

statecode: 8. state
state_code: state_code
e6: gender
state: None
agegroup: Age (15-17) (18 & above)
respondent_serial: 3. serial number
Weightingvariable: new weighting variable
final_hh_wgt: 5. household weight
region: geopolitical zones
state_name: 8. state
lga_name: 9. lga name
locality_name: 10. locality_name
ea_name: 11. ea name
sector: 12. sector
ea_code: 13. ea code
ee1: 1, 1, 1 : how many adults (aged 15+) live in this household?
hh_total_size_1: total_total household size
hh_total_size_2: male_total household size
hh_total_size_3: female_total household size
hh_age_15_17_1: total_number of persons age 15 to 17 yrs
hh_age_15_17_2: male_number of persons age 15 to 17 yrs
hh_age_15_17_3: female_number of persons age 15 to 17 yrs
hh_age_18_plus_1: total_total of persons age 18 yrs+
hh_age_18_plus_2: male_total of persons age 18 yrs+
hh_age_18_plus_3: female_total of persons age 18 yrs+
q1_1: interview type
c1: c1. how many people live in this household?
c2a: c2a. how many people in the household are aged 18 years and above?
c2b: c2b. how many people in the household are aged between 15-17 years?
c3a: c3a. how many people in this household bring money into the household?
c3b: c3b. is there any member of this household aged 15 years and above who is unemp
c4: c4. how many separate rooms do the members of the household occupy (not countin
c5: c5. considering all the household members 15 years and above, has anyone comple
d1: d1. do you or your family own or rent this house?
d2_1: d2. how was this house acquired? - mortgage
d2_2: d2. how was this house acquired? - a loan from government scheme
d2_3: d2. how was this house acquired? - a loan from other sources : how was this hou
d2_4: d2. how was this house acquired? - own savings : how was this house acquired?
d2_5: d2. how was this house acquired? - inheritance
d2_96: d2. do not know
d2_95: d2. refused to answer
d2_98: d2. other, specify
d2_other: d2. how was this house acquired? - other, specify
d3_1: d3. which of the following do you have in your household? - one mattress

d3_2: d3. which of the following do you have in your household? - two mattresses
d3_3: d3. which of the following do you have in your household? - three or more mattresses
d3_4: d3. which of the following do you have in your household? - microwave
d3_5: d3. which of the following do you have in your household? - household help
d3_6: d3. which of the following do you have in your household? - fridge/deep freezer
d3_7: d3. which of the following do you have in your household? - video player
d3_8: d3. which of the following do you have in your household? - car/vehicle (excluding motorcycle)
d3_9: d3. which of the following do you have in your household? - colour tv
d3_10: d3. which of the following do you have in your household? - music system
d3_11: d3. which of the following do you have in your household? - air conditioning (split)
d3_12: d3. which of the following do you have in your household? - air conditioning (standalone)
d3_13: d3. which of the following do you have in your household? - satellite dish
d3_14: d3. which of the following do you have in your household? - washing machine
d3_15: d3. which of the following do you have in your household? - black & white tv
d3_16: d3. which of the following do you have in your household? - dvd player
d3_17: d3. which of the following do you have in your household? - cable satellite
d3_18: d3. which of the following do you have in your household? - telephone (land)
d3_19: d3. which of the following do you have in your household? - telephone (mobile)
d3_20: d3. which of the following do you have in your household? - personal driver
d3_21: d3. which of the following do you have in your household? - keke napep
d3_22: d3. which of the following do you have in your household? - motorbike
d3_23: d3. which of the following do you have in your household? - computer (desktop)
d3_24: d3. which of the following do you have in your household? - computer (laptop)
d3_25: d3. which of the following do you have in your household? - generator set
d4a_1: d4a. what kind of cooking facilities do you have in your household? - gas cooker
d4a_2: d4a. what kind of cooking facilities do you have in your household? - electric cooking
d4a_3: d4a. what kind of cooking facilities do you have in your household? - combination
d4a_4: d4a. what kind of cooking facilities do you have in your household? - kerosene stove
d4a_5: d4a. what kind of cooking facilities do you have in your household? - charcoal/wood
d4a_6: d4a. what kind of cooking facilities do you have in your household? - none
d4b: d4b. what is the main cooking facility that your household use?
d5: d5. what is the main fuel used for lighting in your household?
d6: d6. what type of toilet facilities does the household mainly use?
d7: d7. what is the main source of drinking water for your household?
d8a: d8a. what type of house does the household reside in?
d8b: d8b. what is the main material of the floor of the house?
d8c: d8c. what is the main material of the walls of the house?
d8d: d8d. what is the predominant material of the roof of the main dwelling?
d8e: d8e. does anyone in your household have a bank account?
d9a: d9a. is there anyone in this household that has a disability?
d9b_1: d9b. who has a disability in your household? - myself
d9b_2: d9b. who has a disability in your household? - parent
d9b_3: d9b. who has a disability in your household? - spouse
d9b_4: d9b. who has a disability in your household? - children

d9b_5: d9b. who has a disability in your household? - sister/brother
d9b_6: d9b. who has a disability in your household? - relative
d10: d10. who makes the main decisions about how money is spent in this household? wo
e1_1: e1. which languages do you speak fluently? - english
e1_2: e1. which languages do you speak fluently? - pidgin english
e1_3: e1. which languages do you speak fluently? - hausa
e1_4: e1. which languages do you speak fluently? - yoruba
e1_5: e1. which languages do you speak fluently? - igbo
e1_98: e1. which languages do you speak fluently? - other
e1_6: e1. which languages do you speak fluently? - none
e1_other: e1. which languages do you speak fluently? - other, specify
e2_1: e2. which languages can you read comfortably? - english
e2_2: e2. which languages can you read comfortably? - pidgin english
e2_3: e2. which languages can you read comfortably? - hausa
e2_4: e2. which languages can you read comfortably? - yoruba
e2_5: e2. which languages can you read comfortably? - igbo
e2_98: e2. which languages can you read comfortably? - other
e2_6: e2. which languages can you read comfortably? - none
e3: e3. which language would you like to be interviewed in?
e4: e4. which of the following best describes your marital status?
e5: e5. what is your relationship with the head of the household?
e7: e7. how old are you?
e8: e8. what is your highest level of education?
e9_1: e9. source of money - salary/wages from government (including nysc payments)
e9_2: e9. source of money - salary/wages from a business/company (formal sector)
e9_3: e9. from where/from whom do you usually get money to buy the things you need? -s
e9_4: e9. from where/from whom do you usually get money to buy the things you need? -s
e9_5: e9. from where/from whom do you usually get money to buy the things you need? -s
e9_6: e9. from where/from whom do you usually get money to buy the things you need? -c
e9_7: e9. from where/from whom do you usually get money to buy the things you need? -o
e9_8: e9. from where/from whom do you usually get money to buy the things you need? -o
e9_9: e9. from where/from whom do you usually get money to buy the things you need? -o
e9_10: e9. from where/from whom do you usually get money to buy the things you need? -o
e9_11: e9. from where/from whom do you usually get money to buy the things you need? -r
e9_12: e9. from where/from whom do you usually get money to buy the things you need? -p
e9_13: e9. from where/from whom do you usually get money to buy the things you need? -g
e9_14: e9. from where/from whom do you usually get money to buy the things you need? -d
e9_15: e9. from where/from whom do you usually get money to buy the things you need? -i
e9_16: e9. from where/from whom do you usually get money to buy the things you need? -r
e9_17: e9. from where/from whom do you usually get money to buy the things you need? -g
e9_18: e9. from where/from whom do you usually get money to buy the things you need? -g
e9_19: e9. from where/from whom do you usually get money to buy the things you need? -g
e9_98: e9. others specify
e9_other: e9. from where/from whom do you usually get money to buy the things you need? -

e10: e10. which of these sources of money you told me about do you rely most on to co

e11: e11. how often do you usually receive the money you get from ..?

e11_other: e11. how often do you usually receive the money you get from ..? - other specify

e12: e12. how do you mostly receive the money you get from..?

e12_other: e12. how do you mostly receive the money you get from..? - other specify

e13a_1: e13a. sector of work - agriculture, forestry, and fishing

e13a_2: e13a. sector of work - mining and quarrying

e13a_3: e13a. in which sector would you say your source/sources of income falls into? -m

e13a_4: e13a. in which sector would you say your source/sources of income falls into? -e

e13a_5: e13a. in which sector would you say your source/sources of income falls into? -w

e13a_6: e13a. in which sector would you say your source/sources of income falls into? -c

e13a_7: e13a. in which sector would you say your source/sources of income falls into? -w

e13a_8: e13a. in which sector would you say your source/sources of income falls into? -t

e13a_9: e13a. in which sector would you say your source/sources of income falls into? -a

e13a_10: e13a. in which sector would you say your source/sources of income falls into? -i

e13a_11: e13a. in which sector would you say your source/sources of income falls into? -f

e13a_12: e13a. in which sector would you say your source/sources of income falls into? -r

e13a_13: e13a. in which sector would you say your source/sources of income falls into? -p

e13a_14: e13a. in which sector would you say your source/sources of income falls into? -a

e13a_15: e13a. in which sector would you say your source/sources of income falls into? -e

e13a_16: e13a. in which sector would you say your source/sources of income falls into? -h

e13a_17: e13a. in which sector would you say your source/sources of income falls into? -a

e13a_18: e13a. in which sector would you say your source/sources of income falls into? -a

e13a_19: e13a. in which sector would you say your source/sources of income falls into? -o

e13a_20: e13a. in which sector would you say your source/sources of income falls into? -o

e13a_21: e13a. in which sector would you say your source/sources of income falls into? -r

e13a_other: e13a. in which sector would you say your source/sources of income falls into? -

e13b: e13b. how many people do you employ in your business?

e13d_1: e13d. in what ways have the recent naira redesign policy impacted the following-

e13d_2: e13d. in what ways have the recent naira redesign policy impacted the following-

e13d_3: e13d. in what ways have the recent naira redesign policy impacted the following-

e13d_4: e13d. in what ways have the recent naira redesign policy impacted the following-

e13d_5: e13d. in what ways have the recent naira redesign policy impacted the following-

e13d_6: e13d. in what ways have the recent naira redesign policy impacted the following-

e13d_7: e13d. in what ways have the recent naira redesign policy impacted the following-

e14_1: e14. do you have..? - national identification number (nin)

e14_2: e14. do you have..? - idp card

e14_3: e14. do you have..? - voter's id card (temporary or permanent)

e14_4: e14. do you have..? - international passport

e14_5: e14. do you have..? - employment id card

e14_6: e14. do you have..? - medical insurance id card (hmo card)

e14_7: e14. do you have..? - driver's licence

e14_8: e14. do you have..? - payslip/salary slip

e14_9: e14. do you have..? - land ownership documents

e14_10: e14. do you have..? - house ownership documents
e14_11: e14. do you have..? - bank verification number (bvn)
e14_12: e14. do you have..? - electricity bill
e14_13: e14. do you have..? - water bill
e14_14: e14. do you have..? - telephone/mobile phone bill
e14_15: e14. do you have..? - local government rates and taxes invoice
e14_16: e14. do you have..? - lease or rental agreement
e14_17: e14. do you have..? - tax clearance certificate
e14_18: e14. do you have..? - birth certificate
f3: f3. thinking about money matters and goals that require a large amount of money,
f3_other: f3. thinking about money matters and goals that require a large amount of money,
f4a_1: f4a. done in the past year to achieve goal - borrowed from a bank or other insti
f4a_2: f4a. done in the past year to achieve goal - borrowed from a digital microfinanc
f4a_3: f4a. done in the past year to achieve goal - borrowed from moneylender (informal
f4a_4: f4a. done in the past year to achieve goal - borrowed from saving group/cooperat
f4a_5: f4a. done in the past year to achieve goal - borrowed from family or friends or
f4a_6: f4a. done in the past year to achieve goal - took a loan or advance from my empl
f4a_7: f4a. done in the past year to achieve goal - took a loan from a shopkeeper
f4a_8: f4a. done in the past year to achieve goal - used savings held at a formal insti
f4a_9: f4a. done in the past year to achieve goal - used savings from savings group, sa
f4a_10: f4a. done in the past year to achieve goal - used savings held with friends or f
f4a_11: f4a. done in the past year to achieve goal - used savings held in a secret hidin
f4a_12: f4a. done in the past year to achieve goal - sold livestock
f4a_13: f4a. done in the past year to achieve goal - sold other assets such as a car, bu
f4a_14: f4a. done in the past year to achieve goal - got money or other assistance from
f4a_15: f4a. done in the past year to achieve goal - cut back on my expenses
f4a_16: f4a. done in the past year to achieve goal - worked more or got additional jobs
f4a_17: f4a. done in the past year to achieve goal - bought on credit
f4a_18: f4a. done in the past year to achieve goal - bought on hire purchase
f4a_19: f4a. done in the past year to achieve goal - got a credit card or extended my li
f4a_20: f4a. done in the past year to achieve goal - have a goal but did nothing in the
f4a_98: f4a. done in the past year to achieve goal - other
f4a_other: f4a. done in the past year to achieve goal - other, specify
f4b: f4b. which of these would you say is your main means of achieving your goal?
f5a: f5a. do you save or keep money for different reasons?
f5b: f5b. do you invest money in assets (that is buying properties, equipment, livest
f5c: f5c. how many months of income do you have in savings?
f6: f6. to what extent do you agree or disagree with the following statement? you pl
f7a1: f7a1. in the past 12 months, how often have you experienced running out of money
f7b: f7b. what did you mainly do to pay for things when this happened?
f7b_other: f7b. what did you mainly do to pay for things when this happened? - other specif
f7b1: f7b1. over the past 12 months, how would you describe your income and spending?
f7c: f7c. how difficult would it be for you to come up with n75,000 within the next 7
f7d: f7d. how would you mainly raise this money?

