


(1-11)

	PROJECT EfInA Access to Finance Survey in Nigeria 2010	<input type="text"/>									
		SERIAL NUMBER									
CARD 02 PUNCHER'S NUMBER (40,43) <input type="text"/>		RESPONDENT GENDER									
EDITOR'S NUMBER (45,49) <input type="text"/>											
				Male		1					
				Female		2					

SECTION A: IDENTIFICATION

1. Interviewer's Name <input type="text"/>										2. Interviewer's Code (13,17) <input type="text"/>					3. Supervisor's Code (18,22) <input type="text"/>						
4. Survey Year <input type="text"/>				5. Survey Month <input type="text"/>				6. HU Listed (27,29) <input type="text"/>				7. HU Sampled (30,31) <input type="text"/>									
8. HH Listed <input type="text"/>				9. HH Sampled <input type="text"/>				10. Zone (Region) <input type="text"/>													
11. State <input type="text"/>				12. LGA <input type="text"/>				13. RIC <input type="text"/>				14. EA Code <input type="text"/>									
15. Enumeration Area Name <input type="text"/>										16. Sector (54) <table border="1"> <tr> <td>Urban</td> <td>1</td> </tr> <tr> <td>Rural</td> <td>2</td> </tr> </table>					Urban	1	Rural	2			
Urban	1																				
Rural	2																				
17. HU No. (55,58) <input type="text"/>				18. Name of Head of HH <input type="text"/>																	
19. Address <input type="text"/>																					
20. HH No Within HU <input type="text"/> Of <input type="text"/>						(Record length in Minutes) <input type="text"/>															
21. Questionnaire Within HH <input type="text"/> Of <input type="text"/>						<table border="1"> <tr> <td>H</td> <td>H</td> <td>M</td> <td>M</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>				H	H	M	M	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	(69,72)		(73,76)	
H	H	M	M																		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																		

INTERVIEWER CONFIRMATION & SIGNATURE

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

Signature.....

CARD 02

	B/Checked by (12)	Type of Backcheck					Date	Outcome of Backcheck
QC	1 (50)	Phone	1	FtF	2	(13)	(16,19)	(28)
F/Manager	2 (51)	Phone	1	FtF	2	(14)	(20,23)	(29)
Supervisor	3 (52)	Phone	1	FtF	2	(15)	(24,27)	(30)

CODING CATEGORY

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

FOR OFFICE USE ONLY	(31)	ROUTE
Original visiting point	1	Complete S1
Substitute visting point	2	Complete S2

S1. Name of respondent	
Address of respondent	
Area	
Interviewer	
Supervisor	

S2. Name of respondent	
Address of respondent	
Area	
Interviewer	
Supervisor	

INTERVIEWER VISITS

ORIGINAL RESPONDENT

First visit

CARD 03

DATE	DAY	TIME	RESULT	NEXT VISIT
..... (12,15)	..... (48)	..... (57,60)	..... (24,25)	
..... (16,19)	..... (49)	..... (61,64)	..... (26,27)	
..... (20,23)	..... (50)	..... (65,68)	..... (28,29)	

(42)

Second visit

(43)

Third visit

SUBSTITUTE 1 RESPONDENT

First visit

DATE	DAY	TIME	RESULT	NEXT VISIT
..... (24,27)	..... (51)	..... (69,72)	..... (30,31)	
..... (28,31)	..... (52)	..... (73,76)	..... (32,33)	
..... (32,34)	..... (53)	..... (77,80)	..... (34,35)	

(44)

Second visit

(45)

Third visit

CARD 04

SUBSTITUTE 2 RESPONDENT

First visit

DATE	DAY	TIME	RESULT	NEXT VISIT
..... (35,38)	..... (54)	..... (12,15)	..... (36,37)	
..... (39,42)	..... (55)	..... (16,19)	..... (38,39)	
..... (43,47)	..... (56)	..... (20,23)	..... (40,41)	

(46)

Second visit

(47)

Third visit

DAY CODES	
1.	Monday
2.	Tuesday
3.	Wednesday
4.	Thursday
5.	Friday
6.	Saturday
7.	Sunday

RESULT CODES			
		09	Refused – parent
01	Interview Completed	10	No person qualifies according to survey instructions
02	Postponed – appointment made	11	Dwelling vacant or address not a dwelling
03	Selected respondent not at home	12	Dwelling destroyed
04	No household member at home	13	Dwelling not found
05	No competent respondent at home at time of the visit	14	Selected person physically/mentally not fit to be interviewed
06	Entire household absent for extended period of time	15	Selected person cannot communicate in any interview language
07	Refused – contact person	16	Other (specify):
08	Refused – respondent		

C INTRODUCTION AND SCREENING QUESTION

INTERVIEWER. Ask to speak to the person who is most knowledgeable about the household.

INTRODUCTION. *Good morning/afternoon/evening. My name is.....from Research & Marketing Services Limited, a company that conducts research studies which is based in Lagos. This house has been selected for a survey and I am here today to ask questions on how people manage and use their money and how they can be offered better financial services closer to where they live or work.*

C.1 First, I need to ask you some questions about the household (*please note that by household I mean a group of people living together for not less than six months under the same roof. This also includes relatives but excludes house helps; in addition they share a common feeding arrangement*) and then I will select someone to answer more questions specifically about them self. 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?

	(48)
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.

I am going to ask some questions about everyone who lives in this household, for example their age and gender. I need this information to help us understand how different people live in this country. I will also use this list to select one person at random so I can ask them questions about how they use financial services. Every adult eighteen years and over will have an equal chance of getting selected for the individual interview.

PLEASE LIST ALL NAMES, AGE AND GENDER OF HOUSEHOLD MEMBERS IN GRID BELOW

Names	Age	Sex

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

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

CARD 07

Household schedule	Write in from oldest (top) to youngest (bottom)		Age	CARD 06	Respondent selected for interview (62-63)	
	(49,80)					
MALES 18+	Males in household who qualify for this survey (persons who will be available for the duration of this survey)	01		(30,31)	-01	
		02		(32,33)	-02	
		03		(34,35)	-03	
		04		(36,37)	-04	
		05		(38,39)	-05	
		06		(40,41)	-06	
		07		(42,43)	-07	
		08		(44,45)	-08	
		09		(46,47)	-09	
		10		(48,49)	-10	
		11		(50,51)	-11	
		12		(52,53)	-12	
		13		(54,55)	-13	
CARD 05		(12,45)				
FEMALES 18+	Females in household who qualify for this survey (persons who will be available for the duration of this survey)	01		(60,61)	-14	
		02		(62,63)	-15	
		03		(64,65)	-16	
		04		(66,67)	-17	
		05		(68,69)	-18	
		06		(70,71)	-19	
		07		(72,73)	-20	
		08		(74,75)	-21	
		09		(76,77)	-22	
		10		(78,79)	-23	
		CARD 07	11		(12,13)	-24
			12		(14,15)	-25
			13		(16,17)	-26
		(46,80)				
NON-QUALIFIERS	Persons in the household who are not aged at least 18 years or those who are aged 18 years but who will not be available for the duration of the survey	01		(22,23)		
		02		(24,25)		
		03		(26,27)		
		04		(28,29)		
		05		(30,31)		
		06		(32,33)		
		07		(34,35)		
		08		(36,37)		
		09		(38,39)		
		10		(40,41)		
		11		(42,43)		
		12		(44,45)		
		13		(46,47)		

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

1. Check quota. If female to be interviewed, get number of qualifying people from female grid on page 5
2. If male to be interviewed, get number of qualifying people from MALE 18+ grid on page 5.
3. Find the number running down the left side of the table that matches the end of the questionnaire number and the number of the household members that qualify for corresponding gender running across the top of the table.
4. Circle the number where these two numbers meet in the table
5. This is the number of the person that you will interview record on previous page and check details.
6. Interview the selected individual

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

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

Thank you for agreeing to participate in this survey. Like I mentioned before I am here today to ask questions on how you manage and use your money and how you can be offered better financial services closer to where you live or work

In some questions I will be showing you a showcard to help you in choosing responses. INTERVIEWER 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.

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

C2a. We can ask you the questions in the following languages– Yoruba, Ibo, Hausa, Pidgin English and English, which language would you like to be interviewed in?

	(64)
Yoruba	1
Ibo	2
Hausa	3
Pidgin English	4
English	5

We estimate that it will take an average of 60 minutes to complete the questionnaire, but it may take longer. Is this a convenient time to complete the questionnaire?

RECORD INTERVIEW START TIME:

H	H	M	M	(65,68)

I will first start by asking you some personal questions. Please feel free to answer them and be assured of absolute confidentiality.

