EFInA Access to Financial Services in Nigeria 2020 Survey Questionnaire

Questionnaire number							

A: HOUSEHOLD IDENTIFICATION

Zone				
State				
LGA				
RIC				
EA Name				

Sector	1: Urban	2: Rural
HH Selected	1. Original	2. Substitute
Sample	1. Main 18+	2. Boost 15 - 17

Interviewer code						
Supervisor code						

B: PARTICULARS OF VISIT

INTERVIEWER VISITS

CALLBACKS	**DATE**	**DAY**	**TIME**	**RESULT**	**NEXT VISIT**
First visit					
Second visit					
Third visit					

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

Result Codes
01. Accepted interview
02. Postponed – appointment made
04. No household member at home
05. No competent respondent at home at time of the visit
06. Entire household absent for extended period
07. Refused – contact person
13. Complete interview **[Apply after PWD1 as a single auto-coded button]**

SCRIPTER NOTE:

Results codes are meant to capture the outcome of an interviewer's visits to households that have been selected for interview from the listing exercise.

If code 1 is selected on the initial visit, proceed to section C: INTRODUCTION AND SCREENING QUESTIONS

If any of codes 2 or 4 or 5 is the result of the initial visit, repeat visit particulars; until any of 1st, 2nd or 3rd visit becomes code 1, thereafter proceed to section C: INTRODUCTION AND SCREENING

QUESTIONS. If on the 3rd visit, any of codes 2 or 4, or 5 is selected, THANK THE PERSON PRESENT AND CLOSE THE INTERVIEW.

If any of codes 6 or 7 is selected at either initial, 1st, 2nd, or 3rd visit, THANK THE PERSON PRESENT AND CLOSE THE INTERVIEW.

Code 13 should be hidden at this stage and should only appear after the PWD1. See SCRIPTER NOTE after PWD1

C: INTRODUCTION AND SCREENING QUESTIONS

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

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

C1. How many people live in this household?	
C2a. How many people in the household are aged 18 years and above? **C2b**.15 – 17?	
C3. How many people in this household bring money into the household?	
C4. How many separate rooms do the members of the household occupy (not counting bathrooms, toilets, storerooms, or garage)?	

D: HOUSEHOLD QUESTIONS

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

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

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

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

Mortgage	1
A loan from government scheme	2
A loan from other sources	3
Own savings	4
Inheritance	5
Do not know	96
Refused to answer	95
Other, specify	98

D3. Which of the following do you have in your household? **READ OUT. MULTIPLE MENTIONS POSSIBLE**.

One mattress	1	**Single mention**
Two mattresses	2	
Three or more mattresses	3	
Microwave	4	
Household help	5	
Fridge/deep freezer	6	
Video player	7	
Car/vehicle (excluding Keke Napep)	8	

Colour TV	9	
Music system	10	
Air Conditioning (split unit)	11	**Single Mention**
Air Conditioning (single unit)	12	
Satellite dish	13	
Washing machine	14	
Black & white TV	15	
DVD player	16	
Cable satellite	17	
Telephone (land)	18	
Telephone (mobile)	19	
Personal driver	20	
Keke Napep	21	
Motorbike	22	
Computer (desktop)	23	
Computer (laptop)	24	
Generator set	25	

D4a. What kind of cooking facilities do you have in your household? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

D4b. **IF MORE THAN 1 in D4a ASK:** What is the **main** cooking facility that your household use? **SINGLE RESPONSE.**

	D4a	**D4b**
Gas cooker	1	1
Electric cooker	2	2
Combination gas & electrical stove	3	3
Kerosene stove	4	4
Charcoal/wood	5	5
None	6	6

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

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

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

Flush to sewer	1
Flush to septic tank	2
Covered pit latrine	3
Toilet on water	4
Uncovered pit latrine	5
VIP latrine (ventilated pit)	6
Pail/bucket	7
Bush	8
Other	9
None	10

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

Pipe borne	1
Untreated pipe	2
Borehole/hand pump	3
Protected well	4

Unprotected well or rainwater	5
River, lake, or pond	6
Vendor or water truck	7
Other	8

INTERVIEWER OBSERVE AND RECORD. ALSO, ASK TO BE SURE

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

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

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

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

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

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

D8d. What is the predominant material of the roof of the main dwelling? **SINGLE MENTION ONLY.**

Concrete	1
Zinc	2
Iron sheets	3
Grass	4
Clay tile	5
Asbestos	6
Plastic sheet	7
Other	8

D8e. Do you or the head of the household have a bank account? **SINGLE MENTION ONLY.**

Yes	1
No	2

D9a. Is there anyone in this household that has a disability? **SINGLE MENTION ONLY.**

Yes	1	D9b
No	2	

D10. Who makes the main decisions about how money is spent in this household? Would you say …

READ OUT. SINGLE MENTION.

Myself	1
Myself with someone else	2
Spouse	3
Parents	4
Children	5
Brothers/sisters	6
Other relatives	7
Non-relatives	8
All adults	9
None	990

RESPONDENT SELECTION

SCRIPTER: PROGRAMME RESPONDENT SELECTION SECTION BASED ON SAMPLE SELECTION

[MAIN SAMPLE] 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.

[BOOST SAMPLE] INTERVIEWER READ OUT: I am going to ask some questions about teenagers (15 to 17 years) who live in this household so that I can select one person to interview. Every teenager within this age range has an equal chance of being selected for the interview.

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

[BOOST SAMPLE] Starting from the oldest to the youngest, can you please give me the names of all teenagers aged 15 to 17 years and their age (in years) please.

1. **[MAIN SAMPLE] RECORD <u>FIRST</u> NAMES OF <u>ALL</u> ADULTS AGED 18 YEARS AND ABOVE, FROM OLDEST TO YOUNGEST.**
2. **[BOOST SAMPLE] RECORD <u>FIRST</u> OF ALL TEENAGERS 15 – 17, FROM OLDEST TO YOUNGEST.**
3. **RESPONDENTS WILL BE SELECTED AT RANDOM FROM THIS LIST BASED ON THE KISH GRID.**

	Household schedule	Write from oldest (top) to youngest (bottom)		Age		Sex	
ADULTS 18+ **For the boost sample 15-17 year**	Adults in the household who qualify for this survey (persons who will be available for the duration of this survey)		01			**M**	**F**
			02			**M**	**F**
			03			**M**	**F**
			04			**M**	**F**
			05			**M**	**F**
			06			**M**	**F**
			07			**M**	**F**
			08			**M**	**F**
			09			**M**	**F**
			10			**M**	**F**
			11			**M**	**F**
			12			**M**	**F**
			13			**M**	**F**
			14			**M**	**F**
			15			**M**	**F**

Random selection of respondent

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

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

All the information we collect will be kept private and confidential. The data from this survey will be anonymized, processed, and reported only to reflect the general characteristics of participants. No response or responses provided will be associated with any individual in line with Ipsos Global Privacy and Data Protection Policy and the Nigerian Data Protection Regulations 2019 (NDPR) We will use the data for research reports and may share with other researchers, but it will not be possible for others to identify you.

[BOOST SAMPLE ONLY]

PARENTAL/GUARDIAN CONSENT:

INTERVIEWER IF THE INFORMANT IS NOT THE PARENT/GUARDIAN, ASK TO SPEAK TO THE PARENT/GUARDIAN OF THE TEENAGER REINTRODUCE THE SURVEY. READ:

Good morning/afternoon/evening. My name is…….. from IPSOS, an independent research company that conducts research in Nigeria. I am here today to ask questions about how teenagers like **[Insert name of teen 15 -17 selected]** manage and use money and how they can be offered better financial services.

All the information we collect will be kept private and confidential. The data from this survey will be anonymized, processed, and reported only to reflect the general characteristics of participants. No response or responses provided will be associated with any individual in line with Ipsos Global Privacy and Data Protection Policy and the Nigerian Data Protection Regulations 2019 (NDPR) We will use the data for research reports and may share with other researchers, but it will not be possible for others to identify your child/ward.

Since **[Insert the name of teen 15 -17 selected]** is younger than 18 years of age, you as the parent/guardian may provide consent for **[Insert the name of teen 15 -17 selected]** to participate in this study. If you agree to his/her participation in the study, we will proceed to interview with **[Insert name of teen 15 -17 selected]**

SCRIPTER NOTE:

INTERVIEWER VISITS

CALLBACKS	**DATE**	**DAY**	**TIME**	**RESULT**	**NEXT VISIT**
First visit					
Second visit					

Day Codes
1. Monday
3. Wednesday
4. Thursday
5. Friday
7. Sunday

Result Codes
01. Accepted interview
12. Parental/guardian consent received
02. Postponed – appointment made
03. Selected respondent not at home
07. Refused – contact person
08. Refused – respondent
09. Refused – parent/guardian consent not given
10. Selected person physically/mentally not fit to be interviewed
11. Selected person cannot communicate in any interview language

If code 1 or 12 is selected, proceed to section E: DEMOGRAPHICS

If code 2 or 3 is selected, repeat visit particulars; until any of 1st, 2nd or 3rd visit becomes code 1, thereafter proceed to section E: DEMOGRAPHICS. If on 3rd visit, any of codes 2 or 3 is selected, THANK AND CLOSE

If any of codes 7,8,9, 10, or 11 is selected at either 1st, 2nd, or 3rd visit, THANK THE PERSON PRESENT AND CLOSE THE INTERVIEW.