f7d_other: f7d. how would you mainly raise this money? - other specify

f8_1: f8. to what extent do you agree or disagree with the following statements - you

f8_2: f8. to what extent do you agree or disagree with the following statements - most

f8_3: f8. to what extent do you agree or disagree with the following statements - most

f8_4: f8. to what extent do you agree or disagree with the following statements - you

f8_5: f8. to what extent do you agree or disagree with the following statements - you

f8_6: f8. to what extent do you agree or disagree with the following statements - you

f8_7: f8. to what extent do you agree or disagree with the following statements - it

f8_8: f8. to what extent do you agree or disagree with the following statements - you

f9: f9. imagine that five friends are given a gift of 20 000 naira.if the friends mu

f10: f10. if you could choose between two options, which would you take?

f11: f11. if you could choose between two options, which would you take?

f12_1: f12. when you buy financial products or services you compare different options a

f12_2: f12. you know what to do when not satisfied with a financial service or product

f12_3: f12. you are confident enough to make a complaint against a bank or financial in

f12_4: f12. you understand the terms and conditions in the contract with a financial in

f14: f14. do you feel that the information on financial products or services is lways

f15: f15. have you ever taken a financial product/service and were later on surprised

f16: f16. 'in the past 12 months, have you been informed of changes to fees/charges o

f17: f17. do you feel that bank fees or charges are affordable

f18: f18. have you been unfairly treated by staff/agent from a financial institution

f19: f19. have you experienced a problem with your financial service provider?

f20: f20. the bank system or platform is always down.

f26: f26. you are satisfied with your financial institution's customer support

f27: f27. 'whenever you visit a bank branch, you are always served on time'

f28: f28. 'you use a mobile phone and/or tablets to manage your financial activities

f29: f29. do you budget for your money?

f30: f30. do you know how much money you spent personally in the last 7 days?

f31: f31. do you keep track of the money you get and spend?

qf1_1: qf1. ever used a service they provide - commercial bank

qf1_2: qf1. ever used a service they provide - microfinance bank (lapo, accion,)

qf1_16: qf1. ever used a service they provide - digital microfinance bank (neo banks lik

qf1_3: qf1. ever used a service they provide - non-interest banking institution (islami

qf1_4: qf1. ever used a service they provide - mortgage institution such as fmbn

qf1_5: qf1. ever used a service they provide - mobile money operator (palm pay, opay)

qf1_6: qf1. ever used a service they provide - cooperative society

qf1_7: qf1. ever used a service they provide - capital market operator

qf1_8: qf1. ever used a service they provide - payment service bank (9psb, mtn momo, ho

qf1_9: qf1. ever used a service they provide - insurance provider

qf1_10: qf1. ever used a service they provide - pension fund administrator

qf1_11: qf1. ever used a service they provide - microfinance institution

qf1_12: qf1. ever used a service they provide - savings group that you save with or borr

qf1_13: qf1. ever used a service they provide - village/community association

qf1_14: qf1. ever used a service they provide - savings/thrift collector/merchant

qf1_15: qf1. ever used a service they provide - moneylender

qf1_17: qf1. ever used a service they provide - none of the above

qf2_1: qf2. does your commercial bank offer at least one of the following services savi

qf2_2: qf2. does your microfinance bank (lapo, accion,) offer at least one of the follo

qf2_16: qf2. does your digital microfinance bank (neo banks like money point, fair money

qf2_3: qf2. does your non-interest banking institution (islamic finance e.g., jaiz bank

qf2_4: qf2. does your mortgage institution such as fmbn offer at least one of the foll

qf2_5: qf2. does your mobile money operator (palm pay, opay)offer at least one of the f

qf2_6: qf2. does your cooperative society offer at least one of the following services

qf2_7: qf2. does your capital market operator offer at least one of the following servi

qf2_8: qf2. does your payment service bank (9psb, mtn momo, hope psb, money master) off

qf2_9: qf2. does your insurance provider offer at least one of the following services s

qf2_10: qf2. does your pension fund administrator offer at least one of the following se

qf3_1: qf3. and does commercial bank offer services electronically without using cash?

qf3_2: qf3. and does microfinance bank (lapo, accion,) offer services electronically wi

qf3_16: qf3. and does digital microfinance bank (neo banks like money point, fair money,

qf3_3: qf3. and does non-interest banking institution (islamic finance e.g., jaiz bank)

qf3_4: qf3. and does mortgage institution such as fmbn offer services electronically wi

qf3_5: qf3. and does mobile money operator (palm pay, opay) offer services electronical

qf3_6: qf3. and does cooperative society offer services electronically without using ca

qf3_7: qf3. and does capital market operator offer services electronically without usin

qf3_8: qf3. and does payment service bank (9psb, mtn momo, hope psb, money master) offe

qf3_9: qf3. and does insurance provider offer services electronically without using cas

qf3_10: qf3. and does pension fund administrator offer services electronically without u

qf3_11: qf3. and does microfinance institution offer services electronically without usi

qf3_12: qf3. and does savings group that you save with or borrow from offer services ele

qf3_13: qf3. and does village/community association offer services electronically withou

qf3_14: qf3. and does savings/thrift collector/merchant offer services electronically wi

qf3_15: qf3. and does moneylender offer services electronically without using cash?

qf4_1: qf4. do you have an account registered in your name with a commercial bank

qf4_2: qf4. do you have an account registered in your name with a microfinance bank (la

qf4_16: qf4. do you have an account registered in your name with a digital microfinance

qf4_3: qf4. do you have an account registered in your name with a non-interest banking

qf4_4: qf4. do you have an account registered in your name with a mortgage institution

qf4_5: qf4. do you have an account registered in your name with a mobile money operator

qf4_6: qf4. do you have an account registered in your name with a cooperative society

qf4_7: qf4. do you have an account registered in your name with a capital market operat

qf4_8: qf4. do you have an account registered in your name with a payment service bank

qf4_9: qf4. do you have an account registered in your name with a insurance provider

qf4_10: qf4. do you have an account registered in your name with a pension fund administ

qf4_11: qf4. do you have an account registered in your name with a microfinance institut

qf4_12: qf4. do you have an account registered in your name with a savings group that yo

qf4_13: qf4. do you have an account registered in your name with a village/community ass

qf4_14: qf4. do you have an account registered in your name with a savings/thrift collec

qf4_15: qf4. do you have an account registered in your name with a moneylender

qf5_1: qf5. do you currently use this provider commercial bank?

qf5_2: qf5. do you currently use this provider microfinance bank (lapo, accion,)?

qf5_16: qf5. do you currently use this provider digital microfinance bank (neo banks lik

qf5_3: qf5. do you currently use this provider non-interest banking institution (islami

qf5_4: qf5. do you currently use this provider mortgage institution such as fmbn?

qf5_5: qf5. do you currently use this provider mobile money operator (palm pay, opay)?

qf5_6: qf5. do you currently use this provider cooperative society?

qf5_7: qf5. do you currently use this provider capital market operator?

qf5_8: qf5. do you currently use this provider payment service bank (9psb, mtn momo, ho

qf5_9: qf5. do you currently use this provider insurance provider?

qf5_10: qf5. do you currently use this provider pension fund administrator?

qf5_11: qf5. do you currently use this provider microfinance institution?

qf5_12: qf5. do you currently use this provider savings group that you save with or borr

qf5_13: qf5. do you currently use this provider village/community association?

qf5_14: qf5. do you currently use this provider savings/thrift collector/merchant?

qf5_15: qf5. do you currently use this provider moneylender?

qf6_1_1: qf6. activities done using institution - commercial bank - deposited or withd

qf6_1_2: qf6. activities done using institution - commercial bank - bought airtime top

qf6_1_3: qf6. activities done using institution - commercial bank - paid a school fee

qf6_1_4: qf6. activities done using institution - commercial bank - paid a bill for me

qf6_1_5: qf6. activities done using institution - commercial bank - paid a tax, fine,

qf6_1_6: qf6. activities done using institution - commercial bank - sent money to, or

qf6_1_7: qf6. activities done using institution - commercial bank - received money from

qf6_1_8: qf6. activities done using institution - commercial bank - received income fr

qf6_1_9: qf6. activities done using institution - commercial bank - made insurance pay

qf6_1_10: qf6. activities done using institution - commercial bank - borrowed money

qf6_1_11: qf6. activities done using institution - commercial bank - saved money

qf6_1_12: qf6. activities done using institution - commercial bank - made an investment

qf6_1_13: qf6. activities done using institution - commercial bank - paid for goods or

qf6_1_14: qf6. activities done using institution - commercial bank - made pension payme

qf6_1_15: qf6. activities done using institution - commercial bank - never used any ser

qf6_2_1: qf6. activities done using institution - microfinance bank (lapo, accion,) -d

qf6_2_2: qf6. activities done using institution - microfinance bank (lapo, accion,) -b

qf6_2_3: qf6. activities done using institution - microfinance bank (lapo, accion,) -p

qf6_2_4: qf6. activities done using institution - microfinance bank (lapo, accion,) -p

qf6_2_5: qf6. activities done using institution - microfinance bank (lapo, accion,) -p

qf6_2_6: qf6. activities done using institution - microfinance bank (lapo, accion,) -s

qf6_2_7: qf6. activities done using institution - microfinance bank (lapo, accion,) -r

qf6_2_8: qf6. activities done using institution - microfinance bank (lapo, accion,) -r

qf6_2_9: qf6. activities done using institution - microfinance bank (lapo, accion,) -m

qf6_2_10: qf6. activities done using institution - microfinance bank (lapo, accion,) -b

qf6_2_11: qf6. activities done using institution - microfinance bank (lapo, accion,) -s

qf6_2_12: qf6. activities done using institution - microfinance bank (lapo, accion,) -m

[illegible]

qf6_4_12: qf6. activities done using institution - mortgage institution such as fmbn -m
 qf6_4_13: qf6. activities done using institution - mortgage institution such as fmbn -p
 qf6_4_14: qf6. activities done using institution - mortgage institution such as fmbn -m
 qf6_4_15: qf6. activities done using institution - mortgage institution such as fmbn -n
 qf6_5_1: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_2: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_3: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_4: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_5: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_6: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_7: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_8: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_9: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_10: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_11: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_12: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_13: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_14: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_5_15: qf6. activities done using institution - mobile money operator (palm pay, opa
 qf6_6_1: qf6. activities done using institution - cooperative society - deposited or w
 qf6_6_2: qf6. activities done using institution - cooperative society - bought airtime
 qf6_6_3: qf6. activities done using institution - cooperative society - paid a school
 qf6_6_4: qf6. activities done using institution - cooperative society - paid a bill fo
 qf6_6_5: qf6. activities done using institution - cooperative society - paid a tax, fi
 qf6_6_6: qf6. activities done using institution - cooperative society - sent money to,
 qf6_6_7: qf6. activities done using institution - cooperative society - received money
 qf6_6_8: qf6. activities done using institution - cooperative society - received incom
 qf6_6_9: qf6. activities done using institution - cooperative society - made insurance
 qf6_6_10: qf6. activities done using institution - cooperative society - borrowed money
 qf6_6_11: qf6. activities done using institution - cooperative society - saved money
 qf6_6_12: qf6. activities done using institution - cooperative society - made an invest
 qf6_6_13: qf6. activities done using institution - cooperative society - paid for goods
 qf6_6_14: qf6. activities done using institution - cooperative society - made pension p
 qf6_6_15: qf6. activities done using institution - cooperative society - never used any
 qf6_7_1: qf6. activities done using institution - capital market operator - deposited
 qf6_7_2: qf6. activities done using institution - capital market operator - bought air
 qf6_7_3: qf6. activities done using institution - capital market operator - paid a sch
 qf6_7_4: qf6. activities done using institution - capital market operator - paid a bil
 qf6_7_5: qf6. activities done using institution - capital market operator - paid a tax
 qf6_7_6: qf6. activities done using institution - capital market operator - sent money
 qf6_7_7: qf6. activities done using institution - capital market operator - received m
 qf6_7_8: qf6. activities done using institution - capital market operator - received i
 qf6_7_9: qf6. activities done using institution - capital market operator - made insur
 qf6_7_10: qf6. activities done using institution - capital market operator - borrowed m

qf6_7_11: qf6. activities done using institution - capital market operator - saved money
qf6_7_12: qf6. activities done using institution - capital market operator - made an in
qf6_7_13: qf6. activities done using institution - capital market operator - paid for g
qf6_7_14: qf6. activities done using institution - capital market operator - made pensi
qf6_7_15: qf6. activities done using institution - capital market operator - never used
qf6_8_1: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_2: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_3: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_4: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_5: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_6: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_7: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_8: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_9: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_10: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_11: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_12: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_13: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_14: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_8_15: qf6. activities done using institution - payment service bank (9psb, mtn momo
qf6_9_1: qf6. activities done using institution - insurance provider - deposited or wi
qf6_9_2: qf6. activities done using institution - insurance provider - bought airtime
qf6_9_3: qf6. activities done using institution - insurance provider - paid a school f
qf6_9_4: qf6. activities done using institution - insurance provider - paid a bill for
qf6_9_5: qf6. activities done using institution - insurance provider - paid a tax, fin
qf6_9_6: qf6. activities done using institution - insurance provider - sent money to,
qf6_9_7: qf6. activities done using institution - insurance provider - received money
qf6_9_8: qf6. activities done using institution - insurance provider - received income
qf6_9_9: qf6. activities done using institution - insurance provider - made insurance
qf6_9_10: qf6. activities done using institution - insurance provider - borrowed money
qf6_9_11: qf6. activities done using institution - insurance provider - saved money
qf6_9_12: qf6. activities done using institution - insurance provider - made an investm
qf6_9_13: qf6. activities done using institution - insurance provider - paid for goods
qf6_9_14: qf6. activities done using institution - insurance provider - made pension pa
qf6_9_15: qf6. activities done using institution - insurance provider - never used any
qf6_10_1: qf6. activities done using institution - pension fund administrator - deposit
qf6_10_2: qf6. activities done using institution - pension fund administrator - bought
qf6_10_3: qf6. activities done using institution - pension fund administrator - paid a
qf6_10_4: qf6. activities done using institution - pension fund administrator - paid a
qf6_10_5: qf6. activities done using institution - pension fund administrator - paid a
qf6_10_6: qf6. activities done using institution - pension fund administrator - sent mo
qf6_10_7: qf6. activities done using institution - pension fund administrator - receive
qf6_10_8: qf6. activities done using institution - pension fund administrator - receive
qf6_10_9: qf6. activities done using institution - pension fund administrator - made in

qf6_10_10: qf6. activities done using institution - pension fund administrator - borrowed

qf6_10_11: qf6. activities done using institution - pension fund administrator - saved money

qf6_10_12: qf6. activities done using institution - pension fund administrator - made an investment

qf6_10_13: qf6. activities done using institution - pension fund administrator - paid for

qf6_10_14: qf6. activities done using institution - pension fund administrator - made purchases

qf6_10_15: qf6. activities done using institution - pension fund administrator - never used

qf7a_1: qf7a. in general, how do you trust commercial bank?

