are you with this product?				QF3. Most important product
		Y	N	1. Very satisfied	2. Satisfied	3. Unsatisfied	4. Very unsatisfied	
Credit card	BA7 (item 3, code 4) - page 12	1	2	1	2	3	4	1
Current account	BA7 (item 4, code 4) - page 12	1	2	1	2	3	4	2
Fixed deposit account	BA7 (item 5, code 4) - page 12	1	2	1	2	3	4	3
Savings account	BA7 (item 6, code 4) - page12	1	2	1	2	3	4	4
Mortgage	BA7 (item 7, code 4) - page 12	1	2	1	2	3	4	5
Non-Interest banking product	BA7 (item 9, code 4) - page 12	1	2	1	2	3	4	6
Loans	BA7 (item 10, code 4) - page 12	1	2	1	2	3	4	7
Money transfer	BA7 (item 11, code 4) - page 12	1	2	1	2	3	4	8
Pension	IN2 - page 29	1	2	1	2	3	4	9
Insurance	RM7 - page 36	1	2	1	2	3	4	10
Mobile money	MM5 - page 46	1	2	1	2	3	4	11

INTERVIEWER. IF NO TO ALL PROVIDERS USED, GO TO QF5

FOR SERVICE MENTIONED IN QF3, ASK QF4:

QF4. Why do you say ... **READ OUT THE RESPONSE IN QF3 ...** has the biggest impact on how you manage your money? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1	Ease of access	1
2	Safety of funds	2
3	Convenience	3
4	Cost of product/service	4
5	Availability	5
6	Others (specify)	98

QF5. Do you access financial services through someone else? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1	ASK QF6
No	2	SKIP TO QF9

QF6. What financial service providers do you use through this person? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

1.	Deposit money bank (commercial bank)	01
2.	Microfinance bank	02
3.	Co-operative	03
4.	Savings group/club	04
5.	Village/Community association	05
6.	Savings collector	06
7.	Moneylender	07
8.	Mobile money provider	08
9.	Money transfer operator	09
10.	Insurance company	10
11.	Pension administrator	11
12.	Others (specify)	98

QF7. What financial services do you access through this person? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

1.	Savings account	01
2.	Current account	02
3.	Loan	03
4.	Mobile money	04
5.	Money transfer	05
6.	Insurance	06
7.	Pension	07
8.	Others (specify)	98

QF8. Why do you access financial services through this person? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

1.	There are no financial service providers close to where I live	1
2.	I am happy having someone else do my financial transactions	2
3.	I earn too little money	3
4.	I trust them to look after my money	4
5.	Others (specify)	98

ONLY ASK QF9 IF SAID NO TO ALL PROVIDERS AT QF1; OTHERWISE GO TO PC1

QF9. Why don't you use any financial service provider? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

1.	There are no financial service providers close to where I live	1
2.	I am happy having someone else do my financial transactions	2
3.	I earn too little money	3
4.	I do not trust anyone else to look after my money	4
5.	I do not understand financial services and products	5
6.	Others (specify)	98

P: POTENTIAL CHANNELS FOR CONDUCTING FINANCIAL TRANSACTIONS

ASK ALL.

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

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

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

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

PC3. Is there a post office close to where you live? **DO NOT READ OUT. SINGLE CODE ONLY.**

		ROUTE
Yes	1	ASK PC4
No	2	SKIP TO PC5

PC4. How long does it take to get to the nearest post office from your house. **DO NOT READ OUT. SINGLE CODE ONLY.**

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

PC5. Can you be reached by postal mail? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1
No	2

Q: DEMOGRAPHICS

DM1. REFER TO THE HOUSEHOLD TABLE ON PAGE 4 AND RECORD THE NUMBER OF ADULTS IN THE HOUSEHOLD.

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ASK ALL.

SHOW CARD DM2.

DM2. Which of the following best describes your marital status? Would you say you are... READ OUT. SINGLE CODE ONLY.

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

DM3. Which of the following documents, if any, do you have that are in your name? READ OUT. MULTIPLE MENTIONS POSSIBLE.

