



FEDERAL REPUBLIC OF NIGERIA  
NATIONAL BUREAU OF STATISTICS

ABUJA, NIGERIA



# COVID-19 NATIONAL LONGITUDINAL PHONE SURVEY

## PHASE 2

ROUND 4

INTERVIEWER MANUAL

MAY 2022

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# Introduction

Despite the closure of borders around the world and aggressive containment measures, COVID-19 continues to spread globally, and the death toll continues to rise. To contain the spread of the virus, the Nigerian government has enacted a range of health and safety measures: closed borders, movement restrictions, and stringent limits on assembly resulting in the closure of schools, stores, markets, and other institutions essential to the social fabric of life in the country. As the country fights with this unprecedented health crisis, Nigeria was simultaneously hit by another economic crisis driven by the sharp decrease in oil prices. In 2020 and 2021, Nigeria saw its highest surge in inflation of food prices in almost two decades.

Since government-imposed social distancing practices are increasingly becoming common to fight the spread of COVID-19, these measures severely limit the use of traditional, face-to-face interviews in population-based surveys to address the data needs regarding responses to and socio-economic impacts of COVID-19. In response, the World Bank launched a global initiative to implement high-frequency phone surveys to track the responses to and socioeconomic impacts of COVID-19. The Bank-wide initiative was precipitated by the World Bank Group COVID-19 emergency financing to client countries and is anchored in the demand/requests from the country management units, including that of Nigeria.

From April 2020 to April 2021, the NBS has successfully implemented the Phase 1 of the Nigeria COVID-19 National Longitudinal Phone Survey (NLPS). In Phase 1, the National Bureau of Statistics conducted 12 rounds of monthly phone interviews with over 1,700 households that were selected from the General Household Survey-Panel (GHS-Panel) 2018/19.

## Objective

The objective of the NLPS Phase 2 is to continue monitoring the socio-economic effects of this evolving COVID-19 pandemic in real time. These data will contribute to filling critical gaps in information that could be used by the Nigerian government and stakeholders to help design policies to mitigate the negative impacts on its population. The proposed NLPS in Nigeria will be designed to accommodate the evolving nature of the crises, including revision of the questionnaire on a bi-monthly basis.

Every two months, the households will be asked a set of core questions on the key channels through which individuals and households are expected to be affected by the COVID-19-related restrictions. Food security, employment, access to key services, coping strategies, and non-labor sources of income are channels likely to be impacted. The core questionnaire will be complemented by questions on select topics that will rotate each month. This will provide data to the government and development partners in near real-time, supporting an evidence-based response to the crisis.

## Sample Design

The GHS-Panel 2018/19 will serve as the frame for the current survey. The GHS-Panel collected phone numbers of interviewed households, making it a good frame for the current survey. Furthermore, we expect relatively high response rates from GHS-Panel households since NBS has built a strong relationship with them through multiple face-to-face interviews to the same households (between 2 and 8 interviews). In addition, using the GHS-Panel sample as the frame will allow for analysis of the long-term economic impact of the dual crises since these same households will be visited again for a fifth round of the GHS-Panel in 2021/2022.

For the second-round survey, all the households that were successfully interviewed in the previous round (about 2,900 households) shall be contacted and interviewed. The questionnaire is designed such that the interview duration does not exceed 25 minutes.

## Training

Personnel will be selected from the pool of NBS interviewers that have experience with the Survey Solutions platform and have previously conducted phone surveys. A total of 30 interviewers, 4 supervisors and 1 lead supervisor will be trained virtually (over Skype) to participate in the survey. The training shall last 2 days and shall focus on providing participants with detailed understanding of the survey and CAPI, elucidation of important concepts and questions in the questionnaire, mock interview and evaluation. A pilot will also be conducted with households retired from the GHS-Panel sample. Brief follow-up virtual trainings will be carried out on a bi-monthly basis before the start of each data collection round.

## Conducting an Interview

Successful interviewing is an art and not a mechanical process and each interview is a new source of information to be made interesting and exciting. Although the art of interviewing develops with practice, there are basic principles – e.g. how to build rapport, conducting interviews etc. – which are followed. It is essential for enumerators to develop the correct attitude in carrying out interviews. Some of the essential and necessary attributes of a good enumerator are: *politeness, patience and perseverance*.

## Language of Interview

The original baseline questionnaire for the Nigeria NLPS is in English and translations are available for Hausa, Igbo and Yoruba. Interviewers shall be assigned to states or regions where they speak, read, and understand the local language/dialect. It is very important not to change the meaning of the questions when you rephrase or interpret them. You should make sure that the way the question is read preserves the sense of the English question, rather than a word by word translation. If you have questions about how to phrase a question, you should ask your supervisor and refer to your notes from the training, where the phrasing of questions in local language will be discussed in detail. After reading the question, time should be allowed for the respondent to answer. If it appears the respondent did not hear the question, it should be read again, and time allowed for a response.

## Respondent

The Nigeria NLPS will have ONE RESPONDENT per household. The respondent should be the household head or a knowledgeable adult household member. **The respondent must be a member of the household.** Unlike many other household surveys, you will not be expected to seek out other household members to interview them on their own data. The respondent may still consult with other household members as needed to respond to the questions you ask, including to provide all the necessary information on each household member (Section 2). Further instructions on identifying the appropriate respondent are provided in the following sections.

# The Questionnaire

## How to Read the Questions

Each question should be read clearly and exactly as presented in the questionnaire. It is also critical that the interviewer help the respondent understand the question being asked *without influencing (biasing) the respondent's answers*.

## UPPER and Lower-Case Texts (CAPITAL Letters and Small Letters)

Text written in **UPPER CASE (capital) letters are instructions to the interviewer** and should not be read to the respondent. Other texts that you will see written with upper case letters are response options and codes. These also **SHOULD NOT** be read to the respondent. **Text written in lower case (small) letters SHOULD be read directly to the respondent including the response options that are written with lower case letters.**

## Reference Periods

**PAST 7 DAYS** means the 7 days prior to the day of the interview. For example, if the interview takes place on Wednesday, the past 7 days are the time between the start of Wednesday of the prior week until the end of Tuesday, the day before the interview.

**LAST WEEK** means the full calendar week preceding the week of the interview. For example, if the interview takes place on Wednesday, then last week is the *previous week's* Monday to Sunday (being also the last Sunday before the interview). Generally, where **LAST WEEK** is being referenced, the day and date will be displayed for the enumerator.

Box 1: Reference Periods

WEEK	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
1	***** <b>LAST WEEK</b> *****						
	**** <b>PAST 7 DAYS</b> ****						
2	***** <b>PAST 7 DAYS</b> *****				<b>INTERVIEW DAY</b>		

## Section A: Dashboard

**Description:** The dashboard displays all the assignments sent to you. Each assignment has its own assignment card that displays information that is important for you to organize your work. The dashboard has various tabs:

**Create New:** all the assignments for which you have not started an interview yet

**Started:** all the interviews you have already started, but not yet completed. In this survey these will be largely households you need to call back. You might have to keep notes on an extra sheet of paper or workbook to organize yourself, so you remember who you have to call back at what time.

**Completed:** Interviews that have been completed but not yet synchronized.

**Rejected:** Interviews that have been completed and submitted to the supervisor, but have been rejected for a reason.

**Instructions:** You do not have to fill in anything. CROSS-CHECK that you have selected the correct assignment then tap on START NEW INTERVIEW. If you have not selected the correct household, tap on the 3 dots at the top right of the screen and go back to the dashboard.

**hhid** The unique household identifier. The supervisor/HQ may use this number to communicate with you about any given household.