qf7a_2: qf7a. in general, how do you trust microfinance bank (lapo, accion,)?

qf7a_16: qf7a. in general, how do you trust digital microfinance bank (neo banks like monnaka)

qf7a_3: qf7a. in general, how do you trust non-interest banking institution (islamic finance e.g. al-ahli)

qf7a_4: qf7a. in general, how do you trust mortgage institution such as fmbn?

qf7a_5: qf7a. in general, how do you trust mobile money operator (palm pay, opay)?

qf7a_6: qf7a. in general, how do you trust cooperative society?

qf7a_7: qf7a. in general, how do you trust capital market operator?

qf7a_8: qf7a. in general, how do you trust payment service bank (9psb, mtn momo, hope psb, moneysmart)

qf7a_9: qf7a. in general, how do you trust insurance provider?

qf7a_10: qf7a. in general, how do you trust pension fund administrator?

qf7a_11: qf7a. in general, how do you trust microfinance institution?

qf7a_12: qf7a. in general, how do you trust savings group that you save with or borrow from?

qf7a_13: qf7a. in general, how do you trust village/community association?

qf7a_14: qf7a. in general, how do you trust savings/thrift collector/merchant?

qf7a_15: qf7a. in general, how do you trust moneylender?

qf7b_1: qf7b. when did you last use commercial bank?

qf7b_2: qf7b. when did you last use microfinance bank (lapo, accion,)?

qf7b_16: qf7b. when did you last use digital microfinance bank (neo banks like money point)

qf7b_3: qf7b. when did you last use non-interest banking institution (islamic finance e.g. al-ahli)

qf7b_4: qf7b. when did you last use mortgage institution such as fmbn?

qf7b_5: qf7b. when did you last use mobile money operator (palm pay, opay)?

qf7b_6: qf7b. when did you last use cooperative society?

qf7b_7: qf7b. when did you last use capital market operator?

qf7b_8: qf7b. when did you last use payment service bank (9psb, mtn momo, hope psb, moneysmart)

qf7b_9: qf7b. when did you last use insurance provider?

qf7b_10: qf7b. when did you last use pension fund administrator?

qf7b_11: qf7b. when did you last use microfinance institution?

qf7b_12: qf7b. when did you last use savings group that you save with or borrow from?

qf7b_13: qf7b. when did you last use village/community association?

qf7b_14: qf7b. when did you last use savings/thrift collector/merchant?

qf7b_15: qf7b. when did you last use moneylender?

qf8: qf8. which of the following is the most important for you to use to help you manage your money

qf9_1: qf9. why do you say.. is the most important for you to use to manage your money

qf9_2: qf9. why do you say.. is the most important for you to use to manage your money

qf9_3: qf9. why do you say.. is the most important for you to use to manage your money

qf9_4: qf9. why do you say.. is the most important for you to use to manage your money

qf9_5: qf9. why do you say.. is the most important for you to use to manage your money

qf9_6: qf9. why do you say.. is the most important for you to use to manage your money
 qf9_7: qf9. why do you say.. is the most important for you to use to manage your money
 qf9_8: qf9. why do you say.. is the most important for you to use to manage your money
 qf9_9: qf9. why do you say.. is the most important for you to use to manage your money
 qf9_98: qf9. why do you say.. is the most important for you to use to manage your money
 qf9_other: qf9. why do you say.. is the most important for you to use to manage your money
 qf10filt01: commercial bank
 qf10filt02: microfinance bank (lapo, accion,)
 qf10filt03: digital microfinance bank (neo banks like money point, fair money, carbon, kuda
 qf10filt04: non-interest banking institution (islamic finance e.g., jaiz bank)
 qf10filt05: mortgage institution such as fmbn
 qf10filt06: mobile money operator (palm pay, opay)
 qf10filt07: cooperative society
 qf10filt08: capital market operator
 qf10filt09: payment service bank (9psb, mtn momo, hope psb, money master, smartcash psb)
 qf10filt10: insurance provider
 qf10filt11: pension fund administrator
 qf10filt12: microfinance institution
 qf10filt13: savings group that you save with or borrow from
 qf10filt14: village/community association
 qf10filt15: savings/thrift collector/merchant
 qf10filt16: moneylender
 qf10a_1: qf10a. have you ever experienced a problem with a banking institution? - commer
 qf10a_2: qf10a. have you ever experienced a problem with a banking institution? - microf
 qf10a_16: qf10a. have you ever experienced a problem with a banking institution? - digita
 qf10a_3: qf10a. have you ever experienced a problem with a banking institution? - non-in
 qf10a_4: qf10a. have you ever experienced a problem with a banking institution? - mortga
 qf10a_5: qf10a. have you ever experienced a problem with a banking institution? - mobile
 qf10a_7: qf10a. have you ever experienced a problem with a banking institution? - capita
 qf10a_8: qf10a. have you ever experienced a problem with a banking institution? - paymen
 qf10a_9: qf10a. have you ever experienced a problem with a banking institution? - insura
 qf10a_10: qf10a. have you ever experienced a problem with a banking institution? - pensio
 qf10b_1: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 qf10b_2: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 qf10b_16: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 qf10b_3: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 qf10b_4: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 qf10b_5: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 qf10b_7: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 qf10b_8: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 qf10b_9: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 qf10b_10: qf10b. if you have a problem with a bank that you cannot resolve, who do you tur
 fs1_1_1: fs1_1. do you use or ever used account that - commercial bank - somebody else' s
 fs1_1_2: fs1_1. do you use or ever used account that - commercial bank - a group account

fs1_2_1: fs1_2. do you use or ever used account that - microfinance bank (lapo, accion,)-

fs1_2_2: fs1_2. do you use or ever used account that - microfinance bank (lapo, accion,)-

fs1_16_1: fs1_16. do you use or ever used account that - digital microfinance bank (neo ba

fs1_16_2: fs1_16. do you use or ever used account that - digital microfinance bank (neo ba

fs1_3_1: fs1_3. do you use or ever used account that - non-interest banking institution -

fs1_3_2: fs1_3. do you use or ever used account that - non-interest banking institution -

fs1_4_1: fs1_4. do you use or ever used account that - mortgage institution such as fmbn-

fs1_4_2: fs1_4. do you use or ever used account that - mortgage institution such as fmbn-

fs1_5_1: fs1_5. do you use or ever used account that - mobile money operator (palm pay, o

fs1_5_2: fs1_5. do you use or ever used account that - mobile money operator (palm pay, -

fs1_6_1: fs1_6. do you use or ever used account that - cooperative society - somebody els

fs1_6_2: fs1_6. do you use or ever used account that - cooperative society - a group acco

fs1_7_1: fs1_7. do you use or ever used account that - capital market operator - somebody

fs1_7_2: fs1_7. do you use or ever used account that - capital market operator - a group

fs1_8_1: fs1_8. do you use or ever used account that - payment service bank (9psb, mtn -s

fs1_8_2: fs1_8. do you use or ever used account that - payment service bank (9psb, mtn mo

fs1_9_1: fs1_9. do you use or ever used account that - insurance provider - somebody else

fs1_9_2: fs1_9. do you use or ever used account that - insurance provider - a group accou

fs1_10_1: fs1_10. do you use or ever used account that - pension fund administrator - some

fs1_10_2: fs1_10. do you use or ever used account that - pension fund administrator - a gr

fs1_11_1: fs1_11. do you use or ever used account that - microfinance institution - somebo

fs1_11_2: fs1_11. do you use or ever used account that - microfinance institution - a grou

fs1_12_1: fs1_12. do you use or ever used account that - savings group that you save with-

fs1_12_2: fs1_12. do you use or ever used account that - savings group that you save with-

fs1_13_1: fs1_13. do you use or ever used account that - village/community association -so

fs1_13_2: fs1_13. do you use or ever used account that - village/community association - a

fs1_14_1: fs1_14. do you use or ever used account that - savings/thrift collector/merchant

fs1_14_2: fs1_14. do you use or ever used account that - savings/thrift collector/merchant

fs1_15_1: fs1_15. do you use or ever used account that - moneylender - somebody else' s ac

fs1_15_2: fs1_15. do you use or ever used account that - moneylender - a group account

fs2_1: fs2. when did you open an account in a commercial bank?

fs2_2: fs2. when did you open an account in a microfinance bank (lapo, accion,)?

fs2_16: fs2. when did you open an account in a digital microfinance bank (neo banks like

fs2_3: fs2. when did you open an account in a non-interest banking institution (islamic

fs2_4: fs2. when did you open an account in a mortgage institution such as fmbn?

fs2_5: fs2. when did you open an account in a mobile money operator (palm pay, opay)?

fs2_6: fs2. when did you open an account in a cooperative society?

fs2_7: fs2. when did you open an account in a capital market operator?

fs2_8: fs2. when did you open an account in a payment service bank (mtn momo, 9psb, hop

fs2_9: fs2. when did you open an account in a insurance provider?

fs2_10: fs2. when did you open an account in a pension fund administrator?

fs2_11: fs2. when did you open an account in a microfinance institution?

fs2_12: fs2. when did you open an account in a savings group that you save with or borro

fs2_13: fs2. when did you open an account in a village/community association?

fs2_14: fs2. when did you open an account in a savings/thrift collector/merchant?

fs2_15: fs2. when did you open an account in a moneylender?

fs3_1_1: fs3_1. did you open an account with commercial bank? - commercial bank - to re

fs3_1_2: fs3_1. did you open an account with commercial bank? - commercial bank - to se

fs3_1_3: fs3_1. did you open an account with commercial bank? - commercial bank - other

fs3_1_4: fs3_1. did you open an account with commercial bank? - commercial bank - none

fs3_2_1: fs3_2. did you open an account with commercial bank? - microfinance bank (lapo

fs3_2_2: fs3_2. did you open an account with commercial bank? - microfinance bank (lapo

fs3_2_3: fs3_2. did you open an account with commercial bank? - microfinance bank (lapo

fs3_2_4: fs3_2. did you open an account with commercial bank? - microfinance bank (lapo

fs3_16_1: fs3_16. did you open an account with commercial bank? - digital microfinance b

fs3_16_2: fs3_16. did you open an account with commercial bank? - digital microfinance b

fs3_16_3: fs3_16. did you open an account with commercial bank? - digital microfinance b

fs3_16_4: fs3_16. did you open an account with commercial bank? - digital microfinance n

fs3_3_1: fs3_3. did you open an account with commercial bank? - non-interest banking in

fs3_3_2: fs3_3. did you open an account with commercial bank? - non-interest banking in

fs3_3_3: fs3_3. did you open an account with commercial bank? - non-interest banking in

fs3_3_4: fs3_3. did you open an account with commercial bank? - non-interest banking in

fs3_4_1: fs3_4. did you open an account with commercial bank? - mortgage institution su

fs3_4_2: fs3_4. did you open an account with commercial bank? - mortgage institution su

fs3_4_3: fs3_4. did you open an account with commercial bank? - mortgage institution su

fs3_4_4: fs3_4. did you open an account with commercial bank? - mortgage institution su

fs3_5_1: fs3_5. did you open an account with commercial bank? - mobile money operator (

fs3_5_2: fs3_5. did you open an account with commercial bank? - mobile money operator (

fs3_5_3: fs3_5. did you open an account with commercial bank? - mobile money operator (

fs3_5_4: fs3_5. did you open an account with commercial bank? - mobile money operator (

fs3_6_1: fs3_6. did you open an account with commercial bank? - cooperative society - t

fs3_6_2: fs3_6. did you open an account with commercial bank? - cooperative society - t

fs3_6_3: fs3_6. did you open an account with commercial bank? - cooperative society - o

fs3_6_4: fs3_6. did you open an account with commercial bank? - cooperative society - n

fs3_7_1: fs3_7. did you open an account with commercial bank? - capital market operator

fs3_7_2: fs3_7. did you open an account with commercial bank? - capital market operator

fs3_7_3: fs3_7. did you open an account with commercial bank? - capital market operator

fs3_7_4: fs3_7. did you open an account with commercial bank? - capital market operator