E: DEMOGRAPHICS

[BOOST SAMPLE] INTERVIEWER ASK TO SPEAK TO THE TEENAGER SELECTED FOR THE INTERVIEW

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

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

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

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

Yoruba	1	
Igbo	2	
Hausa	3	
Pidgin English	4	
English	5	
Cannot speak mentioned languages (exclusive)	6	**THANK AND CLOSE**

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

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

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

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

E6. INTERVIEWER RECORD RESPONDENT'S GENDER

Male	1
Female	2

E7. How old are you?

	Years
Refused	95
Don't know	96

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

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

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

DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.
If a single source of income in (E9) then transfer code from E9 to E10 and SKIP TO E11
If E9=19 and E10=19 SKIP TO E14

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

For the main money source ask:
E11. How often do you usually receive the money you get from ….....? **(REFER TO E10)**
DO NOT READ OUT. SINGLE MENTION.
(1=Daily; 2=Weekly; 3=Monthly; 4=Annually; 5=Seasonally/Occasionally/upon completion of job; 98=Other, specify)

For the main money source ask:
E12. How do you **MOSTLY** receive the money you get from ….....? **(REFER TO E10) SINGLE MENTION**
(1=Cash; 2=Cheque; 3=Paid into bank account; 4=Get via mobile money; 98=Other, specify; 95=Refused)

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

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

E13a. ASK ONLY IF E9= 7,8, 9 OR 10. REST GO TO E13c
How many people do you employ in your business?
RECORD EXACT NUMBER

Do not employ anybody	0
Do not know	96

E13b1. There are different sectors that a business can fall into. In which sector would you say your business falls into? **READ OUT. MULTIPLE MENTION POSSIBLE.**

E13b2. ASK IF CODE 1 AND 2 IN E9: In which sector would you say the company or department you are working for falls into? **READ OUT. MULTIPLE MENTION POSSIBLE.**

	E13b1	**E13b2**
Agriculture, forestry and fishing	1	1
Mining and quarrying	2	2
Manufacturing	3	3
Electricity, gas, steam and air conditioning supply	4	4
Water supply; sewerage, waste management and remediation activities	5	5
Construction	6	6
Wholesale and retail trade; repair of motor vehicles and motorcycles	7	7
Transportation and storage	8	8
Accommodation and food service activities	9	9
Information and communication	10	10
Financial and insurance activities (e,g, banking, insurance, microfinance)	11	11
Real estate activities	12	12
Professional, scientific and technical activities (Doctor, Lawyer, etc)	13	13
Administrative and support service activities	14	14
Education	15	15
Human health and social work activities (hospital, pharmacy, etc)	16	16
Arts, entertainment and recreation	17	17
Artisan services	18	18
Other services providers	19	19

SECTION EA: IMPACT OF CORONA VIRUS PANDEMIC

E13d. ASK ONLY IF E9= 7,8, 9 OR 10. REST GO TO E14: What impact has COVID-19 had on the following aspects of your business in the past months from March 1st, 2020 till now? **READ OUT. SINGLE MENTION PER STATEMENT.**

	Much less	Little less	The same	Little more	Lot more	Do not know	**Not applicable**
Revenues/sales	-1	-2	-3	-4	-5	-6	7
Orders from customers	-1	-2	-3	-4	-5	-6	7
Existing stock	-1	-2	-3	-4	-5	-6	7
Workforce Staff salaries	-1	-2	-3	-4	-5	-6	7
Workforce other benefits such as pension fund etc.	-1	-2	-3	-4	-5	-6	7
Workforce attendance at work	-1	-2	-3	-4	-5	-6	7
Supply of products	-1	-2	-3	-4	-5	-6	7
Servicing business debts	-1	-2	-3	-4	-5	-6	7
Payments of invoices	-1	-2	-3	-4	-5	-6	7

Online activities	-1	-2	-3	-4	-5	-6	7

E13e. **ASK ONLY IF E9= 7,8, 9 OR 10. REST GO TO E14:** Which of the following is the biggest challenge for this business due to COVID 19 (since March 1st, 2020)? **READ OUT. SINGLE MENTION PER STATEMENT.** *Single-mention*

No challenges	1
Unable to get supplies/cost of supplies increased	2
Workers are not coming to work	3
Markets are closed	4
Cannot leave the house / Travel and transport restrictions	5
Fewer customers	6
Unable to pay staff wages	7
Unable to pay other expenses	8
Clients are late paying invoiced work/services already provided	9
Unable to access the needed funds to support your operations or obligations	10
Other (specify)	11
Don't know	12
Refused	95

E13f. **ASK ONLY IF E9= 7,8, 9 OR 10:** I am going to read some statements to you. Please tell me if you agree or disagree with each statement**. Read out one at a time. Single mention per statement**

	Agree	Disagree	Do not know
Working hard is something that you like doing very much.	1	2	3
When you are working, the demands that you put upon yourself are high.	1	2	3
Other people think that I do not work very hard.	1	2	3
When your way of running the business is not successful, you try different approaches to running the business.	1	2	3
You monitor the areas in your business that need improvement.	1	2	3
You set goals for yourself so that you can focus your activities on making the business a success.	1	2	3
You are always eager to learn new things that will help your business.	1	2	3

ASK ALL

E13c. What impact has COVID-19 had on your livelihoods/income since March 1st, 2020 till now? **READ OUT. MULTIPLE MENTION POSSIBLE.**

I got retrenched	-1
Stopped working for some time	-2
Income reduced	-3
Same as before	-4
Same as before, but expect the worse in future	-5
Company's benefits such as pension fund, medical aid, etc. were reduced or stopped	-6
Income increased	-7
Supplemented my income with government grants	-8
Could not operate due to restrictions	-9
Other (specify)	-10
Do not know	-11

ASK ALL:

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

	Yes	**No**

National ID card	1	2
National Identification Number (NIN)	1	2
IDP card	1	2
Voter's ID card (temporary or permanent)	1	2
International Passport	1	2
Employment ID card	1	2
Medical insurance ID card	1	2
Driver's licence	1	2
Payslip/salary slip	1	2
Land ownership documents	1	2
House ownership documents	1	2
Bank Verification Number (BVN)	1	2
Electricity bill	1	2
Water bill	1	2
Telephone/mobile phone bill	1	2
Local government rates and taxes invoice	1	2
Lease or rental agreement	1	2
Tax clearance certificate	1	2
Birth certificate	1	2

F: FINANCIAL CAPABILITY

F3. Thinking about money matters and goals that require a large amount of money, what if anything, would you say is your main goal that you are currently trying to achieve? **DO NOT READ OUT STATEMENTS. SINGLE CODE'**.

Buying land	1
Buying or building a house/apartment to live in	2
Buying or building a house/apartment to rent out or sell	3
Moving into my own or a better house/apartment	4
Paying for a big life event such as a wedding, birth of a child	5
Paying for a bride price	6
Paying for a family member's education or my education	7
Paying for a holiday, travel or visiting someone	8
Buying or paying for a vehicle	9
Buying or paying for a purchase such as furniture, TV, phone etc.	10
Starting or expanding a business	11
Buying equipment or assets for a business or agricultural activity	12
Other (specify)	13
I do not have any of these goals now *Fixed *Exclusive	14
Do not Know *Fixed *Exclusive	98
Refused to answer *Fixed *Exclusive	95

If code 14 or 98 or 95 at F3, skip F4a and F4b

F4a And what have you done, if anything, in the last year to achieve this goal of [INSERT GOAL FROM F3] **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

F4b **W**hich of these would you say is your main means of achieving your goal? **DO NOT READ OUT. SINGLE RESPONSE.**

	F4a	**F4b**
Borrowed from a bank or other institution	1	1
Borrowed from an online lender e.g. Migo	2	2
Borrowed from moneylender	3	3

Borrowed from saving group	4	4
Borrowed from family or friends or community or church/mosque	5	5
Took a loan or advance from my employer	6	6
Took a loan from a shopkeeper	7	7
Used savings held at a formal institution such as a commercial bank or an insurance provider	8	8
Used savings from savings group, savings/thrift collector/merchant	9	9
Used savings held with friends or family	10	10
Used savings held in a secret hiding place	11	11
Sold livestock	12	12
Sold other assets such as a car, business, household goods, land	13	13
Got money or other assistance from friends or family or the community which I did not have to re-pay	14	14
Cut back on my expenses	15	15
Worked more or got additional jobs	16	16
Bought on credit	17	17
Bought on hire purchase	18	18
Got a credit card or extended my limit on my credit card	19	19
Have a goal but did nothing in the past 12 months to achieve it ***Fixed *Exclusive**	20	20
Other, specify	98	98

F5a. Do you save or keep money for different reasons?