SHOWCARD C2

C2. What is your current employment status? Would you say ... **READ OUT. SINGLE CODE ONLY**

	(69)	ROUTE
Employed full-time	1	GO TO C3
Employed part-time	2	
Self-employed	3	
Unemployed	4	SKIP TO GF1
Student	5	
Pensioner/Retired	6	
Housewife	7	

ONLY ASK IF IN ANY FORM OF EMPLOYMENT ATC2

C3. In which industry do you work? **DO NOT READ OUT. SINGLE CODE ONLY**

	(70,71)
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

SECTION B: GENERAL FINANCIAL SERVICES

ASK ALL

GF1. Generally how interested are you in financial matters? Would you say ... **READ OUT. SINGLE CODE ONLY.**
CARD - 08

	(12)
Not interested at all	1
Uninterested	2
Neither uninterested nor interested	3
Interested	4
Strongly interested	5

GF2. How closely do you follow what is written or said about financial matters? Would you say **READ OUT. SINGLE CODE ONLY.**

	(13)
Never	1
Rarely	2
Sometimes	3
Often	4
Always	5

GF3. If you need financial advice who or what are your main sources of financial advice? Would you say **READ OUT. MULTIPLE MENTIONS POSSIBLE**

	(14-43)
Family members/Friends	1
Employer/Work Colleagues	2
Someone I trust in the community/Religious Leader	3
Bank	4
Microfinance bank	5
Informal societies/Savings Clubs/Cooperatives	6
Financial advisor (e.g. tax consultant, accountant, auditor etc)	7
Newspapers/magazines)	8
Radio Programs	9
Nobody	10
Others (Specify)	98

SHOW CARD GF4

GF4. In different households, different people make the decisions about finances. Please tell me who is responsible for your household's financial decisions? By this I mean decisions for the household on how and where to save and spend money? Would you say... **READ OUT. SINGLE CODE ONLY.**

	(44)
YOU ARE INVOLVED IN THE DECISIONMAKING FOR THE HOUSEHOLD	
You alone	1
You and your spouse	2
You and other family members	3
YOU ARE NOT INVOLVED IN THE DECISION MAKING FOR THE HOUSEHOLD	
Your spouse alone	4
Other family members/friends	5
Your children	6

SHOW CARD GF5

GF5. 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. PROBE FULLY FOR EVERY STATEMENT. ROTATE ORDER OF READING AND TICK START**

		AGREE	DISAGREE	DON'T KNOW	
1.	You shop around for the best rates/prices	1	2	3	(45)
2.	You can easily live your life without having a bank account	1	2	3	(46)
3.	Taking loans should be avoided as much as possible	1	2	3	(47)
4.	If you save regularly, eventually the small amounts will mount up and you'll be secure	1	2	3	(48)
5.	You would rather deal face to face with a person than with an electronic device (e.g. ATMs)	1	2	3	(49)
6.	You can easily access loans when needed	1	2	3	(50)
7.	You don't trust informal associations like savings clubs, ajo, esusu	1	2	3	(51)
8.	You are prepared to learn how to use new technology	1	2	3	(52)
9.	You often don't feel in control of your finances	1	2	3	(53)
10.	Banks take advantage of poor people	1	2	3	(54)
11.	You are surprised by the final amount you have to pay for a loan or credit	1	2	3	(55)
12.	You would prefer to save money at a bank	1	2	3	(56)

SECTION C: FINANCIAL LITERACY

CARD – 09

ASK ALL

SHOW CARD FL1

FL1. There are many words that apply to financial services. I am going to read out some of these words to you, please tell me which of the following best describes your experience with each word? **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		NEVER HEARD	HEARD BUT DON'T KNOW WHAT IT MEANS	HEARD AND KNOW WHAT IT MEANS	
	PRODUCTS				
	Credit card	1	2	3	(12)
	ATM card	1	2	3	(13)
	Savings account	1	2	3	(14)
	Current account	1	2	3	(15)
	Cheque	1	2	3	(16)
	Mortgage	1	2	3	(17)
	Loans	1	2	3	(18)
	Pension	1	2	3	(19)
	Stock/Shares	1	2	3	(20)
	Mutual funds	1	2	3	(21)
	FINANCIAL TERMS				
	Profit	1	2	3	(22)
	Inflation	1	2	3	(23)
	Tax	1	2	3	(24)
	Insurance	1	2	3	(25)
	Collateral	1	2	3	(26)
	Bank fees/C.O.T	1	2	3	(27)
	Investment	1	2	3	(28)
	Interest	1	2	3	(29)
	Microfinance	1	2	3	(30)
	SERVICES				
	Islamic/Sharia compliant banking	1	2	3	(31)
	Internet banking	1	2	3	(32)
	Mobile phone banking	1	2	3	(33)
	PROVIDERS				
	Stock exchange	1	2	3	(34)
	Banks	1	2	3	(35)
	Stockbrokers	1	2	3	(36)

FL2. 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**

		(37,60)
1.	How to open a bank account	1
2.	How interest rates are calculated	2
3.	How to save regularly	3
4.	How to prepare and manage a monthly budget	4
5.	Where to get the best financial products	5
6.	How insurance products work	6
7.	How to use an ATM to withdraw money	7
8.	How to work out how much you can afford to borrow	8
9.	How to invest in stocks/shares	9
10.	How to save for your old age	10
11.	None of the above (DO NOT READ OUT)	11

SECTION D: BANKS

READ OUT : PLEASE FOR NOW THINK ABOUT BANKS (NOT MICROFINANCE BANKS)

CARD 10

ASK ALL

BA1. Do you currently have a bank account? DO NOT READ OUT. SINGLE RESPONSE ONLY

	(12)
Yes	1
No	2

BA2. 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 -(13,14)	OTHER MENTIONS (15,62)
Access Bank	01	01
Afribank	02	02
Bank PHB	03	03
Citibank	04	04
Diamond Bank	05	05
Ecobank	06	06
Equitorial Trust Bank (ETB)	07	07
Fidelity Bank	08	08
FinBank	09	09
First Bank	10	10
First City Monument Bank (FCMB)	11	11
GT Bank (GTB)	12	12
Intercontinental Bank	13	13
Oceanic Bank	14	14
Skye Bank	15	15
Spring Bank	16	16
Stanbic IBTC Bank	17	17
Standard Chartered	18	18
Sterling Bank	19	19
United Bank for Africa (UBA)	20	20
Unity Bank	21	21
Union Bank	22	22
Wema Bank	23	23
Zenith Bank	24	24
Don't Know	96	

IF RESPONDENT ANSWERS DON'T KNOW IN BA2 THEN TICK CODE 1 FOR ALL PRODUCTS IN BA3 AND SKIP TO BA20

SHOW CARD BA3

BA3. 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**

		NEVER HAD/USED IT	USED TO HAVE IT IN THE PAST	HAVE IT NOW BUT DONT USE IT	HAVE IT NOW AND USE IT	
	BANK PRODUCTS					
1.	ATM card	1	2	3	4	(63)
2.	Cash card/Prepaid card	1	2	3	4	(64)
3.	Credit card	1	2	3	4	(65)
4.	Current account	1	2	3	4	(66)
5.	Fixed deposit account	1	2	3	4	(67)
6.	Savings account	1	2	3	4	(68)
7.	Mortgage	1	2	3	4	(69)
8.	Overdraft	1	2	3	4	(70)
9.	Islamic products	1	2	3	4	(71)

BA4. IF CODE 3 OR 4 FOR SAVINGS ACCOUNT (ITEM 6 IN BA3) ASK : Did you open this account because of a savings promo?

CARD 11

	(12)
Yes	1
No	2

BA5. Do you use someone else's bank account? **DO NOT READ OUT. SINGLE CODE ONLY**

	(13)	ROUTE
Yes	1	ASK BA6
No	2	SKIP TO BA7

SHOW CARD BA6

BA6. Which of the following products/services do you use through someone else's bank account? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

	(14,31)
ATM card	1
Cash card/Prepaid card	2
Credit card	3
Current account	4
Fixed deposit account	5
Savings account	6
None of the above	99

- **IF RESPONDENT ANSWERED CODE 3 OR 4 FOR ANY BANK PRODUCT IN BA3 THEN ASK BA7 TO BA16**
- **IF RESPONDENT ANSWERED CODE 2 FOR ANY BANK PRODUCT BUT NOT CODE 3 OR 4 IN BA3, THEN ASK BA17-BA19**
- **IF RESPONDENT ANSWERED CODE 1 FOR ALL BANK PRODUCTS IN BA3, THEN ASK BA20**

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

BA7 TO BA16: FOR RESPONDENTS WITH CODE 3 OR 4 FOR ANY BANK PRODUCT IN BA3 [i.e. B ANKED RESPONDENTS]

BA7. Which banks do you currently have any accountwith? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD IN GRID UNDER BA7 .**

IF ONLY ONE BANK MENTIONED IN BA7, TRANSFER THE SAME RESPONSE TOBA8 and GO TO BA9

CARD 12

BA8. And which bank do you use most often(i.e. your Main Bank)? **DO NOT READ OUT. SINGLE CODE ONLY. RECORD IN GRID UNDERCB8.**

		(12,39) BA7 - CURRENTLY USE	(40,41) BA8 - MAIN BANK
1.	Access Bank	01	01
2.	AfriBank	02	02
3.	Bank PHB	03	03
4.	Citibank	04	04
5.	Diamond Bank	05	05
6.	Ecobank	06	06
7.	Equitorial Trust Bank (ETB)	07	07
8.	Fidelity Bank	08	08
9.	FinBank	09	09
10.	First Bank	10	10
11.	First City Monument Bank (FCMB)	11	11
12.	GT Bank (GTB)	12	12
13.	Intercontinental Bank	13	13
14.	Oceanic Bank	14	14
15.	Skye Bank	15	15
16.	Spring Bank	16	16
17.	Stanbic IBTC Bank	17	17
18.	Standard Chartered	18	18
19.	Sterling Bank	19	19
20.	United Bank for Africa (UBA)	20	20
21.	Unity Bank	21	21
22.	Union Bank	22	22
23.	Wema Bank	23	23
24.	Zenith Bank	24	24