**State** The state where the household is located

**Name of head** The name of the household head recorded during the previous interview.

**Language** The language in which the previous interview was conducted. You should only receive assignments for languages that you speak. If you received an assignment in a language you don't understand, first try to call the number and see if you can communicate with the household, e.g. in English. Follow the interview and submit it. It will be reassigned to somebody else.

## Section B: Interviewer Instructions and Interview Protocol

This section provides information about the approach/procedure the interviewer should follow to conduct the phone interview. Following the procedures indicated here will allow for maximizing response rate and also create the rapport for future rounds of the survey with the same household.

1. **Charging the Tablet:** Ensuring that the Tablet is fully charged at all times so there is no break in the interview. Given that the baseline and possible future rounds of the survey will be conducted from home due to the lockdown, and due to the erratic power supply, it is recommended that the interviewer connects the Tablet to available power source during the interview. Allowance shall be given to the interviewer to allow him/her charge the Tablet.
2. **Date and Time on the Tablet:** Also ensure that the date and time on the tablet is current.

3. **Internet or WiFi Access:** You need Internet/WiFi connection to be able to access the server to receive assignment and send completed interviews. Thus, interviewers should ensure that they have WiFi connection and that the Tablet is connected to the WiFi. Each interviewer shall be given an allowance for internet data and a mobile router. *The interviewer must ensure that they purchase and use the SIM card that provides the best internet/WiFi connection in their area.*
4. **Log unto the server:** Each interviewer has been given unique login and password to access the server. The name of the server is <https://ngnlps.mysurvey.solutions>. Your username and password shall be provided to you by your supervisor. It is important that you keep your username and password as secure as possible.
5. **Synchronization:** The interviewer must synchronize the Interviewer Application at **least twice a day – in the morning before the start of work (interview) and in the evening after work.** Where possible, *interviewers should synchronize after completing each interview of a household.* Details on how to synchronize the SuSo Interviewer Application are provided under *Synchronization* in Section SS.
6. **Receiving Assignments and Sending Completed Interviews:** Once synchronization has been completed successfully, the interviewer will receive assignments for the households to be interviewed and possibly rejected interviews (if the interviewer has previously sent completed interviews to the server and those interviews have errors) on his/her dashboard. Completed interviews that have been marked as completed on the Interviewer's tablet shall be sent to the server.
7. **Commence an Interview:** To start an interview, open the assignment corresponding to the household you want to interview. Once opened, review the assignment carefully to ensure that you are using the correct assignment for the household.
8. **Dial Phone Numbers:** Dial the any of the displayed phone number(s) (possibly multiple times) until someone picks up. Once someone picks up, follow the procedure documented in the Interview Information section.
9. **Conduct the Interview:** Interview the respondents on all applicable sections of the questionnaire. All applicable questions and sections must be asked before completing the interview.
10. **Complete the Interview:** Once you have finished the interview with the respondent, please review to ensure all applicable questions/sections have been answered. Then mark the interview as **Complete**, following the guidance in section SC below.
11. **Synchronize Again:** Once the interview is marked as *Complete*, synchronize the Interviewer Application.

## Section C: Survey Phone Process & Etiquette

**Description:** This section explains how interviewers should conduct themselves during a survey phone interview. The purpose is to ensure interviewers maintain the highest form of cordiality and discipline when carrying out phone interviews, to get successfully completed surveys.

### BEFORE THE CALL

There are several things you need to have ready before you even start dialling a number to start an interview. You must make sure you are in an environment that is conducive for your calls, so there should be no disturbance around you. You should also make sure the equipment you will be using for the interview process- your phone and tablets – **are in working order and ensure that you have adequate airtime and data.** Phone interviews require you to be very attentive, otherwise you might miss something, so it is important that you have everything prepared before you begin. Specifically:

- **Make sure you can get as much privacy as possible.**
- **Inform members of your household of what you are about to do, so you are not disturbed. If possible, get a private room. Write boldly on a piece of paper: DO NOT DISTURB, and place it on the door. It is important to minimize distractions, so your respondent does not become bored or frustrated and hang up.**
- **Make sure you have your tablet ready, fully-charged and open to the first household you will interview**
- **Check the volume on your phone. Do a test with a friend to make sure you can be heard and you can hear clearly. You don't want to miss anything the respondent says because your volume is too low.**
- **Have a clock in front of you, and time yourself; so you can pace your questions**

### INITIATING THE CALL

Once you start dialling a number, you **MUST BE PREPARED** to speak. This is why you should have had everything in place before you start dialling. You don't want to keep the answerer waiting on the phone once they pick up, your full attention should be on the call at all times.

- **DO NOT** be distracted by your environment
- **DO NOT** keep the answerer waiting

### IDENTIFYING INTERVIEW RESPONDENT

You are provided with different numbers to call for each household. In your tablet you will find number(s) for household members and possibly a number for a reference person, who is a non-household member. You must remember that you need to speak to a member of the household whose name appears on your tablet, which should preferably be the head of the household or at least an adult member (15 years or older) of the household. The person who answers the call, might not be either one of these persons so you will need to convince them to connect you with that person, especially if they are of a different household.

Remember to be ready to respond once the answerer picks up. Begin with:

**“Good morning/afternoon/evening Sir/Madam. My name is (First name and Last name). I am working for the National Bureau of Statistics (NBS). We are currently doing a nationwide survey to examine the impact of and responses to the coronavirus in the country.”**

**[pause and continue]**

**“I am trying to reach (Household head FULL Name) or any other adult living with (Household head FULL Name). Who am I speaking to please?”**

When the answerer tells you his or her name, you will know if it is your target respondent you are speaking to. If it is not the target respondent, then you ask very politely if the target respondent is available to take the call. Follow the directions and protocols you have been trained on to complete the ‘Interview Information’.

If the answerer is not a member of the household, then you will need to convince the person (likely the reference person) to either provide a number you can call to directly speak to a member of the household or be willing to take their phone to the household, so you can speak to your target respondent or another adult member of the target household.

**“Could you give me their number or visit them so I can call them using your phone? It is really important for me to be able to speak to them”**

You may need to coax the reference person to take the phone to the household if they do not have a number to give you. Using words like “I would be grateful”, “If you would be so kind”, “It would greatly help if you could...”. There is no need to beg, just ask with some humility that will encourage the reference person to go out of their way to do what you need them to do. If the reference person (answerer) is unwilling to provide a number or leave their home, after you have attempted to convince them to, then DO NOT push further. Simply thank them for their time and follow the protocols you have been trained on.

When you have your target respondent on the phone, follow through with the rest of the ‘Interview Information’ questions as directed in your training and in this manual.

Please review the etiquettes below to provide some guidance when you are on the phone with anyone:

- **Speak clearly and confidently. Take brief pauses if reading a long sentence**
- **Keep your voice tone at an appropriate level and maintain that level**
- **Take your time to read out each question slowly.**
- **DO NOT interrupt the respondent**
- **DO NOT engage the respondent in political discussions or discussions that are not related to the survey**
- **Be sure to address whoever picks up the phone with respect, even a child.**
- **Never refer to the person on the other end of the line by simply saying their first or last name, always include a title e.g. Mr. Gbenga, Ms. Hauwa, Mrs. Sumbo. Alternatively, you can say “sir” or “ma” or “madam”**
- **DO NOT chew gum or eat food while on the phone**
- **Maintain a high degree of professionalism at all times; remember you are representing the National Bureau of Statistics**
- **When you have completed the interview, DO NOT hang up on the respondent; let the respondent hang up first.**
- **Stress on the importance of the survey to avoid and minimize the number of refusals**

## SECTION 1: Interview Information

**Description:** This is where you will record data about the interview itself (metadata) that will be used to keep track of fieldwork progress, including the number of call attempts made to each household.

