

PROJECT: EFInA Access to Financial Services in Nigeria 2014 Survey

Questionnaire number						
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A: HOUSEHOLD IDENTIFICATION

Zone				
State				
LGA				
RIC				
EA Code				

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

Interviewer code						
Supervisor code						

B: PARTICULARS OF VISIT

INTERVIEWER VISITS

CALLBACKS

First visit
Second visit
Third visit

DATE	DAY	TIME	RESULT	NEXT VISIT

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

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

C: INTRODUCTION AND SCREENING QUESTIONS

INTRODUCTION. *Good morning/afternoon/evening. My name is.....from 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?		
C2. How many people in the household are 18 years or older?		

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. RESPONDENT WILL BE SELECTED AT RANDOM FROM THIS LIST BASED ON THE KISH GRID.**

	Household schedule	Write in from oldest (top) to youngest (bottom)		Age	
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 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 IS 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.

- C3.** Which languages do you speak fluently? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**
- C4.** Of the languages that you speak fluently, which ones can you read comfortably? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

	LANGUAGES	C3 (SPEAK FLUENTLY)	C4 (READ COMFORTABLY)
1.	English	1	1
2.	Pidgin English	2	2
3.	Hausa	3	3
4.	Yoruba	4	4
5.	Igbo	5	5
6.	Edo	6	6
7.	Efik	7	7
8.	Kanuri	8	8
9.	Fulani	9	9
10.	Idoma	10	10
11.	Ijaw	11	11
12.	Other, specify	98	98

- C5.** We can ask you the questions in..... (**based on what languages respondent speaks fluently in C3 and the languages the interview can be conducted in**). Which language would you like to be interviewed in?

Yoruba	1
Igbo	2
Hausa	3
Pidgin English	4
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 LITERACY 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.

D: FINANCIAL CAPABILITY

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.

DO NOT EXPLAIN ANY OF THE PRODUCTS, FINANCIAL TERMS, SERVICES AND PROVIDERS LISTED BELOW. READ OUT. SINGLE RESPONSE PER ROW.

	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
Microinsurance	3	2	1
Pension	3	2	1
Interest	3	2	1
Collateral	3	2	1
Non-interest banking	3	2	1
Deposit insurance	3	2	1
Money transfers/Remittances	3	2	1
PROVIDERS			
Deposit money bank (commercial bank)	3	2	1
Microfinance bank	3	2	1
Co-operative	3	2	1
Stock exchange	3	2	1
CHANNELS			
ATM	3	2	1
POS machine	3	2	1
Mobile money agent	3	2	1
Bank agent	3	2	1
PRODUCTS			
Loans	3	2	1
Mobile money	3	2	1
Credit card	3	2	1
ATM/Debit 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 you are....
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 where do you go to?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Family/friend	1
Spouse	2
Business partner	3
Employer	4
Work colleague	5
Religious leader	6
Deposit money bank (commercial bank)	7
Microfinance bank	8
Savings group/club	9
Co-operative	10
Newspapers/magazines	11
Radio programs	12
Financial analyst	14
Stockbroker	15
Accountant	16
Nobody/I don't ask for financial advice	17
Other, specify	98

FC4. Who makes the main decisions about how money is spent in this household?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.

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

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. **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, POS machines)	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. I am going to read out some statements to you. Please tell me if you agree or disagree with each statement that I read out.

READ OUT STATEMENTS. SINGLE CODE PER STATEMENT. PROBE FULLY FOR EVERY STATEMENT

		Agree	Disagree	Don't know
1.	You will get your money back if your bank collapses	1	2	96
2.	You know where to complain if you have any problems with a financial service provider	1	2	96
3.	You know what to do if your bank fails	1	2	96
4.	Nigeria Deposit Insurance Corporation is an institution you can trust	1	2	96

FC7. 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?

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.	What mobile money agents do	10
11.	How deposit insurance works	11
12.	What bank agents do	12
13.	None of the above (DO NOT READ OUT)	13

FC8. 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.	Other, specify	98

INTERVIEWER READ OUT: Financial sector regulators monitor and oversee financial institutions such as deposit money banks, microfinance banks and insurance companies to ensure that they comply with certain rules and regulations.

FC9. Can you name any regulators that you are aware of in Nigeria?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

1.	Central Bank of Nigeria (CBN)	1
2.	Nigeria Deposit Insurance Corporation (NDIC)	2
3.	Securities and Exchange Commission (SEC)	3
4.	National Insurance Commission (NAICOM)	4
5.	National Pension Commission (PenCom)	5
6.	Other, specify	98
7.	Don't know	96

E: DEPOSIT MONEY BANKS (COMMERCIAL BANKS)

READ OUT: PLEASE FOR NOW THINK ABOUT DEPOSIT MONEY BANKS (COMMERCIAL BANKS) - NOT MICROFINANCE BANKS

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

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

BA2. How long would it take you to get to this branch? (**REFER TO RESPONSE IN BA1**)
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?

Yes	1	ASK BA4
No	2	SKIP to BA8

BA4. When did you open your bank account?

INTERVIEWER READ OUT: If you have more than one account, please refer to the most recent account opened.

DO NOT READ OUT RESPONSES. SINGLE CODE ONLY.

Up to six months ago	1	ASK BA5
Over 6 months ago but up to one year ago	2	
Over a year ago, but less than 2 years ago	3	
2 years or more ago but less than 5 years ago	4	SKIP to BA8
5 years ago or more	5	
Don't know/Can't remember	96	

ASK B5-BA7 ONLY FOR THOSE WHO OPENED AN ACCOUNT IN THE PAST 2 YEARS

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

DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

National ID card	1
International passport	2
Driver's license	3
Voter's card	4
Passport photograph	5
Completed application form	6
Completed reference form	7
Proof of address/utility bill	8
Mobile phone number	9
Email address	10
No documents required (SINGLE CODE ONLY)	11
Other, specify	98
Don't know/Can't remember	96

BA6. What kind of account did you open first? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Savings account	1
Current account	2
Fixed deposit account	3
Domiciliary account	4
Other, specify	98
Don't know/Can't remember	96

BA7. How long did it take before you could use the account? **READ OUT. SINGLE CODE ONLY.**

Could use it the same day	1
2 days or less but not the same day	2
More than 2 days but less than a week	3
A week or more	4
Don't know/Can't remember	96

ASK ALL

BA8. How many adults (by this we mean those aged 18 years and above) in this household have a bank account?

WRITE 96 IF RESPONDENT ANSWERS 'DON'T KNOW', CODE 95 IF RESPONDENT REFUSED TO ANSWER.

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BA9. How many children in this household (by this we mean those aged less than 18 years) have bank accounts been opened for? **WRITE 96 IF RESPONDENT ANSWERS 'DON'T KNOW'. CODE 95 IF RESPONDENT REFUSED TO ANSWER.**

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BA10. Thinking about banks (not microfinance banks) in Nigeria, which banks are you aware of or know about? **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/Intercontinental Bank	1	1
Citibank	2	2
Diamond Bank	3	3
Ecobank/Oceanic Bank	4	4
Enterprise Bank/Spring Bank	5	5
Fidelity Bank	6	6
First City Monument Bank (FCMB)/FinBank	7	7
First Bank	8	8
GTBank (Guaranty Trust Bank)	9	9
Heritage Bank	10	10
Jaiz Bank	11	11
Keystone Bank/Bank PHB	12	12
Mainstreet Bank/AfriBank	13	13
Skye Bank	14	14
Stanbic IBTC Bank	15	15
Standard Chartered	16	16
Sterling Bank/Equitorial Trust Bank	17	17
Union Bank	18	18
United Bank for Africa (UBA)	19	19
Unity Bank	20	20
Wema Bank	21	21
Zenith Bank	22	22
Other, specify	98	98
Don't know	96	

IF RESPONDENT ANSWERS DON'T KNOW IN BA10 THEN TICK CODE 1 FOR ALL PRODUCTS IN BA11 AND SKIP TO BA25.

BA11. We are now going to talk about your experience with various bank products. Please tell me your experience with each of the following

READ OUT. SINGLE MENTION PER ROW, BUT MULTIPLE MENTIONS OF PRODUCTS POSSIBLE.