BA9. How long have you been dealing with...(READ OUT MAIN BANK AT BA8) as your main bank?. **DO NOT READ OUT. SINGLE CODE ONLY**

		(42,43)
1.	Less than 6 months	1
2.	More than 6 months to 1 year	2
3.	More than 1 year to 2 years	3
4.	More than 2 years to 3 years	4
5.	More than 3 years to 4 years	5
6.	More than 4 years to 5 years	6
7.	More than 5 years	7
8.	Can't remember (DO NOT READ OUT)	97

BA10. Have you changed your main bank in the last 2 years? **DO NOT READ OUT. SINGLE CODE ONLY**

	(44)
Yes	1
No	2

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

FOR THOSE WHO ANSWERED CODE 4 FOR ANY BANK PRODUCT IN BA3 OTHERWISE GO TO BA12

REFER BACK TO BA3, TICK ALL PRODUCTS WITH CODE 4 IN BA3 IN THE GRID BELOW BEFORE ASKING BA11. THEN ASK BA11 FOR EACH PRODUCT TICKED.

SHOW CARD BA11

BA11. We are now going to talk about your experience with various products, that you currently have and use. With which bank do you have ... **READ OUT NAME OF PRODUCT WITH CODE "4" AT BA3. MULTIPLE MENTIONS POSSIBLE FOR EACH PRODUCT. DO NOT READ OUT THE NAME OF THE BANK**

	CARD 13		CARD 14		CARD 15		CARD 16		CARD 17		CARD 18
	ATM card	Cash card/Prepaid card	Credit card	Current account	Fixed deposit account	Savings account	Loans	Mortgage	Overdraft	Islamic products	Others (Specify)
TICK PRODUCTS USED AT BA3											
	(12,45)	(46,80)	(12,45)	(46,80)	(12,45)	(46,80)	(12,45)	(46,80)	(12,45)	(46,80)	(12,45)
Access Bank	1	1	1	1	1	1	1	1	1	1	1
Afribank	2	2	2	2	2	2	2	2	2	2	2
Bank PHB	3	3	3	3	3	3	3	3	3	3	3
Citibank	4	4	4	4	4	4	4	4	4	4	4
Diamond Bank	5	5	5	5	5	5	5	5	5	5	5
Ecobank	6	6	6	6	6	6	6	6	6	6	6
Equitorial Trust Bank (ETB)	7	7	7	7	7	7	7	7	7	7	7
Fidelity Bank	8	8	8	8	8	8	8	8	8	8	8
FinBank	9	9	9	9	9	9	9	9	9	9	9
First Bank	10	10	10	10	10	10	10	10	10	10	10
First City Monument Bank (FCMB)	11	11	11	11	11	11	11	11	11	11	11
GT Bank (GTB)	12	12	12	12	12	12	12	12	12	12	12
Intercontinental Bank	13	13	13	13	13	13	13	13	13	13	13
Oceanic Bank	14	14	14	14	14	14	14	14	14	14	14
Skye Bank	15	15	15	15	15	15	15	15	15	15	15
Spring Bank	16	16	16	16	16	16	16	16	16	16	16
Stanbic IBTC Bank	17	17	17	17	17	17	17	17	17	17	17
Standard Chartered	18	18	18	18	18	18	18	18	18	18	18
Sterling Bank	19	19	19	19	19	19	19	19	19	19	19
United Bank for Africa (UBA)	20	20	20	20	20	20	20	20	20	20	20
Unity Bank	21	21	21	21	21	21	21	21	21	21	21
Union Bank	22	22	22	22	22	22	22	22	22	22	22
Wema Bank	23	23	23	23	23	23	23	23	23	23	23
Zenith Bank	24	24	24	24	24	24	24	24	24	24	24

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

BA12. Why did you choose to open an account with **READ OUT NAME OF MAIN BANK AT BA8? DO NOT READ OUT OPTIONS. MULTIPLE MENTIONS POSSIBLE PROBE FULLY**

CARD 19

		(12,80)
	FEES/CHARGES	
1.	Bank charges /C.O.T	01
2.	Interest rates	02
	IMAGE	
3.	Stability of the bank	03
4.	Reputation of the bank	04
5.	Word of Mouth	05
6.	Age of the bank	06
7.	Size of the bank	07
8.	Building is presentable	08
9.	Cleanliness of banking hall	09
	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
	LOCATION/ACCESS	
15.	Location of bank	15
16.	ATM close to where I live/work	16
17.	Branch network	17
18.	Ease of accessibility for the disabled	18
	PRODUCTS	
19.	To get a loan	19
20.	Savings Promos	20
21.	Documentation required to open an account	21
22.	Others (Specify)	98

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

SHOW CARD BA13A

BA13. Do you carry out**READ OUT NAME OF TRANSACTION** on your main bank account? How often?
And how do you normally do it? **MULTIPLE MENTIONS POSSIBLE. RECORD ANSWERS IN GRID BELOW BA13**
ASK 13A-C FOR EACH TRANSACTION TYPE BEFORE YOU PROCEED TO THE NEXT TRANSACTION TYPE.

	CARD 20	BA13a (12,32)	BA13b					BA13c				
			HOW OFTEN					HOW				
	Banking Transactions	Carry out/Conduct Yourself	Daily	Weekly	Monthly	Periodically		Across the Branch Counter	At an ATM	Through the Internet	Via Mobile Phone	
1	Cash withdrawals	1	1	2	3	4	(40)	1	2			(61)
2	Cash deposits	2	1	2	3	4	(41)	1	2			(62)
3	Cheque deposits	3	1	2	3	4	(42)	1	2			(63)
4	Bill payments	4	1	2	3	4	(43)	1	2	3	4	(64)
5	Electronic bank transfer	5	1	2	3	4	(44)	1	2	3	4	(65)
6	Bank Draft Request	6	1	2	3	4	(45)					(66)
7	Keep valuables/Important documents	7	1	2	3	4	(46)					(67)

BA14. How do you most often get to your main bank? Would you say.... **READ OUT. SINGLE CODE ONLY**

CARD 21

	(12,13)
By walking	1
By public transport (e.g. taxi, bus, train, okada etc)	2
By private car	3
You do not have to travel to the bank– do banking via other means (DO NOT READ OUT)	4
Others (specify)	98

BA15. How long does it usually take you to get to your main bank? **DO NOT READ OUT. SINGLE CODE ONLY**

	(14)
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

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

FOR THOSE WHO ANSWERED 2 AT BA14 (Public transport), OTHERWISE GO TO MF1

BA16. Approximately how much does it cost you to get to your main bank? I am talking about the cost of a one way trip only. Would you say... **READ OUT. SINGLE CODE ONLY**

		(15,16)	
1.	Up to N20	1	WRITE IN EXACT AMOUNT
2.	N21 – N50	2	..... (17,21)
3.	N51 – N100	3	
4.	Over N100	4	
5.	Don't know (DO NOT READ OUT)	96	

BA17-BA19: FOR RESPONDENTS WHO ANSWERED CODE 2 FOR ANY PRODUCT BUT NOT CODE 3 OR 4 IN BA3 [i.e. PREVIOUSLY BANKED].

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

		(22,77)
	PRODUCT REASONS	
1.	Interest earned on deposits is low	01
2.	It is expensive to have a bank account	02
3.	Have to keep a minimum balance in the bank	03
4.	Interest paid on loans is too high	04
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
5.	Rude staff/not helpful	05
6.	Staff does not speak my language	06
7.	Hours of operation not convenient	07
8.	Too much documentation involved/required	08
9.	Charges and fees are too high (e.g. Account opening fee, monthly maintenance fee)	09
	DISTANCE/MOBILITY RELATED REASONS	
10.	It costs too much to reach a bank	10
11.	Banks are too far from where I live/work	11
12.	Poor access for disabled people	12
	SOCIO-CULTURAL	
13.	Lack of trust	13
14.	Too much corruption (e.g. bribes)	14
	PERSONAL REASONS	
15.	No job	15
16.	Income is not regular	16
17.	No ID	17
18.	Prefer cash	18
19.	No reference	19
20.	Too busy to go to a bank	20
21.	Long queues	21
22.	Security	22
23.	Its cheaper to use someone else's account	23
24.	Others (Specify)	98
25.	Don't know	96

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

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

		PREVIOUS MAIN BANK (78,79)
1.	Access Bank	01
2.	AfriBank	02
3.	Bank PHB	03
4.	Citibank	04
5.	Diamond Bank	05
6.	Ecobank	06
7.	Equitorial Trust Bank (ETB)	07
8.	Fidelity Bank	08
9.	FinBank	09
10.	First Bank	10
11.	First City Monument Bank (FCMB)	11
12.	GT Bank (GTB)	12
13.	Intercontinental Bank	13
14.	Oceanic Bank	14
15.	Skye Bank	15
16.	Spring Bank	16
17.	Stanbic IBTC Bank	17
18.	Standard Chartered	18
19.	Sterling Bank	19
20.	United Bank for Africa (UBA)	20
21.	Unity Bank	21
22.	Union Bank	22
23.	Wema Bank	23
24.	Zenith Bank	24
25.	Others (Specify)	98

