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 mattre

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 (excludi

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 (sp

d3\_12: d3. which of the following do you have in your household? - air conditioning (si

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 c

d4a\_3: d4a. what kind of cooking facilities do you have in your household? - combinatio

d4a\_4: d4a. what kind of cooking facilities do you have in your household? - kerosene s

d4a\_5: d4a. what kind of cooking facilities do you have in your household? - charcoal/w

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. activitities done using institution - commercial bank - deposited or withd

qf6\_1\_2: qf6. activitities done using institution - commercial bank - bought airtime top

qf6\_1\_3: qf6. activitities done using institution - commercial bank - paid a school fee

qf6\_1\_4: qf6. activitities done using institution - commercial bank - paid a bill for me

qf6\_1\_5: qf6. activitities done using institution - commercial bank - paid a tax, fine,

qf6\_1\_6: qf6. activitities done using institution - commercial bank - sent money to, or

qf6\_1\_7: qf6. activitities done using institution - commercial bank - received money fro

qf6\_1\_8: qf6. activitities done using institution - commercial bank - received income fr

qf6\_1\_9: qf6. activitities done using institution - commercial bank - made insurance pay

qf6\_1\_10: qf6. activitities done using institution - commercial bank - borrowed money

qf6\_1\_11: qf6. activitities done using institution - commercial bank - saved money

qf6\_1\_12: qf6. activitities done using institution - commercial bank - made an investment

qf6\_1\_13: qf6. activitities done using institution - commercial bank - paid for goods or

qf6\_1\_14: qf6. activitities done using institution - commercial bank - made pension payme

qf6\_1\_15: qf6. activitities done using institution - commercial bank - never used any ser

qf6\_2\_1: qf6. activitities done using institution - microfinance bank (lapo, accion,) -d

qf6\_2\_2: qf6. activitities done using institution - microfinance bank (lapo, accion,) -b

qf6\_2\_3: qf6. activitities done using institution - microfinance bank (lapo, accion,) -p

qf6\_2\_4: qf6. activitities done using institution - microfinance bank (lapo, accion,) -p

qf6\_2\_5: qf6. activitities done using institution - microfinance bank (lapo, accion,) -p

qf6\_2\_6: qf6. activitities done using institution - microfinance bank (lapo, accion,) -s

qf6\_2\_7: qf6. activitities done using institution - microfinance bank (lapo, accion,) -r

qf6\_2\_8: qf6. activitities done using institution - microfinance bank (lapo, accion,) -r

qf6\_2\_9: qf6. activitities done using institution - microfinance bank (lapo, accion,) -m

qf6\_2\_10: qf6. activitities done using institution - microfinance bank (lapo, accion,) -b

qf6\_2\_11: qf6. activitities done using institution - microfinance bank (lapo, accion,) -s

qf6\_2\_12: qf6. activitities done using institution - microfinance bank (lapo, accion,) -m

qf6\_2\_13: qf6. activitities done using institution - microfinance bank (lapo, accion,) -p

qf6\_2\_14: qf6. activitities done using institution - microfinance bank (lapo, accion,) -m

qf6\_2\_15: qf6. activitities done using institution - microfinance bank (lapo, accion,) -n

qf6\_16\_1: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_2: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_3: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_4: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_5: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_6: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_7: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_8: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_9: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_10: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_11: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_12: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_13: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_14: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_16\_15: qf6. activitities done using institution - digital microfinance bank (neo banks

qf6\_3\_1: qf6. activitities done using institution - non-interest banking institution -de

qf6\_3\_2: qf6. activitities done using institution - non-interest banking institution -bo

qf6\_3\_3: qf6. activitities done using institution - non-interest banking institution -pa

qf6\_3\_4: qf6. activitities done using institution - non-interest banking institution -pa

qf6\_3\_5: qf6. activitities done using institution - non-interest banking institution -pa

qf6\_3\_6: qf6. activitities done using institution - non-interest banking institution -se

qf6\_3\_7: qf6. activitities done using institution - non-interest banking institution -re

qf6\_3\_8: qf6. activitities done using institution - non-interest banking institution -re

qf6\_3\_9: qf6. activitities done using institution - non-interest banking institution -ma

qf6\_3\_10: qf6. activitities done using institution - non-interest banking institution -bo

qf6\_3\_11: qf6. activitities done using institution - non-interest banking institution -sa

qf6\_3\_12: qf6. activitities done using institution - non-interest banking institution -ma

qf6\_3\_13: qf6. activitities done using institution - non-interest banking institution -pa

qf6\_3\_14: qf6. activitities done using institution - non-interest banking institution -ma

qf6\_3\_15: qf6. activitities done using institution - non-interest banking institution -ne

qf6\_4\_1: qf6. activitities done using institution - mortgage institution such as fmbn -d

qf6\_4\_2: qf6. activitities done using institution - mortgage institution such as fmbn -b

qf6\_4\_3: qf6. activitities done using institution - mortgage institution such as fmbn -p

qf6\_4\_4: qf6. activitities done using institution - mortgage institution such as fmbn -p