**Instructions:** The phone numbers of the household head, three other household members, and a reference person will be displayed on the screen. The interviewer should call any of the numbers multiple times until someone picks up. Specifically, the interviewer must first call the phone number(s) of the HEAD of household, followed by the other household members, and then the reference person.

**S1Q0** This is a question to list every call attempt. For each call attempt you should list the next number. For the first one you write 1, for the second one 2, etc. Do not replace already existing attempts with a new number, but always list a new one. It does not really matter if numbers are sequential. It is only for you to recognize individual calls. For EACH attempt, you have to list a new number, even if you are calling the same number multiple times. For each attempt listed here, a subsection ATTEMPS will open up.

### ATTEMPTS

**S1Q1** Select the phone number that you are attempting to call. A text will open up below telling you which person this number belongs to, if they are a member of the household or the reference person, and what their relationship with the head is. You will also see information on the household, including the household head name, up to 4 household members followed by a number indicating how many more members there are (if any), the state, LGA and town name. TRY NUMBERS FROM TOP TO BOTTOM, i.e. for the first attempt, the first number should be called. You might need to call the same number again in a second or third attempt or move on to the next numbers.

**S1Q2** Take the time just before dialing

**S1Q3** Indicate YES if someone is picking up the phone number you just called. Indicate NO, NOBODY ANSWERING if it is ringing, but nobody is answering. Let it ring for the maximum time before selecting this option. Select NO, NUMBER DOES NOT EXIST if it is not ringing. Double CHECK you have called the correct number before selecting this option. Only valid numbers have been included, this option should be rare. Select NO, PHONE IS SWITCHED OFF if you call the number and hear a message that the number is currently switched off.

**S1Q4 &5** Read the text prior to the question and Record YES if you are able to SPEAK WITH PREVIOUS RESPONDENT OF THE HOUSEHOLD, NO if the person who answers is not the previous respondent, usually another household member or the reference person and CANNOT UNDERSTAND THEIR LANGUAGE if you cannot communicate well enough with the respondent to conduct the interview.

**S1Q5A** Indicate who you are speaking to – A HOUSEHOLD MEMBER other than the previous respondent, or a REFERENCE PERSON.

**S1Q5B** If the person that picked up the phone is a household member other than the previous respondent, ask them to kindly give the phone to the previous respondent so you can talk to them. Select the applicable outcome from the list of options. Do not forget to add any new number they give you to the NUMBERS roster.

**S1Q5C** If the previous respondent is not available, provide an explanation for why they are not able to be interviewed.

- S1Q5D** Ask the person you are speaking to if there is another eligible adult member of the household that can be interviewed. Be careful to ensure that you ensure whoever is suggested is an eligible member of the household.
- S1Q6** Is only asked if you do not speak to a household member. Try to reach the household through them, either by them giving you a number of the household that you can call, or by them being physically in the same place at a moment when you can call back and conduct the interview with the HOUSEHOLD (never the reference person). If you select NO, DON'T KNOW THE HOUSEHOLD or NOT, CAN'T/WON'T CONNECT TO THE HOUSEHOLD, then the household will not be interviewed, the supervisor may check the case. Select YES, PHONE NUMBER -> RECORD IN NUMBERS if they can give you a number to call. Note down the number in the subsection NUMBERS, together with the details. You can click on the link below the question to jump to the section.
- S1Q7** Interviewer continue introducing yourself and the survey by reading the displayed text. Make sure you read and/or interpret the text such that you don't lose its original meaning.
- S1Q8** Select YES if they have agreed to be interviewed, and NO, REFUSED if otherwise. If the household refuses, try to CONVINCED them but DO NOT FORCE them to participate. It is very important that we interview the selected households. Record NO, NOT NOW, if the household is not willing to be interviewed now, but if you can call back later.
- S1Q9** Select the name of the person or respondent that gave consent to be interviewed. Ensure that the respondent/person should be either the head of household or a knowledgeable adult member of the household.
- S1Q10** If the respondent was busy to commence the interview with you, request if he/she is willing to reschedule to a later date/time. Select YES if the respondent was willing to reschedule the interview to a later date/time, and NO if otherwise.
- S1Q11** Indicate the date and time that the respondent agrees to be interviewed or when the reference person will be with the household so you can call. Use the calendar displayed to enter the date for the rescheduled interview. You will have to keep note of this outside Survey Solutions on a sheet of paper to organize yourself.

## **NUMBERS**

- S1Q12A** The question lists all the numbers available for a household. The numbers with a lock have been preloaded and cannot be edited. Add new numbers to the list if you are given new numbers for the household.
- S1Q12** Write down the name of the person that the listed phone number belongs to. You can edit the name for existing numbers if you find out that it is not correct.
- S1Q13** Is the person that the phone number belongs to a household member or not. Select YES if yes, NO if it is a reference person. You can edit this question for existing numbers if you find out that it is not correct.
- S1Q14** Write the relationship of the reference person to the HOUSEHOLD HEAD
- S1Q15** Select the relationship of the household member to the HOUSEHOLD HEAD

## SECTION 2: Household Roster

**Description:** This section serves to make a full list of all current household members, by accounting for all household members reported during the previous visit and adding any new household members.

**Definition of Household:** In this survey, a HOUSEHOLD is defined as a person or group of persons who USUALLY SLEEP in the same dwelling and take their MEALS TOGETHER and recognize the same person(s) as their head. Usually, they either were part of the household for at least 6 of the 12 months preceding the interview or are currently members.

It is important that the interviewer help the respondent to know who is considered a household member and who is not. FAMILY AND HOUSEHOLD ARE NOT NECESSARILY THE SAME. The household may include NON-RELATIVES such as live-in workers. If you change respondents during the interview, BE SURE TO EXPLAIN who you are talking about when you say household.

### INCLUDE IN HOUSEHOLD:

- Persons identified as household head even if they did not spend 6 of the past 12 months in the household
- New-born children, persons that have just married and joined the household, or anyone who recently moved into the household, e.g. adopted children, new live in worker
- Students and seasonal workers who spent less than 6 of the past 12 months in the household if they did NOT live as part of another household

### EXCLUDE FROM HOUSEHOLD:

- Guests, even if relatives, who are staying for less than 6 months or who normally live in another household and are expected to return to a different household
- Family members that maybe stay in the same dwelling or compound, but do not normally eat with the household

**Instructions:** *The section will be pre-filled with household members identified and recorded in the last phone interview. You will only update the roster if new member(s) have joined or any of the prefilled members have left. In this case, you will have to update the information for these member(s) or member(s) that have left. If there are no changes to the household composition, then there will be no need of updating the roster.*

**START TIME** Tap the start time to record interview starting time of this section

**S2Q0A** Ask if any members of the household have left the household (are no longer members) since the last interview. These could be persons that passed away, left to start their own household, divorced, etc. If you are speaking to a new respondent, then you may need to go through the list of prefilled members to confirm if any members have left. Select YES if there has been changes in the household composition and NO if otherwise.

If any of the prefilled members have left the household, then you must indicate the reason why the person(s) left the household.

**S2Q0B** Ask the respondent if there are any new members of the household that have joined since the last interview. This could be new-borns, newlyweds, etc. If you are speaking to a new respondent,

you may need to go through the list of prefilled members to identify if there are any members missing from the list. If there are any new member(s), then you will be required to add new member(s) to the household roster and provide their details.