fs3_8_1: fs3_8. did you open an account with commercial bank? - payment service bank (9

fs3_8_2: fs3_8. did you open an account with commercial bank? - payment service bank (9

fs3_8_3: fs3_8. did you open an account with commercial bank? - payment service bank (9

fs3_8_4: fs3_8. did you open an account with commercial bank? - payment service bank (9

fs3_9_1: fs3_9. did you open an account with commercial bank? - insurance provider - to

fs3_9_2: fs3_9. did you open an account with commercial bank? - insurance provider - to

fs3_9_3: fs3_9. did you open an account with commercial bank? - insurance provider - ot

fs3_9_4: fs3_9. did you open an account with commercial bank? - insurance provider - no

fs3_10_1: fs3_10. did you open an account with commercial bank? - pension fund administr

fs3_10_2: fs3_10. did you open an account with commercial bank? - pension fund administr

fs3_10_3: fs3_10. did you open an account with commercial bank? - pension fund administr
 fs3_10_4: fs3_10. did you open an account with commercial bank? - pension fund administr
 fs3_11_1: fs3_11. did you open an account with commercial bank? - microfinance instituti
 fs3_11_2: fs3_11. did you open an account with commercial bank? - microfinance instituti
 fs3_11_3: fs3_11. did you open an account with commercial bank? - microfinance instituti
 fs3_11_4: fs3_11. did you open an account with commercial bank? - microfinance instituti
 fs3_12_1: fs3_12. did you open an account with commercial bank? - savings group that you
 fs3_12_2: fs3_12. did you open an account with commercial bank? - savings group that you
 fs3_12_3: fs3_12. did you open an account with commercial bank? - savings group that you
 fs3_12_4: fs3_12. did you open an account with commercial bank? - savings group that you
 fs3_13_1: fs3_13. did you open an account with commercial bank? - village/community asso
 fs3_13_2: fs3_13. did you open an account with commercial bank? - village/community asso
 fs3_13_3: fs3_13. did you open an account with commercial bank? - village/community asso
 fs3_13_4: fs3_13. did you open an account with commercial bank? - village/community asso
 fs3_14_1: fs3_14. did you open an account with commercial bank? - savings/thrift collect
 fs3_14_2: fs3_14. did you open an account with commercial bank? - savings/thrift collect
 fs3_14_3: fs3_14. did you open an account with commercial bank? - savings/thrift collect
 fs3_14_4: fs3_14. did you open an account with commercial bank? - savings/thrift collect
 fs3_15_1: fs3_15. did you open an account with commercial bank? - moneylender - to recei
 fs3_15_2: fs3_15. did you open an account with commercial bank? - moneylender - to send
 fs3_15_3: fs3_15. did you open an account with commercial bank? - moneylender - other sp
 fs3_15_4: fs3_15. did you open an account with commercial bank? - moneylender - none
 fs3_other1: fs3. commercial bank - other specify
 fs3_other2: fs3. 'microfinance bank (lapo, accion,)' - other specify
 fs3_other16: fs3. 'digital microfinance bank (neo banks like money point, fair money, carbon,
 fs3_other3: fs3. 'non-interest banking institution (islamic finance e.g., jaiz bank)' - othe
 fs3_other4: fs3. mortgage institution such as fmbn - other specify
 fs3_other5: fs3. 'mobile money operator (palm pay, opay)' - other specify
 fs3_other6: fs3. cooperative society - other specify
 fs3_other7: fs3. capital market operator - other specify
 fs3_other8: fs3. 'payment service bank (mtn momo, 9psb, hope psb, money master)' - other spe
 fs3_other9: fs3. insurance provider - other specify
 fs3_other10: fs3. pension fund administrator - other specify
 fs3_other11: fs3. microfinance institution - other specify
 fs3_other12: fs3. savings group that you save with or borrow from - other specify
 fs3_other13: fs3. village/community association - other specify
 fs3_other14: fs3. savings/thrift collector/merchant - other specify
 fs3_other15: fs3. moneylender - other specify
 fs4: fs4. is this your first time opening an account?
 ba1_1: ba1. experience with bank products - atm card / debit card
 ba1_2: ba1. experience with bank products - cash card or prepaid card
 ba1_3: ba1. experience with bank products - credit card
 ba1_4: ba1. experience with bank products - current account
 ba1_5: ba1. experience with bank products - fixed deposit account

ba1_6: ba1. experience with bank products - savings account
 ba1_7: ba1. experience with bank products - mortgage
 ba1_8: ba1. experience with bank products - overdraft
 ba1_9: ba1. experience with bank products - non-interest banking services
 ba1_10: ba1. experience with bank products - loans
 ba1_11: ba1. experience with bank products - domiciliary account
 ba1_12: ba1. experience with bank products - mobile money (e-wallet)
 ba1_13: ba1. experience with bank products - bank ussd codes (e.g. *120*
 ba1_14: ba1. experience with bank products - internet banking
 ba1_15: ba1. experience with bank products - banking apps
 ba1_16: ba1. experience with bank products - e-naira
 ba2: ba2. how often do you use banks?
 ba3: ba3. which of these do you use most frequently when you do bank transactions?
 ba4_1: ba4. what are the main reasons why you don't use banks-interest earned on depo
 ba4_2: ba4. what are the main reasons why you don't use banks-interest on loans too h
 ba4_3: ba4. what are the main reasons why you don't use banks-it is expensive to have
 ba4_4: ba4. what are the main reasons why you don't use banks-must keep a minimum bal
 ba4_5: ba4. what are the main reasons why you don't use banks-too much documentation
 ba4_6: ba4. what are the main reasons why you don't use banks-charges and fees are to
 ba4_7: ba4. what are the main reasons why you don't use banks-it costs too much to re
 ba4_8: ba4. what are the main reasons why you don't use banks-banks are too far from
 ba4_9: ba4. what are the main reasons why you don't use banks-lack of trust
 ba4_10: ba4. what are the main reasons why you don't use banks-too much corruption (e.
 ba4_11: ba4. what are the main reasons why you don't use banks-no job
 ba4_12: ba4. what are the main reasons why you don't use banks-income not regular
 ba4_13: ba4. what are the main reasons why you don't use banks-no identity document
 ba4_14: ba4. what are the main reasons why you don't use banks-prefer cash or to keep
 ba4_15: ba4. what are the main reasons why you don't use banks-can't read or write
 ba4_16: ba4. what are the main reasons why you don't use banks-used to have a bank acc
 ba4_18: ba4. what are the main reasons why you don't use banks-spouse will not allow
 ba4_19: ba4. what are the main reasons why you don't use banks-security
 ba4_20: ba4. what are the main reasons why you don't use banks-fraud
 ba4_21: ba4. what are the main reasons why you don't use banks-services not available
 ba4_22: ba4. what are the main reasons why you don't use banks-not enough money/no mon
 ba4_23: ba4. what are the main reasons why you don't use banks-don't understand how
 ba4_24: ba4. what are the main reasons why you don't use banks-not aware
 ba4_17: ba4. what are the main reasons why you don't use banks-no reason
 ba4_98: ba4. what are the main reasons why you don't use banks-others
 ba4_96: ba4. what are the main reasons why you don't use banks-dont know
 ba4_other: ba4. what are the main reasons why you don't use banks
 mf1_1: mf1. experience with microfinace products - atm card / debit card
 mf1_2: mf1. experience with microfinace products - current account
 mf1_3: mf1. experience with microfinace products - fixed deposit account
 mf1_4: mf1. experience with microfinace products - savings account

mf1_5: mf1. experience with microfinance products - overdraft
mf1_6: mf1. experience with microfinance products - non-interest banking services
mf1_7: mf1. experience with microfinance products - loans
mf1_8: mf1. experience with microfinance products - mobile money (e-wallet)
mf1_9: mf1. experience with microfinance products - 'bank ussd codes (e.g., *120*
mf1_10: mf1. experience with microfinance products - internet banking
mf1_11: mf1. experience with microfinance products - banking apps
mf1_12: mf1. experience with microfinance products - e-naira
mf2: mf2. thinking about the loan(s) that you have, is this
mf3_1: mf3. have you experienced? - unexpected charges
mf3_2: mf3. have you experienced? - 'lost money / money missing from my account e.g., c
mf3_3: mf3. have you experienced? - poor service received at a branch / agent / custome
mf3_4: mf3. have you experienced? - inability to access bank account through mobile /in
mf3_5: mf3. have you experienced? - harassment/rogue recovery practices :
nb1_1: nb1. which of the following non-interest/islamic finance services do you use? -s
nb1_2: nb1. which of the following non-interest/islamic finance services do you use? -c
nb1_3: nb1. which of the following non-interest/islamic finance services do you use? -i
nb1_4: nb1. which of the following non-interest/islamic finance services do you use? -p
nb1_5: nb1. which of the following non-interest/islamic finance services do you use? -t
nb1_6: nb1. which of the following non-interest/islamic finance services do you use? -l
nb1_7: nb1. which of the following non-interest/islamic finance services do you use? -h
nb1_98: nb1. which of the following non-interest/islamic finance services do you use? -o
nb1_96: nb1. which of the following non-interest/islamic finance services do you use? -d
nb1_other: nb1. which of the following non-interest/islamic finance services do you use? -
py1a_1: py1a. used to pay for goods and services in the p12m - used to pay for goods and
py1a_2: py1a. used to pay for goods and services in the p12m - cheque
py1a_3: py1a. used to pay for goods and services in the p12m - cash card/prepaid card
py1a_4: py1a. used to pay for goods and services in the p12m - atm card/debit card
py1a_5: py1a. used to pay for goods and services in the p12m - credit card
py1a_6: py1a. used to pay for goods and services in the p12m - bank transfer (internet o
py1a_7: py1a. used to pay for goods and services in the p12m - bank ussd code (*120*)
py1a_8: py1a. used to pay for goods and services in the p12m - atm
py1a_9: py1a. used to pay for goods and services in the p12m - agent (bank / mobile mone
py1a_10: py1a. used to pay for goods and services in the p12m - bank branch
py1a_11: py1a. used to pay for goods and services in the p12m - mobile money
py1a_12: py1a. used to pay for goods and services in the p12m - e-naira
py1b_1: py1b. how often used to pay for goods and services - cash
py1b_2: py1b. how often used to pay for goods and services - cheque
py1b_3: py1b. how often used to pay for goods and services - cash card/prepaid card
py1b_4: py1b. how often used to pay for goods and services - atm card/debit card
py1b_5: py1b. how often used to pay for goods and services - credit card
py1b_6: py1b. how often used to pay for goods and services - bank transfer
py1b_7: py1b. how often used to pay for goods and services - bank ussd code (*120*)
py1b_8: py1b. how often used to pay for goods and services - atm

py1b_9: py1b. how often used to pay for goods and services - agent (bank / mobile money)

py1b_10: py1b. how often used to pay for goods and services - bank branch

py1b_11: py1b. how often used to pay for goods and services - mobile money

py1b_12: py1b. how often used to pay for goods and services - e-naira

py2a: py2a. have you had to pay utility bills such as water, electricity/phcn, gotv, d

py2b_1: py2b. used to pay for bills in the p12m - cash

py2b_2: py2b. used to pay for bills in the p12m - cheque

py2b_3: py2b. used to pay for bills in the p12m - cash card/prepaid card

py2b_4: py2b. used to pay for bills in the p12m - atm card/debit card

py2b_5: py2b. used to pay for bills in the p12m - credit card

py2b_6: py2b. used to pay for bills in the p12m - bank transfer (internet or online usin

py2b_7: py2b. used to pay for bills in the p12m - bank ussd code (*120*)

py2b_8: py2b. used to pay for bills in the p12m - atm (for making payments)

py2b_9: py2b. used to pay for bills in the p12m - agent (bank / mobile money agent)

py2b_10: py2b. used to pay for bills in the p12m - bank branch

py2b_11: py2b. used to pay for bills in the p12m - mobile money

te1_1_1: te1_1. please tell me which of these things you use: - mobile phone :

te1_1_2: te1_1. please tell me which of these things you use: - 'tablet (e.g. ipa

te1_1_3: te1_1. please tell me which of these things you use: - computer or laptop

te1_1_4: te1_1. please tell me which of these things you use: - telephone (landlin

te1_1_5: te1_1. please tell me which of these things you use: - 3g/ 4g/ lte modem/

te1_2_1: te1_2. please tell me which of these things you own - mobile phone

te1_2_2: te1_2. please tell me which of these things you own - tablet (e.g., ipad, galax

te1_2_3: te1_2. please tell me which of these things you own - computer or laptop

te1_2_4: te1_2. please tell me which of these things you own - telephone (landline)

te1_2_5: te1_2. please tell me which of these things you own - 3g/ 4g/ lte modem/router/d

te2: te2. do you use a mobile phone that belongs to someone else or is shared?

te3_1: te3. type of mobile phone used - a smartphone which is able to access the intern

te3_2: te3. type of mobile phone used - a feature phone which is able to access the int

te3_3: te3. type of mobile phone used - a basic phone which is only capable of voice ca

te4: te4. how comfortable would you say you feel about using smartphone apps using?

te4a: te4a. where you stay, do you normally have a reliable phone network?

mm1a: mm1a. have you heard of mobile money prior to today?

mm1b: mm1b. which of the following statements best describes your experience with mobi

mm2a_1: mm2a. how did you register for mobile money - at an agent

mm2a_2: mm2a. how did you register for mobile money - at your bank branch

mm2a_3: mm2a. how did you register for mobile money - through your phone

mm2a_4: mm2a. how did you register for mobile money - through the internet

mm2a_5: mm2a. how did you register for mobile money - self registered

mm2a_98: mm2a. how did you register for mobile money - other

mm2a_other: mm2a. how did you register for mobile money - other, specify

mm3a: mm3a. how often do/did you use your mobile money account?