F5b. Do you invest money in assets (that is buying properties, equipment, livestock or stock market instruments, etc. to generate future cash flow or profit)?'

	F5a	**F5b**
Always	1	1
Sometimes	2	2
Do not save	3	3

F5c. How many months of income do you have in savings? **SINGLE MENTION ONLY.**

Less than one month	1
One month	2
2-3 months	3
4-6 months	4
More than 6 months	5
Do not know	96

F6. To what extent do you agree or disagree with the following statement? Do you plan ahead financially?

Strongly Disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

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

Monthly	1	**Go to F7b**
For more than one month in the last twelve months	2	**Go to F7b**
One month in the past year	3	**Go to F7b**
It hasn't happened in the last twelve months	4	**Go to F7c**

F7b What did you **mainly** do to pay for things when this happened?
DO NOT READ OUT. SINGLE RESPONSE.
Interviewer: If the respondent says he/she borrowed - probe for the lender

Used savings from a bank or other financial institution	1
An informal institution such as savings group, village association etc	2
Sold asset(s)	3
Got an advance on your salary	4
Borrowed money from a bank or other financial institution	5
Borrowed money from a group they belong to (savings group, cooperative, community/village/trade association)	6
Borrowed from a moneylender in the community	7
Borrowed from savings/thrift collector/merchant	8
Borrowed from family/friends	9
Cut down on other expenses	10
Bought goods on credit	11
Received gifts/donations/contributions from friends/family	12
Did nothing specific (waited, prayed)	13
Other, specify	98

F7c How possible is it for you to come up with 45 000 Naira in 7 days to meet a sudden need?

Very possible	1	**Go to F7d**
Somewhat possible	2	**Go to F7d**
Not very possible	3	
Not at all possible	4	
Do not know	96	
Refused	95	

F7d Ask if codes 1 – 2 QF7c. How would you mainly raise this money?

DO NOT READ OUT. SINGLE RESPONSE.

Savings from a bank or other financial institution	1
An informal institution such as savings group, village association etc	2
Sell asset(s)	3
Get an advance on your salary	4
Borrow money from a bank or other financial institution	5
Borrow money from a group they belong to (savings group, cooperative, community/village/trade association)	6
Borrow from a moneylender in the community	7
Borrow from savings/thrift collector/merchant	8
Borrow from family/friends	9
Gifts/donations/contributions from friends/family	10
Other, specify	98

F8. To what extent do you agree or disagree with the following statements, using this scale where 1 - is strongly disagree, 2 - is disagree, 3 - is neutral, 4 - agree and 5 - is strongly agree? **READ OUT STATEMENTS. SINGLE RESPONSE PER EVENT. SINGLE MENTION PER STATEMENT**

2	You are a reliable worker.	
3	Most of your family, friends, and neighbors are in a similar financial situation as you are.	
4	Most of your family, friends, and neighbors work/earn their livelihood in the same way you do.	
5	You feel that you have a number of good qualities.	
6	You can rely on your family, friends, and neighbors for loans or support to invest in your business or children's education.	
13	You are curious about many different things	
14	It's easier to save when you are saving for a specific purpose	
15	You always return a favor.	

The next few questions are more like a quiz. The questions are not designed to catch you out, so if you think you have the right answer, you probably do. If you don't know the answer, you can just say so.

F9 Imagine that five friends are given a gift of 20 000 Naira. If the friends must share the money equally how much does each one gets? **DO NOT READ OUT. SINGLE CODE ONLY.**

Correct	1
Incorrect	2
Irrelevant answer	3
Do not know	96
Refused to answer	95

F11a If you could choose between two options, which would you take? **READ OUT. SINGLE MENTION.**

A sure gain of Naira. 1,700	1
A 50% chance to gain Naira. 3,500 and a 50% chance to gain nothing	2
Refused to answer	95

F11b If you could choose between two options, which would you take? **READ OUT. SINGLE MENTION.**

A sure loss of Naira. 17, 450	1
A 50% chance to lose Naira. 34,900 and a 50% chance to lose nothing	2
Refused to answer	95

F12. Please tell me the level of agreement or disagreement with the following statements, explain where- 1 - strongly disagree, 2 - disagrees, 3 - neutral, 4 - agree and 5 - strongly agree
READ OUT STATEMENTS. SINGLE RESPONSE PER EVENT. SINGLE MENTION PER STATEMENT.

When you buy financial products or services you compare different options and then choose the best one that suits your needs	
You know what to do when not satisfied with a financial service or product	
You are confident enough to make a complaint against a bank or financial institution if you are not satisfied with the service or product offered	
You don't mind being in debt as long as you have what you need/want	
You understand the terms and conditions in the contract with a financial institution	

Still thinking about financial products please tell me if you agree or disagree with the following:

		Yes	No
F14	Do you feel that the information on financial products or services bought recently was provided to you in a clear and easily understandable manner?	1	2
F15	Have you ever taken a financial product/service and were later on surprised about the fees/charges associated with that product?	1	2
F16	In the past 12 months, have you been informed of changes to fees/charges of financial products/services?	1	2
F21	You use a mobile phone and/or tablets to manage your financial activities e.g. using internet banking or a banking or insurance app, sending or receiving money	1	2
F22	Do you budget for your money?	1	2
F23	Do you know how much money you spent personally in the last 7 days?	1	2
F24	Do you keep track of the money you get and spend?	1	2

F25. How would you rate each of the following financial institutions in terms of 'level of trust', where 1 is Completely Distrust and 4 is Completely Trust? **READ OUT STATEMENTS. SINGLE RESPONSE PER EVENT.**

		Completely Distrust	Somewhat Distrust	Somewhat Trust	Completely Trust
1	Banks	-1	-2	-3	-4
2	Insurance	-1	-2	-3	-4
3	Mobile network operators (e.g. MTN,)	-1	-2	-3	-4

4	Informal groups that you save or borrow money with	-1	-2	-3	-4

SINGLE MENTION PER STATEMENT.

QF: QUALITY OF FINANCIAL SERVICES

QF1. Now I am going to read a list of providers of financial services. For each one that I mention, please tell me whether you have ever used a service they provide?
READ OUT. MULTIPLE MENTION POSSIBLE.

Note: For each provider of financial services in QF1, ask QF2, QF3, QF4, QF5, QF6 and QF7 before asking the next provider of financial services

QF2. Does your (institution) offer at least one of the following services **(READ OUT)**: **savings, money transfers, insurance, credit, or investment**? It does not matter if you use those services, I just want to know whether they are offered. [Yes/No]
SINGLE MENTION.

QF3. And does [the institution that you have used] offer services electronically without using cash? This could be by using a phone menu or app, website, debit or credit card, or any other way to get or send money electronically? [Yes/No] **SINGLE MENTION.**

QF4. Do you have an account registered in your name with a [insert name of institution] [Yes/No])?
SINGLE MENTION.

QF5. Do you currently use this provider [insert name of institution]? **YES =1 / NO =2. SINGLE MENTION.**

QF6. Which of the following activities have you ever done using a [insert name of institution]?
SHOW CODE. READ OUT AND MULTIMENTION.

QF7a. In general, how do you TRUST [insert name of institution]?
SHOW CODE
READ OUT SINGLE MENTION.

QF7b. When did you last use [insert name of institution]? Would you say? **SHOW CODE AND SINGLE MENTION.**

QF8. **IF ONLY ONE PROVIDER, QF8=QF1. SKIP TO QF9**
Which of the following ... (refer to QF1 responses) is the most important for you to use to help you manage your money and your expenses?
READ OUT. SINGLE CODE.

	QF1	QF2		QF3		QF4		QF5		QF6						QF7a	QF7b	QF8
		Yes	No	Yes	No	Yes	No	Yes	No	SEE CODE LIST						CODE	CODE	
Commercial bank	1	1	2	1	2	1	2	1	2									1
Microfinance bank	2	1	2	1	2	1	2	1	2									2
Non-interest banking institution (Islamic finance e.g Jaize bank)	3	1	2	1	2	1	2	1	2									3
Mortgage institution such as FMBN	4	1	2	1	2	1	2	1	2									4
Mobile money operator	5	1	2	1	2	1	2	1	2									5
Cooperative Society	6	1	2	1	2	1	2	1	2									6
Capital Market operator	15	1	2	1	2	1	2	1	2									15
Payment Service Bank	16	1	2	1	2	1	2	1	2									16
Insurance provider	7					1	2	1	2									7
Pension fund administrator	8					1	2	1	2									8
Microfinance institution	9					1	2	1	2									9
Savings group that you save with or borrow from	10					1	2	1	2									11
Village/community association	11					1	2	1	2									12
Savings/thrift collector/merchant	12					1	2	1	2									13
Moneylender	13					1	2	1	2									14

None of the above **(DO NOT READ OUT)**	14	**SKIP TO PY1**	

CODE LIST FOR QF6 AND QF7.