		Have never had 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 or 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		4
8.	Overdraft	1	2	3	4
9.	Non-Interest banking services	1	2	3	4
10.	Loans	1	2		4
11.	Domiciliary account	1	2	3	4
12.	Mobile money	1	2	3	4
13.	Mobile banking	1	2	3	4
14.	Internet banking	1	2	3	4

- **IF RESPONDENT ANSWERED CODE 3 OR 4 FOR ANY BANK PRODUCT IN BA11 THEN ASK BA12 TO BA20**
- **IF RESPONDENT ANSWERED CODE 2 FOR ANY BANK PRODUCT BUT NOT CODE 3 OR 4 IN BA11, THEN ASK BA21-BA24**
- **IF RESPONDENT ANSWERED CODE 1 FOR ALL BANK PRODUCTS IN BA11, THEN ASK BA25-BA28**

BA12 TO BA20: FOR RESPONDENTS WITH CODE 3 OR 4 FOR ANY BANK PRODUCT IN BA11 [i.e. BANKED RESPONDENTS].

BA12. Which banks do you currently have an account with?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

IF ONLY ONE BANK MENTIONED IN BA12, TRANSFER SAME RESPONSE TO BA13, SKIP TO BA14.

BA13. And which bank do you use most often (i.e. Which is your Main Bank)?
DO NOT READ OUT. SINGLE CODE ONLY.

	BA12 - Currently use	BA13 – Main bank
Access Bank/Intercontinental Bank	1	1
Citibank	2	2
Diamond Bank	3	3
Ecobank/Oceanic Bank	4	4
Enterprise Bank/Spring Bank	5	5
Fidelity Bank	6	6
First City Monument Bank (FCMB)/FinBank	7	7
First Bank	8	8
GTBank (Guaranty Trust Bank)	9	9
Heritage Bank	10	10
Jaiz Bank	11	11
Keystone Bank/Bank PHB	12	12
Mainstreet Bank/AfriBank	13	13
Skye Bank	14	14
Stanbic IBTC Bank	15	15
Standard Chartered	16	16
Sterling Bank/Equitorial Trust Bank	17	17
Union Bank	18	18
United Bank for Africa (UBA)	19	19
Unity Bank	20	20
Wema Bank	21	21
Zenith Bank	22	22
Other, specify	98	98

BA14. How do you usually get to your main bank branch? **DO NOT READ OUT. SINGLE CODE ONLY**

By walking	1	SKIP TO BA16
By public transport (e.g. taxi, bus, train, okada, etc)	2	ASK BA15
By own vehicle (e.g. bicycle, motorcycle, car, etc)	3	SKIP TO BA16
Other, specify	98	

BA15. 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	

BA16. How long have you been dealing with ...(READ OUT MAIN BANK AT BA13)... as your main bank?
SINGLE CODE ONLY.

1.	Up to 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

BA17. Why did you choose to open an account with ... (READ OUT NAME OF MAIN BANK, BA13) ...? DO NOT READ OUT OPTIONS. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.

FEES/CHARGES		
1.	Bank charges/C.O.T	1
2.	Interest rates on loans	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.	Interest on savings	21
22.	Savings promos	22
23.	Documentation required to open an account	23
24.	Religious reasons	24
25.	Other, specify	98

BA18. On average, how many ...READ OUT NAME OF TRANSACTION... do you carry out on your main bank account in a month?

READ OUT. IF NONE CAPTURE '0'. IF RESPONDENT DOES NOT KNOW CAPTURE '96'.

1.	Cash withdrawals	
2.	Cash deposits	
3.	Cheque deposits	
4.	Bill payments	
5.	Electronic bank transfer	
6.	Loan repayments	
7.	Bank drafts	

BA19. Which of the following do you use when you carry out bank transactions?

READ OUT. MULTIPLE MENTIONS POSSIBLE.

BA20. Which of these do you use most frequently? **READ OUT RESPONSES FOR B19. SINGLE CODE ONLY.**

	BA19. CURRENTLY USE	BA20. USE MOST FREQUENTLY	SKIP TO BA29
Bank teller at branch	1	1	
ATM	2	2	
POS machine	3	3	
Phone	4	4	
Internet (online)	5	5	
Bank agents	6	6	

ASK PREVIOUSLY BANKED: BA21- BA24

BA21. 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
10.	Religious reasons/want to use non-interest banking products	10
PERSONAL REASONS		
11.	Unemployed/lost job	11
12.	Income is not regular	12
13.	Other, specify	98
14.	Don't know	96

BA22. What was the name of your main bank? **DO NOT READ OUT. SINGLE CODE ONLY.**

Access Bank/Intercontinental Bank	1
Citibank	2
Diamond Bank	3
Ecobank/Oceanic Bank	4
Enterprise Bank/Spring Bank	5
Fidelity Bank	6
First City Monument Bank (FCMB)/FinBank	7
First Bank	8
GTBank (Guaranty Trust Bank)	9
Heritage Bank	10
Jaiz Bank	11
Keystone Bank/Bank PHB	12
Mainstreet Bank/AfriBank	13
Skye Bank	14
Stanbic IBTC Bank	15
Standard Chartered	16
Sterling Bank/Equitorial Trust Bank	17
Union Bank	18
United Bank for Africa (UBA)	19
Unity Bank	20
Wema Bank	21
Zenith Bank	22
Other, specify	98
Don't know	96

BA23. Is there anything that would encourage you to use banks again?

Yes	1	ASK BA24
No	2	SKIP TO BA29

BA24. What will encourage you to consider using banks again?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.

PRODUCT REASONS			SKIP TO BA29
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.	Other, specify	98	
9.	Don't know	96	

BA25-BA28: FOR RESPONDENTS WITH CODE 1 FOR ALL BANK PRODUCTS IN BA11 [UNBANKED].

BA25. Would you like to have your own bank account?

Yes	1
No	2

BA26. 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.	Interest on loans too high	2
3.	It is expensive to have a bank account	3
4.	Have to keep a minimum balance in the bank	4
SERVICES RELATED REASONS/ BANK PROCEDURE RELATED REASONS		
5.	Too much documentation involved/required	5
6.	Charges and fees are too high (e.g. account opening fee, monthly maintenance fee)	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
10.	Too much corruption (e.g. bribes)	10
PERSONAL REASONS		
11.	No job	11
12.	Income not regular	12
13.	No identity document	13
14.	Prefer cash	14
15.	Can't read or write	15
16.	No reason	16
17.	Other, specify	98
18.	Don't know	96

BA27. Is there anything that would encourage you to open a bank account?

Yes	1	ASK BA28
No	2	SKIP TO BA29

BA28. What would 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/income	2
When banks are closer to where I live/ work	3
Other, specify	98

ASK ALL

BA29. When you hear “bank agent”, what does it mean to you?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

A representative of the bank	1	Ask BA30
Bank marketer	2	
Middle men between you and the bank	3	
Conducts transactions on behalf of a bank	4	
Don't know	96	SKIP TO MF1
Other, specify	98	Ask BA30

BA30. Have you ever used a bank agent?

Yes	1	GO TO BA31
No	2	SKIP TO BA33

BA31. Why do/did you use a bank agent? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

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

BA32. What do/did you use the bank agent for? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

To open a bank account	1	SKIP TO BA34
For money transfers	2	
Deposit money	3	
Withdraw money	4	
Customer service	5	
Other, specify	98	

BA33. Why have you not used a bank agent? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

I have not come across them	1
I do not trust them	2
I prefer dealing with people at the bank branch	3
No reason	4
Other, specify	98

BA34. When I read out the following statements to you, please tell me if you agree or disagree:
READ OUT. SINGLE RESPONSE PER ROW.

	Agree	Disagree	Don't know
Bank agents can open a bank account for a customer	1	2	96
Customers can make cash withdrawals at a bank agent	1	2	96
Customers can make cash deposits with a bank agent	1	2	96

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.

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

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

MF2. How long would it take you to get to this branch? (**REFER TO RESPONSE IN MF1**)
DO NOT READ OUT. SINGLE CODE ONLY

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

MF3. Do you currently have an account with a microfinance bank?