**S2Q1** The question will be prefilled with all the names of household members that were identified during the last interview. Add the NAMES of ALL current household members that are not already on the list. Before recording new members, DOUBLE CHECK that they are not already on the list but are spelled differently. You can delete names of NEWLY ADDED members (e.g. if you accidentally recorded a person who does not meet the member conditions), but you CANNOT DELETE PRE-FILLED MEMBERS. When you complete this question, you MUST have ALL CURRENT household member listed. ANY PRE-FILLED MEMBERS in the list that are no longer household member will also be listed - they will be filtered out in the following questions.

You must give a UNIQUE name for every household member. Record FIRST NAME and SURNAME; if this is not enough to distinguish members from each other, then a called name (nickname) and/or Sr./Jr. to distinguish persons.

**S2Q3** The question is only open for PRE-FILLED members. Record YES if the person is currently a member of the household, i.e. normally eats and sleeps within the household. There are different reasons why the person may no longer be a member of the household: MEMBER may have moved to another household for various reasons, may be absent for a long time for various reasons, might have passed away, or may have been incorrectly recorded as a household member in any of the previous visits. Select NO in any of these cases.

**S2Q4** Asked only when MEMBER is no longer a household member. Select the MAIN reason if there are more than one.

**S2Q5** Do NOT try to guess the sex of the household member from the name provided to you. This can lead to mistakes. Even in cases where you think that the name would most likely be a male's or a female's name, let the respondent CONFIRM the sex. This question is for newly listed members.

**S2Q6** Record the AGE IN COMPLETED YEARS, do not round up. Also, only for newly listed members.

**S2Q7** Record the relationship of MEMBER to the HOUSEHOLD HEAD. If the respondent is not the head of the household, make sure that you record the relationship of MEMBER to the household head, NOT the relationship to the respondent.

HEAD - The member who makes key decisions in the household and whose authority is acknowledged by other members. NOTE the key decision maker may not necessarily be the oldest member.

SPOUSE - formally married or partner by mutual consent

OWN CHILD - biological child of the head (can be from another spouse)

STEP CHILD - biological child of spouse from a previous union/marriage

ADOPTED CHILD - children that are not biological children of either head or head's spouse

GRANDCHILD – biological children of the head's (own, step, or adopted) children

BROTHER/SISTER - person with at least one parent shared with the head

NIECE/NEPHEW – a daughter/son of a brother/sister to the head

BROTHER/SISTER-IN-LAW - formally married or partner by mutual consent of the brother or sister of the spouse

PARENT – father or mother of the head

PARENT-IN-LAW - parent of the head's spouse

SON-IN-LAW/DAUGHTER-IN-LAW – person who is formally married to biological child of the head

DOMESTIC HELP (RESIDENT) - person that works for the household (e.g. servant, guard, cook, baby-sitter, etc.) and eats and lives with the household

OTHER RELATION (SPECIFY) – person who is related to the head but whose relation is not specified in any category above should be indicated here and specify the type of relationship to the head

OTHER NON-RELATION (SPECIFY) – person who is not related to the head and not specified in any non-relation category above should be specified here

- S2Q8** Select the reason why MEMBER joined the household since our last visit. Check with the respondent and select the most appropriate response. Select MISTAKENLY NOT REPORTED OR FORGOTTEN LAST VISIT if MEMBER was already a household member during the previous interview, but has not been recorded for any reason, FLED PROBLEM AREAS/ INTERNALLY DISPLACED PERSONS/CRISIS if MEMBER relocated to the household for any reasons concerning security or crisis, such as a terrorist attack.
- S2Q9** If the prefilled head of the household is reported to no longer be a member of the household in S2Q3, then this question will be asked of all prefilled members to identify the new head of the household and update the relationship of all members to this new head.

## SECTION 5f: Health Access

**Description:** The objective of this section is to collect data on households' access to health services during the ongoing COVID 19 pandemic; it asks about the household's needs for medical attention, challenges faced in accessing care, costs of care, and perceived satisfaction with care.

**Instruction:** Where applicable, you MUST remind the respondent to answer about the household in general and not about only his/her personal experience specifically. The reference period is "last 4 weeks" for the health questions.

- S5FQ3** Ask if the respondent or others in their household NEEDED any health services (treatment or consultation) **in the past 4 weeks** WHETHER THERE WAS ILLNESS OR NOT. Select YES if the respondent or others in their household needed medical services in the last 4 weeks and NO if otherwise.

Note the three key points for this question: (i) needed any health service (ii) whether there was an illness or not (iii) in the past 4 weeks.

DO NOT reword the question by asking – “Did you receive any health service in the past 4 weeks”, there is a difference between need and receive. A respondent/HH may have needed a service but were not able to receive it. We want to identify these respondents and record the main reason for this (in **S5FQ6**).

DO NOT reword the question by asking – “Were you or anybody in your HH sick in the past 4 weeks?”, the question says whether they were sick or not. A respondent may have needed a preventive care visit (e.g., regular check-up, immunization, vaccination, ante-natal care), we also want to capture such preventive health care needs/visits.

DO NOT reword the question by asking – “Did you go to the hospital in the past 4 weeks?”. The hospital is not the only place of care that we are interested in. Health services received in other places such as pharmacy, chemist, respondent’s home, religious facility, traditional medicine home etc. (see options list in Q7) should be captured. Keep this in mind when asking and probing in this section.

DO NOT include any events outside the reference period of past 4 weeks.

**S5FQ4** Ask for the type of health service(s) that members of the household needed in the last 4 weeks. Probe and select all that apply. **DO NOT read the answer options aloud and select all that apply.**

*COVID-19 RELATED SERVICES – all services including screening/diagnostic tests, vaccinations, treatment*

*FAMILY PLANNING - all services related to prevention or spacing of pregnancy.*

*VACCINATION SERVICES (NON-COVID) - all child vaccinations – excluding the COVID-19 vaccines.*

*MATERNAL HEALTH/PREGNANCY CARE - all health services related to pregnancy, including antenatal care, childbirth, and postnatal care.*

*NON-COVID OUTPATIENT HEALTH CARE FOR HOUSEHOLD MEMBERS LESS THAN 5 YEARS OLD - all outpatient health services for all persons UNDER 5 YEARS (60 MONTHS) of age related to child health, excluding vaccination, but including child illness, malnutrition care, and annual/regular well visits NOTE- YOU SHOULD ONLY SELECT THIS OPTION IF THE PATIENT(S) DID NOT REQUIRE ADMISSION/OVER-NIGHT STAY IN THE HEALTH FACILITY.*

*NON-COVID OUTPATIENT HEALTH CARE FOR HOUSEHOLD MEMBERS 5 YEARS AND OLDER - all outpatient health services for all persons AGED 5 YEARS AND OLDER related to adult health, except family planning and maternal health/pregnancy care. NOTE: YOU SHOULD ONLY SELECT THIS OPTION IF THE PATIENT(S) DID NOT REQUIRE ADMISSION/OVER-NIGHT STAY IN THE HEALTH FACILITY.*

*EMERGENCY ADMISSIONS/INPATIENT CARE (NON-COVID) – all inpatient health services including both emergency (unplanned) and non-emergency (planned) admissions.*

*OTHER HEALTH SERVICES - any other need medical service not specified in the above.*

**S5FQ4B** For each different service **selected in Q4**, ask for the household member(s) who needed the service. Select all that apply.

**S5FQ5** For each different service **selected in Q4**, ask if the respondent or the member of their household was ABLE TO GET/ACCESS them during the last 4 weeks. Record YES/NO accordingly.