CODE LIST QF6

Activities	Code
1. Deposited or withdrew money	**1**
2. Bought airtime top-ups or paid a mobile phone bill	**2**
3. Paid a school fee	**3**
4. Paid a bill for medical treatment, housing, trash collection, electricity, water, solar, television or something else	**4**
5. Paid a tax, fine, fee, or other payment to the government	**5**
6. Sent money to, or received money from someone	**6**
7. Received money from the government	**7**
8. Received income from an employer	**8**
9. Made insurance payments or received claims on insurance	**9**
10. Borrowed money	**10**
11. Saved money	**11**
12. Made an investment	**12**
13. Paid for goods or services at a store, shop, restaurant or other places of business	**13**
14. Never used any service in this institution	**14**

CODE LIST QF7a

Level	Code
Completely Trust	4
Somewhat Trust	3
Somewhat Distrust	2
Completely distrust	1

CODE LIST QF7b

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

QF9. Why do you say **... READ OUT THE RESPONSE IN QF8 ...** is the most important for you to use to manage your money? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**.

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

ASK IF QF1 = 1, 2, 3, 4 OR 16 ASK Q10, OTHERWISE GO TO FS1

QF10a. Have you ever experienced a problem with a banking institution?

Yes	1
No	2
Do not know	3

QF10b. If you have a problem with a bank that you cannot resolve, who do you turn to?

DON'T READ OUT. SINGLE RESPONSE.

CBN (Central Bank of Nigeria)	1
Lawyer/court	2
Police	3
Family/friend	4
Cannot do anything	5
Community leader	
Don't know	95
Other, specify	98

FS: FINANCIAL SERVICES

We would like to continue with your experiences on the institutions we just asked you about:

Note: Please mark all providers chosen in QF1 and for each provider of financial services in QF1 ask FS1 and FS2 before asking the next provider of financial services.

FS1. ASK IF DO NOT HAVE ACCOUNT IN OWN NAME IN QF4=2: Do you use or ever used a [insert name of institution] account that **(READ OUT)** … [**1. Belong to someone else**, **2. Belong to a group account**] **MULTI MENTION POSIBLE.**

FS2. When did you open an account in a [insert name of institution]? If you have more than one account, please refer to the most recent account opened
READ OUT
USE THE CODE LIST BELOW.
SINGLE MENTION.

	QF1	FS1		FS2
		Somebody else' s account	A group account	**CODE**
Commercial bank	1	1	2	
Microfinance bank	2	1	2	
Non-interest banking institution	3	1	2	
Mortgage institution such as FMBN	4	1	2	
Mobile money operator	5	1	2	
Cooperative Society	6	1	2	
Capital Market operatpr	15	1	2	
Payment Service Bank	16	1	2	
Insurance provider	7	1	2	
Pension fund administrator	8	1	2	
Microfinance institution	9	1	2	
Savings group that you save with or borrow from	10	1	2	
Village/community association	11	1	2	
Savings/thrift collector/merchant	12	1	2	
Moneylender	13	1	2	

CODE LIST FOR FS2 AND QF7.

CODE LIST FS2

	Code
Less than or 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

BA: COMMERCIAL BANKS

THOSE THAT USE OR EVER USED COMMERCIAL BANKS (QF1=1):
You said that you use or never used commercial banks. I now want to ask you further about this.

BA1. 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 ALL THE PRODUCTS
SINGLE MENTION PER ROW.

		Never had it	Used to have it in the past	Currently have/use
BANK PRODUCTS				
1.	ATM card / Debit card	1	2	3
2.	Cash card or Prepaid card	1	2	3
3.	Credit card	1	2	3
4.	Current account	1	2	3
5.	Fixed deposit account	1	2	3
6.	Savings account	1	2	3
7.	Mortgage	1	2	3
8.	Overdraft	1	2	3
9.	Non-Interest banking services	1	2	3
10.	Loans	1	2	3
11.	Domiciliary account	1	2	3
12.	Mobile money (e-wallet)	1	2	3
13.	Bank USSD codes (e.g., *120*…)	1	2	3
14.	Internet banking	1	2	3
15.	Banking Apps	1	2	3

BA2. How often do you use banks? Would you say it is ….?
READ OUT. SINGLE CODE ONLY.

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

BA3. Which of these do you use most frequently when you do bank transactions? **READ OUT. SINGLE CODE ONLY.**

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

SKIP TO BA5

BA4. ASK THOSE THAT DO NOT USE BANKS (QF1 NOT 1, 2, 3, 4 OR 16)
What are the main reasons why you don't use banks?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Interest earned on deposits is low	1
Interest on loans too high	2
It is expensive to have a bank account	3
Must keep a minimum balance in the bank	4
Too much documentation involved/required	5
Charges and fees are too high (e.g. account opening fee, monthly maintenance fee)	6
It costs too much to reach a bank	7
Banks are too far from where I live/work	8
Lack of trust	9
Too much corruption (e.g. bribes)	10
No job	11
Income not regular	12
No identity document	13
Prefer cash	14
Can't read or write	15
Used to have a bank account, but closed it due to a bad experience	16
No reason	17
Other, specify	98
Don't know	96

BA5. ASK ALL: 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 BA6**
Bank marketer	2	
A middleman between you and the bank	3	
Conducts transactions on behalf of a bank	4	
Don't know	96	**IF QF1=2 GO TO MF1** **IF QF1=3 GO TO NB1** **IF QF1=4 GO TO PMB1** **OTHERWISE GO TO PY1**
Other, specify	98	**Ask BA6**

BA6. Have you used a bank agent in the past 12 months?

Yes	1	**GO TO BA7**
No	2	**IF QF1=2 GO TO MF1** **IF QF1=3 GO TO NB1** **IF QF1=4 GO TO PMB1** **IF QF1= 8, 9 OR 10 GO TO INF, OTHERWISE GO TO PY1**

BA7. 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

BA8. What do/did you use the bank agent for? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE**

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

IF QF1=2 GO TO MF1
IF QF1=3 GO TO NB1
IF QF1=4 GO TO PMB1
OTHERWISE GO TO PY

MF: MICROFINANCE BANKS

THOSE THAT USE MICROFINANCE BANKS (QF1=2):
You said that you use microfinance banks. I now want to ask you further about this.

MF1. Which of the following microfinance bank services do you use?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

Savings services	1	
Credit services (loans)	2	GO TO MF2
ATM card	3	
Transferring money to others	4	
Receiving money from others	5	
Paying bills	6	
Receiving salaries/wages	7	
Paying salaries and wages	8	
Cashing cheques	9	
Non-interest banking services	10	
Have stopped using this account (DO NOT READ OUT)	11	
Other, specify	98	
Don't know/can't remember	96	

MF2. **ASK IF 2 in MF1:** Thinking about the loan(s) that you have, is this …? **READ OUT. SINGLE CODE ONLY.**

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

IF QF1=3 GO TO NB1
IF QF1=4 GO TO PMB1
IF QF1= 8, 9 OR 10 GO TO INF
OTHERWISE GO TO PY1

NB: NON-INTEREST BANKING

THOSE THAT USE NON-INTEREST SERVICES (QF1=3):
You said that you use non-interest money services. I now want to ask you about this.

NB1. Which of the following non-interest/Islamic finance services do you use? **READ OUT. MULTIPLE MENTIONS**

Saving/investment services	1
Credit services (loans)	2
Insurance (Takaful)	3
Partnership (Musharika)	4
Trading	5
Leasing (Ijara)	6
Have stopped using this account (DO NOT READ OUT)	7
Other, specify	98
Don't know/can't remember	96

IF QF1=4 GO TO PMB1
IF QF1= 8, 9 OR 10 GO TO INF
OTHERWISE GO TO PY1

PMB: PRIMARY MORTGAGE BANKS

THOSE THAT USE PRIMARY MORTGAGE BANKS (QF1=4):
You said that you use primary mortgage services. I now want to ask you about this.