BA19.What will encourage you to consider using banks once again? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.** **CARD 22**

		(12,59)
	PRODUCT REASONS	
1.	Higher interest on deposits	01
2.	Lower bank charges	02
3.	Lower Interest on loans	03
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
4.	Polite/helpful staff	04
5.	Convenient operating hours	05
6.	Little/minimal documentation involved/required	06
	DISTANCE/MOBILITY RELATED REASONS	
7.	Banks are closer to where I live/work	07
8.	Good access for the disabled	08
	PERSONAL REASONS	
9.	If I get a job	09
10.	If I get regular income	10
11.	Shorter queues	11
12.	Nothing	12
13.	Others (Specify)	98
14.	Don't Know	96

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

BA20-BA22: FOR RESPONDENTS WITH CODE 1 FOR ALL BANK PRODUCTS IN BA3 [i.e., UNBANKED]

BA20. Would you like to have your own bank account?**DO NOT READ OUT. SINGLE CODE ONLY.**

	(79)
Yes	1
No	2

BA21. Why don't you have a bank account? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

CARD 23

		(12,65)
	PRODUCT REASONS	
1.	Interest earned on deposits is low	01
2.	It is expensive to have a bank account	02
3.	Have to keep a minimum balance in the bank	03
4.	Interest paid on loans is too high	04
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
5.	Rude staff/not helpful	05
6.	Staff does not understand my language	06
7.	Hours of operation not convenient	07
8.	Too much documentation involved/required	08
9.	Charges and fees are too high (e.g. Account opening fee, monthly maintenance fee)	09
	DISTANCE/MOBILITY RELATED REASONS	
10.	It costs too much to reach a bank	10
11.	Banks are too far from where I live/work	11
12.	Poor access for disabled people	12
	SOCIO-CULTURAL	
13.	Lack of trust	13
14.	Too much corruption (e.g. bribes)	14
	RELIGIOUS REASONS	
15.	Paying and receiving of interest is against my religion	15
	PERSONAL REASONS	
16.	No job	16
17.	Income not regular	17
18.	No identity document	18
19.	Prefer cash	19
20.	Can't Read or Write	20
21.	No reference	21
22.	Too busy to go to a bank	22
23.	Long queues	23
24.	Feel unsafe when leaving bank with money/Security	24
25.	Irregular signature	25
26.	Its cheaper to use someone else's account	26
27.	Others (Specify)	98
28.	Don't Know	96

BA22. What can be done to encourage you to open an account with a bank? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

	(66,79)
When I understand the benefit of having my own account	1
Get a job	2
Banks are closer to where I live/ work	3
Others (Specify)	98

SECTION E: 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.

CARD 24

ASK ALL

MF1. Do you currently have an account with a microfinance bank? **DO NOT READ OUT. SINGLE RESPONSE ONLY.**

	(12)
Yes	1
No	2

MF2. Which Microfinance banks are you aware of or know about? Any others? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD FIRST MENTION (ONE MENTION ONLY) AND OTHER MENTIONS IN SEPARATE COLUMN.**

	SPONTANEOUS AWARENESS	
	FIRST MENTION	OTHER MENTIONS
	(13,15)	(16,67)
MICROFINANCE BANKS INT : OBTAIN SPONTANEOUS RESPONSES AND WRITE IN)		
	Don't Know	96
	Can't Remember	97

IF RESPONDENT ANSWERS DON'T KNOW OR CAN'T REMEMBER IN MF2 THEN TICK CODE 1 FOR ALL PRODUCTS IN MF3 AND SKIP TO MF12

SHOW CARD MF3

MF3. 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**

	MICROFINANCE PRODUCTS	NEVER HAD/USED IT	USED TO HAVE IT IN THE PAST	HAVE IT NOW BUT DONT USE IT	HAVE IT NOW AND USE IT	
1.	ATM card	1	2	3	4	(68)
2.	Loans	1	2	3	4	(69)
3.	Savings account	1	2	3	4	(70)
4.	Islamic products	1	2	3	4	(71)

- **IF RESPONDENT ANSWERED CODE 3 OR 4 FOR ANY MICROFINANCE BANK PRODUCT IN MF3, ASK MF4 TO MF8**
- **IF RESPONDENT ANSWERED CODE 2 FOR ANY MICROFINANCE BANK PRODUCT BUT NOT CODE 3 OR 4 IN MF3, ASK MF9-MF11**
- **IF RESPONDENT ANSWERED CODE 1 FOR ALL MICROFINANCE BANK PRODUCT IN MF3, THEN ASK MF12-MF14**

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

MF4 TO MF8: FOR RESPONDENTS WITH CODE 3 OR 4 FOR ANY MICROFINANCE BANK PRODUCT IN MF3.

MF4. How many microfinance banks do you have an account with? **DO NOT READ OUT. SINGLE CODE ONLY**

	(73)
One	1
Two	2
Three	3
More than Three	4

MF5. What is the name of the main microfinance bank in which you operate an account? **SINGLE RESPONSE ONLY**

	(74,76)
--	---------

MF6. Is **READ OUT MAIN MICROFINANCE BANK ACCOUNT AT MF5** the one you use most often (including all your bank accounts)? **DO NOT READ OUT. SINGLE CODE ONLY**

	(77)
Yes	1
No	2

MF7. How long have you been dealing with.....**READ OUT NAME OF MICROFINANCE BANK MENTIONED AT MF5** as your main microfinance bank? **DO NOT READ OUT. SINGLE CODE ONLY**

		(78,79)
1.	Less than 6 months	1
2.	6 months to 1 year	2
3.	More than 1 year to 2 years	3
4.	More than 2 years to 3 years	4
5.	More than 3 years to 4 years	5
6.	More than 4 years to 5 years	6
7.	More than 5 years	7
8.	Can't remember	97

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

MF8. Why did you choose to open an account with **READ OUT NAME OF MICROFINANCE BANK AT MF5? DO NOT READ OUT OPTIONS. MULTIPLE MENTIONS POSSIBLE**

CARD25

		(12,65)
	FEES/CHARGES	
1.	Bank charges/C.O.T	01
2.	Interest rates	02
	IMAGE	
3.	Stability of the microfinance bank	03
4.	Reputation of the microfinance bank	04
5.	Word of Mouth	05
6.	Age of bank	06
7.	Size of the microfinance bank	07
8.	Building is presentable	08
9.	Cleanliness of banking hall	09
	SERVICE	
10.	Staff is knowledgeable	10
11.	Opening time	11
12.	Attitude of staff	12
13.	Response time to queries	13
14.	Very few documentation is required to open an account	14
15.	The staff are always available to help when you need them	15
	LOCATION/ACCESS	
16.	Location of microfinance bank	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 loan(s)	20
21.	Savings Promos	21
22.	Others (Specify)	98

READ OUT : PLEASE NOTE THAT WE ARE STILL TALKING ABOUT MICROFINANCEBANKS

MF9-MF11: FOR RESPONDENTS WHO ANSWERED CODE 2 FOR ANY PRODUCT BUT NOT CODE 3 OR 4 IN MF3.

**MF9. Why did you stop using your microfinance bank account? DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE
CARD 26**

		(12,65)
	PRODUCT REASONS	
1.	Interest earned on deposits is low	01
2.	It is expensive to have a bank account	02
3.	Have to keep a minimum balance in the bank	03
4.	Interest paid on loans is too high	04
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
5.	Rude staff/not helpful	05
6.	Staff does not understand my language	06
7.	Hours of operation not convenient	07
8.	Too much documentation involved/required	08
9.	Charges and fees are too high (e.g. Account opening fee, monthly maintenance fee)	09
10.	Microfinance bank failed/folded up	10
	DISTANCE/MOBILITY RELATED REASONS	
11.	It costs too much to reach a microfinance bank	11
12.	Microfinance banks are too far from where I live/work	12
13.	Poor access for disabled people	13
	SOCIO-CULTURAL	
14.	Lack of trust	14
15.	Too much corruption (e.g. bribes)	15
	PERSONAL REASONS	
16.	No job	16
17.	Income not regular	17
18.	No ID	18
19.	Prefer cash	19
20.	No reference	20
21.	Too busy to go to a bank	21
22.	Long queues	22
23.	Security	23
24.	Its cheaper to use someone else's account	24
25.	Stole my money	25
26.	Others (Specify)	98
27.	Don't Know	96

MF10. What was the name of your main microfinance bank then?WRITE RESPONSE IN BOX BELOW(SINGLE MENTION)

	(66,68)
--	---------

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

MF11. What will encourage you to consider using microfinance banks once again? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