**S5FQ6** For each different service the respondent or a member of their household was not able to get/access in the past 4 weeks (Q5=NO). Ask for the MAIN reason why the respondent or the member of their household were not able to get/access [SERVICE] in the past 4 weeks. Probe and select the MAIN reason if there are multiple reasons for non-accessibility. **DO NOT READ the answer options aloud.**

*LOCKDOWN/TRAVEL RESTRICTIONS – COVID-19-related restrictions imposed by the government authorities*

*LACK OF TRANSPORTATION – An inability of the respondent to find a right transport modality, for reasons other than lack of money. This option differs from LOCKDOWN/TRAVEL RESTRICTIONS.*

**S5FQ7** For each different service the respondent or a member of their household was able to get/access in the past 4 weeks (Q5=YES), ask the respondent where they received the [SERVICE]. DO NOT READ options, select the appropriate response.

*HOSPITAL – health care institution providing specialized in-patient and out-patient care health services.*

*CLINIC/HEALTH POST/PRIMARY HEALTH CARE – health environments with a very limited number of beds with limited curative and preventive care resources normally assisted by health workers or nurses.*

*PHARMACY – a retail facility that sells both prescription and over-the-counter medicines and are overseen by licensed pharmacists. This does not include kiosks where a pharmacist is not available. One may have a prescription or ask the pharmacist to prescribe medication.*

*CHEMIST SHOP (DRUG SHOP) – a lower-tier retail outlet or kiosk, with no pharmacist on staff, that sells over-the-counter drugs, chemical products and household remedies (also known as licensed chemical sellers, chemist, patent and proprietary medicine vendors, accredited drug distribution outlets, etc.)*

*MATERNAL AND CHILD HEALTH POST (MCH) – a facility that concerns health status of mother and children.*

*CONSULTANT'S HOME – medical practitioner's home.*

*FAITH BASED HOME – a health facility that is being run by religious body e.g Hamadiyah health centre, catholic hospital, etc.*

*OTHER (SPECIFY) – any other classification not stated above and includes over-the-counter purchases in kiosks through self-prescription.*

Note: There are different types of health facilities (HF) in the options list. It is very important that you probe effectively to select the correct type of HF where the respondent/HH received the care.

Bear in mind that in rural settings, people mostly have access to CLINIC/HEALTH POST/PRIMARY HEALTH CARE and MCH POST. However, if a person lives in a rural area, do not automatically assume that they received the care in the same locality (i.e a clinic/health post), there are scenarios where people travel to the city to get specialist care, or they may have travelled to the city for other reasons and accessed a hospital there. You should always probe to clarify.

Note that some people use chemist/pharmacy interchangeably, so probe to clarify the right response using the criteria listed above.

**S5FQ8** For each different service the respondent or a member of their household needed in the past 4 weeks and was able to access, ask if the respondent or any member of their household had to pay out of their own pocket fees to use this [SERVICE] in the past 4 weeks. Include borrowing because the household needs to repay but exclude gifts. Select YES or NO accordingly.

**S5FQ9A** For each different service the respondent indicated they or a member of their household had to pay out of their own pocket fees (Q8=YES), ask how much the household paid for **examination/medical visits**. These are direct medical fees, whether outpatient or inpatient, and include costs related to consultation, tests, laboratory, x-rays, admissions/bed, treatment, surgery, and registration, EXCLUDING DRUGS. RECORD accordingly.

**S5FQ9B** For each different service the respondent indicated they or a member of their household had to pay out of their own pocket fees (Q8=YES), ask how much the household paid for **prescription drugs**. Record the costs for Prescription (drugs recommended by a health professional). Non-prescription drugs expenditures should be collected on S5FQ9E.

This includes any drugs purchased from hospital, chemist shop, pharmacy, etc. (REGARDLESS OF THE PLACE OF PURCHASE) for each SERVICE. For example, if a respondent went to a clinic for back pain and was given a prescription for drugs by his physician. If he bought the drugs from a chemist/pharmacy OUTSIDE the clinic, this cost should be captured under “Prescription Drugs” when calculating the cost for the service he accessed at the clinic. If he bought some of the drugs in the clinic and the rest outside the clinic, add both costs together and record.

**S5FQ9E** For each different service the respondent indicated they or a member of their household had to pay out of their own pocket fees (Q8=YES), ask how much the household paid for **non-prescription drugs**. Record the costs for Non-prescription Drugs (obtained without health professional recommendation). Prescription drugs expenditures should be collected on S5FQ9B.

This includes any drugs purchased from hospital, chemist shop, pharmacy, etc. (REGARDLESS OF THE PLACE OF PURCHASE) for each SERVICE.

**S5FQ9C** For each different service the respondent indicated they or a member of their household had to pay out of their own pocket fees (Q8=YES), ask how much the household paid for **transportation**.

If the household used private vehicle, ask to estimate the cost of fuel. If they were transported for free, record zero.

Note: You should calculate the cost for all the persons that took/accompanied the respondent/HH member to the facility to receive the service, provided that the cost was paid for by a HH member. DO NOT calculate the transport cost for only the person(s) who required the service. This cost should include both journeys, that means the expenditures related to arriving to the health facility and the expenditures related to returning from the facility.

**S5FQ9D** For each of the health services the respondent indicated the household had to pay out of their own pocket fees (Q8=YES), ask how much the household paid for **other expenses**. These include direct medical costs that are not user fees (i.e., cost for items required for the service/treatment that were purchased by the patient and not included in the bill provided by the service provider), such as purchase of medical equipment (crutches, bands, gloves etc.) and traditional medicine, or indirect medical costs that are not transport related, such as feeding.

Note the following for S5FQ9A to S5FQ9D:

- (a) If a respondent provides an unusually low or large amount, probe further to clarify that it is not an error; and after you have verified that it is not an error, add a comment explaining the reason for the unusual figure.
- (b) If a respondent reports the same cost for 2 or more items, for example, a respondent says he paid ₦1,000 for examination and ₦1,000 for drugs, you should probe to clarify that it is not an error. Sometimes this happens because the respondent is lumping the costs together, let them know that you want the cost for each item separated. If you confirm that it is not an error, note this in the comment.
- (c) Be careful to correctly categorize costs into the appropriate section, for example do not calculate bed/admissions cost under other expenses or calculate other expenses under examination /medical visits.
- (d) Only record DON'T KNOW if the respondent doesn't know because it was another household member who received the SERVICE, or they insist that they cannot remember the exact figure or provide an estimate after you have probed sufficiently.

**S5FQ10** Is asked if Q5 is YES (could get [SERVICE]). For each of the health service the respondent indicated that their household was able to access in the past 4 weeks, ask how satisfied they were with the service. Select DON'T KNOW if the respondent does not know because it was another household member who received the SERVICE.

Note: DO NOT ask “Were you satisfied or not satisfied”, or “Were you very satisfied or not satisfied”, that is very unsatisfactory. This is a Likert scale question; we want to measure the level of satisfaction /dissatisfaction. It is important to READ OUT ALL the options and select the appropriate response.

## SECTION 5G: PETROL

**Description:** The objective of this section is to collect data on households' access to petrol.

- S5GQ0** Ask whether the household has ever purchased petrol. Select YES/NO accordingly.
- S5GQ1** Is asked if the household has ever bought petrol (Q0 is YES). Ask when the household has purchased petrol last time. Select the appropriate response.
- S5GQ2** Is asked if the household has bought petrol in the last 30 days (Q1 is 1 or 2). Ask if the household faced any difficulties when buying petrol. READ OUT ALL the options and select YES/NO for each.

## SECTION 6: Employment

**Description:** This section asks about INCOME-GENERATING activities of the respondent and the household. The module is structured based on the respondent's employment status during the previous round interview. Three possible scenarios or cases shall be implemented in this module. The first case applies to those who were not respondents during the previous round interview; the second case applies to those who were working during the previous round interview; while the third case applies to those who were not working during the previous round interview.