Yes	1	ASK MF4
No	2	SKIP TO MF5

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

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

MF5. 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 it	Used to have it in the past	Have it now but don't use it	Have it now and use it
	MICROFINANCE PRODUCTS				
1	ATM/Debit card	1	2	3	4
2	Current account	1	2	3	4
3	Fixed deposit account	1	2	3	4
4	Savings account	1	2	3	4
5	Overdraft	1	2	3	4
6	Non-Interest banking services	1	2	3	4
7	Loans	1	2		4
8	Mobile money	1	2	3	4
9	Internet banking	1	2	3	4

- **IF RESPONDENT ANSWERED CODE 3 OR 4 FOR ANY MICROFINANCE BANK PRODUCT IN MF5, ASK MF6 TO MF11**
- **IF RESPONDENT ANSWERED CODE 2 FOR ANY MICROFINANCE BANK PRODUCT IN MF5, BUT NOT CODE 3 OR 4, ASK MF13-MF16**
- **IF RESPONDENT ANSWERED CODE 1 FOR ALL MICROFINANCE BANK PRODUCT IN MF5, THEN ASK MF17-MF20**

MF6 TO MF11: FOR RESPONDENTS WITH CODE 3 OR 4 FOR ANY MICROFINANCE BANK PRODUCT IN MF5.

MF6. 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

MF7. What is the name of your main microfinance bank (i.e. the one you use most?)
DO NOT READ OUT. SINGLE CODE ONLY.

Code list M7

AB Microfinance Bank Limited	1	Kenechukwu Microfinance Bank Limited	28
Abucoop Microfinance Bank Limited	2	Kogi Microfinance Bank Limited	29
Accion Microfinance Bank Limited	3	La Fayette Microfinance Bank Limited	30
Addossar Microfinance Bank Limited	4	Lift Above Poverty Organisation (LAPO) Microfinance Bank	31
All Workers Microfinance Bank Limited	5	M & M Microfinance Bank Limited	32
AMJU Unique Microfinance Bank Limited	6	Mainstreet Microfinance Bank Limited	33
Asha Microfinance Bank Limited	7	Microcred Microfinance Bank Limited	34
Barnawa Microfinance Bank Limited	8	NPF Microfinance Bank Limited	35
Blue Intercontinental Microfinance Bank Ltd	9	Nwanegadi Microfinance Bank Limited	36
Boji Boji Microfinance Bank Limited	10	Ohha Microfinance Bank Limited	37
Caretaker Microfinance Bank Limited	11	Olive Microfinance Bank Limited	38
Cedar Microfinance Bank Limited	12	Oluchukwu Microfinance Bank Limited	39
Covenant Microfinance Bank Limited	13	Osumenyi Microfinance Bank Limited	40
Credit Express Microfinance Bank Limited	14	Parallex Microfinance Bank Limited	41
Eagle Flight Microfinance Bank Limited	15	Parkway Microfinance Bank Limited	42
Ekondo Microfinance Bank Limited	16	Pillar Microfinance Bank Limited	43
Equinox Microfinance Bank Limited	17	Rehoboth Microfinance Bank Limited	44
EWT Microfinance Bank Limited	18	RenMoney (Rencredit) Microfinance Bank Ltd	45
Excel Microfinance Bank Limited	19	RIC Microfinance Bank Limited	46
FBN Microfinance Bank Limited	20	Seedvest Microfinance Bank Limited	47
Fortis Microfinance Bank Limited	21	Susu Microfinance Bank Limited	48
Gombe Microfinance Bank Limited	22	Trustfund Microfinance Bank Limited	49
Hasal Microfinance Bank Limited	23	U & C Microfinance Bank Limited	50
IC-Global Microfinance Bank Limited	24	Umuchinemere Procredit Microfinance Bank Ltd	51
Ifedapo Microfinance Bank Limited	25	UNN Microfinance Bank Limited	52
Igbo-Ukwu Microfinance Bank Limited	26	Uzundu Microfinance Bank Limited	53
Izzi Microfinance Bank Limited	27	Wetland Microfinance Bank Limited	54
Other, specify			98

MF8. How do you usually get to your main microfinance bank branch?
DO NOT READ OUT. SINGLE CODE ONLY

By walking	1	SKIP TO MF10
By public transport (e.g. taxi, bus, train, okada etc)	2	ASK MF9
By own vehicle - bicycle, motorcycle, car etc	3	SKIP TO MF10
Other, specify	98	

MF9. 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.

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

MF10. How long have you been dealing with ? (READ OUT NAME OF MAIN MICROFINANCE BANK, MF7)
DO NOT READ OUT. SINGLE CODE ONLY.

1.	Up to 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	97

MF11. Why did you choose to open an account with ..?.(READ OUT NAME OF MAIN MICROFINANCE BANK, MF7) **DO NOT READ OUT OPTIONS. MULTIPLE MENTIONS POSSIBLE.**

	FEES/CHARGES	
1.	Bank charges/C.O.T	1
2.	High interest on loans	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.	Interest on savings low	19
20.	Savings promos	20
21.	Religious reasons	21
22.	Other, specify	98

ASK ONLY THOSE WITH LOANS (MF5 OPTION 7: THOSE WITH CODE 4)

MF12. Thinking about the loan(s) that you have with microfinance bank(s), which of the following apply?
READ OUT. MULTIPLE MENTIONS POSSIBLE

It is a group loan	1
It is an individual loan	2
You have both a group and an individual loan	3

MF13-MF16: FOR RESPONDENTS WHO ANSWERED CODE 2 FOR ANY PRODUCT IN MF5 BUT NOT CODE 3 OR 4.

MF13. 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.	Other, specify	98
19.	Don't know	96

MF14. What was the name of your main microfinance bank? **DO NOT READ OUT. SINGLE CODE ONLY.**

Use same code list as M7

MF15. Is there anything that would encourage you to use microfinance banks again?

Yes	1	ASK MF16
No	2	SKIP TO NB1

MF16. What will encourage you to consider using microfinance banks again?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

	PRODUCT REASONS		SKIP TO NB1
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.	Other, specify	98	
13.	Don't know	96	

MF17- MF20: FOR RESPONDENTS WITH CODE 1 FOR ALL MICROFINANCE BANK PRODUCTS IN MF5

MF17. Would you like to have a microfinance bank account?

Yes	1
No	2

MF18. 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.	No reason	19
20.	Other, specify	98
21.	Don't know	96

MF19. Is there anything that would encourage you to use microfinance banks?

Yes	1	ASK MF20
No	2	SKIP TO NB1

MF20. What would 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.	Other, 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.

NB1. Which non-interest banking/finance providers are you aware of or know about?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

	First mention	Other mentions
Jaiz Bank	1	1
Lotus Capital	2	2
Stanbic IBTC	3	3
Sterling Bank	4	4
Tijarah Microfinance Bank	5	5
Niger Insurance	6	6
Cornerstone	7	7
African Alliance	8	8
Other, specify	98	98
Don't know/Can't remember	96	

NB2. Where is the nearest non-interest banking/finance provider to you? Is it to your.....
READ OUT. SINGLE CODE ONLY

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

NB3. How long would it take you to get to this provider?(**READ OUT ANSWER AT NB2**).
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?

Yes	1	ASK NB5
No	2	SKIP TO NB8

NB5. How long have you been using non-interest banking products?
DO NOT READ OUT. SINGLE CODE ONLY.

1.	Up to 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/Can't remember	96

NB6. What non-interest banking products do you use?
READ OUT. MULTIPLE MENTIONS OF PRODUCTS POSSIBLE.

NB7. FOR EACH PRODUCT THE RESPONDENT HAS, ASK:
 With which institution do you have your(insert product from NB6)?
(Drop down code list for each product: 1=Jaiz Bank; 2=Lotus Capital; 3=Stanbic IBTC; 4=Sterling Bank; 5=Tijarah MFB; 6=Niger Insurance; 7= Cornerstone; 8=African Alliance; 98=Other, specify)

	NB6 CURRENTLY USE	NB7 NAME OF INSTITUTION	SKIP TO NB11
Current account	1		
Savings account	2		
Loans	3		
Insurance	4		
ATM/Debit card	5		
Mortgage	6		
Investment account	7		
Partnership	8		
Trading	9		
Leasing	10		
Other, specify	98		

NON-USERS:
NB8. Why do you not use any non-interest banking products/services?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Not interested	1
I am not aware what non-interest banking products and services are available	2
I don't understand non-interest banking products	3
No reason	4
Don't know	96
Other, specify	98

NB9. How likely would you be to use non-interest banking products/services? Would you say
READ OUT. SINGLE CODE ONLY.