CARD 27

		(12,65)
	PRODUCT REASONS	
1.	Higher interest paid on deposits	01
2.	Lower charges	02
3.	Lower interest on loans	03
4.	Access to loans	04
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
5.	Polite/helpful staff	05
6.	Convenient operating hours	06
7.	Little/minimal documentation involved/required	07
8.	Trust/Confidence in the microfinance banks	08
	DISTANCE/MOBILITY RELATED REASONS	
9.	Microfinance banks are closer to where I live/work	09
10.	Good access for the disabled	10
	PERSONAL REASONS	
11.	If I get a job	11
12.	If I get regular income	12
13.	Shorter queues	13
14.	Nothing (SINGLE CODE)	14
15.	Others (specify)	98
16.	Don't Know	96

MF12- MF14: FOR RESPONDENTS WITH CODE 1 FOR ALL MICROFINANCE BANK PRODUCTS IN MF3

MF12. Would you like to have a microfinance bank account? **DO NOT READ OUT. SINGLE CODE ONLY.**

		(66)
Yes		1
No		2

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

MF13. Why don't you have an account with a microfinance bank? DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE
CARD 28

		(12,65)
	PRODUCT REASONS	
1.	Interest earned on deposits is low	01
2.	It is expensive to have a bank account	02
3.	Have to keep a minimum balance in the bank	03
4.	Interest paid on loans is too high	04
	SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS	
5.	Rude staff/not helpful	05
6.	Staff does not understand my language	06
7.	Hours of operation not convenient	07
8.	Charges and fees are too high (e.g Account opening fee, monthly maintenance fee)	08
9.	Too much documentation involved/required	09
	DISTANCE/MOBILITY RELATED REASONS	
10.	It costs too much to reach a microfinance bank	10
11.	Microfinance banks are too far from where I live/work	11
12.	Poor access for disabled people	12
	SOCIO-CULTURAL	
13.	Lack of trust	13
14.	Too much corruption (e.g. bribes)	14
	RELIGIOUS REASONS	
15.	Payment and receiving of interest is against my religion	15
	PERSONAL REASONS	
16.	No job	16
17.	Income not regular	17
18.	No ID	18
19.	Prefer cash	19
20.	Can't Read or Write	20
21.	No reference	21
22.	Too busy to go to a microfinance bank	22
23.	Long queues	23
24.	Security	24
25.	Irregular signature	25
26.	Its cheaper to use someone else's account	26
27.	Others (Specify)	98
28.	Don't know	96

MF14. What can be done to encourage you to start using microfinance banks?. DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

		(66,79)
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.	Meet my needs	5
6.	Nothing (SINGLE MENTION)	6
7.	Others (Specify)	98

SECTION F: ISLAMIC / SHARIA COMPLIANT BANKING

INTERVIEWER READ OUT : Islamic Banking is a financial system that is based on sharia principles and rules of Islamic law. It is based on avoiding interest, gambling, dealing in pork as well as other Islamic rules.

ASK ALL

SHOW CARD ISB1

ISB1. Using the following scale how likely would you be to use Islamic/Sharia compliant banking products if they were introduced in Nigeria Would you say **READ OUT. SINGLE CODE ONLY**

CARD 29

	(12,13)	ROUTE
Very unlikely	1	SKIP TO SA1
Somewhat unlikely	2	
Neither likely nor unlikely	3	GO TO ISB2
Somewhat likely	4	
Very likely	5	
DON'T KNOW (DO NOT READ OUT)	96	SKIP TO SA1

ISB2. What sort of products/services would you likely use? Would you say ... **READ OUT. MULTIPLE MENTIONS POSSIBLE**

	(14,53)
Islamic current account	1
Islamic savings account	2
Islamic loans	3
Islamic insurance	4
Don't Know (DO NOT READ OUT)	96

ISB3. Which of the following would you prefer when using these products/services? Would it be **READ OUT. SINGLE CODE ONLY**

	(54,55)
Existing Financial Institution	1
New Financial Institution	2
Do not mind (DO NOT READ OUT)	3
Do not care (DO NOT READ OUT)	4

SECTION G: SAVINGS

ASK ALL

CARD - 30

SA1. 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.**

		(12,65)
1.	Deposit it into a bank	01
2.	Put it into informal societies/ savings clubs/cooperatives	02
3.	Keep it at home	03
4.	Give it to somebody for safekeeping	04
5.	Buy stock/shares	05
6.	Buy government bonds	06
7.	Spend it on oneself	07
8.	Pay for education	08
9.	Pay off bills	09
10.	Pay off debts	10
11.	Buy land/buy house	11
12.	Buy car/electronic equipment/farming equipment	12
13.	Give to charity	13
14.	Invest in own business	14
15.	Invest in someone else's business	15
16.	Invest in agriculture/livestock	16
17.	Put it in a wonder bank	17
18.	Put in fixed deposit account	18
19.	Don't know	96
20.	Others (Specify)	98

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

	(66)	ROUTE
Yes	1	ASK SA3
No	2	SKIP TO SA9

ONLY ASK THOSE THAT ARE CURRENTLY SAVING OR KEEPING MONEY ASIDE

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

CARD - 31

		(12,65)
1.	For emergencies	01
2.	Day-to-day ordinary household needs	02
3.	Medical expenses	03
4.	School fees/education	04
5.	Personal needs (such as clothes, shoes, jewellery)	05
6.	Old age	06
7.	To buy livestock/cattle	07
8.	To buy shares/stocks/bonds	08
9.	Expanding my business	09
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

SA4. With whom or which organisation do you have savings with? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

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

SA5. **FOR EACH ASK:** How often do you save with / contribute to this organization? **DO NOT READ OUT. SINGLE CODE ONLY.**

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

	CARD 31		CARD 32						SA6						
	SA4	(66,80)	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	
Bank	1		1	2	3	4	5	(12)	1	2	3	4	5	6	(30)
Microfinance Bank	2		1	2	3	4	5	(13)	1	2	3	4	5	6	(31)
Informal Societies/Savings Clubs/Cooperatives	3		1	2	3	4	5	(14)	1	2	3	4	5	6	(32)
Village Association/Meeting	4		1	2	3	4	5	(15)	1	2	3	4	5	6	(33)
Friends/Relatives	5		1	2	3	4	5	(16)	1	2	3	4	5	6	(34)
Home	6		1	2	3	4	5	(17)	1	2	3	4	5	6	(35)
Others (Specify)	98		1	2	3	4	5	(18)	1	2	3	4	5	6	(36)

FOR RESPONDENTS WHO ANSWERED CODE 3 AND 4 IN SA4, ASK SA7 TO SA8 OTHERWISE SKIP TO IN1

SA7. How many informal societies/savings clubs/cooperatives do you belong to? **DO NOT READ OUT. SINGLE CODE ONLY**

	(50)
One	1
Two	2
Three	3
Four	4
Five and above	5

SA8. Which of the following has any of your informal societies/saving clubs/cooperatives ever experienced? **READ OUT SINGLE CODE PER ROW**

	YES	NO	DON'T KNOW	
1. Lost money through theft or fraud	1	2	3	(51)
2. Ran out of money	1	2	3	(52)
3. Members do not obey the rules	1	2	3	(53)
4. Poor administration and record keeping	1	2	3	(54)
5. Lost money through bank closure	1	2	3	(55)
6. The club failed/packed up	1	2	3	(56)

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

SA9. Why don't you save/keep some money aside? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

CARD 33

		(12,51)
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

SECTION H : 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**

CARD - 34

TICK START		INVESTMENTS	NEVER HAD	USED TO HAVE	HAVE NOW	
	1.	Property (building/house)	1	2	3	(12)
	2.	Land	1	2	3	(13)
	3.	Cattle or livestock	1	2	3	(14)
	4.	Mutual Funds	1	2	3	(15)
	5.	Government Bonds	1	2	3	(16)
	6.	Stocks/Shares	1	2	3	(17)
	7.	Businesses (own & others)	1	2	3	(18)
	8.	Jewellery, gold coins and others	1	2	3	(19)
	9.	Lending money to other people	1	2	3	(20)
	10.	Fixed Deposits	1	2	3	(21)
	11.	Money Market Instruments	1	2	3	(22)

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	(23)	(27,29)
Pension that both you and your employer contribute to	2	(24)	(30,32)
Retirement Savings Account	3	(25)	(33,35)
None (DO NOT READ OUT)	4	(26)	

SECTION I : LOANS & CREDIT

CARD 35

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.** Have you ever applied for a loan from banks, microfinance banks, employer, informal societies, savings clubs or cooperatives, money lenders or family/friends?. **DO NOT READ OUT. SINGLE CODE ONLY**

	(12)	ROUTE
Yes	1	ASK LC2
No	2	SKIP TO LC13

- LC2.** Have you ever been refused a loan ?. **DO NOT READ OUT. SINGLE CODE ONLY**

	(13)	ROUTE
Yes	1	ASK LC3
No	2	SKIP TO LC5

- LC3.** Where have you been refused a loan? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

	(14,34)
Bank	1
Microfinance Bank	2
Informal societies/savings clubs/cooperatives	3
Money Lenders	4
Family/Friends	5
Employer	6
Others (Specify)	98

- LC4.** Why were you refused a loan? Any others? **DO NOT READ OUT. PROBE FULLY. MULTIPLE MENTIONS POSSIBLE**

		(40,70)
1.	Income too low	01
2.	Do not work/no job	02
3.	No ID	03
4.	No permanent address	04
5.	No collateral/security	05
6.	Employer not recognised	06
7.	Employer had no interest to guarantee	07
8.	No reason (SINGLE CODE)	08
9.	Others (Specify)	98
10.	Don't know	96