1.	Electricity bill	1
2.	Water bill	2
3.	Local government rates and taxes invoice	3
4.	Telephone bill	4
5.	Lease or rental agreement	5
6.	Tax return	6
7.	Birth certificate	7
8.	National ID card	8
9.	Voter's ID card	9
10.	ECOWAS Card	10
11.	International Passport	11
12.	Employment ID card	12
13.	Land ownership documents	13
14.	House ownership documents	14
15.	Medical insurance ID card	15
16.	Driver's license	16
17.	Payslip/salary slip	17
18.	None (DO NOT READ OUT)	18

SHOW CARD DM4.

DM4. Which category best describes **your** total monthly personal income? Please include all sources of income i.e. salaries, pensions, income from investment, etc. **DO NOT READ OUT OPTIONS. SINGLE CODE ONLY.**

A	No income	1
B	N250 or less	2
C	N251 – N1,000	3
D	N1,001 – N3,000	4
E	N3,001 – N6,000	5
F	N6,001 – N13,000	6
G	N13,001 – N20,000	7
H	N20,001 – N40,000	8
I	N40,001 – N70,000	9
J	N70,001 – N100,000	10
K	N100,001 – N200,000	11
L	Above N200,000	12
M	Uncertain/Don't know	96
N	Refused to answer	95

SHOW CARD DM5.

DM5. How much does your **household spend** on average per month on the following? **READ OUT EACH ITEM. WRITE DOWN ACTUAL AMOUNT SPENT. WRITE ZERO IF NOTHING SPENT ON THE ITEM. WRITE 9999999 IF RESPONDENT DOES NOT KNOW HOW MUCH SPENT.**

Item	Amount spent (N)						
Clothing							
Electricity							
Food							
Fuel (car, motorbike or generator)							
Transport							
Medical expenses							
Rent/Mortgage							
School fees							
Mobile phone expenses							
Others (Specify)							

DM6. How old are you? **ASK AND CROSS-CHECK WITH HH LISTING ON PAGE 4 THEN CODE AGE.**

--	--

DM7. How many members of the household are income earners? These people may not be currently working but regularly earn some money, for example, pensions and other grants. **WRITE DOWN ACTUAL NUMBER.**

--	--

SHOWCARD DM8.

DM8. What is your current employment status? Would you say ... **READ OUT. SINGLE CODE ONLY**

		ROUTE
Employed full-time	1	ASK DM9
Employed part-time	2	
Self-employed	3	
Unemployed	4	SKIP TO DM10
Student	5	
Pensioner/Retired	6	
Housewife	7	

ONLY ASK IF 1 TO 3 CODED AT DM8

DM9. Which is the main industry that you work in? **DO NOT READ OUT. SINGLE CODE ONLY**

Agriculture (Farming)	1
Automobile	2
Communication/Telecommunications	3
Construction	4
Education	5
Electricity	6
Forestry	7
Fishing	8
Finance (Banking, Insurance, Microfinance, etc.)	9
Government	10
Hotel/Restaurant	11
Journalist (Radio, TV, Newspaper, etc)	12
Oil & Gas	13
Mining	14
Manufacturing	15
Medical Services (Hospital/Clinic/Trauma Centres)	16
Retail/Trading	17
Real Estate	18
Sports (Any form)	19
Transport (Air, Sea, Land)	20
Others (specify)	98

SHOW CARD DM10.

DM10. Different people get money in different ways. Please tell me what are your regular sources of income. **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

DM11. Which of these sources of income, is your main source of income? **SINGLE CODE ONLY.**

		DM10	DM 11
		Regular Sources of Income	Main Source of Income
1.	Salaries/wages	1	1
2.	Subsistence/small scale farming	2	2
3.	Commercial/large scale farming	3	3
4.	Money from family/friends	4	4
5.	Own business (non farming)	5	5
6.	Trading of goods and services (non farming)	6	6
7.	Rent	7	7
8.	Pension	8	8
9.	Drought relief	9	9
10.	Interest on savings	10	10
11.	Return on investments	11	11
12.	Do not receive income	12	
13.	Others (specify)	98	98

DM12. Are you the main income earner in the household? **DO NOT READ OUT. SINGLE CODE ONLY.**

Yes	1
No	2

DM13. Do you or your family own or rent this house? **READ OUT. SINGLE CODE ONLY.**

Own the house	1	ASK DM14
Rent the house	2	GO TO SC1
Live here for free but do not own	3	
Don't know	96	

FOR THOSE WHO OWN A HOUSE I.E. ANSWERED 1 IN DM13

DM14. How was this house acquired? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