PMB1. Which of the following services do you use at your mortgage bank? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

Saving/investment services	1
Credit services (loans)	2
Have stopped using this account (DO NOT READ OUT)	3
Other, specify	98
Don't know/can't remember	96

PMB2. How often do you use a mortgage bank? Would you say it is ….? **READ OUT. SINGLE MENTION**

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

PY: PAYMENT

PY1a. **ASK ALL:** Which of the following have you used to pay for goods (such as food, clothes e.t.c) and/or services (such as school fees, airtime etc) in the past 12 months? **READ OUT. MULTI MENTIONS POSSIBLE**

PY1b. **ASK ONLY THOSE WHO PAID FOR GOODS/SERVICES IN THE PAST 12 MONTHS:** About how often did you use the [insert channel mentioned in PY1a]?
READ OUT. SINGLE RESPONSE FOR EACH PAYMENT OPTION. USE SHOW CARD

	PY1a.	**PY1b.**				
		Daily	Weekly	Monthly	Quarterly	Annually
Cash	1	1	2	3	4	5
Cheque	2	1	2	3	4	5
Cash card/prepaid card	3	1	2	3	4	5
ATM card/Debit card	4	1	2	3	4	5
Credit card	5	1	2	3	4	5
Bank transfer (internet or online using a bank's online website or App)	6	1	2	3	4	5
Bank USSD code (*120*)	7	1	2	3	4	5
ATM	8	1	2	3	4	5
Agent (Bank / mobile money agent)	9	1	2	3	4	5
Bank branch	10	1	2	3	4	5
Mobile money	11	1	2	3	4	5

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

Yes	1	**Go to PY2b**
No	2	**Go to TE1**

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

	YES	**NO**
Cash	1	2
Cheque	1	2
Cash card/prepaid card	1	2
ATM card/Debit card	1	2
Credit card	1	2
Bank transfer (internet or online using a bank's online website or App)	1	2
Bank USSD code (*120*)	1	2
ATM (for making payments)	1	2
Agent (Bank / mobile money agent)	1	2
Bank branch	1	2
Mobile money	1	2

MM: MOBILE MONEY

Now I'd like to find out about the communication devices that you USE.

TE1. Please tell me which of these things you own:

	Yes	No
Mobile phone	1	2
Tablet (e.g. Ipad, Galaxy)	1	2
Computer or laptop	1	2
Telephone (landline)	1	2
3G/ 4G/ LTE Modem/Router/Dongle (Data SIM)	1	2

TE2. **If no for mobile phone in TE1 ask:** Do you use a mobile phone that belongs to someone else or is shared?

Yes	1	
No	2	**Go to MM1a**

TE3. What type of mobile phone/s do you use? **READ OUT. MULTIPLE MENTION**

A smartphone that can access the internet, send and receive emails and is capable of downloading apps. It is likely to have a touchscreen	1
A feature phone that can access the internet, send and receive emails, store and play music but is not able to download apps	2
A basic phone which is only capable of voice calling and SMS	3

TE4. How comfortable would you say you feel about using smartphone apps using? **READ OUT OPTIONS. SINGLE MENTION**

Not at all comfortable	1
Slightly comfortable	2
Somewhat comfortable	3
Moderately comfortable	4
Very comfortable	5

TE4a. Where you stay, do you normally have a reliable phone network?

Yes	1
No	2
Do not know	3

MM1a. Have you heard of mobile money?

Yes	1	**Continue**
No	2	**SKIP TO MM10**

MM1b. Which of the following statements best describes your experience with mobile money? **READ OUT. SINGLE CODE ONLY.**

You are not registered and have never used mobile money services	1	**SKIP TO MM9**
You are registered but you have never used mobile money services	2	**SKIP TO MM2a**
You are registered and have used it before but not anymore	3	**SKIP TO MM2a**
You use mobile money services, but you are not registered	4	**SKIP TO MM3a**
You are a registered mobile money user	5	**ASK MM2a**

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

At an agent	1
At your bank branch	2
Through your phone	3
Through the internet	4

Self-registered	5
Other, specify	98

MM2b. How many mobile money accounts do you currently have?

	Accounts
/Don't know	**96**

MM3a. How often do/did you use your mobile money account? Would you say it is/was ……?
READ OUT. SINGLE CODE ONLY.

Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5
Occasionally	6
Never used	7

MM3b. Which mobile money service do/did you **use most often**? **DO NOT READ OUT. SINGLE CODE ONLY**

		MM3b
1.	Paying bills	1
2.	Sending money	2
3.	Receiving money	3
4.	Airtime purchases	4
5.	Receiving wages/salary	5
6.	Paying for goods or services	6
7.	Paying for transport	7
8.	Storing/saving money	8
9.	Receiving payments from customers	9
10.	Receiving payments from the government	10
11.	Paying for insurance	11
12.	Sports betting	12
13.	Don't know/can't remember	96
14.	Other, specify	98
15.	Never Used	13

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

To store/save money	1
Family/friends are using mobile money	2
To conduct fast transactions	3
It is convenient	4
Just to try or test mobile money	5
To conduct safe transactions	6
To pay bills	7
Sending/receiving money from family/friends who live far away	8
Never Used	9
Other, specify	98

MM6. ASK ALL Have you ever used a financial service agent (Bank/Mobile Money/Super-agent)?

Yes	1	**ASK MM7a– MM8b**
No	2	**IF MM1b=1 OR 2 GO TO MM9, IF MM1a = 2 GO TO MM10 OTHERWISE GO TO NEXT SECTION**

MM7a. Just to confirm again. What did/do you use financial services agents for?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE

Registration	1	
Cash-in/deposits	2	**ASK MM7b**
Cash-out/withdrawals	3	
Paying bills	4	
Buying airtime	5	
Sending money	6	
Receiving money	7	
Buying insurance	8	
Other, specify	98	

MM7b. You said that you do cash deposits at an agent, are these ….
READ OUT. MULTIPLE MENTIONS POSSIBLE

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

MM8a. Have you ever experienced a problem with your financial services agent?

Yes	1
No	2
Do not know	3

MM8b. If you have a problem with your financial service agent that you cannot resolve, who do you go to?
DO NOT READ OUT. MULTIPLE RESPONSE.

Mobile operator customer services	1
CBN (Central Bank of Nigeria)	2
Commercial Bank	3
Family/friends	4
Community leader	5
Don't know	96
Other, specify	98

ASK THOSE WHO ARE NOT USING MOBILE MONEY (CODE 1 OR 2 IN MM1b)

MM9. What is the **main** reason why you do not use mobile money?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

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

ASK THOSE WHO ARE NOT AWARE OF AND DO NOT USE MOBILE MONEY (CODE 2 IN MM1a and CODE 1 and 2 in MM1b)

<u>Definition of Mobile Money</u>

INTERVIEWER READ OUT: Mobile Money is an electronic wallet service. It allows users to store, send, and receive money using their mobile phones. One can also use it for paying for goods and/or services.

With just a phone (numbers), you can register and have a faster way to shop, send money get and grab cash. You do not need a bank account to have a mobile money account, only a mobile phone number and ID.

MM10. Would you be interested in using mobile money account?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

Yes	1	**Go to the next section**
No	2	**Continue**
Don't know	3	

MM11. What would encourage you to use mobile money?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

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

MT: MONEY TRANSFERS

INTERVIEWER READ OUT: We are now going to be talking about money transfers. By money transfer I mean sending to or receiving money from someone who lives in a different household elsewhere in Nigeria or even to someone who lives outside of Nigeria. Many 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 ***within*** Nigeria	1	**ASK MT2a to MT6**
You sent money to friends or family members ***within*** Nigeria	2	**ASK MT7a to MT11**
You received money from friends or family members ***outside*** Nigeria	3	**ASK MT12a to MT16**
You sent money to friends or family members ***outside*** Nigeria	4	**ASK MT17a to MT21**
Did not send or receive money from friends or relatives	5	**SKIP TO SA1**

DOMESTIC MONEY TRANSFER
ASK MT2a TO MT6 TO ONLY THOSE WHO RECEIVE MONEY WITHIN NIGERIA
i.e. CODE 1 AT MT1 OTHERWISE SKIP TO MT7

MT2a. How have you received money from within Nigeria in the past six months? Did you get it through …?
READ OUT. MULTIPLE MENTIONS POSSIBLE.

MT2b. IF MT2a SINGLE RESPONSE MT2b=MT2a GO TO MT2c. IF MT2a MULTIPLE RESPONSE ASK:

Which of these methods did you use most often?

	MT2a	MT2b
Family/friend	1	1
Runner (e.g. taxi/bus/boat)	2	2
Bank transfer/direct deposit into a bank account (internet or online using a bank's online website or App)	3	3
Other non-bank Money Transfer organisation e.g. Western Union (via internet transfer)	9	9
Bank USSD code (e.g. *120*)	10	10
Cheque	4	4
Cash card/Prepaid card	5	5
Mobile money	6	6

Agent (either mobile money, MTO, bank or Bureaux de Change agent)	7	7
Got airtime on your phone that you sold for cash	8	8
Other, specify	98	98

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

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

MT3. How often do you get or receive money from people outside of your household??