In what follows, we provide contextual explanations of questions in employment module. While most of the questions will be applicable in all cases, there are some which might be applicable to a particular case. Where applicable, we highlight the case in which specific questions are applicable.

- S6Q1** The reference period is LAST WEEK (i.e., Monday to Sunday of the week before the interview date). Select YES if the person has done any of the following last week, even if only for one hour. You will likely need to probe to determine the answer, as some respondents may not immediately understand if the activity they have done qualifies as a YES.

**Work for pay includes...** *Worked for a wage, salary or any other pay. Payment includes all forms of remuneration – incl. wage, salary, tips, commissions – paid in cash or in-kind or with deferred payment. This includes persons working for pay for someone else, in a dependent relationship, for example as employees or paid apprentices, including casual, informal, and part-time employees. Agricultural work for others – e.g. for a wage, in-kind payment, or exchange of goods and services – is included here.*

**Any kind of business includes...** *The person has worked in a non-farm family business (e.g. as craftsman, hairdresser, shopkeeper, making and selling of food, medical practice, etc.) managed or operated by them or any other household member. This refers to any kind of family business activity the person is involved in to earn an income in the form of profits, in cash, or in kind, even if the business was not making a profit or was incurring a loss by the time of the interview.*

**Farming includes...** *Family farming, livestock, or fishing activities. The person has done any farming related work on land owned or rented by members of this household, or any livestock-related work with animals owned by members of the household or any fishing-related work (incl. shellfish collection, aquaculture etc.).*

***Any other activity to generate income... Any other type of income generating activity not included on the previous categories.***

**S6Q1A** This question is asked to those who did not work last calendar week (Q1=NO). Ask if they have a job, business, or family farm from which they were absent last week, to which they expect to return. Record YES/NO accordingly.

**S6Q1B** In the case of respondents that have a job, business, or family farm to return to, ask when they expect to return to this job and select the appropriate option. DO NOT READ OUT OPTIONS.

**Definitions:** *ONCE COVID-19 RESTRICTIONS ARE LIFTED – these means that the respondent was not able to work last week because of restrictions related to COVID-19. DO NOT SELECT this option if the restriction was for any other reason.*

**S6Q1C** Ask the respondent why they did not work last calendar week. DO NOT READ OUT OPTIONS; select the most appropriate response based on what the respondent reports as the MAIN reason he/she did not work last week.

**S6Q3A** This question is about job search and is asked to those who did not work in the last week and have no job or family business or family farm to return to. Ask if they did anything to find a paid job or start a new business in the last 4 weeks. Select YES or NO accordingly. Note the reference period of 4 weeks, any action taken outside of the past 4 weeks does not apply.

**S6Q3B** This question is asked only if Q3a is YES (did something to find a paid job or start a business). Select the MAIN action that the respondent took in the past 4 weeks to find a job or start a business. DO NOT READ OUT OPTIONS.

**S6Q4A** This question is asked to those who worked during the last week (Q1=1) or those who did not work last week but have a job, farm, business that they are planning to return to (Q1A=1). The description of the job that the respondent reported they were doing during the last interview will be prefilled and displayed in the question for them to verify if it is the same job they did in the last week or the same one they were absent from last week but are planning to go back to.

**S6Q5A** Is asked only if Q4a is NO (different job from last interview). Ask the respondent to describe the primary activities or tasks performed in their main work/job during the last week; and for those who didn't work last week (Q1A=1), ask them to describe the primary activities or tasks they usually perform in the main work/job they were absent from last week but are planning to go back to.

The main job is the one where they usually work the highest number of hours (even if they were temporarily absent last week). If the respondent worked more than one job/activity, refer to the one they spent the most time working on.

Make sure to write a SHORT AND CLEAR DESCRIPTION of the primary activity IN ENGLISH. Note: For non-farm enterprises, provide sufficient details of the specific type of goods and services that the enterprise/business provides.

**S6Q5B INTERVIEWER:** select the sector in which the respondent works in. Be careful when categorizing respondent's work into the appropriate sector. DO NOT READ OUT THE OPTIONS.

**S6Q6** This question refers to the type of relationship between the respondent and whom they worked for. The question is asked for all those who worked last week or who have a work/job that they plan to return to. It refers to the same work the respondent reported in Q5A and Q5B.

Read the question together with the options. READ ALOUD ALL the options and select the appropriate option

***In your own non-farm business:** The person works on their own account, excluding household farming activities. They hold a "self-employment" type of job and may or may not have employees working for them.*

***In a non-farm business operated by a household or family member:** The person participated in any activity to support the operation of a non-farm business activity of a household member or a family member living elsewhere.*

***As an employee for a private company or someone else:** The person holds a job with a written or oral contract which gives them a basic pay that is not directly dependent on the revenue of the place where they work.*

***As an employee for the government:** The person holds a job with a written contract with local, regional, or national government.*

***As an apprentice, trainee, intern:** The person holds a job on a temporary basis to acquire workplace experience or skills.*

**S6Q6A** This question is asked to those who worked in agriculture during the last week or to those whose work they are planning to go back to are in agriculture. Ask the respondent what all the family products the respondent worked on are intended for. READ OUT ALL options and select the applicable answer.

The option "Only for sale" means that the output produced or expected from the respondent's agriculture activities (farming/livestock/fisheries) are intended for sale ONLY. On the other hand, "Only for family consumption" means the products from the respondent's agriculture activities are intended for their family consumption ONLY. The third option should be selected if the output is intended for both family consumption and sale, no matter the shares allocated to each

**S6Q8B1** Record here the TOTAL number of hours the respondent worked on their main job last week. Where necessary, help the respondent to estimate. For partial hours (e.g. 1 hour 30 minutes), enter the decimal (1.5 hours). Do not include the time used to commute to and from work.

## Section 11A: Credit

**Description:** This section asks about the indebtedness status of the household. Information is also collected about use of loan as well as the ability of the household to repay loan when their scheduled payment is due.

INTERVIEWER READ OUT: Now, we'd like to ask you about any loan you or someone else in your household may have.

**S11AQ1** Ask if the respondent or others in their household attempted to borrow money or applied for a loan from any source in the last 12 months. The sources from which the household could attempt to borrow money or apply for a loan include banks, cooperative societies, savings associations, micro-finance institutions, money lenders, family, friends, etc. Select YES if the household attempted to borrow money or applied for a loan in the last 12 months, and NO if otherwise.

**S11AQ5** This question is asked only to those who attempted to borrow money or applied for a loan in the last 12 months (Q1=YES). Ask for the source that the household borrowed money or attempted to borrow money for the loan. IF MORE THAN ONE SOURCE – (A) For households who successfully received the loans in the last 12 months, ask for the source they received the largest loan amount. (B) For households who have not received or did not receive any loan, ask for the source they applied for the largest loan amount in the last 12 months. DO NOT READ OUT THE OPTIONS, but probe and select the applicable response. FAMILIARIZE YOURSELF WITH THE DEFINITIONS BELOW. Be careful to correctly categorize loan sources into the appropriate category as defined below:

LOAN PROVIDER	DEFINITION
COMMERCIAL/RETAIL BANK	A for-profit financial institution that is licensed to offers all basic financial products and services to the general public including individuals, corporations, institutions, and governments. It accepts deposits from customers, allows for cash withdrawals and grants loans.
SAVINGS CLUB/ASSOCIATION	Is a scheme that allows people to save as much and as often as they like usually towards a specific future expense e.g. Christmas savings clubs. Some allow shoppers to make payments for goods and services in instalment throughout the year instead of all at once.
ASCA/ASUSU/ESUSU/ADASHE/AJO	Accumulated Savings and Credit Associations (known as ASUSU/ESUSU, ADASHE & AJO). Informal association where groups of people come together for a specified period of time to save and borrow together. Loans are given to members or trusted third parties from the accumulated funds with interest. When the loans are paid back with interest, the entire amount goes back in the pot and is shared equally among members. While it is also known as ASUSU/ESUSU, ADASHE & AJO, it <b>excludes</b> Rotating Savings and Credit Association (ROSCA) where members contribute a fixed amount into a common fund at regular intervals, the funds are added and given to each member in turn based on a system established by the group, process continues until all members have received the same sum of the money deposited into the fund. The key difference is the funds are withdrawn immediately without being left to grow.
EMPLOYEE/UNION WELFARE FUND	A fund established by an employer or union, and funded primarily by employer contributions, from which benefit payments are made to employees in time of sickness, disability, unemployment, or another specified event.