Very unlikely	1	SKIP TO SA1
Somewhat unlikely	2	
Neither likely nor unlikely	3	
Somewhat likely	4	ASK NB10
Very likely	5	
Don't know (DO NOT READ OUT)	96	SKIP TO SA1

NB10. Which of the following non-interest banking products/services are you likely to use?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

Current account	1
Savings account	2
Loans	3
Insurance (<i>Takaful</i>)	4
Mortgage	5
Investment account	6
Partnership (<i>Musharika</i>)	7
Trading	8
Leasing (<i>Ijara</i>)	9
Pension	10
Don't know (DO NOT READ OUT)	96

NB11. If you had a choice between the following regular financial products and non-interest products, which would you prefer? **READ OUT. SINGLE CODE PER OPTION**

	Regular financial products	Non-interest products	Don't know
Current account	1	2	96
Savings account	1	2	96
Loans	1	2	96
Insurance (<i>Takaful</i>)	1	2	96
Mortgage	1	2	96
Investment account	1	2	96
Partnership (<i>Musharika</i>)	1	2	96
Trading	1	2	96
Pension	1	2	96

NB12. 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 commercial bank	1
Non-interest banking institution	2
Co-operatives	3
Do not mind (DO NOT READ OUT)	4

H: SAVINGS

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

		Yes	No	Don't know
1.	Co-operatives	1	2	96
2.	Savings groups/clubs	1	2	96
3.	Village/Community associations	1	2	96
4.	Savings collectors	1	2	96

SA2. Are you currently saving or keeping money aside?

Yes	1	ASK SA3
No	2	SKIP TO SA15

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.	Other, specify	98

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

ASK SA5 TO SA6 FOR EACH SAVINGS MECHANISM BEFORE MOVING TO NEXT

SA5. **FOR EACH MENTION IN S4 ASK:** How often do you save with.....?
READ OUT SA4 MENTION. SINGLE CODE ONLY. USE SHOW CARD.

SA6. **FOR EACH MENTION IN SA4 ASK:**
On average, how much do you save with/contribute to **(READ OUT SA4)** in a month?

	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
Non-interest banking providers	3	1	2	3	4	5	1	2	3	4	96	95
Co-operatives	4	1	2	3	4	5	1	2	3	4	96	95
Savings groups/clubs e.g esusu, adashi	5	1	2	3	4	5	1	2	3	4	96	95
Village/Community associations	6	1	2	3	4	5	1	2	3	4	96	95
Savings collectors e.g. alajo, akawo	7	1	2	3	4	5	1	2	3	4	96	95
Family/friends	8	1	2	3	4	5	1	2	3	4	96	95
Home	9	1	2	3	4	5	1	2	3	4	96	95

SA7. FOR THOSE WITH CODE 1, SA4:
How many accounts do you have with deposit money banks (commercial banks) that you use for savings?
SINGLE CODE ONLY.

SA8. FOR THOSE WITH CODE 2, SA4:
How many accounts do you have with microfinance banks that you use for savings?
SINGLE CODE ONLY.

SA9. FOR THOSE WITH CODE 3, SA4:
How many accounts do you have with non-interest banking providers that you use for savings?
SINGLE CODE ONLY.

SA10. FOR THOSE WITH CODE 4, SA4:
How many co-operatives do you save with? **SINGLE CODE ONLY.**

SA11. FOR THOSE WITH CODE 5, SA4:
How many savings groups/clubs do you save with? **SINGLE CODE ONLY.**

SA12. FOR THOSE WITH CODE 6, SA4:
How many village/community associations do you save with? **SINGLE CODE ONLY.**

SA13. FOR THOSE WITH CODE 7, SA4:
How many savings collectors do you save with? **SINGLE CODE ONLY.**

	SA7. Deposit money banks (commercial banks)	SA8. Microfinance banks	SA9. Non-interest banking providers	SA10. Co-operatives	SA11. Savings groups/clubs	SA12. Village/ community associations	SA13. Savings collectors
One	1	1	1	1	1	1	1
Two	2	2	2	2	2	2	2
Three	3	3	3	3	3	3	3
Four	4	4	4	4	4	4	4
Five or more	5	5	5	5	5	5	5
None	6	6	6	6	6	6	6

FOR EACH MENTION IN SA4 ASK:

SA14. In the last 12 months have you lost any of your savings with

READ OUT. SINGLE CODE PER ROW

		Yes	No	
1.	Deposit money bank (commercial bank)	1	2	SKIP TO IN1
2.	Microfinance bank	1	2	
3.	Non-interest banking provider	1	2	
4.	Co-operatives	1	2	
5.	Savings groups/clubs e.g esusu, adashi	1	2	
6.	Village/Community associations	1	2	
7.	Savings collectors e.g. alajo, akawo	1	2	
8.	Family/friend	1	2	
9.	Home	1	2	

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

SA15. 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 of saving	6
7.	Do not believe in saving	7
8.	Other, specify	98

I: INVESTMENTS

IN1. There are many ways to invest money other than putting it in the bank. Which of the following investments do you currently have, had in the past or have never had? **READ OUT. SINGLE CODE PER STATEMENT.**

	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.	Farming/agriculture/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.	Food and provisions (to sell later)	1	2	3
12.	Insurance	1	2	3
13.	Rental income	1	2	3

IN2. How will you ensure that you have money to meet your needs when you are old and cannot work? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Savings	1
Your children	2
Land/property	3
Jewellery, gold coins and others	4
Rental income	5
Shares	6
Farming/agriculture/livestock	7
Own business	8
Insurance policy	9
Don't know/have no plans	10
Pension	11
Other, specify	98

IN3. Are you willing to make regular contributions to ensure that you have money to meet your needs when you are old and cannot work?

Yes	1	SKIP TO IN5
No	2	ASK IN4

IN4. Why are you not willing to make regular contributions to ensure that you have money to meet your needs when you are old and cannot work? **DO NOT READ OUT. MULTIPLE RESPONSES POSSIBLE.**

Don't have a regular income	1	SKIP TO IN6
Don't have a job	2	
Do not have enough money	3	
Don't believe in it	4	
Other, specify	98	

IN5. How often would you like to contribute? **READ OUT. SINGLE CODE ONLY.**

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5

IN6. Which of the following, if any do you currently have? **READ OUT. MULTIPLE MENTIONS POSSIBLE. IF CODE 5 SKIP TO LC1**

IN7. Which institution do you have your? **READ OUT RESPONSE AT IN6.**

	IN6. Have now	IN7. Name of institution
Pension that only you contribute(d) to	1	
Pension that both you and your employer contribute(d) to	2	
Pension that only your employer contribute(d) to	3	
Retirement Savings Account	4	
None (DO NOT READ OUT)	5	

IN7 Code list

AllCO Pension Managers Limited	1	Leadway Pensure PFA Limited	11
APT Pension Fund Managers Limited	2	Legacy Pension Managers Limited	12
ARM Pension Managers Limited	3	NLPC Pension Fund Administrators Limited	13
Crusader Sterling Pensions Limited	4	OAK Pensions Limited	14
Fidelity Pension Managers	5	Penman Pensions Limited	15
First Guarantee Pension Limited	6	Pensions Alliance Limited	16
Future Unity Glanvils Pensions Limited	7	Premium Pension Limited	17
GTB-AM Pensions Limited	8	Sigma Pensions Limited	18
IEI-Anchor Pension Managers Limited	9	Stanbic IBTC Pension Managers Limited	19
IGI Pension Fund Managers Limited	10	Trustfund Pensions Plc	20
Don't know			96
Other, specify			98

J: LOANS AND CREDIT

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 there individuals (money lenders) in your community who make money through lending money to others and charging them interest?

Yes	1
No	2
Don't know	96

LC2. Have you ever applied for a loan?

Yes	1	ASK LC3
No	2	SKIP TO LC7

LC3. Have you ever applied for a loan from any of the following?
READ OUT. MULTIPLE MENTIONS POSSIBLE

	Yes	No
Deposit money banks (commercial banks)	1	2
Microfinance banks	1	2
Non-interest banking providers	1	2
Savings groups/clubs	1	2
Co-operatives	1	2
Money lenders	1	2
Employers	1	2

LC4. Have you ever been refused a loan?

Yes	1	ASK LC5
No	2	SKIP TO LC7

LC5. By which institution have you been refused a loan? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Deposit money banks (commercial banks)	1
Microfinance banks	2
Non-interest banking providers	3
Savings groups/clubs	4
Co-operatives	5
Money lenders	6
Employers	7

LC6. Why were you refused a loan?
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 given	8
9.	Didn't understand the reason	9
10.	Other, specify	98
11.	Don't know/Can't remember	96

LC7. In the past 12 months, have you taken out a loan or borrowed money?