mm3b_1: mm3b. which mobile money service do/did you use? - paying bills

mm3b_2: mm3b. which mobile money service do/did you use? - sending money

mm3b_3: mm3b. which mobile money service do/did you use? - receiving money

mm3b_4: mm3b. which mobile money service do/did you use? - airtime purchases

mm3b_5: mm3b. which mobile money service do/did you use? - receiving wages/salary

mm3b_6: mm3b. which mobile money service do/did you use? - paying for goods or services

mm3b_7: mm3b. which mobile money service do/did you use? - paying for transport

mm3b_8: mm3b. which mobile money service do/did you use? - storing/saving money

mm3b_9: mm3b. which mobile money service do/did you use? - receiving payments from custo

mm3b_10: mm3b. which mobile money service do/did you use? - receiving payments from the g

mm3b_11: mm3b. which mobile money service do/did you use? - paying for insurance

mm3b_12: mm3b. which mobile money service do/did you use? - sports betting

mm3b_96: mm3b. which mobile money service do/did you use? - don't know/can't remember

mm3b_98: mm3b. which mobile money service do/did you use? - other

mm3b_13: mm3b. which mobile money service do/did you use? - never used

mm3b_other: mm3b. which mobile money service do/did you use? - other, specify

mm3c_1: mm3c. have you experienced any of the following while using mobile money service

mm3c_2: mm3c. have you experienced any of the following while using mobile money service

mm3c_3: mm3c. have you experienced any of the following while using mobile money service

mm3c_4: mm3c. have you experienced any of the following while using mobile money service

mm3c_5: mm3c. have you experienced any of the following while using mobile money service

mm3c_6: mm3c. have you experienced any of the following while using mobile money service

mm3c_98: mm3c. have you experienced any of the following while using mobile money service

mm3c_99: mm3c. have you experienced any of the following while using mobile money service

mm3c_other: mm3c. have you experienced any of the following while using mobile money service

mm4_1: mm4. what encouraged you to start using mobile money? - to store/save money

mm4_2: mm4. what encouraged you to start using mobile money? - family/friends are usin

mm4_3: mm4. what encouraged you to start using mobile money? - to conduct fast transac

mm4_4: mm4. what encouraged you to start using mobile money? - it is convenient/easy t

mm4_5: mm4. what encouraged you to start using mobile money? - just to try or test mob

mm4_6: mm4. what encouraged you to start using mobile money? - to conduct safe transac

mm4_7: mm4. what encouraged you to start using mobile money? - to pay bills

mm4_8: mm4. what encouraged you to start using mobile money? - sending/receiving money

mm4_10: mm4. what encouraged you to start using mobile money? - cash shortages

mm4_11: mm4. what encouraged you to start using mobile money? - free transfer/transacti

mm4_9: mm4. what encouraged you to start using mobile money? - never used

mm4_98: mm4. what encouraged you to start using mobile money? - other

mm4_other: mm4. what encouraged you to start using mobile money? - other, specify

mm5_1: mm5. what is the main reason why you do not use mobile money? - don't know muc

mm5_2: mm5. what is the main reason why you do not use mobile money? - don't know whe

mm5_3: mm5. what is the main reason why you do not use mobile money? - it is expensive

mm5_4: mm5. what is the main reason why you do not use mobile money? - i do not trust i

mm5_5: mm5. what is the main reason why you do not use mobile money? - i use other ways

mm5_6: mm5. what is the main reason why you do not use mobile money? - services i need

mm5_7: mm5. what is the main reason why you do not use mobile money? - it is not easy t

mm5_8: mm5. what is the main reason why you do not use mobile money? - network challeng

mm5_9: mm5. what is the main reason why you do not use mobile money? - people i transac

mm5_10: mm5. what is the main reason why you do not use mobile money? - i do not underst

mm5_11: mm5. what is the main reason why you do not use mobile money? - no money

mm5_12: mm5. what is the main reason why you do not use mobile money? - no job

mm5_13: mm5. what is the main reason why you do not use mobile money? - no reason

mm5_98: mm5. what is the main reason why you do not use mobile money? - other

mm5_other: mm5. what is the main reason why you do not use mobile money? - other, specify

mm6: mm6. would you be interested in using mobile money account?

mm7_1: mm7. what would encourage you to use mobile money? - when i understand how mobil

mm7_2: mm7. what would encourage you to use mobile money? - when i feel it is safe to s

mm7_3: mm7. what would encourage you to use mobile money? - when many people are using

mm7_4: mm7. what would encourage you to use mobile money? - when transactions are faste

mm7_5: mm7. what would encourage you to use mobile money? - when transactions are cheap

mm7_98: mm7. what would encourage you to use mobile money? - other

mm7_other: mm7. what would encourage you to use mobile money? - other, specify

mm8a: mm8a. have you ever used a financial service agent (bank/mobile money/super-agen

mm9a_1: mm9a. what did/do you use financial services agents for? - registration/opem an

mm9a_2: mm9a. what did/do you use financial services agents for? - cash-in/deposits

mm9a_3: mm9a. what did/do you use financial services agents for? - cash-out/withdrawals

mm9a_4: mm9a. what did/do you use financial services agents for? - paying bills

mm9a_5: mm9a. what did/do you use financial services agents for? - buying airtime

mm9a_6: mm9a. what did/do you use financial services agents for? - sending money

mm9a_7: mm9a. what did/do you use financial services agents for? - receiving money

mm9a_8: mm9a. what did/do you use financial services agents for? - buying insurance

mm9a_9: mm9a. what did/do you use financial services agents for? - customer support

mm9a_10: mm9a. what did/do you use financial services agents for? - collect cards

mm9a_11: mm9a. what did/do you use financial services agents for? - pension onboarding

mm9a_98: mm9a. what did/do you use financial services agents for? - other

mm9a_other: mm9a. what did/do you use financial services agents for? - other, specify

mm9b_1: mm9b. you said that you do cash deposits at an agent, are these? - deposits int

mm9b_2: mm9b. you said that you do cash deposits at an agent, are these? - deposits int

mm9b_3: mm9b. you said that you do cash deposits at an agent, are these? - deposits int

mm9b_4: mm9b. you said that you do cash deposits at an agent, are these? - deposits int

mm10a_1: mm10a. have you ever experienced any of the following issues /problem when using

mm10a_2: mm10a. have you ever experienced any of the following issues /problem when using

mm10a_3: mm10a. have you ever experienced any of the following issues /problem when using

mm10a_4: mm10a. have you ever experienced any of the following issues /problem when using

mm10a_5: mm10a. have you ever experienced any of the following issues /problem when using

mm10a_6: mm10a. have you ever experienced any of the following issues /problem when using

mm10a_7: mm10a. have you ever experienced any of the following issues /problem when using

mm10a_8: mm10a. have you ever experienced any of the following issues /problem when using

mm10a_other: mm10a. have you ever experienced any of the following issues /problem when using

mm10b_1: mm10b. if you have a problem with your financial service agent that you cannot r
mm10b_2: mm10b. if you have a problem with your financial service agent that you cannot r
mm10b_3: mm10b. if you have a problem with your financial service agent that you cannot r
mm10b_4: mm10b. if you have a problem with your financial service agent that you cannot r
mm10b_5: mm10b. if you have a problem with your financial service agent that you cannot r
mm10b_96: mm10b. if you have a problem with your financial service agent that you cannot r
mm10b_98: mm10b. if you have a problem with your financial service agent that you cannot r
mm10b_other: mm10b. if you have a problem with your financial service agent that you cannot r
mm11_1: mm11. what would encourage you to use a financial service agent? - when the agen
mm11_2: mm11. what would encourage you to use a financial service agent? - when there is
mm11_3: mm11. what would encourage you to use a financial service agent? - when there is
mm11_4: mm11. what would encourage you to use a financial service agent? - when the agen
mm11_5: mm11. what would encourage you to use a financial service agent? - when using an
mm11_6: mm11. what would encourage you to use a financial service agent? - when an agent
mm11_7: mm11. what would encourage you to use a financial service agent? - when an agent
mm11_98: mm11. what would encourage you to use a financial service agent? - other
mm11_other: mm11. what would encourage you to use a financial service agent? - other, specif
mt1_1: mt1. which of the following did you do in relation to receiving and sending mone
mt1_2: mt1. which of the following did you do in relation to receiving and sending mone
mt1_3: mt1. which of the following did you do in relation to receiving and sending mone
mt1_4: mt1. which of the following did you do in relation to receiving and sending mone
mt1_5: mt1. which of the following did you do in relation to receiving and sending mone
mt2a_1: mt2a. how have you received money from within nigeria in the past six months - f
mt2a_2: mt2a. how have you received money from within nigeria in the past six months - r
mt2a_3: mt2a. how have you received money from within nigeria in the past six months - b
mt2a_9: mt2a. how have you received money from within nigeria in the past six months - o
mt2a_10: mt2a. how have you received money from within nigeria in the past six months - b
mt2a_4: mt2a. how have you received money from within nigeria in the past six months - c
mt2a_5: mt2a. how have you received money from within nigeria in the past six months - c
mt2a_6: mt2a. how have you received money from within nigeria in the past six months - m
mt2a_7: mt2a. how have you received money from within nigeria in the past six months - a
mt2a_8: mt2a. how have you received money from within nigeria in the past six months - g
mt2a_98: mt2a. how have you received money from within nigeria in the past six months - o
mt2a_other: mt2a. how have you received money from within nigeria in the past six months - o
mt2c: mt2c. why did you mostly receive money this way?
mt2c_other: mt2c. why did you mostly receive money this way? - other, specify
mt3: mt3. how often do you get or receive money from people outside of your household
mt4: mt4. on average how much money do you normally receive from..?
mt4text: mt4. type the borrowed amount in word
mt5: mt5. for what reason have you mainly received money?
mt5_other1: mt5. for what reason have you mainly received money? - other, specify
mt5_other2: mt5. for what reason have you mainly received money? - other, specify
mt7a_1: mt7a. how have you sent money within nigeria in the past six months - family/fri
mt7a_2: mt7a. how have you sent money within nigeria in the past six months - runner (e.

mt7a_3: mt7a. how have you sent money within nigeria in the past six months - bank trans
mt7a_4: mt7a. how have you sent money within nigeria in the past six months - bank ussd
mt7a_5: mt7a. how have you sent money within nigeria in the past six months - cheque
mt7a_6: mt7a. how have you sent money within nigeria in the past six months - cash card/
mt7a_7: mt7a. how have you sent money within nigeria in the past six months - mobile mon
mt7a_8: mt7a. how have you sent money within nigeria in the past six months - agent (eit
mt7a_9: mt7a. how have you sent money within nigeria in the past six months - airtime on
mt7a_98: mt7a. how have you sent money within nigeria in the past six months - other
mt7a_other: mt7a. how have you sent money within nigeria in the past six months - other spec
mt7c_1: mt7c. why did you send money through this/these channels? - quick service
mt7c_2: mt7c. why did you send money through this/these channels? - reliable
mt7c_3: mt7c. why did you send money through this/these channels? - trust them/know them
mt7c_4: mt7c. why did you send money through this/these channels? - easy for me to use
mt7c_5: mt7c. why did you send money through this/these channels? - it does not cost muc
mt7c_6: mt7c. why did you send money through this/these channels? - required by the reci
mt7c_7: mt7c. why did you send money through this/these channels? - this is the only ava
mt7c_8: mt7c. why did you send money through this/these channels? - others (family/frien
mt7c_98: mt7c. why did you send money through this/these channels? - other
mt7c_other: mt7c. why did you send money through this/these channels? - other, specify
mt8: mt8. how often do you give or send money to people outside of your household?
mt9: mt9. on average how much money do you normally send ..?
mt9text: mt9. type the borrowed amount in word
mt10: mt10. for what reason have you mainly sent money?
mt10_other1: mt10. for what reason have you mainly sent money? - other, specify
mt10_other2: mt10. for what reason have you mainly sent money? - other, specify
mt12a_1: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_2: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_3: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_4: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_5: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_6: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_7: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_8: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_10: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_98: mt12a. how have you received money from outside nigeria in the past six months_
mt12a_other: mt12a. how have you received money from outside nigeria in the past six months
mt12c: mt12c. why did you mostly receive money in this way?
mt12c_other: mt12c. why did you mostly receive money in this way? - other, specify
mt13: mt13. how often do you receive money from outside nigeria?
mt14: mt14. on average how much do you normally receive?
mt14_naira: mt14. on average how much do you normally receive? - amount_naira
mt14_gbp: mt14. on average how much do you normally receive? - amount_gbp
mt14_euro: mt14. on average how much do you normally receive? - amount_usd
mt14_usd: mt14. on average how much do you normally receive? - amount_cedi

mt14_cedi: mt14. on average how much do you normally receive? - amount_zar

mt14_zar: mt14. on average how much do you normally receive? - amount_other

mt14_other: mt14. type the borrowed amount in word

mt14text: mt14. type the borrowed amount in word

mt15: mt15. for what reason have you mainly received money from outside nigeria?