1.	Mortgage	1
2.	Loan from government scheme	2
3.	Loan from other sources	3
4.	Own savings	4
5.	Inheritance	5
6.	Don't know	96
7.	Refused to answer	95
8.	Others (Specify)	98

R: SOCIAL CLASS INDICATORS

SHOW CARD SC1

SC1. Which of the following do you have in your household? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Durable	Code	SCORE FOR OFFICE USE ONLY
Household help	1	3
Fridge/deep freezer	2	2
Video	3	2
Car	4	4
Colour TV	5	4
Music system	6	1
Air Conditioning (split unit)	7	4
Air Conditioning (single unit)	8	4
Satellite dish	9	4
Washing machine	10	4
Black & white TV	11	1
DVD	12	5
Cable satellite	13	4
Telephone (land)	14	3
Telephone (mobile)	15	4
Personal driver	16	4
Multiple cars	17	6
Computer (desktop)	18	
Computer (laptop)	19	
Generator set	20	

SHOW CARD SC2

SC2. What kind of cooking facilities do you have in your household? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

	Code	SCORE FOR OFFICE USE ONLY
Gas cooker	1	3
Electric cooker	2	4
Combination gas & electrical stove	3	5
Kerosene stove	4	2
Charcoal/wood	5	1

SHOW CARD SC3

SC3. What type of toilet facilities do you have in your household? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

	Code	SCORE FOR OFFICE USE ONLY
Inside WC	1	4
Outside WC	2	2
Pit latrine	3	1
None	4	0

SHOW CARD SC4

SC4. What is the main water source for your household? **READ OUT. SINGLE MENTION ONLY.**

	Code	SCORE FOR OFFICE USE ONLY
Inside pipe borne tap	1	5
Outside pipe borne tap	2	3
Borehole	3	4
Well	4	2
Stream	5	1

SHOW CARD SC5

SC5. What is your highest level of education? **READ OUT. SINGLE MENTION ONLY.**

	Code	SCORE FOR OFFICE USE ONLY
No education	1	0
Primary incomplete	2	1
Primary complete	3	1
Secondary incomplete	4	1
Secondary complete	5	2
University/Polytechnic incomplete OND	6	4
University/Polytechnic complete HND	7	5
Post-university incomplete	8	3
Post-university complete	9	5

INTERVIEWER DO NOT ASK. OBSERVE AND RECORD.

SC6. What type of residential area is household located in?

	Code	SCORE FOR OFFICE USE ONLY
High density	1	1
Medium density	2	3
Low density	3	4

SHOW CARD SC7

SC7. What type of house do you reside in? **READ OUT. SINGLE MENTION ONLY.**

	Code	SCORE FOR OFFICE USE ONLY
Villa	1	7
Flat	2	4
Duplex	3	6
Mini flat	4	3
Room and parlour	5	2
Room	6	1
Self-occupied bungalow	7	5
Others (specify)	98	2

SHOW CARD SC8

SC8. What is your occupation? **READ OUT. SINGLE MENTION ONLY.**

	Code	Score for office use only
Managing Director/Senior Management and Senior Admin	1	5
Manager - Head of Department	2	4
Manager – any other level	3	4
Professional (e.g. doctor, lawyer, engineer)	4	6
Skilled workers (e.g. mechanic, tailor, carpenter, bricklayer)	5	2
Unskilled workers (e.g. farm labourer, market woman)	6	1
Clerical workers	7	2
Unemployed	8	0
Others (specify)	98	2

SC9. OFFICE USE ONLY. Total SEC score and then circle the corresponding social class.

WRITE DOWN TOTAL SCORE.				
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If the total score is		SEC Code	Social Class
Up to	15	1	E
16	To 34	2	D
35	To 55	3	C2
56	To 69	4	C1
70	And above	5	AB

INTERVIEWER. PLEASE SAY TO RESPONDENT: A final question about your lifestyle.

SC10. ASK: Do you **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Belong to a social or recreational club	1
Travel abroad for holidays	2
Read regularly as a habit	3
Spend leisure time with friends	4
Attend social occasions	5
Like modern fashion	6

Thank you for your time. We expect that this survey will improve the financial services you receive in the future.

RECORD INTERVIEW END TIME ON PAGE 2.