LC5. In the past 12 months, have you taken out a loan or borrowed money? **DO NOT READ OUT. SINGLE CODE ONLY**

	(71)	ROUTE
Yes	1	ASK LC6
No	2	GO TO LC12

SHOW CARD LC6

LC6. What types of loans or borrowings do you currently have or are repaying? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

SHOW CARD LC7

LC7. **FOR EACH TYPE OF LOAN/BORROWING ASK :** Where do you currently have a**READ OUT TYPE OF LOAN OR BORROWING MULTIPLE MENTIONS POSSIBLE**

CARD 36

		LC6 (12,40)	LC7						
			WRITE IN NAME OF INSTITUTION (41,43)	INFORMAL SOURCES					
				Family/ friend	Government	Informal societies / savings clubs / cooperatives	Money lender	Employer	
1.	Mortgage or housing loan	1	(41,43)	1	2	3	4	5	(70)
2.	Personal loans	2	(44,46)	1	2	3	4	5	(74)
3.	Credit card	3	(50,52)						
4.	Overdraft	4	(53,55)						
5.	Others (Specify)	98	(56,58)	1	2	3	4	5	(12)

CARD 37

LC8. Currently, for what purposes do you have a loan or have borrowed money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

CARD 37

		(28,78)
1.	Buy a house	01
2.	House renovation/extension	02
3.	Buy land	03
4.	Buy a car/vehicle	04
5.	Education	05
6.	Start/Expand a business	06
7.	Medical expenses	07
8.	Travel	08
9.	Buy food/clothing	09
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

LC9. Have you ever missed a payment on your loan? **DO NOT READ OUT. SINGLE CODE ONLY**

	(79)	ROUTE
Yes	1	ASK LC10
No	2	SKIP TO LC11

LC10. For what reasons did you miss a payment on your loan? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

		(12,31)
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

LC11. What factors do you consider when deciding where to take a loan from? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY**

		(32,61)
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 credit checking	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 LC5)

LC12. Why have you not taken a loan in past 12 months? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

		(62,79)
1.	Did not need it	01
2.	No ID	02
3.	Don't believe in it	03
4.	Lenders charge too much	04
5.	Do not earn enough money	05
6.	Spouse/partner won't allow it	06
7.	Do not know where to go for one	07
8.	Do not have a guarantor or referee	08
9.	Don't have any collateral	09
10.	Fear to lose property in case I fail to pay back	10
11.	No job	11
12.	Do not want to pay interest as it is against my religion	12
13.	Like to live within my means	13
14.	Others (Specify)	98

CREDIT

ASK ALL

CARD 39

LC13. 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**

	(12)	ROUTE
Yes	1	ASK LC14
No	2	SKIP TO RM1

LC14. When you receive your goods and services, did you**READ OUT? SINGLE CODE ONLY**

	(13)
Take the item and pay later	1
Make a deposit and picked up item when fully paid	2

LC15. What factors do you consider when you buy an item on credit? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

		(15,30)
1.	Repayments must be affordable	01
2.	Low interest rate	02
3.	Flexible payment terms	03
4.	Don't know	96
5.	Others (Specify)	98

LC16. In which of the following places have you bought goods or services on credit? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

FOR EACH OUTLET TYPE, ASK:

LC17. How long did it take for you to pay for the goods or services in**READ OUT? MULTIPLE MENTIONS POSSIBLE**

		LC16	LC17				
		(31,44)	0-3 months	More than 3 months to 6 months	More than 6 months to 12 months	More than 1 year	
1.	Provision Shops	1	1	2	3	4	(60)
2.	Pharmacy	2	1	2	3	4	(61)
3.	Leasing companies	3	1	2	3	4	(62)
4.	Boutique	4	1	2	3	4	(63)
5.	Tailor	5	1	2	3	4	(64)
6.	Mechanic	6	1	2	3	4	(65)
7.	Market trader	7	1	2	3	4	(66)

SECTION J: RISK MANAGEMENT & INSURANCE

CARD 40

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, crops or your life by paying small amounts to an institution over time. Should the event happen, you or your family will be given some money .

RM1. Do you currently have an insurance product? **DO NOT READ OUT. SINGLECODE ONLY**

	(12)
Yes	1
No	2

RM2. Thinking about Insurance companies in Nigeria, which Insurance companies are you aware of or know about? Any others? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD FIRST MENTION (ONE MENTION ONLY) AND OTHER MENTIONS IN SEPARATE COLUMN**

	SPONTANEOUS AWARENESS	
	FIRST MENTION	OTHER MENTIONS
	(13,15)	(16,67)
	Don't Know	96
	Can't Remember	97

RM3a. Have you ever experienced ...**READ OUT EVENT**... in your household?**MULTIPLE MENTIONS POSSIBLE**

FOR EACH EVENT EXPERIENCED AT RM3a ASK :

RM3b. What did your household do when you experienced**READ OUT EACH EVENT BUT NOT RESPONSE PROBE ONCE.**
MULTIPLE MENTIONS POSSIBLE

	RM3a EVENT	RM3b RESPONSE													
	CARD 41	Sell Assets	Sell livestock	Cut down on expenses	Wait/ask for donations	Borrow money family/friend	Borrow money from employer	Borrow money from bank	Borrow money from other sources	Use own savings	Used Insurance Policy	Did Nothing	Don't Know	Other (Specify)	
	(12,31)														
Theft of household property	1	1	2	3	4	5	6	7	8	9	10	11	12	13	(32,61)
Theft of agricultural crop/livestock	2	1	2	3	4	5	6	7	8	9	10	11	12	13	CARD 42 (12,41)
Fire in the household	3	1	2	3	4	5	6	7	8	9	10	11	12	13	(46,75)
Agricultural crop/livestock destroyed by fire	4	1	2	3	4	5	6	7	8	9	10	11	12	13	CARD 43 (12,61)
Failure of business/	5	1	2	3	4	5	6	7	8	9	10	11	12	13	(46,75)
Member of household lost job	6	1	2	3	4	5	6	7	8	9	10	11	12	13	CARD 44 (12,41)
Serious illness of a household member	7	1	2	3	4	5	6	7	8	9	10	11	12	13	(46,75)
Death of a relative in the household	8	1	2	3	4	5	6	7	8	9	10	11	12	13	CARD 45 (12,41)
Separation/ divorce in the household	9	1	2	3	4	5	6	7	8	9	10	11	12	13	(46,75)
Vehicle/Car Accident	10	1	2	3	4	5	6	7	8	9	10	11	12	13	CARD 46 (12,41)

FOR THOSE WITH INSURANCE(ANSWERED CODE 1 AT RM1), OTHERWISE GO TO RM7

RM4/5. What type of insurance/assurance policy do you currently have and with which insurance provider/company?**DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

	RM4	RM5	
CARD 47			NAME OF INSURANCE PROVIDER
SHORT TERM INSURANCE	(12)		
Car/Vehicle/Motorbikes CARD 48	1		(12)
Household contents insurance	2		(32)
Building	3		(52)
Group accident provided by employer	4		(62)
Medical	5		(12)
Travel CARD 49	6		(32)
Credit Life/Loan Protection	7		(52)
LONG TERM INSURANCE			
Life assurance	8		(62)
Personal accident disability insurance CARD 50	9		(12)
Endowment/Investment saving plan	10		(32)
Education plan for children	11		(52)
Mortgage Protection CARD 51	12		(12)
Annuities	13		(32)
Livestock	14		(52)
Others (Specify) CARD 52	98		(12)

RM6. What problems if any have you faced with insurance companies?**DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

		(32, 51)
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

FOR THOSE WITHOUT INSURANCE(ANSWERED CODE 2 AT RM1), OTHERWISE GO TO MT1

RM7. Why do you not have insurance?**DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

		(52,71)
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

SECTION K: MONEY TRANSFER/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 family members with household expenses while other people might receive money from friends or relatives living in another country or another city.

CARD 53

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 (12)	GO TO MT2
You sent money to friends or family members <i>within</i> Nigeria	2 (13)	SKIP TO MT9
You received money from friends or family members <i>outside</i> Nigeria	3 (14)	SKIP TO MT16
You sent money to friends or family members <i>outside</i> Nigeria	4 (15)	SKIP TO MT23
Did not send or receive money from friends or relatives	5 (16)	SKIP TO TE1

DOMESTIC MONEY TRANSFER

FOR THOSE WHO RECEIVE MONEY WITHIN NIGERIA

ASK ONLY THOSE WHO RECEIVE MONEY LOCALLY i.e CODE 1 AT MT1 OTHERWISE SKIP TO MT9

MT2. How have you received money from within Nigeria in the past six months? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

	(17)
Bank	1
Friend/Family member	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)	8

MT3. In the past six months how often did you receive money? **DO NOT READ OUT. SINGLE RESPONSE ONLY.**

	(43, 44)
1. Weekly	1
2. Once a month	2
3. At least once every three months	3
4. At least once every six months	4
5. Others (Specify)	98

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

	(46)
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	6

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

		(47,48)
1.	Immediately (1 day)	1
2.	In 2-7 days	2
3.	8 days to 14 days	3
4.	More than 2 weeks	4
5.	Can't remember (DO NOT READ OUT)	97
6.	Dont know (DO NOT READ OUT)	96

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

		(49,80)
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

CARD 54

		(12,27)
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 member/friend disappeared with funds	7
8.	Money was sent back to sender	8

MT8. Which City(ies) within Nigeria have you received money from in the past six months? **WRITE IN BOX PROVIDED BELOW**
MULTIPLE MENTIONS POSSIBLE

	(28,53)
--	---------

FOR THOSE WHO SEND MONEY WITHIN NIGERIA

ASK ONLY THOSE WHO SEND MONEY LOCALLY i.e CODE 2 AT MT1. OTHERWISE SKIP TOMT16

MT9. How have you sent money from within Nigeria in the past six months? DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

	(54,79)
Bank	1
Friend/Family member	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)	8

CARD 55

MT10. In the past six months how often did you send money? DO NOT READ OUT. SINGLE CODE ONLY.