SAVINGS AND CREDIT COOPERATIVE ORGANIZATION (SACCO)	Also called Co-operative or Credit Union). A duly registered financial organization, owned and operated by and for its members, that generally provide services similar to retail banks, including deposit accounts, credit, and other financial services. Members are group of people who share a common bond (e.g., work for the same employer, live in the same community, work in the same trade/industry such as Farmers' groups). They put their savings together and also make mandatory minimum monthly savings contribution. The pooled savings is used to provide loans to members at reasonable interest rates compared to other banks.
NISRAL MICROFINANCE BANK/CENTRAL BANK OF NIGERIA	The National Microfinance Bank wholly owned by Central Bank of Nigeria (CBN). Majorly tasked with stimulating flow of affordable finance into the agriculture sector, it is reported that have provided over N128 billion in loans for agriculture and agribusiness across the country in the last ten years. Also, NISRAL was solely tasked with disbursing the COVID-19 intervention fund as loans to individuals and MSMEs to cushion the effect of the COVID-19 pandemic.
MICROFINANCE BANK/INSTITUTION (DEPOSIT-TAKING)	A financial institution officially licensed by CBN to engage in microfinance business. They can take deposits (savings) from general public, provide financial services (such as small loans, insurance, domestic money transfer etc.) and non-financial services to microfinance clients who would otherwise have no access to finance such as low-income earners, the un-banked and persons operating in the informal sector.
MICROFINANCE COMPANIES (NON-DEPOSIT TAKING)	These are non-bank lending companies registered with CAC. They do not take deposits (savings) from the public. They provide micro loans to low-income individuals and SMEs like a microfinance bank but the difference is they do not take deposits(savings) and can only provide limited financial services.
INVESTMENT CLUB	A group of people who pool their money together to make joint investments, usually in stocks, bonds, real estate, or general businesses.
BURIAL SOCIETIES	A not-for profit friendly society where members contribute a monthly fee to cover the cost of funeral in the event of the death of a member or the dependent of a member.
VILLAGE SAVINGS AND LOAN ASSOCIATIONS (VSLAS)	Self-managed community-based savings groups in remote rural areas and urban slums that provide their members access to basic financial services such as savings, insurance and credit. Members meet regularly (usually weekly or fortnightly) to save and if desired, borrow small loans for short periods with interests. At the end of every annual cycle, all savings, loan profits and fines are distributed back to members in proportion to their savings.
NEOBANKS (100% DIGITAL BANKS)	Fintech companies that offer basic banking services strictly online, via mobile apps, or online banking. Neobanks are just like normal banks except that they are 100 percent digital. They are usually not associated with any traditional bank and have no physical branches (e.g., Kuda Bank, Vbank, Fair Money, Wise Transfer Wise, Kredi Bank).
MOBILE NETWORK OPERATORS (MNO)	A telecommunications service provider organization that develops and deploys financial services through mobile phones networks and apps. Some MNOs have been issued a payment service bank (PSB) license by CBN and are authorized to receive deposits, offer withdrawals, cross-border remittances, issue debit cards to clients on their platform and other technology-enabled banking services. Officially they are not authorized to offer loans or credit facilities to their customers (e.g., MTN MoMo, Airtel's Smartcash).

MOBILE MONEY OPERATOR/AGENT	A financial institution that is a licensed mobile money service provider, they develop and deploys innovative financial products/services through mobile phones networks and apps; and provide digital lending platforms. Some of these companies have various retail outlets operated by agents that allow users to carry out different types of transactions for a fee without necessarily visiting banking halls. (e.g. Paga Mobile, Kudi Mobile, Palm Pay, Okash/Opay).
LOCAL/VILLAGE MONEY LENDER	An unlicensed and unregistered money lender who provides loans with interest and is not affiliated with any formal or semi-formal system.
MORTGAGE BANK	A licensed bank that primarily or exclusively offers loans to purchase real estate especially private residential property. They do not take deposits (savings) from customers and are not regulated as a bank.
WOMEN GROUP/ ASSOCIATION	A group of women who meet regularly, usually to have discussions, organize advocacy campaigns, or for recreational activities. The overarching goal of these groups is to empower women and promote their livelihoods and self-reliance.
VENDOR/HIRE PURCHASE	A seller who allows buyers to purchase goods on credit and pay in installments over time or pay in full at a later date. Goods include non-consumable and consumable items (e.g. machinery, vehicles, farm/business inputs, food, clothes, toiletries, electronics, furniture).

- S11AQ6** Ask for the purpose of the loan that the household borrowed or attempted to borrow in the last 12 months. DO NOT READ OUT THE OPTIONS, but probe and select all that apply.
- S11AQ7** Ask for the household member(s) who applied for the loan. Select all that apply from the HH roster.
- S11AQ8** Ask if the application for the loan was approved. Select YES, NO and WAITING APPLICATION DECISION accordingly.
- S11AQ9** This question is asked only to those whose loan application was not approved (Q8=NO). Ask for the main reason why the application to the loan was refused. DO NOT READ OUT THE OPTIONS, probe and select the applicable response.
- S11AQ10** This question is asked only to those whose loan application was approved (Q8=YES). Ask for when the final payment of the loan is due. This should be according to the terms of the loan(s) and not when the household wants to make the final payment. DO NOT READ OUT THE OPTIONS, select the applicable response.
- S11AQ11** This question is asked only to those who reported that they have not paid back their loan in full (in Q10). Ask the respondent how worried are they that their household will not be able to repay the loan. Read the question together with the options. Note that this is a Likert scale question, it is important to READ OUT ALL the options and select the appropriate response.
- S11AQ12** Ask if in the last 12 months, the respondent or any member of their household have missed a payment or stopped paying the loan due to lack of money. Select YES or NO as applicable. This question is asked only to those who borrowed a loan in the last 12 months regardless of whether the loan has been fully paid back or not.
- S11AQ13** This question is asked to only those that have missed a loan payment or stopped paying the loan in the last 12 months due to lack of money (Q12=YES). Ask for the main reason why the

household did not have enough money to repay the loan in the last 12 months. DO NOT READ OUT THE OPTIONS, select the applicable response.