Yes	1	ASK LC8
No	2	SKIP TO LC16

LC8. Who did you borrow or take loans from? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Deposit money bank (commercial bank)	1
Microfinance bank	2
Non-interest banking provider	3
Government	4
Employer	5
Co-operative	6
Savings group/club	7
Money lender	8
Family/friend	9

LC9. For what purposes did you borrow/take a loan? **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.	Other, specify	98

LC10. How many times have you borrowed money in the past 12 months?
DO NOT READ OUT. SINGLE CODE ONLY.

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

LC11. Thinking back to the last time you took out a loan or borrowed money, how much did you borrow?

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FOR THOSE WHO HAVE BORROWED FROM DEPOSIT MONEY BANKS/MICROFINANCE BANKS/NON-INTEREST BANKING PROVIDERS, (i.e. LC8 option 1, 2 or 3), ASK LC12, FOR THOSE WHO DID NOT, SKIP TO LC13

LC12. What type of loan account do you have with
READ OUT OPTIONS. MULTIPLE RESPONSES POSSIBLE

	Mortgage /housing loan	Personal loan	Car loan	Other specify
Deposit money bank (commercial bank)	1	2	3	98
Microfinance bank	1	2	3	98
Non-interest banking provider	1	2	3	98

LC13. Have you ever missed a payment on your loan?

Yes	1	ASK LC14
No	2	SKIP TO LC15

LC14. 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.	Other, specify	98

LC15. What factors do you consider when deciding who to borrow or where to take a loan from?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. PROBE FULLY.

1.	Getting the money as soon as possible	1	SKIP TO LC17
2.	Low interest rate	2	
3.	Repayment period	3	
4.	Affordable monthly instalments	4	
5.	Flexibility of repayments	5	
6.	No checking of credit history	6	
7.	No proof of employment required	7	
8.	Quality of service provided	8	
9.	No collateral required	9	
10.	Past experience with the financial provider	10	
11.	Lender not concerned about the purpose of the loan	11	
12.	Distance/nearness to the lender	12	
13.	Other, specify	98	

ONLY ASK THOSE WHO HAVE NEVER TAKEN A LOAN IN THE PAST 12 MONTHS (CODE 2 AT LC7)

LC16. Why did you not borrow or take 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.	Other, specify	98

CREDIT

ASK ALL

LC17. In the past 12 months have you bought any goods or services and not paid for them in full immediately?

Yes	1	ASK LC18
No	2	SKIP TO RM1

LC18. Thinking back to the last time you took out a credit how much were the goods or services worth?
USE CODE 996 FOR 'DON'T KNOW'; CODE 999 FOR 'REFUSED TO ANSWER'

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LC19. Which of these best describes how you took the credit? (I am still referring to the last time you took credit)
READ OUT. SINGLE CODE ONLY.

You took the item and then paid later (lump sum)	1
You took the item and then paid later (installments)	2
You made a deposit and only got the item when it was fully paid for	3
You make a deposit, take the item, and pay in installments	4

LC20. 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.	Other, specify	98

LC21. From which of the following did you get goods or services on credit?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

FOR EACH OUTLET TYPE, ASK:

LC22. How long did it take for you to pay for the goods or services that you got from?
(REFER TO RESPONSE FOR LC21) MULTIPLE MENTIONS POSSIBLE.

		LC21	LC22			
			Up to 3 months	More than 3 months, up to 6 months	More than 6 months, up to 12 months	More than 1 year
1.	Car dealership	1	1	2	3	4
2.	Furniture store	2	1	2	3	4
3.	Provision shops	3	1	2	3	4
4.	Pharmacy	4	1	2	3	4
5.	Leasing companies	5	1	2	3	4
6.	Boutique	6	1	2	3	4
7.	Tailor	7	1	2	3	4
8.	Mechanic	8	1	2	3	4
9.	Market trader	9	1	2	3	4

K: RISK MANAGEMENT AND INSURANCE

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? Is it to your...
READ OUT. SINGLE CODE ONLY.

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

- RM2.** How long would it take you to get to this insurance company, broker or agent? (**REFER TO RM1 RESPONSE**) **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? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD FIRST MENTION IN FIRST COLUMN AND OTHER MENTIONS IN NEXT COLUMNS.**

CODE LIST RM3

	First mention	Other mentions
A.R.M LIFE PLC	1	1
African Alliance Insurance Company Ltd	2	2
AllCO Insurance PLC	3	3
Alliance & General Insurance Company Ltd	4	4
Alliance & General Insurance Life Assurance	5	5
Anchor Insurance Company Ltd	6	6
Capital Express Assurance Limited	7	7
Consolidated Hallmark Insurance Plc	8	8
Continental Reinsurance Company Plc	9	9
Cornerstone Insurance Plc	10	10
Olatoye Akintayo Odunsi	11	11
Custodian Life Assurance Limited	12	12
Equity Assurance Plc	13	13
FBN Life Assurance Limited	14	14
Fin Insurance Company Limited	15	15
Gold Link Insurance Plc	16	16
Great Nigeria Insurance Plc	17	17
Guinea Insurance Plc	18	18
Industrial & General Insurance Company Plc	19	19
International Energy Insurance Plc	20	20
KBL Insurance Limited	21	21
LASACO Assurance Plc	22	22
LASACO Life Assurance Company Ltd	23	23

Law Union & Rock Insurance Plc	24	24
Leadway Assurance Company Limited	25	25
Linkage Assurance Plc	26	26
Mansard Insurance plc	27	27
Mutual Benefits Assurance Plc	28	28
Mutual Benefits Life Assurance Ltd	29	29
NEM Insurance Plc	30	30
NICON Insurance Plc	31	31
Niger Insurance Plc	32	32
Nigeria Reinsurance Corporation	33	33
Nigerian Agricultural Insurance Corporation	34	34
NSIA Insurance Ltd	35	35
Oasis Insurance Plc	36	36
Old Mutual Nigeria General Insurance Company Ltd	37	37
Old Mutual Nigeria Life Assurance Company Limited	38	38
Prestige Assurance Plc	39	39
Regency Alliance Insurance Plc	40	40
Royal Exchange Prudential Life Assurance Plc	41	41
Royal Exchange General Insurance Company Ltd	42	42
Sovereign Trust Insurance Plc	43	43
Spring Life Assurance Plc	44	44
STACO Insurance Plc	45	45
Standard Alliance Insurance Plc	46	46
Standard Alliance Life Assurance Ltd	47	47
Sterling Assurance Nigeria Ltd	48	48
UBA Metropolitan Life Insurance Ltd	49	49
UNIC Insurance Plc	50	50
Union Assurance Company Ltd.	51	51
Unitrust Insurance Company Limited	52	52
Unity Kapital Assurance Plc	53	53
Universal Insurance Plc	54	54
WAPIC Insurance Plc.	55	55
WAPIC Life Assurance Ltd	56	56
Zenith General Insurance Company	57	57
Zenith Life Assurance Company Limited	58	58
Other, specify	98	98
Don't know/Can't remember	96	

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.	RM5.
Theft of household property	1	1
Theft of business stock/goods	2	2
Theft of agricultural crop/livestock	3	3
Loss of household goods due to fire/flood/storm	4	4
Agricultural crop/livestock destroyed by fire/ flood/storm	5	5
Failure of business	6	6
Member of household lost job/income	7	7
Serious illness of a household member	8	8
Death of a relative/household member	9	9
Separation/divorce	10	10
Disability due to accident/illness	11	11
Fraud	12	12
None (DO NOT READ OUT)	SKIP TO RM7	

FOR EACH EVENT EXPERIENCED (RM4) ASK :

RM6. What did your household do when you experienced?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

	RM6												
	Sold assets	Sold livestock	Cut down on expenses	Waited/asked for donations	Borrowed money family/friend	Borrowed money from employer	Borrowed money from bank	Borrowed money from other sources	Used own savings	Used insurance policy	Did nothing	Don't know	Other (specify)
Theft of household property	1	2	3	4	5	6	7	8	9	10	11	96	98
Theft of business stock/goods	1	2	3	4	5	6	7	8	9	10	11	96	98
Theft of agricultural crop/livestock	1	2	3	4	5	6	7	8	9	10	11	96	98
Loss of household goods due to fire/flood/storm	1	2	3	4	5	6	7	8	9	10	11	96	98
Agricultural crop/livestock destroyed by fire/ flood/storm	1	2	3	4	5	6	7	8	9	10	11	96	98
Failure of business	1	2	3	4	5	6	7	8	9	10	11	96	98
Member of household lost job/income	1	2	3	4	5	6	7	8	9	10	11	96	98
Serious illness of a household member	1	2	3	4	5	6	7	8	9	10	11	96	98
Death of a relative/household member	1	2	3	4	5	6	7	8	9	10	11	96	98
Separation/divorce	1	2	3	4	5	6	7	8	9	10	11	96	98
Disability due to accident/illness	1	2	3	4	5	6	7	8	9	10	11	96	98
Fraud	1	2	3	4	5	6	7	8	9	10	11	96	98

RM7. Do you currently have an insurance product?