qf6\_4\_5: qf6. activitities done using institution - mortgage institution such as fmbn -p

qf6\_4\_6: qf6. activitities done using institution - mortgage institution such as fmbn -s

qf6\_4\_7: qf6. activitities done using institution - mortgage institution such as fmbn -r

qf6\_4\_8: qf6. activitities done using institution - mortgage institution such as fmbn -r

qf6\_4\_9: qf6. activitities done using institution - mortgage institution such as fmbn -m

qf6\_4\_10: qf6. activitities done using institution - mortgage institution such as fmbn -b

qf6\_4\_11: qf6. activitities done using institution - mortgage institution such as fmbn -s

qf6\_4\_12: qf6. activitities done using institution - mortgage institution such as fmbn -m

qf6\_4\_13: qf6. activitities done using institution - mortgage institution such as fmbn -p

qf6\_4\_14: qf6. activitities done using institution - mortgage institution such as fmbn -m

qf6\_4\_15: qf6. activitities done using institution - mortgage institution such as fmbn -n

qf6\_5\_1: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_2: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_3: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_4: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_5: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_6: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_7: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_8: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_9: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_10: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_11: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_12: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_13: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_14: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_5\_15: qf6. activitities done using institution - mobile money operator (palm pay, opa

qf6\_6\_1: qf6. activitities done using institution - cooperative society - deposited or w

qf6\_6\_2: qf6. activitities done using institution - cooperative society - bought airtime

qf6\_6\_3: qf6. activitities done using institution - cooperative society - paid a school

qf6\_6\_4: qf6. activitities done using institution - cooperative society - paid a bill fo

qf6\_6\_5: qf6. activitities done using institution - cooperative society - paid a tax, fi

qf6\_6\_6: qf6. activitities done using institution - cooperative society - sent money to,

qf6\_6\_7: qf6. activitities done using institution - cooperative society - received money

qf6\_6\_8: qf6. activitities done using institution - cooperative society - received incom

qf6\_6\_9: qf6. activitities done using institution - cooperative society - made insurance

qf6\_6\_10: qf6. activitities done using institution - cooperative society - borrowed money

qf6\_6\_11: qf6. activitities done using institution - cooperative society - saved money

qf6\_6\_12: qf6. activitities done using institution - cooperative society - made an invest

qf6\_6\_13: qf6. activitities done using institution - cooperative society - paid for goods

qf6\_6\_14: qf6. activitities done using institution - cooperative society - made pension p

qf6\_6\_15: qf6. activitities done using institution - cooperative society - never used any

qf6\_7\_1: qf6. activitities done using institution - capital market operator - deposited

qf6\_7\_2: qf6. activitities done using institution - capital market operator - bought air

qf6\_7\_3: qf6. activitities done using institution - capital market operator - paid a sch

qf6\_7\_4: qf6. activitities done using institution - capital market operator - paid a bil

qf6\_7\_5: qf6. activitities done using institution - capital market operator - paid a tax

qf6\_7\_6: qf6. activitities done using institution - capital market operator - sent money

qf6\_7\_7: qf6. activitities done using institution - capital market operator - received m

qf6\_7\_8: qf6. activitities done using institution - capital market operator - received i

qf6\_7\_9: qf6. activitities done using institution - capital market operator - made insur

qf6\_7\_10: qf6. activitities done using institution - capital market operator - borrowed m

qf6\_7\_11: qf6. activitities done using institution - capital market operator - saved mone

qf6\_7\_12: qf6. activitities done using institution - capital market operator - made an in

qf6\_7\_13: qf6. activitities done using institution - capital market operator - paid for g

qf6\_7\_14: qf6. activitities done using institution - capital market operator - made pensi

qf6\_7\_15: qf6. activitities done using institution - capital market operator - never used

qf6\_8\_1: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_2: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_3: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_4: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_5: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_6: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_7: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_8: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_9: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_10: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_11: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_12: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_13: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_14: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_8\_15: qf6. activitities done using institution - payment service bank (9psb, mtn momo

qf6\_9\_1: qf6. activitities done using institution - insurance provider - deposited or wi

qf6\_9\_2: qf6. activitities done using institution - insurance provider - bought airtime

qf6\_9\_3: qf6. activitities done using institution - insurance provider - paid a school f

qf6\_9\_4: qf6. activitities done using institution - insurance provider - paid a bill for

qf6\_9\_5: qf6. activitities done using institution - insurance provider - paid a tax, fin

qf6\_9\_6: qf6. activitities done using institution - insurance provider - sent money to,

qf6\_9\_7: qf6. activitities done using institution - insurance provider - received money

qf6\_9\_8: qf6. activitities done using institution - insurance provider - received income

qf6\_9\_9: qf6. activitities done using institution - insurance provider - made insurance

qf6\_9\_10: qf6. activitities done using institution - insurance provider - borrowed money

qf6\_9\_11: qf6. activitities done using institution - insurance provider - saved money

qf6\_9\_12: qf6. activitities done using institution - insurance provider - made an investm

qf6\_9\_13: qf6. activitities done using institution - insurance provider - paid for goods