	(12,13)
1. Weekly	1
2. Once a month	2
3. At least once every three months	3
4. At least once every six months	4
5. Others (Specify)	98

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

	(15)
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	6

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

	(16,17)
1. Immediately (1 day)	1
2. In 2-7 days	2
3. 8 days to 14 days	3
4. More than 2 weeks	4
5. Can't remember (DO NOT READ OUT)	5
6. Dont know (DO NOT READ OUT)	96

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

	(18,60)
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**

		(61,80)
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 member/friend disappeared with funds	6
7.	Money was sent back to you	7
8.	Others (Specify)	98

CARD 56

MT15. Which City(ies) within Nigeria have you sent money in the past six months? **WRITE IN BOX PROVIDED BELOW MULTIPLE MENTIONS POSSIBLE**

	(12,51)
--	---------

INTERNATIONAL MONEY TRANSFER

FOR THOSE WHO RECEIVE MONEY FROM OUTSIDE NIGERIA

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

MT16. How have you received money from outside Nigeria in the past six months? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

		(53,80)
	Bank	1
	Friend/Family member	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

CARD 57

MT17. In the past six months how often did you receive money from sender (s)? **DO NOT READ OUT. SINGLE CODE ONLY.**

		(13, 14)
1.	Weekly	1
2.	Once a month	2
3.	At least once every three months	3
4.	At least once every six months	4
5.	Others (Specify)	98

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

		(15)
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	6

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**

		(16,17)
1.	Immediately (1 day)	1
2.	In 2-7 days	2
3.	8 days to 14 days	3
4.	More than 2 weeks	4
5.	Can't remember (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**

		(52, 80)
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. Which country(ies) have you received money from in the past six months? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

CARD 58

		(12,41)
	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**

		(42,57)
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 member/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 TO OUTSIDE NIGERIA

ASK ONLY THOSE WHO SEND MONEY TO OUTSIDE NIGERIA THAT IS CODE 4 AT MT1. OTHERWISE SKIP TO TE1

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

	(58,80)
Bank	1
Friend/Family member	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)	8

CARD 59

MT24. In the past six months how often did you send money? DO NOT READ OUT. SINGLE CODE ONLY.

	(13,14)
1. Weekly	1
2. Once a month	2
3. At least once every three months	3
4. At least once every six months	4
5. Others (Specify)	98

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

	(15)
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	6

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

	(16,17)
1. Immediately (1 day)	1
2. In 2-7 days	2
3. 8 days to 14 days	3
4. More than 2 weeks	4
5. Can't remember (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

	(49, 60)
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 member/friend disappeared with funds	5
6. Money was sent back to you	6

MT28 Which country(ies) have you sent money to in the past six months? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

	(62,80)
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

SECTION L: TECHNOLOGY

CARD 60

ASK ALL

MOBILE PHONES

TE1. Do you own a mobile phone?.. **DO NOT READ OUT. SINGLE CODE ONLY**

	(12)	ROUTE
Yes	1	GO TO TE2
No	2	SKIP TO TE 6

TE2. How many mobile phones do you own? **DO NOT READ OUT. SINGLE CODE ONLY**

	(13)
One	1
Two	2
Three	3
More than three	4

FOR EACH MOBILE PHONE LINE ASK

TE3. Is it **READ OUT. SINGLE CODE ONLY FOR EACH MOBILE PHONE**

	Mobile Phone 1	Mobile Phone 2	Mobile Phone 3
	(14)	(15)	(16)
Prepaid	1	1	1
Contract	2	2	2

TE4. Which telephone 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 TOTE5 AND GO TO TE6

TE5. Which one is your main network provider?. **DO NOT READ OUT. SINGLE CODE ONLY. RECORD IN GRID UNDER TE5**

		(17,46)	(47,48)
		TE4	TE5
		Currently Using	Main Provider
1.	Zain	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. SHOW CARD TE6 – TE8
 Different people have different products and services available to them. Please tell me which of the following you have access to now. **READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD IN GRID UNDER TE6**

TE7. SHOW CARD TE6 – TE8
 Of these products and services that you have access to, which ones do you regularly use? **READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD IN GRID UNDER TE7**

TE8. SHOW CARD TE6 – TE8
 Of these products and services that you use regularly, which ones do you or your household own? **READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD IN GRID UNDER TE8**

CARD 61

	TE6 (49,80)	TE7 (12,37)	TE8	
	ACCESS	REGULARLY USE	OWN	
Telephone at roadside kiosks (Business Centre)	01	01		
Public telephone	02	02		
Mobile Phone	03	03	03	(38, 39)
Fixed line telephone at home	04	04	04	(40,41)
Fixed line telephone at work	05	05		
Personal computer at home	06	06	06	(42,43)
Personal computer at work	07	07		
Internet/E-Mail at home	08	08	08	(44,45)
Internet/E-Mail at work	09	09		
Internet/E-Mail on mobile phone	10	10		
Fax machine	11	11	11	(46,47)
Television	12	12	12	(48,49)
Satellite/Cable TV (DStv/HiTv etc)	13	13	13	(50,51)
None of the above (DO NOT READ OUT)	99	99	99	(52,53)

ONLY ASK RESPONDENTS THAT ANSWERED CODE 3 ATTE6 TO TE8

TE9. Which of the following do you currently use mobile phone/s for? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

		(54,80)
1.	Phone calls	01
2.	Sending and receiving SMS	02
3.	Taking/Sending photos and videos	03
4.	Accessing the Internet	04
5.	Downloading ring tones and wallpapers	05
6.	Sending and receiving e-mail	06
7.	Watching TV	07
8.	Buying airtime	08
9.	Business	09
10.	Others (Specify)	98

CARD 62

TE10. 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**

		(12,35)
1.	Settling bills	01
2.	Sending money	02
3.	Receiving money	03
4.	Sending SMS complaints to Consumer Hotline	04
5.	Receiving financial statements	05

BIOMETRICS

ASK ALL

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

TE11. Are you aware that biometrics can be used for identification purposes at various financial institutions? **DO NOT READ OUT. SINGLE CODE ONLY**

	(36)
Yes	1
No	2

TE12. Will you be comfortable using fingerprints with your PIN for conducting ATM transactions? **DO NOT READ OUT. SINGLE CODE ONLY**

	(38)
Yes	1
No	2

SECTION M: POTENTIAL CHANNELS FOR CONDUCTING FINANCIAL TRANSACTIONS

ASK ALL

PC1. How do you usually get to your nearest provision shop? **DO NOT READ OUT. SINGLE CODE ONLY**

CARD 63

		(12)
1.	Walk	1
2.	Private transport	2
3.	Public transport	3
4.	Other (Specify)	98

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

	(13)
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 post office close to where you live? **DO NOT READ OUT. SINGLE CODE ONLY**

	(14)	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.**

	(15)
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

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

	(16)
Yes	1
No	2

SECTION N: DEMOGRAPHICS

CARD 64

ASK ALL

SHOW CARD DM1

DM1. Which of the following best describes your marital status? Would you say you are... **READ OUT. SINGLE CODE ONLY**

		(12)
1.	Married (Monogamy)	1
2.	Married (Polygamy)	2
3.	Co-Habiting	3
4.	Divorced	4
5.	Separated	5
6.	Widowed	6
7.	Single	7
8.	Refused to answer (DO NOT READ OUT)	8

ASK ALL

DM2. Which language is your mother tongue? **DO NOT READ OUT. SINGLE CODE ONLY**

DM3. Which languages do you speak fluently? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

DM4. Which languages can you read comfortably? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

DM5. Which languages can you write comfortably? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

CARD 65

	LANGUAGES	DM2	DM3	DM4	DM5
		MOTHER TONGUE	SPEAK FLUENTLY	READ COMFORTABLY	WRITE COMFORTABLY
		(15,16)	(17,80)	(12,45)	(46,80)
1.	English	1	1	1	1
2.	Hausa	2	2	2	2
3.	Yoruba	3	3	3	3
4.	Igbo	4	4	4	4
5.	Tiv	5	5	5	5
6.	Edo	6	6	6	6
7.	Efik	7	7	7	7
8.	Ijaw	8	8	8	8
9.	Pidgin English	9	9	9	9
10.	None			10	10
11.	Others (Specify)	98	98	98	98

DM6. Which of the following documents, if any, do you have that are in your name? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