Yes	1	ASK RM8
No	2	SKIP TO RM13

RM8. How long have you been using insurance products? **DO NOT READ OUT. SINGLE CODE ONLY.**

1.	Up to 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/Can't remember	96

RM9. Where did you get your insurance from? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

Through mobile phone	1
Bank	2
Agent	3
Broker	4
Internet	5
Employer	6

RM10. What type of insurance/assurance policy do you currently have?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

RM11. FOR EACH TYPE OF POLICY MENTIONED IN RM10 ASK:
Which insurance provider do you hold it with? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

	RM10	RM11
		USE SAME CODE LIST AS RM3
SHORT TERM INSURANCE		
Car/Vehicle/Motorbikes	1	
Household contents insurance	2	
Building	3	
Group accident provided by employer	4	
Medical/Critical illness	5	
Travel	6	
Credit life/Loan protection	7	
LONG TERM INSURANCE		
Life assurance	8	
Group Life Assurance Scheme through employer	9	
Personal accident disability insurance	10	
Endowment/Investment saving plan	11	
Education plan for children	12	
Mortgage protection	13	
Annuities	14	
Livestock	15	
Other, specify	98	

RM12. 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	SKIP TO RM16
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.	Other, specify	98	

ONLY FOR THOSE WITHOUT INSURANCE (ANSWERED CODE 2 AT RM7)

RM13. 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.	Religious reasons/God will take care of it	6
7.	No reason	8
8.	Other, specify	98

RM14. Is there anything that would encourage you to use insurance?

Yes	1	ASK RM15
No	2	SKIP TO RM17

RM15. What would 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.	Other, specify	98

RM16. Which of the following would you be comfortable to get an insurance product from?
READ OUT. SINGLE CODE PER RESPONSE.

	Yes	No	Don't know
Through mobile phone	1	2	96
Bank	1	2	96
Agent	1	2	96
Broker	1	2	96
Internet	1	2	96
Employer	1	2	96

ASK ALL

INTERVIEWER READ OUT: Microinsurance is financial protection for low-income people against specific risks in exchange for regular payments.

RM17. Would you be interested in microinsurance?

Yes	1	ASK RM18
No	2	SKIP TO PY1
Don't know	96	

RM18. What type of microinsurance would you consider? **READ OUT. MULTIPLE MENTIONS POSSIBLE**

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

L: PAYMENTS

PY1. In the past year, about how often did you use the following to purchase goods?
READ OUT. SINGLE RESPONSE FOR EACH PAYMENT OPTION. USE SHOW CARD

	None	Daily	Weekly	Monthly	Quarterly	Annually
Cash	1	2	3	4	5	6
Cash card/prepaid card	1	2	3	4	5	6
ATM/Debit card	1	2	3	4	5	6
Credit card	1	2	3	4	5	6
Bank transfer	1	2	3	4	5	6
Mobile money	1	2	3	4	5	6

PY2. In the past year, about how often did you use the following to pay bills?
READ OUT. SINGLE RESPONSE FOR EACH PAYMENT OPTION. USE SHOW CARD

	None	Daily	Weekly	Monthly	Quarterly	Annually
Cash	1	2	3	4	5	6
Cash card/prepaid card	1	2	3	4	5	6
ATM/Debit card	1	2	3	4	5	6
Credit card	1	2	3	4	5	6
Bank transfer	1	2	3	4	5	6
Mobile money	1	2	3	4	5	6

MONEY TRANSFERS

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.

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

You received money from friends or family members <i>within</i> Nigeria	1	ASK MT2 to MT8
You sent money to friends or family members <i>within</i> Nigeria	2	ASK MT9 to MT15
You received money from friends or family members <i>outside</i> Nigeria	3	ASK MT16 to MT22
You sent money to friends or family members <i>outside</i> Nigeria	4	ASK MT23 to MT29
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.

Family/friend	1
Runner (e.g. taxi/bus driver)	2
Bank transfer (via Internet, telephone, account to account, etc)	3
Recharge card	4
Cheque	5
Cash card/Prepaid card	6
Mobile money	7
Agent	8

MT3. How many times have you received money in the past six months?
IF RESPONDENT DOES NOT KNOW CAPTURE '96'

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MT4. 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

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

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

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.	Other, specify	98

MT7. Which of the following did you experience regarding the money you were meant to receive?
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?
DO NOT READ OUT. SINGLE CODE ONLY.

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State code list for MT8

Abia	1	Enugu	14	Ogun	27
Adamawa	2	Gombe	15	Ondo	28
Akwa Ibom	3	Imo	16	Osun	29
Anambra	4	Jigawa	17	Oyo	30
Bauchi	5	Kaduna	18	Plateau	31
Bayelsa	6	Kano	19	Rivers	32
Benue	7	Katsina	20	Sokoto	33
Borno	8	Kebbi	21	Taraba	34
Cross Rivers	9	Kogi	22	Yobe	35
Delta	10	Kwara	23	Zamfara	36
Ebonyi	11	Lagos	24	FCT- Abuja	37
Edo	12	Nasarawa	25	Don't know/Can't remember	96
Ekiti	13	Niger	26		

**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 within Nigeria in the past six months?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

Family/friend	1
Runner (e.g. taxi/bus driver)	2
Bank transfer (via Internet, telephone, account to account, etc)	3
Recharge card	4
Cheque	5
Cash card/Prepaid card	6
Mobile money	7
Agent	8

MT10. How many times have you sent money in the past six months?
IF RESPONDENT DOES NOT KNOW CAPTURE '96'

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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

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

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

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.	Other, specify	98

MT14. Which of the following did you experience regarding the money you sent within Nigeria?
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

MT15. Thinking back to the last time you sent money, which state within Nigeria did you send the money to?
DO NOT READ OUT. SINGLE CODE ONLY.

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Use state code list (MT8)

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?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Family/friend	1
Runner (e.g. taxi/bus driver)	2
Bank transfer (via Internet, telephone, account to account, etc)	3
Recharge card	4
Cheque	5
Cash card/Prepaid card	6
Moneygram	7
Western Union	8
Other, specify	98

MT17. How many times have you received money in the past six months, from outside Nigeria?
IF RESPONDENT DOES NOT KNOW CAPTURE '96'

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

	CURRENCY	AMOUNT
1.	USD (\$)	
2.	GBP (£)	
3.	Euro (€)	
4.	Naira (N)	
5.	ZAR	
6.	Ghana cedis	
7.	CFA francs	
8.	Other, specify	
9.	Don't know/Can't remember	96

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

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.**

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.	Other, 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
Don't know/Can't remember	96
Other, specify	98

MT22. Which of the following did you experience regarding the money you received from outside Nigeria?
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.	Family/friend 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 SENT 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 to outside Nigeria in the past six months?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Family/friend	1
Runner (e.g. taxi/bus driver)	2
Bank transfer (via Internet, telephone, account to account, etc)	3
Recharge card	4
Cheque	5
Cash card/Prepaid card	6
Moneygram	7
Western Union	8
Other, specify	98

MT24. How many times have you sent money outside Nigeria in the past six months?
IF RESPONDENT DOES NOT KNOW CAPTURE '96'

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MT25. Thinking back to the last time you sent money outside Nigeria, how much did you send?
DO NOT READ OUT. SINGLE CODE ONLY.

	CURRENCY	AMOUNT
1.	USD (\$)	
2.	GBP (£)	
3.	Euro (€)	
4.	Naira (N)	
5.	ZAR	
6.	Ghana cedis	
7.	CFA francs	
8.	Other, specify	
9.	Don't know/Can't remember	96

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

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 outside Nigeria? **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 did you send money outside Nigeria? **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.	Other, specify	98

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

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
Don't know/Can't remember	96
Other, specify	98

M: MOBILE MONEY

MM1. Have you heard of mobile money?