qf6\_9\_14: qf6. activitities done using institution - insurance provider - made pension pa

qf6\_9\_15: qf6. activitities done using institution - insurance provider - never used any

qf6\_10\_1: qf6. activitities done using institution - pension fund administrator - deposit

qf6\_10\_2: qf6. activitities done using institution - pension fund administrator - bought

qf6\_10\_3: qf6. activitities done using institution - pension fund administrator - paid a

qf6\_10\_4: qf6. activitities done using institution - pension fund administrator - paid a

qf6\_10\_5: qf6. activitities done using institution - pension fund administrator - paid a

qf6\_10\_6: qf6. activitities done using institution - pension fund administrator - sent mo

qf6\_10\_7: qf6. activitities done using institution - pension fund administrator - receive

qf6\_10\_8: qf6. activitities done using institution - pension fund administrator - receive

qf6\_10\_9: qf6. activitities done using institution - pension fund administrator - made in

qf6\_10\_10: qf6. activitities done using institution - pension fund administrator - borrowe

qf6\_10\_11: qf6. activitities done using institution - pension fund administrator - saved m

qf6\_10\_12: qf6. activitities done using institution - pension fund administrator - made an

qf6\_10\_13: qf6. activitities done using institution - pension fund administrator - paid fo

qf6\_10\_14: qf6. activitities done using institution - pension fund administrator - made pe

qf6\_10\_15: qf6. activitities done using institution - pension fund administrator - never u

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 mon

qf7a\_3: qf7a. in general, how do you trust non-interest banking institution (islamic fin

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 ps

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 fr

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 poin

qf7b\_3: qf7b. when did you last use non-interest banking institution (islamic finance e.

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, mone

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 man

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 microfinace products - overdraft

mf1\_6: mf1. experience with microfinace products - non-interest banking services

mf1\_7: mf1. experience with microfinace products - loans

mf1\_8: mf1. experience with microfinace products - mobile money (e-wallet)

mf1\_9: mf1. experience with microfinace products - 'bank ussd codes (e.g., \*120\*

mf1\_10: mf1. experience with microfinace products - internet banking

mf1\_11: mf1. experience with microfinace products - banking apps

mf1\_12: mf1. experience with microfinace 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 - commericial 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/chal

cc1\_3: cc1. have you experienced any of the following climate change-related event/chal

cc1\_4: cc1. have you experienced any of the following climate change-related event/chal

cc1\_5: cc1. have you experienced any of the following climate change-related event/chal

cc1\_6: cc1. have you experienced any of the following climate change-related event/chal

cc1\_7: cc1. have you experienced any of the following climate change-related event/chal

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 hous

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/frie

rm1a\_6: rm1a. events in p12m that caused unexpected expenses - theft of household proper

rm1a\_7: rm1a. events in p12m that caused unexpected expenses - theft of business stock/g

rm1a\_8: rm1a. events in p12m that caused unexpected expenses - theft of agricultural cro

rm1a\_9: rm1a. events in p12m that caused unexpected expenses - loss of household goods d

rm1a\_10: rm1a. events in p12m that caused unexpected expenses - agricultural crop/livesto

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 acciden

rm1a\_14: rm1a. events in p12m that caused unexpected expenses - maintenance of farming/bu

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 du

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 inco

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 ho

gen1a\_3: gen1a. how much input do you have in making decisions about routine household pu

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 yo

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, anim

gen3\_7: gen3. do you own the following?- mechanized farm equipment (tractor-plough, powe

gen3\_8: gen3. do you own the following?- non-farm business equipment (sewing machine, br

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, c

gen5\_1: gen5. can you sell or lease items without anyone\_agricultural land

gen5\_2: gen5. can you sell or lease items without anyone-land

gen5\_3: gen5. can you sell or lease items without anyone-house/dwelling you reside in

gen5\_4: gen5. can you sell or lease items without anyone-house/dwelling you reside in

gen5\_5: gen5. can you sell or lease items without anyone-fishpond or fishing equipment

gen5\_6: gen5. can you sell or lease items without anyone-non-mechanized farm equipment (

gen5\_7: gen5. can you sell or lease items without anyone-mechanized farm equipment (trac

gen5\_8: gen5. can you sell or lease items without anyone-non-farm business equipment (se

gen5\_9: gen5. can you sell or lease items without anyone-large consumer durables (refrig

gen5\_10: gen5. can you sell or lease items without anyone-small consumer durables (radio,

gen5\_11: gen5. can you sell or lease items without anyone-mobile phone

gen5\_12: gen5. can you sell or lease items without anyone-means of transportation (bicycl

pwd1\_1: pwd1. do you have difficulty in any of the following areas - visual impairment /

pwd1\_2: pwd1. do you have difficulty in any of the following areas - hearing impairment

pwd1\_3: pwd1. do you have difficulty in any of the following areas - communication

pwd1\_4: pwd1. do you have difficulty in any of the following areas - movement activity

pwd1\_5: pwd1. do you have difficulty in any of the following areas - moving around

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 finanical 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