mt15_other1: mt15. for what reason have you mainly received money from outside nigeria? - oth

mt15_other2: mt15. for what reason have you mainly received money from outside nigeria? - oth

mt16: mt16. thinking back to the last time you received money, which country did you r

mt16_other: mt16. thinking back to the last time you received money, which country did you r

mt17a_1: mt17a. how have you sent money to outside nigeria in the past six months? - fami

mt17a_2: mt17a. how have you sent money to outside nigeria in the past six months? - runn

mt17a_3: mt17a. how have you sent money to outside nigeria in the past six months? - bank

mt17a_4: mt17a. how have you sent money to outside nigeria in the past six months? - rech

mt17a_5: mt17a. how have you sent money to outside nigeria in the past six months? - cheq

mt17a_6: mt17a. how have you sent money to outside nigeria in the past six months? - cash

mt17a_7: mt17a. how have you sent money to outside nigeria in the past six months? - mone

mt17a_8: mt17a. how have you sent money to outside nigeria in the past six months? - west

mt17a_9: mt17a. how have you sent money to outside nigeria in the past six months? - an a

mt17a_98: mt17a. how have you sent money to outside nigeria in the past six months? - othe

mt17a_other: mt17a. how have you sent money to outside nigeria in the past six months? - othe

mt17b: mt17b. which of these methods did you use most often?

mt17c: mt17c. why did you mostly send money this way?

mt17c_other: mt17c. why did you mostly send money this way? - other, specify

mt18: mt18. how often do you send money outside nigeria?

mt19: mt19. on average how much do you normally send?

mt19_naira: mt19. on average how much do you normally send? - amount_naira

mt19_gbp: mt19. on average how much do you normally send? - amount_gbp

mt19_usd: mt19. on average how much do you normally send? - amount_usd

mt19_cedi: mt19. on average how much do you normally send? - amount_cedi

mt19_zar: mt19. on average how much do you normally send? - amount_zar

mt19_other: mt19. on average how much do you normally send? - amount_other

mt19text: mt19. type the borrowed amount in word

mt20: mt20. for what reason did you mainly send money outside nigeria?

mt20_other1: mt20. for what reason did you mainly send money outside nigeria? - other, specif

mt20_other2: mt20. for what reason did you mainly send money outside nigeria? - other, specif

mt21: mt21. thinking back to the last time you sent money outside nigeria, which count

mt21_other: mt21. thinking back to the last time you sent money outside nigeria, which count

sa1: sa1. in the past 12 months, did you save/put money aside?.

sa1b: sa1b. how much of your income do you typically save?

sa2_1: sa2. what did you mainly save/put money aside for - for emergencies (specify

sa2_2: sa2. what did you mainly save/put money aside for - day-to-day ordinary househol

sa2_3: sa2. what did you mainly save/put money aside for - personal needs

sa2_4: sa2. what did you mainly save/put money aside for - medical expenses
 sa2_5: sa2. what did you mainly save/put money aside for - school fees/education
 sa2_6: sa2. what did you mainly save/put money aside for - to pay rent
 sa2_7: sa2. what did you mainly save/put money aside for - to buy farming inputs/cover
 sa2_8: sa2. what did you mainly save/put money aside for - to cover business expenses
 sa2_9: sa2. what did you mainly save/put money aside for - home improvements
 sa2_10: sa2. what did you mainly save/put money aside for - old age
 sa2_11: sa2. what did you mainly save/put money aside for - to buy livestock/cattle
 sa2_12: sa2. what did you mainly save/put money aside for - to buy shares
 sa2_13: sa2. what did you mainly save/put money aside for - starting a new business
 sa2_14: sa2. what did you mainly save/put money aside for - expanding my business/busine
 sa2_15: sa2. what did you mainly save/put money aside for - to build a house
 sa2_16: sa2. what did you mainly save/put money aside for - to buy a car/motorcycle
 sa2_17: sa2. what did you mainly save/put money aside for - to buy property
 sa2_18: sa2. what did you mainly save/put money aside for - for vacation/holiday
 sa2_19: sa2. what did you mainly save/put money aside for - specific occasion
 sa2_98: sa2. what did you mainly save/put money aside for - other, specify
 sa2_other1: sa2. what did you mainly save/put money aside for - other, specify
 sa2_other2: sa2. what did you mainly save/put money aside for - other, specify
 sa3a_1: sa3a. with whom or how do/did you save - with a bank - commercial bank
 sa3a_2: sa3a. with whom or how do/did you save - with a bank- microfinance bank
 sa3a_3: sa3a. with whom or how do/did you save - with a bank - non interest savings
 sa3a_4: sa3a. with whom or how do/did you save - payment service bank
 sa3a_5: sa3a. with whom or how do/did you save - with a mortgage bank such as fmbn
 sa3a_6: sa3a. with whom or how do/did you save - on your mobile phone (in an e-wallet)
 sa3a_7: sa3a. with whom or how do/did you save - with a microfinance institution
 sa3a_8: sa3a. with whom or how do/did you save - with a group such as a co-operative
 sa3a_9: sa3a. with whom or how do/did you save - with a group such as savings group (e.g
 sa3a_10: sa3a. with whom or how do/did you save - with a group such as village/community
 sa3a_11: sa3a. with whom or how do/did you save - with savings/thrift collector/merchant
 sa3a_12: sa3a. with whom or how do/did you save - give money to family/friends or househo
 sa3a_13: sa3a. with whom or how do/did you save - save in a safe place at home or carry i
 sa3a_14: sa3a. with whom or how do/did you save - other ways
 sa3a_other: sa3a. with whom or how do/did you save - other, specify
 sa3b: sa3b. which of these ways of saving suits you best?
 sa3c: sa3c. what is the main reason why you save in this way?
 sa3c_other: sa3c. what is the main reason why you save in this way? - other, specify
 sa4a: sa4. how often do you mostly save?
 sa6_1: sa6. why dont you save_nothing to save/no money after i covered my expenses
 sa6_2: sa6. why dont you save_i am unemployed
 sa6_3: sa6. why dont you save_i do not know where to save
 sa6_4: sa6. why dont you save_do not trust banks or other formal financial institutions
 sa6_5: sa6. why dont you save_do not trust informal societies/savings clubs/cooperative
 sa6_6: sa6. why dont you save_do not know of any benefits of saving

sa6_7: sa6. why dont you save_do not believe in saving

sa6_8: sa6. why dont you save_rely on someone else (spouse/relative)

sa6_98: sa6. why dont you save_other, specify

sa6_other: sa6. why dont you save

sa7a_1: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_2: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_3: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_4: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_5: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_6: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_7: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_8: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_9: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_10: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_11: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_12: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_98: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7a_other: sa7a. how will you ensure that you have money to meet your needs when you are ol

sa7b1_1: sa7b1. do you have any of the following types of savings - property

sa7b1_2: sa7b1. do you have any of the following types of savings - land

sa7b1_3: sa7b1. do you have any of the following types of savings - farming/agriculture/l

sa7b1_4: sa7b1. do you have any of the following types of savings - assets such as jewell

sa7b1_5: sa7b1. do you have any of the following types of savings - cryptocurrency (bitco

sa7b1_6: sa7b1. do you have any of the following types of savings - shares/stocks

sa8a: sa8a. do you have a pension fund, i.e., do you currently make pension contributi

sa8b_1: sa8b. which of the following do you have/receive - pension that only you contrib

sa8b_2: sa8b. which of the following do you have/receive - pension that both you and you

sa8b_3: sa8b. which of the following do you have/receive - pension that only your employ

sa8b_96: sa8b. which of the following do you have/receive - not sure

sa8c_1: sa8c. through which of the following organizations do you get your pension compl

sa8c_2: sa8c. through which of the following organizations do you get your pension compl

sa8c_3: sa8c. through which of the following organizations do you get your pension compl

sa8c_4: sa8c. through which of the following organizations do you get your pension compl

sa8c_5: sa8c. through which of the following organizations do you get your pension compl

sa8c_other: sa8c. through which of the following organizations do you get your pension compl

sa12: sa12. have you heard of micro-pension plan?

sa8d: sa8d. do you have a micro-pension scheme (mps)?

sa9: sa9. are you making regular contributions to ensure that you have money to meet

sa10a: sa10a. you said you are making regular contribution, how often do you contribute

sa11a_1: sa11a. why are you not making regular contributions to ensure that you have mone

sa11a_2: sa11a. why are you not making regular contributions to ensure that you have mone

sa11a_3: sa11a. why are you not making regular contributions to ensure that you have mone

sa11a_4: sa11a. why are you not making regular contributions to ensure that you have mone

sa11a_98: sa11a. why are you not making regular contributions to ensure that you have mone
sa11a_other: sa11a. why are you not making regular contributions to ensure that you have mone

sa11b_1: sa11b. why don't you believe in it - based on the negative experience of others

sa11b_2: sa11b. why don't you believe in it - i believe my money is safer with me

sa11b_3: sa11b. why don't you believe in it - i would like to have access to my money any

sa11b_4: sa11b. why don't you believe in it - i am not convinced i will get paid adequate

sa11b_98: sa11b. why don't you believe in it - other

sa11b_other: sa11b. why don't you believe in it - other, specify

sa13: sa13. how confident are you that you will meet your long-term life goals?

sa14_1: sa14. have you heard of the following terms? - stocks/ equity/shares

sa14_2: sa14. have you heard of the following terms? - bonds

sa14_3: sa14. have you heard of the following terms? - treasury bills

sa14_4: sa14. have you heard of the following terms? - collective investment schemes or

sa14_5: sa14. have you heard of the following terms? - non-interest products e.g. sukuk

sa14_6: sa14. have you heard of the following terms? - capital market

sa14_7: sa14. have you heard of the following terms? - security exchange commission

sa14_8: sa14. have you heard of the following terms? - stockbroker

sa14_9: sa14. have you heard of the following terms? - unit trust

sa14_10: sa14. have you heard of the following terms? - fixed deposits

sa14_11: sa14. have you heard of the following terms? - asset manager

sa15_1: sa15. have you used any of the following? - stocks

sa15_2: sa15. have you used any of the following? - bonds

sa15_3: sa15. have you used any of the following? - shares in the capital market

sa15_4: sa15. have you used any of the following? - treasury bills

sa15_5: sa15. have you used any of the following? - mutual funds

sa15_6: sa15. have you used any of the following? - equities

sa15_7: sa15. have you used any of the following? - collective investment schemes

sa15_8: sa15. have you used any of the following? - non-interest products e.g. sukuk (is

sa16_1: sa16. why have you not used any investment products? - i do not have the kind of

sa16_2: sa16. why have you not used any investment products? - i don't need to invest

sa16_3: sa16. why have you not used any investment products? - don't understand how to i

sa16_4: sa16. why have you not used any investment products? - i don't have an id/passpo

sa16_5: sa16. why have you not used any investment products? - i use my money for saving

sa16_6: sa16. why have you not used any investment products? - i have better option to i

sa16_7: sa16. why have you not used any investment products? - i lost money in the inves

sa16_8: sa16. why have you not used any investment products? - i have never heard of sec

sa16_9: sa16. why have you not used any investment products? - i don't trust securities

sa16_10: sa16. why have you not used any investment products? - it's too complicated

sa16_11: sa16. why have you not used any investment products? - i do not like taking risk

sa16_98: sa16. why have you not used any investment products? - other

sa16_95: sa16. why have you not used any investment products? - don't know

sa16_other: sa16. why have you not used any investment products? - other specify

sa17a: sa17a. to what extent do you trust the stock market as a reliable source of inve

sa17b: sa17b. how confident are you in investing in the nigerian capital market?

sa18: sa18. have you ever invested with an illegal fund manager/ ponzi scheme (example

sa19: sa19. have you ever lost money from an investment with an illegal fund manager/p

lc1_1: lc1. in the past 12 months, have you..? - borrowed money

lc1_2: lc1. in the past 12 months, have you..? - been paying back money that you borrow

lc1_3: lc1. in the past 12 months, have you..? - gotten goods/services in advance and p

lc1_4: lc1. in the past 12 months, have you..? - 'took goods on credit/loan/mortgage, a

lc1_5: lc1. in the past 12 months, have you..? - gotten goods that you paid for in inst

lc1dummy1: lc1. in the past 12 months, have you..? - borrowed money

lc1dummy2: lc1. in the past 12 months, have you..? - been paying back money that you borrow

lc1a: lc1a. as of today, which of the following statements describes how manageable yo

lc2a_1: lc2a. who did you borrow from? - from a bank- commercial bank (uba, zenith, etc)

lc2a_2: lc2a. who did you borrow from? - from a bank-microfinance bank (lapo, accion, ed

lc2a_3: lc2a. who did you borrow from? - from a bank-digital microfinance banks (fairmon

lc2a_4: lc2a. who did you borrow from? - from a bank-non-interest loan

lc2a_5: lc2a. who did you borrow from? - from a bank-mortgage bank like fmbn

lc2a_6: lc2a. who did you borrow from? - government

lc2a_7: lc2a. who did you borrow from? - online/digital/fintech lender e.g., migo, , ki

lc2a_8: lc2a. who did you borrow from? - mobile money operator (okash by opay, palm pay

lc2a_9: lc2a. who did you borrow from? - employer

lc2a_10: lc2a. who did you borrow from? - microfinance institution

lc2a_11: lc2a. who did you borrow from? - co-operative

lc2a_12: lc2a. who did you borrow from? - savings group that you save with or borrow from

lc2a_13: lc2a. who did you borrow from? - village/community association

lc2a_14: lc2a. who did you borrow from? - savings/thrift collector

lc2a_15: lc2a. who did you borrow from? - moneylender

lc2a_16: lc2a. who did you borrow from? - family/friend/household member

lc2a_98: lc2a. who did you borrow from? - other

lc2a_other: lc2a. who did you borrow from? - other, specify

lc2b: lc2b. who did you borrow the most money from?

lc2c: lc2c. what is the main reason why you borrowed from?

lc2c_other: lc2c. what is the main reason why you borrowed from - other, specify

lc2d: lc2d. what did you mainly borrow this money for?