Yes	1	ASK MM2
No	2	SKIP TO MM21

MM2. How did you hear about mobile money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

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

MM3. Which mobile money operators are you aware of?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. RECORD FIRST MENTION IN FIRST ROW AND OTHER MENTIONS IN SUBSEQUENT ROWS.

CODE LIST FOR MM3

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

MM4. Where is the nearest mobile money agent to you? Is it your....**READ OUT. SINGLE CODE ONLY.**

Home	1	ASK MM5
Place of work	2	
Don't know (DO NOT READ OUT)	96	SKIP TO MM6

MM5. How long would it take you to get to this mobile money agent?.(**REFER TO MM4 RESPONSE**)
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

MM6. Which of the following statements best describes your experience with mobile money?
READ OUT. SINGLE CODE ONLY.

You have never used mobile money services	1	SKIP TO MM20
You have used it before but not any more	2	SKIP TO MM19
You use mobile money services but you are not registered	3	SKIP TO MM10
You are a registered mobile money user	4	ASK MM7

MM7. How did you register for mobile money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

At an agent	1
At your bank branch	2
Through your phone	3
Through the internet (but not through your phone)	4
Other, specify	98

MM8. Which mobile money operator(s) are you registered with? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

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

MM9. Why did you choose this mobile money operator?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Family/friend use this operator	1
It is a bank requirement	2
Trust/reliability of operator	3
Lowest airtime cost	4
Availability of service	5
This operator has a wide agent network	6
The agent chose for me	7
My co-operative	8
Other, specify	98

MM10. How long have you been using mobile money services? **DO NOT READ OUT. SINGLE CODE ONLY.**

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

MM11. What mobile money services do you use ? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE. IF CODE '96' SKIP TO MM15**

MM12. How often do you carry out these transactions? **ASK FOR EVERY TRANSACTION CONDUCTED (1=Daily; 2=Weekly; 3=Monthly 4=Quarterly 5=Annually). USE SHOW CARD**

MM13. Which mobile money service do you use most often? **DO NOT READ OUT. SINGLE CODE ONLY**

MM14. What was the first transaction you conducted using mobile money?
DO NOT READ OUT. SINGLE CODE ONLY.

		MM11 CURRENTLY USE	MM12 FREQUENCY	MM13 MOST OFTEN USED	MM14 FIRST TRANSACTION
1.	Paying bills	1		1	1
2.	Sending money	2		2	2
3.	Receiving money	3		3	3
4.	Airtime purchases	4		4	4
5.	Receiving wages/salary	5		5	5
6.	Paying for goods or services	6		6	6
7.	Storing/saving money	7		7	7
8.	Receiving payments from customers	8		8	8
9.	Receiving payments from government	9		9	9
10.	Paying for insurance	10		10	10
11.	Don't know/Can't remember	96		96	96
12.	Other, specify	98		98	98

MM15. What encouraged you to start using mobile money?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

To store/save money	1
Family/friend are using mobile money	2
To conduct fast transactions	3
For sake of ease	4
Just to try or test mobile money	5
To conduct safe transactions	6
To pay bills	7
Other, specify	98

MM16. Have you ever used a mobile money agent?

Yes	1	ASK MM17
No	2	SKIP TO MM24

MM17. What did/do you use mobile money agents for? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

Registration	1	SKIP TO MM24
Cash-in/deposits	2	ASK MM18
Cash-out/withdrawals	3	SKIP TO MM24
Paying bills	4	
Buying airtime	5	
Sending money	6	
Receiving money	7	
Buying insurance	8	
Other, specify	98	

MM18. You said that you do cash deposits at an agent, are these
READ OUT. MULTIPLE MENTIONS POSSIBLE

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

ASK ONLY THOSE WHO USED MOBILE MONEY BEFORE (CODE 2 MM6)

MM19. Why did you stop using mobile money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Family/friend don't use mobile money	1	SKIP TO MM22
I have no need for it	2	
Not safe/I do not trust it	3	
Tedious process to resolve complaints/issues	4	
Fluctuating network	5	
Too complicated	6	
Too costly	7	
I do not understand it	8	
Lost my phone	9	
No agent where I live	10	
No agent where my recipient lives	11	
Fraud	12	
Don't know/No reason (SINGLE CODE ONLY)	13	
Other, specify	98	

ASK THOSE WHO NEVER USED MOBILE MONEY (CODE 1 IN MM6)

MM20. Why don't you use mobile money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

It is expensive	1
I do not trust it	2
I use other ways to do the same transactions	4
Services I need are not available on mobile money	5
It is not easy to use	6
No reason (SINGLE CODE ONLY)	7
Other, specify	98

INTERVIEWER READS 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 supported through agents, which are neighbourhood businesses or people that assist you with deposits, withdrawals and other transactions.

MM21. Would you like to use mobile money?

Yes	1
No	2

MM22. Is there anything that would encourage you to use mobile money?

Yes	1	ASK MM23
No	2	SKIP TO QF1

MM23. What would encourage you to use mobile money?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

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

MM24. Which of the following would you consider using mobile money for?
READ OUT. MULTIPLE MENTIONS POSSIBLE.SINGLE RESPONSE PER ROW.

	Yes	No	Don't know
Paying for transport (e.g. bus, or taxi)	1	2	96
School fees	1	2	96
Buying airline tickets	1	2	96
Paying hotel bills	1	2	96
Pension contributions	1	2	96
Receiving pension	1	2	96
Loan payments	1	2	96
Loan disbursements	1	2	96
Insurance/micro-insurance	1	2	96
Non-interest banking/finance products	1	2	96
Hospital bills	1	2	96
International remittances	1	2	96
Paying government taxes/levies	1	2	96

N: QUALITY OF FINANCIAL SERVICES

**ASK ONLY WITH REGARD TO SERVICE PROVIDERS USED BY RESPONDENT
IF NONE OF THESE PROVIDERS USED, GO TO QF5**

QF1. How satisfied are you with the service you receive from? **READ OUT PROVIDER.
SINGLE CODE PER PROVIDER.**

		Check question no:	1. Very satisfied	2. Satisfied	3. Unsatisfied	4. Very unsatisfied
1.	Deposit money bank (commercial bank)	BA3 code 1	1	2	3	4
2.	Microfinance bank	MF3 code 1	1	2	3	4
3.	Non-interest banking /finance provider	NB4 code 1	1	2	3	4
4.	Co-operative	SA4 code 4 OR LC8 code 6	1	2	3	4
5.	Savings group/club	SA4 code 5 OR LC8 code 7	1	2	3	4
6.	Village/Community association	SA4 code 6	1	2	3	4
7.	Savings collector	SA4 code 7	1	2	3	4
8.	Pension fund administrator	IN6 code 1 to 4	1	2	3	4
9.	Money lender	LC8 code 8	1	2	3	4
10.	Insurance company	RM7 code 1	1	2	3	4
11.	Money transfer operator	MT16 code7 or 8 OR MT23 code 7 or 8	1	2	3	4
12.	Mobile money operator	MM6 code 3 or 4	1	2	3	4

**ASK ONLY WITH REGARD TO PRODUCTS USED BY RESPONDENT
IF NONE OF THESE PRODUCTS USED, GO TO QF5**

QF2. How satisfied are you with the the financial products that you use?
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.**

	Check question no:	QF2.				QF3.
		1. Very satisfied	2. Satisfied	3. Unsatisfied	4. Very unsatisfied	
Credit card	BA11 ITEM 3, code 3 or 4	1	2	3	4	1
Current account	BA11 ITEM 4 code 3 or 4 OR MF5 ITEM 2, code 3 or 4 OR NB6 code 1	1	2	3	4	2
Fixed deposit account	BA11 ITEM 5, code 3 or 4 OR MF5 ITEM 3, code 3 or 4	1	2	3	4	3
Mortgage	BA11 ITEM 7, code 4 OR NB6 code 6	1	2	3	4	4
Non-Interest banking/finance product	NB6 code 5 or 7 or 8 or 9 or 10	1	2	3	4	5
Savings account	BA11 ITEM 6, code 3 or 4 OR MF5 ITEM 4 code 3 or 4 OR NB6 code 2	1	2	3	4	6
Pension	IN6 code 1 to 4	1	2	3	4	7
Loans	BA11 ITEM 10 code 4 OR MF5 ITEM 7 code 4 OR NB6 code 3	1	2	3	4	8
Insurance	RM7 code 1 OR NB6 code 4 OR IN1 ITEM 12, code 3	1	2	3	4	9
Money transfer	MT1 code 1 or 2 or 3 or 4	1	2	3	4	10
Mobile money	MM6 code 3 or 4	1	2	3	4	11
Savings with co-operative	SA4 code 4	1	2	3	4	12
Savings with savings group/club	SA4 code 5	1	2	3	4	13
Savings with village/community association	SA4 code 6	1	2	3	4	14
Savings with savings collector	SA4 code 7	1	2	3	4	15
Loan from co-operatives	LC8 code 6	1	2	3	4	16
Loan from savings group/club	LC8 code 7	1	2	3	4	17
Loan from money lender	LC8 code 8	1	2	3	4	18

FOR PRODUCT/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? **DO NOT 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	Other, specify	98

QF5. Do you use financial services/products which are in somebody else's name and not in your name?