Daily or more often	1
At least once a week	2
At least once a month	3
A few times a year	4
Once a year or less often	5
Don't Know *Fixed *Exclusive	99

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

	Naira
Refused	95
Don't know	96

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

Personal use **(specify...)**	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6
Buy land/house	7
Buy a car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Savings	11
Insurance	12
Other, specify	98

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

State code list for MT6

Abia	1	Enugu	14	Ogun	27
Adamawa	2	Gombe	15	Ondo	28
Akwa Ibom	3	Imo	16	Osun	29
Anambra	4	Jigawa	17	Oyo	30
Bauchi	5	Kaduna	18	Plateau	31
Bayelsa	6	Kano	19	Rivers	32
Benue	7	Katsina	20	Sokoto	33
Borno	8	Kebbi	21	Taraba	34
Cross Rivers	9	Kogi	22	Yobe	35
Delta	10	Kwara	23	Zamfara	36

Ebonyi	11	Lagos	24	FCT- Abuja	37
Edo	12	Nasarawa	25		
Ekiti	13	Niger	26		

ASK MT7a TO MT11 TO ONLY THOSE WHO SEND MONEY WITHIN NIGERIA
i.e., CODE 2 AT MT1. OTHERWISE, SKIP TO MT12

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

MT7b. IF MT7a SINGLE RESPONSE MT7b=MT7a, SKIP TO MT7c
IF MT7a MULTIPLE RESPONSE ASK:
Which of these methods did you use most often?

	MT7a	MT7b
Family/friend	1	1
Runner (e.g., taxi/bus/boat)	2	2
Bank transfer/direct deposit into a bank account (internet or online using a bank's online website or App)	3	3
Bank USSD code (e.g. *120*)	4	4
Cheque	5	5
Cash card/Prepaid card	6	6
Mobile money	7	7
Agent (either mobile money, MTO, bank or Bureaux de Change agent)	8	8
Airtime on your phone that the recipient sold for cash	9	9
Other, specify	98	98

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

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

MT8. How often do you give or send money to people outside of your household?

Daily or more often	1
At least once a week	2
At least once a month	3
A few times a year	4
Once a year or less often	5
Don't Know *Fixed *Exclusive	99

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

	Naira
Refused	95
Don't know	96

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

Personal use **(specify…)**	1
Monthly allowance	2
Repayment of a loan	3
Cover an unexpected expense	4
School fees	5
Food	6

Buy land/house	7
Buy a car, furniture, household goods, etc.	8
Assist during emergencies (hospitalisation/medical bills, etc.)	9
Business/Trade	10
Savings	11
Other, specify	98

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

INTERNATIONAL MONEY TRANSFER
ASKMT12a TO MT16 TO ONLY THOSE WHO RECEIVE MONEY FROM OUTSIDE NIGERIA
i.e., FOR CODE 3 AT MT1 OTHERWISE, SKIP TO MT17

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

MT12b. IF MT12a SINGLE RESPONSE MT12b=MT12a, SKIP TO MT12c
IF MT12a MULTIPLE RESPONSE ASK: Which of these methods, did you use most often?

	MT12a	MT12b
Family/friend	1	1
Runner (e.g., taxi/bus/boat)	2	2
Bank transfer/direct deposit into a bank account (internet or online using a bank's online website or App)	3	3
Bank USSD code	4	
Recharge card	5	4
Cheque	6	5
Cash card/Prepaid card	7	6
MoneyGram	8	7
Western Union	9	8
An agent such as a Bureau de Change agent	10	9
Other, specify	98	98

MT12c. Why did you mostly receive money in this way (refer to MT12b)? **DO NOT READ OUT. SINGLE MENTION.**

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

MT13. How often do you receive money from outside Nigeria?

Daily or more often	1
At least once a week	2
At least once a month	3
A few times a year	4
Once a year or less often	5
Don't Know *Fixed *Exclusive	99

MT14. Thinking back to the last time you received money through … (refer to MT12b), how much did you receive?
DO NOT READ OUT. SINGLE CODE ONLY.

CURRENCY	AMOUNT
Naira	
GBP	
US$	

Ghana cedi	
ZAR	
Other, specify	
Refused	95
Don't know	96

MT15. For what reason have you **mainly** received money from outside Nigeria?
DO NOT READ OUT. SINGLE CODE ONLY.

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

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

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

FOR THOSE WHO SENT MONEY OUTSIDE NIGERIA
ASK MT17a TO MT21 TO ONLY THOSE WHO SEND MONEY OUTSIDE NIGERIA
i.e., CODE 4 AT MT1. OTHERWISE, SKIP TO MM1

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

MT17b. IF MT17a SINGLE RESPONSE MT17b=MT17a, SKIP TO MT17c
IF MT17a MULTIPLE RESPONSE ASK: Which of these methods, did you use most often?

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

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

Quick service	1
Reliable	2
Trust them/know them	3

Easy for me to use	4
Trust them	5
It does not cost much	6
Required by the recipient	7
This is the only available option	8
Others (family/friends/community members) use this way	9
Other, specify	98

MT18. How often do you send money outside Nigeria?

Daily or more often	1
At least once a week	2
At least once a month	3
A few times a year	4
Once a year or less often	5
Don't Know *Fixed *Exclusive	99

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

CURRENCY	**AMOUNT**
Naira	
GBP	
US$	
Ghana cedi	
ZAR	
Other, specify	
Refused	95
Don’t know	99

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

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

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

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

SA: SAVINGS

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

Yes	1	**ASK SA2**
No	2	**SKIP TO SA6**

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

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

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

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

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

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

	SA3a	**SA3b**
With a bank – commercial bank	1	1
With a bank – microfinance bank	2	2
With a bank – non-interest savings	3	3
Payment Service Bank	4	4
With a mortgage bank such as FMBN	5	5
On your mobile phone (in an e-wallet)	6	6
With a microfinance institution	7	7
With a group such as a co-operative	8	8
With a group such as savings group (e.g. Meri-go -round group)	9	9
With a group such as a village/community association	10	10
With savings/thrift collector/merchant	11	11
Give money to family/friends or household members to keep safe	12	12
Save in a safe place at home or carry it around	13	13
Other ways – not mentioned here, specify	14	14

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

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

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

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

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

	Naira
Refused	95
Don't know/cannot remember	96

SKIP TO SA7a

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

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

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

ASK ALL

SA7a. 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
Contributions with Osusu/ Local Corporative	9
Insurance policy	10
Don't know/have no plans	11
Pension	12
Other, specify	98

SA7b. There are many ways to save money other than putting cash aside. Some people buy things as a means of saving. Do you have any of the following types of savings? **READ OUT.**

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

SA8a. ASK ALL: Do you have a pension fund, i.e. do you currently make pension contributions or receive a pension? **IF SA8a =2 AND ANY OF CODE 1 OR 2 HAD BEEN SELECTED AT E9, PROBE.**

Yes	1	**ASK SA8b-SA8c**
No	2	**SKIP TO SA8d**
formal employed without pension	3	**SKIP TO SA8d**

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

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

SA8c. Through which of the following organizations do you get your pension complaints resolved? **MULTIPLE RESPONSES POSSIBLE. SHOWCARD. THEN SKIP TO NEXT SECTION**

PenCom	1
PFA	2
PTAD	3
Employer	4
Others, Please state	5

SA8d. ASK ALL: Do you have a micro-pension scheme (MPS)?

Yes	1	
No	2	

SA9. Are you making regular contributions to ensure that you have money to meet your financial needs when you are old and cannot work?

Yes	1	**SKIP TO SA10a**
No	2	**ASK SA11a**

SA10a. You said you are making a regular contribution, how often do you contribute?~~?~~ **READ OUT. SINGLE CODE ONLY**

	SA10a
Daily	1
Weekly	2
Monthly	3
Quarterly	4
Annually	5

SKIP TO SA12

SA11a. Why are you not making regular contributions to ensure that you have money to meet your financial needs when you are old and cannot work? **DO NOT READ OUT. MULTIPLE RESPONSES POSSIBLE.**

Don't have a regular income	1	**SKIP TO SA12**
Don't have a job	2	
Do not have enough money	3	
Don't believe in it	4	**GO TO SA11b**
Other, specify	98	

SA11b Why don't you believe in it?

Based on the negative experience of others	1
I believe my money is safer with me	2
I would like to have access to my money anytime and not just after retirement	3
I am not convinced I will get paid adequately after retirement	4
Other, Specify	5

SA12. **ASK ALL:** Have you heard of Micro-Pension Plan?

Yes	1
No	2

SA13. ASK ALL: How confident are you that you will meet your long-term life goals?