lc2d_other: lc2d. what did you mainly borrow this money for - other, specify

lc2e: lc2e. how much did you borrow..?

lc2e_text: lc2e. type the borrowed amount in word

lc3: lc3. thinking about the money you had to pay back in the past 12 months, have yo

lc4: lc4. what is the main reason why you did not borrow money?

lc4_other: lc4. what is the main reason why you did not borrow money - other, specify

lc5a: lc5a. in the last 12 months, have you borrowed airtime from your network mobile

lc5b: lc5b. how often do/did you borrow airtime? would you say it is/was?

lc5c: lc5c. the last time you borrowed airtime, how much did you borrow?

lc5ctxt: lc5c. type the borrowed amount in word

cc1_1: cc1. have you experienced any of the following climate change-related event/chal

cc1_2: cc1. have you experienced any of the following climate change-related event/cha

cc1_3: cc1. have you experienced any of the following climate change-related event/cha

cc1_4: cc1. have you experienced any of the following climate change-related event/cha

cc1_5: cc1. have you experienced any of the following climate change-related event/cha

cc1_6: cc1. have you experienced any of the following climate change-related event/cha

cc1_7: cc1. have you experienced any of the following climate change-related event/cha

cc2_1: cc2. do you face repetitive damages and costs from these events? - heavy rains a

cc2_2: cc2. do you face repetitive damages and costs from these events? - erosion

cc2_3: cc2. do you face repetitive damages and costs from these events? - drought

cc2_4: cc2. do you face repetitive damages and costs from these events? - extreme heat

cc2_5: cc2. do you face repetitive damages and costs from these events? - bush burning

cc2_6: cc2. do you face repetitive damages and costs from these events? - pest infestat

cc2_7: cc2. do you face repetitive damages and costs from these events? - any other, sp

cc2_other: cc2. do you face repetitive damages and costs from these events? - specify other

cc3: cc3. in terms of monetary value, overall, how much did it cost you to put in pla

cc3text: cc3. type the borrowed amount in word

cc4_1: cc4. how did you raise the money used to cope with the climate change impact? -u

cc4_2: cc4. how did you raise the money used to cope with the climate change impact? -i

cc4_3: cc4. how did you raise the money used to cope with the climate change impact? -

cc4_4: cc4. how did you raise the money used to cope with the climate change impact? -

cc4_5: cc4. how did you raise the money used to cope with the climate change impact? -r

cc4_6: cc4. how did you raise the money used to cope with the climate change impact? -

cc4_7: cc4. how did you raise the money used to cope with the climate change impact? -

cc4_8: cc4. how did you raise the money used to cope with the climate change impact? -

cc4_9: cc4. how did you raise the money used to cope with the climate change impact? -

cc4_10: cc4. how did you raise the money used to cope with the climate change impact? -o

cc4_11: cc4. how did you raise the money used to cope with the climate change impact? -d

cc4_12: cc4. how did you raise the money used to cope with the climate change impact? -

cc4_other: cc4. how did you raise the money used to cope with the climate change impact? -

cc5: cc5. how long did it take you or your household to recover?

cc6_1: cc6. should you experience a climate-related event tomorrow, how will you cope?u

cc6_2: cc6. should you experience a climate-related event tomorrow, how will you cope?

cc6_3: cc6. should you experience a climate-related event tomorrow, how will you cope?

cc6_4: cc6. should you experience a climate-related event tomorrow, how will you cope?

cc6_5: cc6. should you experience a climate-related event tomorrow, how will you cope?

cc6_6: cc6. should you experience a climate-related event tomorrow, how will you cope?

cc6_7: cc6. should you experience a climate-related event tomorrow, how will you cope?

cc6_8: cc6. should you experience a climate-related event tomorrow, how will you cope?w

cc6_9: cc6. should you experience a climate-related event tomorrow, how will you cope?w

cc6_12: cc6. should you experience a climate-related event tomorrow, how will you cope?i

cc6_10: cc6. should you experience a climate-related event tomorrow, how will you cope?o

cc6_11: cc6. should you experience a climate-related event tomorrow, how will you cope?

cc6_other: cc6. should you experience a climate-related event tomorrow, how will you cope?

rm1a_1: rm1a. events in p12m that caused unexpected expenses - member of household lost

rm1a_2: rm1a. events in p12m that caused unexpected expenses - serious illness of a house

rm1a_3: rm1a. events in p12m that caused unexpected expenses - loss of job/income

rm1a_4: rm1a. events in p12m that caused unexpected expenses - death of a relative/house

rm1a_5: rm1a. events in p12m that caused unexpected expenses - had to assist family/friend

rm1a_6: rm1a. events in p12m that caused unexpected expenses - theft of household property

rm1a_7: rm1a. events in p12m that caused unexpected expenses - theft of business stock/goods

rm1a_8: rm1a. events in p12m that caused unexpected expenses - theft of agricultural crop

rm1a_9: rm1a. events in p12m that caused unexpected expenses - loss of household goods

rm1a_10: rm1a. events in p12m that caused unexpected expenses - agricultural crop/livestock

rm1a_11: rm1a. events in p12m that caused unexpected expenses - failure of business

rm1a_12: rm1a. events in p12m that caused unexpected expenses - separation/divorce

rm1a_13: rm1a. events in p12m that caused unexpected expenses - disability due to accident

rm1a_14: rm1a. events in p12m that caused unexpected expenses - maintenance of farming/business

rm1a_15: rm1a. events in p12m that caused unexpected expenses - recession/bad economy

rm1a_16: rm1a. events in p12m that caused unexpected expenses - price increases

rm1a_18: rm1a. events in p12m that caused unexpected expenses - loss of business stock due to

rm1a_98: rm1a. events in p12m that caused unexpected expenses - others

rm1a_17: rm1a. events in p12m that caused unexpected expenses - have not experienced such

rm1a_other: rm1a. events in p12m that caused unexpected expenses - others specify

rm1b: rm1b. which one of those you mentioned had the greatest impact on your household

rm1c: rm1c. what did you or your household mainly do when you experience this event?

rm1c_other: rm1c. what did you or your household mainly do when you experience this event -

rm1d: rm1d. have you ever heard of micro-insurance prior to today?

rm2b: rm2b. do you have micro-insurance?

rm2c_1: rm2c. what type of micro-insurance do you have? - agriculture- crops

rm2c_2: rm2c. what type of micro-insurance do you have? - agriculture - livestock

rm2c_3: rm2c. what type of micro-insurance do you have? - agriculture - fisheries

rm2c_4: rm2c. what type of micro-insurance do you have? - life

rm2c_5: rm2c. what type of micro-insurance do you have? - credit/loans

rm2c_6: rm2c. what type of micro-insurance do you have? - health

rm2c_7: rm2c. what type of micro-insurance do you have? - household

rm2c_8: rm2c. what type of micro-insurance do you have? - accident

rm2c_9: rm2c. what type of micro-insurance do you have? - disability

rm2c_10: rm2c. what type of micro-insurance do you have? - business/goods/stock

rm2c_11: rm2c. what type of micro-insurance do you have? - car

rm2c_12: rm2c. what type of micro-insurance do you have? - education

rm2c_98: rm2c. what type of micro-insurance do you have? - other

rm2c_other: rm2c. what type of micro-insurance do you have? - - other, specify

rm2d_1: rm2d. how did you get micro-insurance? - someone else in your household/family

rm2d_2: rm2d. how did you get micro-insurance? - insurance company

rm2d_3: rm2d. how did you get micro-insurance? - bank

rm2d_4: rm2d. how did you get micro-insurance? - agent

rm2d_5: rm2d. how did you get micro-insurance? - broker

rm2d_6: rm2d. how did you get micro-insurance? - through your phone

rm2d_7: rm2d. how did you get micro-insurance? - internet
rm2d_8: rm2d. how did you get micro-insurance? - employer
rm2d_98: rm2d. how did you get micro-insurance? - other
rm2d_96: rm2d. how did you get micro-insurance? - don't know/cannot remember
rm2d_other: rm2d. how did you get micro-insurance? - other, specify
rm3: rm3. would you be interested in microinsurance?
rm4_1: rm4. what type of microinsurance would you consider? - agriculture - crops
rm4_2: rm4. what type of microinsurance would you consider? - agriculture - livestock
rm4_3: rm4. what type of microinsurance would you consider? - agriculture - fisheries
rm4_4: rm4. what type of microinsurance would you consider? - life
rm4_5: rm4. what type of microinsurance would you consider? - credit/loans
rm4_6: rm4. what type of microinsurance would you consider? - health
rm4_7: rm4. what type of microinsurance would you consider? - household
rm4_8: rm4. what type of microinsurance would you consider? - accident
rm4_9: rm4. what type of microinsurance would you consider? - disability
rm4_10: rm4. what type of microinsurance would you consider? - business/goods/stock
rm4_11: rm4. what type of microinsurance would you consider? - car
rm4_12: rm4. what type of microinsurance would you consider? - education
rm4_98: rm4. what type of microinsurance would you consider? - other
rm4_other: rm4. what type of microinsurance would you consider? - other, specify
rm5: rm5. are you covered by any insurance other than microinsurance?
rm6_net1: rm6. what type of insurance do you currently have - short term insurance
rm6_1: rm6. what type of insurance do you currently have - car/vehicle/motorbikes
rm6_2: rm6. what type of insurance do you currently have - household contents insurance
rm6_3: rm6. what type of insurance do you currently have - building
rm6_4: rm6. what type of insurance do you currently have - group accident provided by e
rm6_5: rm6. what type of insurance do you currently have - health/medical/critical illn
rm6_6: rm6. what type of insurance do you currently have - travel
rm6_7: rm6. what type of insurance do you currently have - credit life/loan protection
rm6_net2: rm6. what type of insurance do you currently have - long term insurance
rm6_8: rm6. what type of insurance do you currently have - life assurance
rm6_9: rm6. what type of insurance do you currently have - group life assurance scheme
rm6_10: rm6. what type of insurance do you currently have - personal accident disability
rm6_11: rm6. what type of insurance do you currently have - endowment/investment saving
rm6_12: rm6. what type of insurance do you currently have - education plan for children
rm6_13: rm6. what type of insurance do you currently have - mortgage protection
rm6_14: rm6. what type of insurance do you currently have - annuities
rm6_15: rm6. what type of insurance do you currently have - livestock
rm6_98: rm6. what type of insurance do you currently have - other, specify
rm6_other: rm6. what type of insurance do you currently have - other, specify
rm7_1: rm7. how did you get insurance - someone in your household/family
rm7_2: rm7. how did you get insurance - insurance company
rm7_3: rm7. how did you get insurance - bank
rm7_4: rm7. how did you get insurance - agent

rm7_5: rm7. how did you get insurance - broker
rm7_6: rm7. how did you get insurance - through your phone
rm7_7: rm7. how did you get insurance - internet
rm7_8: rm7. how did you get insurance - employer
rm7_98: rm7. how did you get insurance - other, specify
rm7_96: rm7. how did you get insurance - don
rm7_other: rm7. how did you get insurance - other, specify
rm9_1: rm9. why do you not have insurance - i do not believe in insurance
rm9_2: rm9. why do you not have insurance - i do not know the benefits of having one
rm9_3: rm9. why do you not have insurance - i do not know where to go and get one from
rm9_4: rm9. why do you not have insurance - they are cheats, they do not settle claims
rm9_5: rm9. why do you not have insurance - cannot afford to pay for insurance
rm9_6: rm9. why do you not have insurance - religious reasons/god will take care of it
rm9_7: rm9. why do you not have insurance - haven
rm9_8: rm9. why do you not have insurance - i have nothing to insure
rm9_9: rm9. why do you not have insurance - do not trust insurance companies
rm9_10: rm9. why do you not have insurance - no reason
rm9_98: rm9. why do you not have insurance - other, specify
rm9_other: rm9. why do you not have insurance - other, specify
rm10_1: rm10. in the last 12 months, how often have you or your household .. - gone with
rm10_2: rm10. in the last 12 months, how often have you or your household .. - gone with
rm10_3: rm10. in the last 12 months, how often have you or your household .. - failed to
rm11_1: rm11. in the last 12 months, have you experienced any of the following? - were w
rm11_2: rm11. in the last 12 months, have you experienced any of the following? - were u
rm11_3: rm11. in the last 12 months, have you experienced any of the following? - ran ou
rm11_4: rm11. in the last 12 months, have you experienced any of the following? - went w
pol1_1: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_2: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_3: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_4: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_5: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_6: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_7: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_8: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_9: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_10: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_11: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_12: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_13: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_98: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol1_other: pol1. thinking about the naira redesign policy, in what ways did it affect your
pol2a_1: pol2a. started using or used more due to the naira redesign policies - mobile mo
pol2a_2: pol2a. started using or used more due to the naira redesign policies - mobile ba
pol2a_3: pol2a. started using or used more due to the naira redesign policies - ussd