Yes	1	ASK QF6
No	2	SKIP TO QF9

QF6. What financial service providers do you use in this person's name?

READ OUT. MULTIPLE MENTIONS POSSIBLE

1.	Deposit money bank (commercial bank)	1
2.	Microfinance bank	2
3.	Non-interest banking provider	3
4.	Co-operative	4
5.	Savings group/club	5
6.	Village/Community association	6
7.	Savings collector	7
8.	Moneylender	8
9.	Mobile money provider	9
10.	Money transfer operator	10
11.	Insurance company	11
12.	Pension administrator	12

QF7. What financial services or products do you use which are in this person's name?

READ OUT. MULTIPLE MENTIONS POSSIBLE

1.	Savings account	1
2.	Current account	2
3.	ATM/Debit card	3
4.	Credit card	4
5.	Loan	5
6.	Mobile money	6
7.	Money transfer	7
8.	Insurance	8
9.	Pension	9
10.	Non-interest banking/finance product	10

QF8. Why do you use financial services which are in this person's name?

DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

1.	There are no financial service providers close to where I live	1	SKIP TO PC1
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.	Other, specify	98	

ONLY ASK QF9 IF NO PROVIDERS MENTIONED IN QF1 ARE USED

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.	No reason	6
7.	Other, specify	98

O: POTENTIAL CHANNELS FOR CONDUCTING FINANCIAL TRANSACTIONS

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.	Other, 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. Are you aware if there is a [TYPE OF LOCATION] close to where you live?
READ OUT FOR EACH LOCATION LISTED. IF YES, CODE 1. IF NO, CODE 2.

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

Type of Location	PC3	PC4					
		Less than 5 minutes	Between 5 and 10 minutes	Between 11 and 15 minutes	Between 16 and 20 minutes	Between 21 and 30 minutes	More than 30 minutes
Petrol Station		1	2	3	4	5	6
Pharmacy		1	2	3	4	5	6
Restaurant		1	2	3	4	5	6
Post Office		1	2	3	4	5	6

PC5. Can you be reached by postal mail?

Yes	1
No	2

P: TECHNOLOGY

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

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

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

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TE3. Do you own a mobile phone?

Yes	1	ASK TE4
No	2	SKIP TO TE6

TE4. Which mobile network provider/s are you currently using?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

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

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

		TE4 CURRENTLY USE	TE5 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.	Other, specify	98	98

TE6. Do you have an email address?

Yes	1	ASK TE7
No	2	SKIP TO TE8

TE7. 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 to 1 month	3
More than 1 month ago	4
Don't know/Can't remember	96

TE8. Do you use the Internet?

Yes	1	ASK TE9
No	2	SKIP TO TE11

TE9. 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 to 1 month	3
More than 1 month ago	4
Don't know/Can't remember	96

TE10. How did you access the Internet the last time you used it? **READ OUT. SINGLE CODE ONLY.**

Computer at home	1
Computer at work	2
Through a mobile phone	3
Computer at an internet cafe	4
Computer at a business centre	5
Don't know/Can't remember	96

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?

Yes	1
No	2

TE12. Will you be comfortable using fingerprints with your PIN for conducting ATM transactions?

Yes	1
No	2

Q: DEMOGRAPHICS

DM1. Which of the following best describes your marital status? **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

DM2. 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 DM3.

DM3. 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

DM4. How much does your household spend on average per month on the following?
READ OUT EACH ITEM.
USE CODE 96 FOR 'DON'T KNOW' CODE 95 FOR REFUSED

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

DM5. INTERVIEWER RECORD RESPONDENT'S GENDER

Male	1
Female	2

DM6. How old are you?

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DM7. What is your highest level of education? **READ OUT. SINGLE MENTION ONLY.**
(SEC SCORES TO BE GENERATED BY SCRIPT – NOT TO BE SHOWN ON TABLET)

	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 OND	6	4
University/Polytechnic HND	7	5
Post-university incomplete	8	3
Post-university complete	9	5

DM8. How many members of the household get a regular income? These people may not be currently working but regularly earn some money, for example, pensions and other grants.
USE CODE 96 FOR 'DON'T KNOW' RESPONSES

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DM9. What is your current employment status? **READ OUT. SINGLE CODE ONLY**

Employed full-time	1	ASK DM10
Employed part-time	2	
Self-employed	3	
Unemployed	4	SKIP TO DM11
Student	5	
NYSC	6	
Pensioner/Retired	7	
Housewife	8	

ONLY ASK IF 1 TO 3 CODED AT DM9

DM10. Which is the main industry that you work in? **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
Other, specify	98

DM11. Different people get money in different ways. Please tell me what are your regular sources of income.
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

If single source of income (DM11) then transfer Code from DM11 to DM12 and SKIP TO DM13
If NO INCOME SKIP TO DM16

DM12. Which of these sources of income, is your main source of income (i.e. the source you rely most on)? **READ OUT. SINGLE CODE ONLY.**

For main money source ask:

DM13. How often do you usually receive the money you get from? **(REFER TO DM12)**
DO NOT READ OUT. SINGLE MENTION.

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

For main money source ask:

DM14. How do you MOSTLY receive the money you get from? **(REFER TO DM12) SINGLE MENTION**
(1=Cash; 2=Cheque; 3=Into bank account; 4=Mobile money; 98=Other, specify)

		DM11	DM12	DM13	DM14
1.	Salary/wages from Government	1	1		
2.	Salary/wages from a business/company (formal sector)	2	2		
3.	Salary/wages from individual with own business (informal sector)	3	3		
4.	Salary/wages from an individual for chores such as domestic chores or farm labour	4	4		
5.	Subsistence/small scale farming	5	5		
6.	Commercial/large scale farming	6	6		
7.	Money from family/friends	7	7		
8.	Own business (non farming)	8	8		
9.	Trading of goods and services (non farming)	9	9		
10.	Rent	10	10		
11.	Pension	11	11		
12.	Government grant	12	12		
13.	Drought relief	13	13		
14.	Interest on savings	14	14		
15.	Return on investments	15	15		
16.	Do not receive income	16			
17.	Other, specify	98	98		

DM15. Are you the main income earner in the household?

Yes	1
No	2

DM16. Do you or your family own or rent this house? **READ OUT. SINGLE CODE ONLY.**

Own the house	1	ASK DM17
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 DM14

DM17. 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 (DO NOT READ OUT)	96
7.	Refused to answer (DO NOT READ OUT)	95
8.	Other, specify	98

R: SOCIAL CLASS INDICATORS

- SC1.** Which of the following do you have in your household? **READ OUT. MULTIPLE MENTIONS POSSIBLE. (SCORES TO BE GENERATED BY PROGRAM – NOT SHOWN ON TABLET)**

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	

- 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
None	6	0

- 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

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

INTERVIEWER OBSERVE AND RECORD

SC5. 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

INTERVIEWER OBSERVE AND RECORD

SC6. What type of house does respondent reside in? **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
Other, specify	98	2

SC7. 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, nurse)	4	6
Skilled workers (e.g. mechanic, tailor, carpenter, bricklayer, hairdresser)	5	2
Unskilled workers (e.g. driver, street seller/vendor, shop attendant, cleaner)	6	1
Clerical workers (e.g. secretary, receptionist, clerk)	7	2
Unemployed	8	0
Other, specify	98	2

SC8. OFFICE USE ONLY (NOT TO BE SHOWN ON TABLET)
Calculate total SEC score and record corresponding social class for respondent

If the total score is		SEC Code	Social Class
Up to	16	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.

SC9. 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.