Not at all confident	1
Slightly confident	2
Somewhat confident	3
Moderately confident	4
Very confident	5
Don't Know (Do not READ OUT)	98

LC: LOANS AND CREDIT

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

LC1a. Thinking about all your current debts, including money owed to people, savings groups, mortgages, bank loans, student loans, medical debt, past-due bills, and credit card balances that are carried over from prior months. As of today, which of the following statements describes how manageable your household debt is?

Do not have any debt	1
Have a manageable amount of debt	2
Have a bit more debt than is manageable	3
Have far more debt than is manageable	4

LC1. In the past 12 months, have you ……?

	YES	**NO**	
Borrowed money	1	2	**IF LC1 = 1 go to LC2a IF LC1=2 SKIP TO LC4**
Been paying back money that you borrowed before August 2019	1	2	
Gotten goods/services in advance and paid for it later/paid for it in installments	1	2	
Gotten goods that you paid for in instalments and that you returned/will return after you have used it/after a specific period	1	2	

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

IF BORROWED FROM MORE THAN ONE SOURCE:

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

	LC2a	**LC2b**

From a bank – Commercial bank	1	1
From a bank – Microfinance bank	2	2
From a bank – Non-interest loan	3	3
From a bank – Mortgage bank like FMBN	4	4
Government	5	5
Online lender e.g., Migo, Branch, Carbon	15	15
Mobile money operator	6	6
Employer	7	7
Microfinance institution	8	8
Co-operative	9	9
Savings group that you save with or borrow from	10	10
Village/community association	11	11
Savings/thrift collector	12	12
Moneylender	13	13
Family/friend/household member	14	14
Other, specify	98	98

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

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

LC2d. What did you mainly borrow this money for (refer to response in LC2b)? **DO NOT PROMPT. SINGLE MENTION.**
Interviewer: If the respondent borrowed more than once from the source mentioned in LC2b, this question refers to the last loan from this lender.

Buy a house	1
House renovation/extension	2
Buy land	3
Buy a car/vehicle	4
Education	5
Start/expand a business	6
Medical expenses	7
Travel	8
Buy food/clothing	9
Buy household goods	10
Pay for bills	11
Pay off debts	12
Tools for farming, e.g., fishing Boat and Nets	13
Buy fertilizer/livestock/seeds	14
To help a friend/family member	15
Pay for wedding	16
Pay for a bride price	17
To cover funeral costs	18
Pay for childbirth or birthday ceremony	19
Pay for gambling/sports betting	20
Other, specify	98

LC2e. How much did you borrow … (refer to response in LC2b)?
Interviewer: If the respondent borrowed more than once from the source mentioned in LC2b, this question refers to the last loan from this lender.

Don't know	96
Refusal	95
	Naira

LC3. Thinking about the money you had to pay back in the past 12 months, have you…**READ OUT. SINGLE MENTION**

Missed payment more than once	1	
Missed a payment once in the past 12 months	2	
Paid partially of what I was supposed to pay	3	
Never missed a payment	4	
The lender did not require a fixed repayment schedule	5	**SKIP TO LC5**

LC4. What is the **main** reason why you did not borrow money? **DO NOT READ OUT. SINGLE MENTION.**

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

LC5a. In the last 12 months, have you borrowed airtime from your network mobile provider such as MTN, Etisalat/9mobile, Airtel and/or Glo?

Yes	1	**ASK LC5b**
No	2	**SKIP TO NEXT SECTION**

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

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

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

	Naira
Don't know	96
Refusal	95

RM: RISK MANAGEMENT AND INSURANCE

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

RM1a. Can you please tell me about something that happened to you in the past 12 months that caused unexpected expenses and made it very difficult for you to pay for other things?
DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.

RM1b. **IF MENTIONED MORE THAN ONE EVENT ASK:** Which one of those you mentioned had the greatest impact on your household's finances? READ OUT SINGLE RESPONSE.

	RM1a	RM1b	
Member of household lost job/income	1	1	
Serious illness of a household member	2	2	
Loss of job/income due to COVID-19 pandemic	3	3	
Death of a relative/household member	4	4	
Had to assist family/friends with gifts/money	5	5	
Theft of household property	6	6	
Theft of business stock/goods	7	7	
Theft of agricultural crop/livestock	8	8	
Loss of household goods due to fire/flood/storm	9	9	
Agricultural crop/livestock destroyed by fire/ flood/storm	10	10	
Failure of business	11	11	
Separation/divorce	12	12	
Disability due to accident/illness	13	13	
Maintenance of farming/business equipment/tools	14	14	
Recession/bad economy	15	15	
Price increases	16	16	
Other, specify	98	98	
Have not experienced such events (Exclusive)	17	17	**Skip to RM1e**

FOR THE EVENT THAT HAD GREATEST IMPACT ASK:

RM1c. What did you or your household mainly do when you experience this event (Insert event mentioned in RM1b)…?. **SINGLE MENTION**

Sold assets to get money	1
Sold livestock to get money	2
Cut down on food expenses	3
Cut down on non-food expenses	4
Waited/asked for donations	5
Borrowed money from friend/family	6
Borrowed money from employer	7
Borrowed money from bank	8
Borrowed money from informal groups such as savings groups, village associations, savings thrift etc.	9
Borrowed money from other sources	10
Used own savings from the bank and/or other formal institution	11
Used savings from informal groups such as savings groups, village association, savings thrift etc.	12
Used insurance policy	13
Did nothing (Exclusive)	14
Comparing prices to get the best deal	15
Brand switching	16
Cancelled other policies	17
Don't know (Exclusive)	96
Other (specify)	98

RM1d. To what extent do you agree or disagree that when you [INSERT RESPONSE FROM RM1c] it helped you deal with the shock of the event, using this scale where 1 is 'Strongly disagree' and 5 is 'Strongly agree'? **SINGLE MENTION**

Strongly disagree	1
Somewhat disagree	2
Neither agree nor disagree	3

Somewhat agree	4
Strongly agree	5
Don't (Do not READ OUT)	98

RM1e. How confident are you that you will get enough support in case of an emergency? **SINGLE MENTION**

Not at all confident	1
Slightly confident	2
Somewhat confident	3
Moderately confident	4
Very confident	5
Don't Know (Do not READ OUT)	98

RM2a. Have you ever heard of micro-ID?

Yes	1	**ASK RM2b**
No	2	**Continue to definition**

RM2b. Do you have micro-insurance?

Yes	1	**ASK RM2c**
No	2	**Skip to RM3**

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

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

RM2d. How did you get micro-insurance? Did you get it through ….?
READ OUT. MULTIPLE MENTIONS POSSIBLE

Someone else in your household/family	1
Insurance company	2
Bank	3
Agent	4
Broker	5
Through your phone	6
Internet	7
Employer	8
Other, specify	98
Don’t know/cannot remember	96

SKIP TO RM5

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

RM3. Would you be interested in microinsurance?

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

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

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

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

Yes	1	**ASK RM6**
No	2	**SKIP TO RM9**
Don't know	96	

RM6. What type of insurance do you currently have? **READ OUT. MULTIPLE MENTIONS POSSIBLE.**

SHORT TERM INSURANCE	
Car/Vehicle/Motorbikes	1
Household contents insurance	2
Building	3
Group accident provided by employer	4
Health/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

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

Someone in your household/family	1
Insurance company	2
Bank	3
Agent	4
Broker	5
Through your phone	6
Internet	7
Employer	8
Other, specify	98
Don't know/cannot remember	96

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

RM9. Why do you not have insurance? **DO NOT READ OUT. MULTIPLE MENTIONS POSSIBLE.**

I do not believe in insurance	1

I do not know the benefits of having one	2
I do not know where to go and get one from	3
They are cheats, they do not settle claims	4
Cannot afford to pay for insurance	5
Religious reasons/God will take care of it	6
Haven't thought about it yet	7
I have nothing to insure	8
Do not trust insurance companies	9
No reason	10
Other, specify	98

RM10. ASK ALL: In the last 12 months, how often have you or your household ……?

	Often	Sometimes	Rarely	Never	Do not know
Gone without enough food to eat because you did not have enough money to buy food	1	2	3	4	5
Gone without medicine or medical treatment that was needed	1	2	3	4	5
Gone without energy to heat your home or cook food	1	2	3	4	5
Failed to pay bills in full and/or on time	1	2	3	4	5

COV: COVID-19

Now I'd like us to discuss some behaviour change in using financial services or products due to COVID 19

FOR EACH FINANCIAL ACTIVITY/CHANNEL, ASK COV1a-1c BEFORE MOVING TO THE NEXT

COV1. Compared to this season last year, …**:**

COV1a Which of the following financial activities did you start using or have you used more of since March 1, 2020) – Yes/No
COV1b. And which of these services/activities did you use in the past but have stopped using or now use less due to COVID-19 that is since March 1, 2020? […]– Yes/No
COV1c Which of these will you continue to use in the future […] – Yes/No

	Started using or used more due to COVID		**Used to have but stopped or now use less**		**Will continue to use in future**	
	Yes	**No**	**Yes**	**No**	**Yes**	**No**
Mobile money account	1	2	1	2	1	2
Mobile banking	1	2	1	2	1	2
Internet banking	1	2	1	2	1	2
Financial service agents	1	2	1	2	1	2
Borrow	1	2	1	2	1	2
Save money	1	2	1	2	1	2
Insurance policy	1	2	1	2	1	2
Sending money to someone not living with you	1	2	1	2	1	2

COV2 Since March 1st, 2020 have you or anyone in your household received any COVID-19 emergency support from any of the following institutions?