CARD – 66

		(12,41)
1.	Electricity bill	01
2.	Water bill	02
3.	Local government rates and taxes invoice	03
4.	Telephone bill	04
5.	Bank statement	05
6.	Lease or rental agreement	06
7.	DSTV agreement	07
8.	Tax return	08
9.	Birth certificate	09
10.	National ID 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)	96

SHOW CARD DM7

DM7. 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.**

DM7		(42,43)
A	No income	01
B	250 or less	02
C	251 – 1,000	03
D	1,001 – 3,000	04
E	3,001 – 6,000	05
F	6,001 – 13,000	06
G	13,001 – 20,000	07
H	20,001 – 40,000	08
I	40,001 – 70,000	09
J	70,001 – 100,000	10
K	100,001 – 200,000	11
L	Above 200,000	12
M	Uncertain/Don't know	13
N	Refused to answer	14

SHOW CARD DM8

DM8. How much does your household spend on average per month on the following?**READ OUT. SINGLE CODE PER ITEM**

EXPENDITURE	Below N2,500	N2,501 – 10,000	N10,001 – 25,000	N25,001 – N50,000	Above N50,000	Nothing	Don't Know	
Clothing	1	2	3	4	5	6	9	(46)
Electricity	1	2	3	4	5	6	9	(47)
Food	1	2	3	4	5	6	9	(48)
Fuel (car, motorbike or generator)	1	2	3	4	5	6	9	(49)
Transport	1	2	3	4	5	6	9	(50)
Medical Expenses	1	2	3	4	5	6	9	(51)
Rent/Mortgage	1	2	3	4	5	6	9	(52)
School fees	1	2	3	4	5	6	9	(53)
Mobile Phone Expenses	1	2	3	4	5	6	9	(54)
Others (Specify)	1	2	3	4	5	6	9	(55)

DM9. How old are you? **DO NOT READ OUT. SINGLE CODE ONLY**

CARD 67

	(12)
1. 18-24 years	1
2. 25-34 years	2
3. 35-44 years	3
4. 45-54 years	4
5. 55-64 years	5
6. 65 years and above	6

DM10. How many members of your household are currently working? **DO NOT READ OUT. SINGLE CODE ONLY**

DM11. How many members of your household are income earners? These people may not be currently working but regularly earn some money, for example, pensions and other grants. **DO NOT READ OUT. SINGLE CODE ONLY**

DM12. How many members of your household aged 5 to 18 years are currently attending school? **DO NOT READ OUT. SINGLE CODE ONLY**

	DM10 (13)	DM11 (14)	DM12 (15)
	Currently Working	Income Earners	Attending School
None	1	1	1
One	2	2	2
Two	3	3	3
Three	4	4	4
More than Three	5	5	5

SHOW CARD DM13

DM13. Different people get money in different ways. Please tell me what are your regular sources of income. **READ OUT. MULTIPLE MENTIONS POSSIBLE**

DM14. Which of these sources of income, is your main source of income?. **DO NOT READ OUT. SINGLE CODE ONLY**

ASK FOR EACH SOURCE OF INCOME IN DM13

SHOW CARD DM15

DM15. How do you receive your.....[**READ OUT REGULAR SOURCE OF INCOME AT DM13**]? **FOR EACH SOURCE, READ OUT WAYS OF RECEIVING INCOME. MULTIPLE MENTIONS POSSIBLE**

CARD 68

		DM13	DM 14	DM15				
				WAYS OF RECEIVING INCOME				
				Regular Sources of Income (16)	Main Source of Income (72,73)	Cash	Cheque		Into Bank Account	Others (Specify) (73-80) .....
1.	Salaries / wages	1	1	1	2	3	4	(12)
2.	Subsistence/small scale farming	2	2	1	2	3	4	(16)
3.	Commercial/large scale farming	3	3	1	2	3	4	(20)
4.	Trading of goods and services (non farming)	4	4	1	2	3	4	(24)
5.	Rent	5	5	1	2	3	4	(28)
6.	Pension	6	6	1	2	3	4	(32)
7.	Drought relief	7	7	1	2	3	4	(36)
8.	Interest on savings	8	8	1	2	3	4	(40)
9.	Return on investments	9	9	1	2	3	4	(44)
10.	Money from family/friends	10	10	1	2	3	4	(48)
11.	Own business (non farming)	11	11	1	2	3	4	(52)
12.	Do not receive income	12						
13.	Others (Specify)	98	98	1	2	3	4	(56)

DM16. Are you the main income earner in the household? **DO NOT READ OUT. SINGLE CODE ONLY**

CARD 69

	(12)
Yes	1
No	2

DM17. Do you consider yourself to be the head of household?**DO NOT READ OUT. SINGLE CODE**

	(13)	ROUTE
Yes	1	SKIP TO DM19
No	2	ASK DM18

SHOW CARD DM18

DM18. What is your relationship to the head of household?**DO NOT READ OUT. SINGLE CODE ONLY**

		(14,15)
1.	Spouse	01
2.	Child	02
3.	Step Child	03
4.	Grand Child	04
5.	Brother/Sister	05
6.	Niece/Nephew	06
7.	Brother/Sister-in-Law	07
8.	Parent	08
9.	Parent-in-law	09
10.	Refused to answer (DO NOT READ OUT)	10
11.	Others (Specify)	98

DM19. Do you own or rent this house? **DO NOT READ OUT. SINGLE CODE ONLY**

		(17)	
Own the house	1	ASK DM20	
Rent the house	2	GO TO LSM1	
Live here for free but do not own	3		
Don't know			

FOR THOSE WHO OWN A HOUSE I.E. ANSWERED 1 IN DM19

DM20. How was this house acquired?. **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

		(18,49)
1.	Mortgage/House loan	1
2.	Loan from government scheme	2
3.	Own savings	3
4.	Inheritance	4
5.	Don't know	5
6.	Others (Specify)	98

LSM INDICATOR QUESTIONS

CARD 70

LSM1 I would like to ask you some questions about your activities, the services that you use and the things that you may have in your household. For all the items that I ask you about in your household please only say **YES** for those that are **in working order**

	VARIABLE TITLE	POSSIBLE ANSWERS		
1.	Do you have a built in/fixed to the wall sink?	Yes = 1	No = 2	(50)
2.	Do you have a generator at home in working order?	Yes = 1	No = 2	(51)
3.	Do you buy your toiletries at a formal store?	Yes = 1	No = 2	(52)
4.	Do you have a Microwave oven that's in working order?	Yes = 1	No = 2	(53)
5.	Did you access e-mail during the past 4 weeks?	Yes = 1	No = 2	(54)
6.	Have you read newspaper in past 7 days?	Yes = 1	No = 2	(55)
7.	Do you have a Video recorder that's in working order?	Yes = 1	No = 2	(56)
8.	Does any member of your household own a mattress?	Yes = 1	No = 2	(57)
9.	Does any member of your household own a radio?	Yes = 1	No = 2	(58)

SOCIAL CLASS MEASUREMENT

INTERVIEWER: PLEASE ASK RESPONDENT WHICH OF THE FOLLOWING AMMENITIES THEY HAVE. FOR ALL DURABLES PLEASE EMPHASIZE THAT THEY MUST BE IN WORKING ORDER DO NOT ASK TO SEE THEM

CARD 68

HOUSEHOLD DURABLES	CODE (12,43)
Household help	1
Fridge/freezer	2
Video	3
Car	4
Colour TV	5
Music Set	6
Air Conditioner	7
Satellite Dish	8
Washing Machine	9
Black & White TV	10
DVD (Digital Video Disk) Player	11
Cable Satellite	12
Personal Driver	13
Many Cars	14

COOKING		CODE
Gas Cooker	(47)	1
Electric Cooker	(48)	2
Kerosene Stove	(49)	3
Charcoal/Wood	(50)	4

TYPE OF TOILET		CODE
Inside WC	(51)	1
Outside WC	(52)	2
Pit Laterine	(53)	3
None	(54)	4

MAIN WATER SOURCE	CODE (55)
Pump Inside house	1
Pump Outside house	2
Borehole	3
Well	4
Stream	5

RESPONDENT'S OCCUPATION	CODE (44)
Senior Management/Senior Admin	1
Manager	2
Professional e.g Doctor, Lawyer, Engineers	3
Skilled Workers	4
Unskilled Worker	5
Retired/Pensioner	6
Student	7

RESIDENTIAL AREA(OBSERVE)	CODE (56)
High Density	1
Medium Density	2
Low Density	3

RESPONDENT'S HIGHEST EDUCATIONAL LEVEL	CODE (45,46)
Primary Incomplete	1
Primary Complete	2
Secondary Incomplete	3
Secondary Complete	4
University/Polytechnic Incomplete OND	5
University/Polytechnic Complete HND	6
Post University Incomplete	7
Post University Complete	8
Vocational Training/Technical college	9
Islamic College Degree	10
Illiterate/None	11

TYPE OF HOUSE (OBSERVE)	CODE (57,58)
Villa	1
Flat	2
Duplex	3
Self-contained	4
Room and Parlour	5
Room	6
Self-occupied bungalow	7
Others	8

RECORD INTERVIEW END TIME:

H	H	M	M	(59,62)