pol2a_4: pol2a. started using or used more due to the naira redesign policies - internet
 pol2a_5: pol2a. started using or used more due to the naira redesign policies - financial
 pol2a_6: pol2a. started using or used more due to the naira redesign policies - bank acco
 pol2b_1: pol2b. used to have but stopped or now use less - mobile money account/wallet
 pol2b_2: pol2b. used to have but stopped or now use less - mobile banking (bank app)
 pol2b_3: pol2b. used to have but stopped or now use less - ussd
 pol2b_4: pol2b. used to have but stopped or now use less - internet banking
 pol2b_5: pol2b. used to have but stopped or now use less - financial service agents (pos
 pol2b_6: pol2b. used to have but stopped or now use less - bank account
 pol3_1: pol3. are you aware of the cbn enaira mobile wallet?
 pol3_2: pol3. do you have the cbn enaira mobile wallet?
 pol3_3: pol3. are you willing to have the cbn enaira wallet ?
 pol3_4: pol3. have you started using the cbn enaira wallet?
 inf1a_1: inf1a. do you belong to or use financial services from the following? - co-opera
 inf1a_2: inf1a. do you belong to or use financial services from the following? - savings
 inf1a_3: inf1a. do you belong to or use financial services from the following? - village/
 inf1a_4: inf1a. do you belong to or use financial services from the following? - savings
 inf1a_5: inf1a. do you belong to or use financial services from the following? - social g
 inf1b_1: inf1b. to what extent do you feel like you can influence decisions in the group
 inf1b_2: inf1b. to what extent do you feel like you can influence decisions in the group
 inf1b_3: inf1b. to what extent do you feel like you can influence decisions in the group
 inf1b_4: inf1b. to what extent do you feel like you can influence decisions in the group
 inf1b_5: inf1b. to what extent do you feel like you can influence decisions in the group
 inf2_1: inf2. how often do you contribute money to..? - co-operative
 inf2_2: inf2. how often do you contribute money to..? - savings groups
 inf2_3: inf2. how often do you contribute money to..? - village/community association
 inf2_4: inf2. how often do you contribute money to..? - savings thrift/collector/merchan
 inf2_5: inf2. how often do you contribute money to..? - social groups
 inf3_1: inf3. how do you mainly repay or make contributions towards your group? - co-ope
 inf3_2: inf3. how do you mainly repay or make contributions towards your group? - saving
 inf3_3: inf3. how do you mainly repay or make contributions towards your group? - villag
 inf3_4: inf3. how do you mainly repay or make contributions towards your group? - saving
 inf3_5: inf3. how do you mainly repay or make contributions towards your group? - social
 inf4_1: inf4. what is the main reason why you belong to such a group/club? - co-operativ
 inf4_2: inf4. what is the main reason why you belong to such a group/club? - savings gro
 inf4_3: inf4. what is the main reason why you belong to such a group/club? - village/com
 inf4_4: inf4. what is the main reason why you belong to such a group/club? - savings thr
 inf4_5: inf4. what is the main reason why you belong to such a group/club? - social grou
 inf5_1: inf5. why do you not belong to savings groups or co-operative or village associa
 inf5_2: inf5. why do you not belong to savings groups or co-operative or village associa
 inf5_3: inf5. why do you not belong to savings groups or co-operative or village associa
 inf5_4: inf5. why do you not belong to savings groups or co-operative or village associa
 inf5_5: inf5. why do you not belong to savings groups or co-operative or village associa
 inf5_6: inf5. why do you not belong to savings groups or co-operative or village associa

inf5_7: inf5. why do you not belong to savings groups or co-operative or village associa

inf5_8: inf5. why do you not belong to savings groups or co-operative or village associa

inf5_9: inf5. why do you not belong to savings groups or co-operative or village associa

inf5_98: inf5. why do you not belong to savings groups or co-operative or village associa

inf5_other: inf5. why do you not belong to savings groups or co-operative or village associa

pc1_1: pc1. is there a.. close to where you live (home)? - provision shop

pc1_2: pc1. is there a.. close to where you live (home)? - bank branch

pc1_3: pc1. is there a.. close to where you live (home)? - financial service agent

pc1_4: pc1. is there a.. close to where you live (home)? - atm

pc1_5: pc1. is there a.. close to where you live (home)? - microfinance bank

pc1_6: pc1. is there a.. close to where you live (home)? - non-interest service provide

pc1_7: pc1. is there a.. close to where you live (home)? - primary mortgage bank

pc1_8: pc1. is there a.. close to where you live (home)? - petrol station

pc1_9: pc1. is there a.. close to where you live (home)? - pharmacy

pc1_10: pc1. is there a.. close to where you live (home)? - restaurant

pc1_11: pc1. is there a.. close to where you live (home)? - post office

pc1_12: pc1. is there a.. close to where you live (home)? - mobile phone kiosk

pc2_1: pc2. how long does it take to get to the nearest location from your house? - pro

pc2_2: pc2. how long does it take to get to the nearest location from your house? - ban

pc2_3: pc2. how long does it take to get to the nearest location from your house? - fin

pc2_4: pc2. how long does it take to get to the nearest location from your house? - atm

pc2_5: pc2. how long does it take to get to the nearest location from your house? - mic

pc2_6: pc2. how long does it take to get to the nearest location from your house? - non

pc2_7: pc2. how long does it take to get to the nearest location from your house? - pri

pc2_8: pc2. how long does it take to get to the nearest location from your house? - pet

pc2_9: pc2. how long does it take to get to the nearest location from your house? - pha

pc2_10: pc2. how long does it take to get to the nearest location from your house? - res

pc2_11: pc2. how long does it take to get to the nearest location from your house? - pos

pc2_12: pc2. how long does it take to get to the nearest location from your house? - mob

pc3_1: pc3. how often do you visit the following areas? - urban center

pc3_2: pc3. how often do you visit the following areas? - go to the market place

pc3_3: pc3. how often do you visit the following areas? - family or relatives who do no

pc3_4: pc3. how often do you visit the following areas? - go to the hospital/clinic / d

pc3_5: pc3. how often do you visit the following areas? - go to a public village gather

pc3_6: pc3. how often do you visit the following areas? - 'been away from home for one

pc4: pc4. in the last 12 months, has your spouse or another family member prevented

ie1a: ie1a. thinking about the total amount of money you receive, please tell me me yo

ie1b: ie1b. which of these bests describes your personal average total monthly persona

ie1di: ie1di. approximately what is your total monthly expenditure?

ie1d_1: ie1d. airtime & data expenses per week

ie1d_2: ie1d. rent expenses per month

ie1d_3: ie1d. transport/fuel expenses per week

ie1d_4: ie1d. food expenses per week

ie1d_5: ie1d. health expenses per month

ie1d_6: ie1d. school fees expenses per term/semester
 ie1d_amount_1: ie1d. airtime & data expenses per week_amount
 ie1d_amount_2: ie1d. rent expenses per month_amount
 ie1d_amount_3: ie1d. transport/fuel expenses per week_amount
 ie1d_amount_4: ie1d. food expenses per week_amount
 ie1d_amount_5: ie1d. health expenses per month_amount
 ie1d_amount_6: ie1d. school fees expenses per term/semester_amount
 gen1: gen1. who in your family has a final say on whether you should work to earn income?
 gen1a_1: gen1a. how much input do you have in making decisions about household income?
 gen1a_2: gen1a. how much input do you have in making decisions about large, occasional household purchases?
 gen1a_3: gen1a. how much input do you have in making decisions about routine household purchases?
 gen2_hours_1: gen2. paid work : on average, how many hours in a day do you spend doing work?
 gen2_hours_2: gen2. unpaid work (household chores) : on average, how many hours in a day do you spend doing work?
 gen3_1: gen3. do you own the following?- agricultural land
 gen3_2: gen3. do you own the following?- land
 gen3_3: gen3. do you own the following?- house/dwelling you reside in
 gen3_4: gen3. do you own the following?- livestock
 gen3_5: gen3. do you own the following?- fish pond or fishing equipment
 gen3_6: gen3. do you own the following?- non-mechanized farm equipment (hand tools, animal-drawn equipment)
 gen3_7: gen3. do you own the following?- mechanized farm equipment (tractor-plough, power tillage)
 gen3_8: gen3. do you own the following?- non-farm business equipment (sewing machine, bicycle, etc.)
 gen3_9: gen3. do you own the following?- large consumer durables (refrigerator, tv, sofa)
 gen3_10: gen3. do you own the following?- small consumer durables (radio, cookware)
 gen3_11: gen3. do you own the following?- mobile phone
 gen3_12: gen3. do you own the following?- means of transportation (bicycle, motorcycle, car)
 gen5_1: gen5. can you sell or lease items without anyone's permission?- agricultural land
 gen5_2: gen5. can you sell or lease items without anyone's permission?- land
 gen5_3: gen5. can you sell or lease items without anyone's permission?- house/dwelling you reside in
 gen5_4: gen5. can you sell or lease items without anyone's permission?- house/dwelling you reside in
 gen5_5: gen5. can you sell or lease items without anyone's permission?- fishpond or fishing equipment
 gen5_6: gen5. can you sell or lease items without anyone's permission?- non-mechanized farm equipment (hand tools, animal-drawn equipment)
 gen5_7: gen5. can you sell or lease items without anyone's permission?- mechanized farm equipment (tractor-plough, power tillage)
 gen5_8: gen5. can you sell or lease items without anyone's permission?- non-farm business equipment (sewing machine, bicycle, etc.)
 gen5_9: gen5. can you sell or lease items without anyone's permission?- large consumer durables (refrigerator, tv, sofa)
 gen5_10: gen5. can you sell or lease items without anyone's permission?- small consumer durables (radio, cookware)
 gen5_11: gen5. can you sell or lease items without anyone's permission?- mobile phone
 gen5_12: gen5. can you sell or lease items without anyone's permission?- means of transportation (bicycle, motorcycle, car)
 pwd1_1: pwd1. do you have difficulty in any of the following areas - visual impairment / blindness
 pwd1_2: pwd1. do you have difficulty in any of the following areas - hearing impairment / deafness
 pwd1_3: pwd1. do you have difficulty in any of the following areas - communication / speech
 pwd1_4: pwd1. do you have difficulty in any of the following areas - movement activity / walking
 pwd1_5: pwd1. do you have difficulty in any of the following areas - moving around / transportation

pwd1_6: pwd1. do you have difficulty in any of the following areas - daily life activiti
pwd1_7: pwd1. do you have difficulty in any of the following areas - intellectual disabi
pwd1_8: pwd1. do you have difficulty in any of the following areas - learning difficulti
pwd1_9: pwd1. do you have difficulty in any of the following areas - emotional disorder
pwd1_10: pwd1. do you have difficulty in any of the following areas - other (specify)
pwd1_96: pwd1. do you have difficulty in any of the following areas - none
pwd1_other: pwd1. do you have difficulty in any of the following areas - other, specify
fparticipants: would it be all right if we contacted you for a follow up interview in the futur
pension: pension uptake
banked: banked
other_f: other formal
informal: informal
fas: financial access strand
wealthscore: wealth score
quintile: 5 quantiles of wealthscore
fas_overlaps: finanacial access strand overlaps
savings_b: savings_banked
savings_f: savings_other formal
savings_inf: savings_informal
savings_ah: savings_at home
saving_strand: saving_strand
credit_b: credit_banked
credit_f: credit_other formal
credit_inf: credit_informal
credit_ff: credit_family&friend
credit_strand: credit_strand
remittances_b: remittances_banked
remittances_f: remittances_other formal
remittances_inf: remittances_informal
remittances_ff: remittances_family and friends
remittances_strand: remittances_strand
insurance_f: insurance_formal channel
insurance_strand: insurance_strand
dfs_banking_channels: digital financial services _banking_channels
dfs_of_channels: digital financial services_other formal _channels
income_payment_dfs_bank: income_payment_digital financial services_bank channels
income_payment_dfs_of: income_payment_digital financial services_other fomal channels
merchant_payments_dfs_bank: merchant_payments_digital financial services_bank channels
merchant_payments_dfs_of: merchant_payments_digital financial services _other fomal
channels
remittances_dfs_bank: remittances_digital financial services _bank channels
remittances_dfs_of: remittances_digital financial services_ other formal channels
investments_physical_assets: investments_physicalassets
investments_capital_markets: investments_capitalmarkets

mobile_money: mobile money
microfinance_bank: microfinancebank
financial_agents: financial service agents
transactional_acc: transactional account
finhealth_spend: finhealth_spend
finhealth_save: finhealth_save
finhealth_plan: finhealth_plan
finhealth_resilience: finhealth_resilience
finhealth_access: access to funds score
finlit_control: financial literacy _control
finlit_planning: financial literacy_planning
finlit_choice: financial literacy_choice
finlit_knowledge: finlit_knowledge
finneeds_goals: finneeds - adults who had a meeting goal need
finneeds_liquidity_distress: finneeds - adults who experienced a liquidity need - level of distress
finneeds_liquidity: finneeds - adults who experienced a liquidity need
finneeds_resilience: finneeds - adults who experienced a financial shock
finneeds_tov_income: finneeds - transfer of value (drivers) - income
finneeds_tov_digitalincome: finneeds - transfer of value (drivers) - digital income payments
finneeds_tov_cashincome: finneeds - transfer of value (drivers) - cash income payments
finneeds_tov_remittances: finneeds - transfer of value (drivers) - remittances
finneeds_tov_digital_remittances: finneeds - transfer of value (drivers) - digital remittances
finneeds_tov_cash_remittances: finneeds - transfer of value (drivers) - cash remittances
finneeds_tov_merchant_digital_pa: finneeds - transfer of value (drivers) - digital payments for goods or service
finneeds_tov_merchant_cash_payme: finneeds - transfer of value (drivers) - cash payments fo goods or services
finneeds_tov_merchantpayments: finneeds - transfer of value (drivers) - cash and digital payments fo goods or
finneeds_tov_cash: finneeds indicator - transfer of value - cash
finneeds_tov_digital: finneeds indicator - transfer of value - digital
finneeds_transferofvalue: finneeds indicator - transfer of value
target_groups: target groups
savings_group: savings_group
cooperative: cooperative
village_comm_association: village_comm_association
savings_thrift: savings_thrift
microfinance: microfinance
money_lender: money_lender
finhealth_indicator_final: finhealth indicator final score
finlit_cap_final: fincapability final score