	Yes	No
Nigerian government (all spheres of government)	1	2
Banking institution	1	2
Church/Mosque	1	2
Savings groups	1	2
Bank or mobile money agent	1	2
Cooperative	1	2
Friends / family / community	1	2
Employer	1	2
Microfinance	1	2
Moneylender	1	2

COV3 Now taking, the pandemic impacts into consideration, currently what is your main source of funds to pay for your living expenses??

Regular earnings	1
Savings	2
Borrow from a financial institution	3
Loan from friends/family	4
Loan from Savings group that you save with or borrow from (e.g. ajo, adashe,esusu)	5
Loan from employer	6
Loan from moneylender	7
Loan from shopkeeper	8
Selling or pawning assets	9
Gift from friends/family	10
Working more	11
Other	98
None – I am unable to pay for my living expenses	96
Don't know	96
Refused	95

INF: INFORMAL SERVICE PROVIDERS

ASK INF1 – INF5 IF QF1=10, 11 OR 12; IF QF1=14, SKIP TO INF5. OTHERWISE, SKIP SECTION

INF1. Do you belong to or use financial services from the following?

	Yes	No
Co-operative	1	2
Savings groups	1	2
Village/community association	1	2
Savings thrift/collector/merchant	1	2

INF2. How often do you contribute money to [insert option from INF1]? **READ OUT. SINGLE MENTION PER STATEMENT**

	Daily	Weekly	Monthly	Seasonally	Less often	Do not contribute money
Co-operative	1	2	3	4	5	6
Savings groups	1	2	3	4	5	6
Village/community association	1	2	3	4	5	6

Savings thrift/collector/merchant	1	2	3	4	5	6

INF3. How do you mainly repay or make contributions towards your group? **READ OUT SIGLE MENTION**

	Cash	Electronic (transfer or debit/stop orders)	In-kind
Co-operative	1	2	3
Savings groups	1	2	3
Village/community association	1	2	3
Savings thrift/collector/merchant	1	2	3

INF4. What is the main reason why you belong to such a group/club? **READ OUT SINGLE MENTION**

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

INF5. **IF NO FOR ALL OPTION IN INF1 ASK:** Why do you not belong to savings groups or Co-operative or Village association and/or saving thrift? **DON'T READ OUT. MULTIPLE MENTION?**

Do not trust them	1
They are too expensive	2
Do not get regular income	3
Don't have money to save	4
Don't want to borrow	5
Have lost money with them before	6
Do not have joining fee	7
They are not active in my community	8
They are not accessible	9
Other (SPECIFY)_____	98

PC: POTENTIAL CHANNELS FOR CONDUCTING FINANCIAL TRANSACTIONS

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

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

PC2. Is there a … (**READ OUT)** close to where you live (home)? **READ OUT FOR EACH LOCATION LISTED**.

PC3. **Only ask for each location marked "1" in PC2.** How long does it take to get to the nearest [**TYPE OF LOCATION]** from your house? **DO NOT READ OUT. SINGLE CODE ONLY.**

	PC2	**PC3**						
		Less than 5 minutes	**Between 5 and 10 minutes**	**Between 11 and 15 minutes**	**Between 16 and 20 minutes**	**Between 21 and 30 minutes**	**More than 30 minutes**	**Don't know**
Provision shop	1	1	2	3	4	5	6	96

Bank branch	2	1	2	3	4	5	6	96
Financial Service agent	3	1	2	3	4	5	6	96
ATM	4	1	2	3	4	5	6	96
Microfinance bank	5	1	2	3	4	5	6	96
Non-interest service provider	6	1	2	3	4	5	6	96
Primary mortgage bank	7	1	2	3	4	5	6	96
Petrol Station	8	1	2	3	4	5	6	96
Pharmacy	9	1	2	3	4	5	6	96
Restaurant	10	1	2	3	4	5	6	96
Post Office	11	1	2	3	4	5	6	96
Mobile phone kiosk	12	1	2	3	4	5	6	96

INCOME & EXPENDITURE

IE1a. Thinking about the total amount of money you receive, please tell me your total personal monthly income. Please include all sources of income you mentioned in **E9.**

- **Record in Naira**
- **Give to responded to self-complete**
- **Transfer answer to E15**
- **If refused, don't know or no income please leave the box and don't fill in zero (0) and record below**

N ☐

Refused	-RF	**Continue to IE1b**
Do not know	-DK	
No Income	-NI	

SHOWCARD.

IE1b. Which of these bests describes your personal average total monthly personal income? Please include all sources of income i.e., salaries, pensions, income from investment, etc. **SINGLE CODE ONLY.**

Below N15,000 per month	1
N15,001 - N35,000 per month	2
N35001 - N55,000 per month	3
N55,001 - N75,000 per month	4
N75,001 - N95,000 per month	5
N95,001 - N115,000 per month	6
N115,001 - N135,000 per month	7
N135,001 - N155,000 per month	8
N155,001 - N175,000 per month	9
N175,001 - N195,000 per month	10
N195,001 - N215,000 per month	11
N215,001 - N235,000 per month	12
N235,001 - N255,000 per month	13
N255,001 - 275,000 per month	14
N275,001 - 295,000 per month	15
N295,001 - 315,000 per month	16
Above N315,000 per month	17
Refused	95
Don't Know	96

GENDER ROLES/NORMS

Gen1. Who in your family has a final say on whether you should work to earn income or not? **READ OUT**. **SINGLE MENTION**.

Myself/respondent	1
Spouse	2
Father	3
Mother	4
Both parents	5
Someone else (male)	6
Someone else (female)	7
Not willing to respond	8
Do not know	9

Gen2a. ASK MALES ONLY: How far would you allow your wife to travel to get a job? **READ OUT SINGLE MENTION**.

Gen2b. **ASK ALL:** How far would you allow your daughter to travel to get a job? **READ OUT. USE THE CODE LIST BELOW. SINGLE MENTION.**

	Gen2a			**Gen2b**		
	Yes	No	Refuse/Not Applicable	Yes	No	Refuse/Not Applicable
Home-based work only	1	2	3	1	2	3
Within village/town/city	1	2	3	1	2	3
Another village/town/city	1	2	3	1	2	3
Within state	1	2	3	1	2	3
Another state	1	2	3	1	2	3
Abroad	1	2	3	1	2	3
Would never allow her to travel	1	2	3	1	2	3

Gen3. Do you have control over how money is used in the household?

Yes	1
No	2

Gen4. Do you own the following?

	Yes	**No**
Agricultural land	1	2
Land	1	2
House/dwelling you reside in	1	2
Livestock	1	2
Any other property	1	2

Gen5. LIST ALL ITEMS OWNED BY RESPONDED IN Gen4: Can you sell or lease [insert listed items in Gen4] without anyone's permission?

	Yes	**No**
Agricultural land	1	2
Land	1	2
House/dwelling you reside in	1	2
Livestock	1	2
Any other property	1	2

PWD1. Do you have difficulty in any of the following areas? **READ OUT. SINGLE MENTION PER STATEMENT**.

	Code
Visual Impairment /Seeing – blind in one or both eyes, unable to see someone near or far away	1
Hearing Impairment - deaf in one or both ears, difficulty hearing what other people say	2
Communication - speaking, being understood or holding a conversation	3
Movement activity - moving from lying to sit to stand, moving arms/legs	4
Moving around - the house, neighborhood, up/downstairs, public transport, outside environment)	5
Daily life activities - bathing, toileting, feeding, dressing, cleaning, washing cloth, caring for children or animals etc.	6
Intellectual disability / developmental delay - thinking problems, slow in walking & talking	7
Learning difficulties - slow in class, unable to learn reading & writing, poor attention& concentration compared to others.	8
Emotional disorder – psychological & psychiatric problems, abnormal behaviors, hearing voices, depression, phobias/abnormal fears, obsessions, anger problems	9
Other (specify)	10
None	96

SCRIPTER NOTE: Auto-code 13 from results code for all interviews that get to PWD1

THANK RESPONDENT AND END THE INTERVIEW