- S11AQ14** For those that responded NO in Q1, ask if the household NEEDED a loan in the last 12 months. Select YES if the household needed a loan in the last 12 months, and NO if otherwise. DO NOT REWORD the question and ask if the household received a loan.
- S11AQ15** This question is asked only to those who needed a loan in the last 12 months but did not attempt to borrow or apply for a loan in the last 12 months (Q1=NO and Q14=YES). Ask for the MAIN reason why the household did not attempt to borrow in the last 12 months even though they needed a loan. DO NOT READ OUT THE OPTIONS, but probe and select the main reason.
- S11AQ16** This question is asked only to those who did not attempt to borrow or apply for a loan in the last 12 months (Q1=NO). Ask if the respondent or others in their household have outstanding loans that they have to repay. Select YES or NO accordingly. ***Note that we want to understand if the household has outstanding loan (the loan that hasn't been fully repaid) now. We are not interested in the time when the loan was taken.***
- S11AQ17** This question is asked only to those who have outstanding loan (Q16=YES). Ask for the source that the household borrowed money for the outstanding loan. IF MORE THAN ONE SOURCE, ask for the source they received the largest loan amount. DO NOT READ OUT THE OPTIONS, but probe and select the applicable response. FAMILIARIZE YOURSELF WITH THE DEFINITIONS (the same as in **S11AQ5**).
- S11AQ18** Ask for the purpose of the outstanding loan. DO NOT READ OUT THE OPTIONS, but probe and select all that apply.
- S11AQ19** Ask for the household member(s) who applied for the loan. Select all that apply from the HH roster.
- S11AQ20** Ask for when the final payment of the loan is due. This should be according to the terms of the loan(s) and not when the household wants to make the final payment. DO NOT READ OUT THE OPTIONS, select the applicable response.
- S11AQ21** Ask the respondent how worried are they that their household will not be able to repay the loan. Read the question together with the options. Note that this is a Likert scale question, it is important to READ OUT ALL the options and select the appropriate response.
- S11AQ22** Ask if in the last 12 months, the respondent or any member of their household have missed a payment or stopped paying the loan due to lack of money. Select YES or NO as applicable. This question is asked only to those who borrowed a loan in the last 12 months regardless of whether the loan has been fully paid back or not.
- S11AQ23** This question is asked to only those that have missed a loan payment or stopped paying the loan in the last 12 months due to lack of money (Q22=YES). Ask for the main reason why the household did not have enough money to repay the loan in the last 12 months. DO NOT READ OUT THE OPTIONS, select the applicable response.

## SECTION 11B: Economic Sentiments

**Description:** The section asks about economic sentiments of the household, i.e., how they feel about their finances and the state of the economy, as well as how they foresee the economy changing. Public sentiment of economic conditions has been reported to closely mirror actual indicators of a country's economic health (such as GDP, Unemployment, Consumer Price Index etc). These sentiments also inform how citizens monitor government performance and develop policy opinions; in addition, public expectations about future economic prospects can influence their consumption and investment decisions, which consequently impacts the economy.

This section will be asked to 50% of the sampled households. If the household has been selected for this section, CAPI will display this section.

**Instruction:** Pay attention to how frequently the reference period changes in this section, be sure to read out the correct reference period and where necessary probe further to clarify that the response provided is in accordance with the specified timeline.

This section is SUBJECTIVE and therefore you MUST accept the responses provided by the RESPONDENT. You must never question a response provided by a respondent in this section. However, you can probe further to clarify any discrepancies between responses.

DO NOT read out the option DON'T KNOW; it is in upper case. Probe sufficiently before selecting this option, ensure the respondent understands that you are asking them to provide a response and estimate percentages based on their understanding and personal experiences. Where applicable, you MUST remind the respondent to answer about the household in general and not about only his/her personal experience specifically.

Majority of the questions are Likert scale questions. It is important to READ OUT ALL THE OPTIONS before asking the respondent to select the appropriate response and be careful when making selections.

INTERVIEWER READ OUT: Now I'd like to ask you some questions on how people are getting along financially these days. This will not be used to determine your eligibility to receive any assistance or support.

**S11BQ1** Ask if the respondent and their household are financially better off, about the same, or worse off than they were 12 months ago. READ OUT ALL OPTIONS IN SMALL CASE and select the appropriate response.

**S11BQ2** Ask if the respondent thinks that 12 months from now, they and their household will be better off financially, or worse off, or just about the same as now. READ OUT ALL OPTIONS IN SMALL CASE and select the appropriate response.

**S11BQ3** Ask the respondent how they think the general economic situation in the country has changed during the past 12 months. READ OUT ALL OPTIONS IN SMALL CASE and select the appropriate response.

**S11BQ4** Ask the respondent how they expect the general economic situation in this country to develop during the next 5 years. READ OUT ALL OPTIONS IN SMALL CASE and select the appropriate response.

- S11BQ5** Ask the respondent if they think prices in general have gone up a lot, gone up somewhat, stayed the same, or gone down **during the last 12 months**. READ OUT ALL OPTIONS IN SMALL CASE and select the appropriate response.
- S11BQ7** Ask the respondent how they expect that prices in general will change during the next 12 months, compared to the past 12 months. READ OUT ALL OPTIONS IN SMALL CASE and select the appropriate response.
- S11BQ8** Ask the respondent if they think now is a good or a bad time for people to buy major household items. READ OUT ALL OPTIONS IN SMALL CASE and select the appropriate response.
- S11BQ9** Ask the respondent how likely is it that extreme weather events will negatively affect them and their household financially during the next 12 months. READ OUT ALL OPTIONS IN SMALL CASE and select the appropriate response. NOTE that the question is asking about the impact on their FINANCES, make sure that this is sufficiently clear to the respondent.
- S11BQ10** This question is asked only to those who reported that extreme weather events will extremely likely or likely negatively affect their household financially during the next 12 months (Q9=1 or 2). Ask the respondent which events they expect will negatively affect them and their household financially during the next 12 months. READ OUT ALL the options and select all that apply.

## SECTION 12: Result of the Interview

**Description:** This needs to be completed for EVERY interview file, even if you were not able to reach the household to conduct an interview. Some of the questions are interviewer questions and are NOT to be read out to the respondent. Read/ask the respondent only the questions written in lower case.

- S12Q1** Ask if the current phone number that you are speaking to the respondent on is the best number they can be reached on in the future. Select YES, if the current number is the best number, and NO if otherwise.
- S12Q2** Select the phone number from the list of numbers displayed. If the respondent's preferred number is not in the displayed list, please go back to the NUMBERS roster and add the number to it. Then return here and select that number accordingly.
- S12Q3** Ask and indicate the day of the week that will be appropriate to reach out to the respondent in the future. Note that you cannot select ANY DAY and any other day.
- S12Q4** Indicate the time of day that will be more appropriate to reach out to the respondent in the future.
- After this, read the displayed text to the respondent and thank them
- S12Q5** Record the FINAL RESULT of the interview. The list of answer options is filtered based on the answers in the INTERVIEW INFO Section.

For interviews where you were given consent, response options are:

COMPLETE for interviews that were completed normally, i.e. you managed to answer all questions and sections.

PARTIALLY COMPLETE for interviews that were started, but were not fully completed for whatever reason. These interviews will contain unanswered questions.

- S12Q6** This question, directed to the interviewer, is activated if the interview result is PARTIALLY COMPLETE. Indicate YES if the interview could be completed if another interviewer tries to reach out to the respondent later.
- S12Q7** This question, directed to the interviewer, is activated if the interview result is PARTIALLY COMPLETED, DON'T KNOW HOUSEHOLD, or REFERENCE PERSON CAN'T CONNECT TO HOUSEHOLD. Provide detailed reason for the interview result.
- S12Q8** This question, directed to the interviewer, is activated if the interview result is DON'T UNDERSTAND LANGUAGE of the respondent. Type in the language that you believe the respondent speaks.
- S12Q9** This question, directed to the interviewer, is activated if the interview result is COMPLETE or PARTIALLY COMPLETE. Select the MAIN respondent for this interview from the displayed list.
- S12Q10** This question, directed to the interviewer, is activated if the interview result is COMPLETE or PARTIALLY COMPLETE. Indicate the language that you conducted the interview in. Specify the language if not in the displayed list of languages.
- S12Q11** This question, directed to the interviewer, is activated if the interview result is COMPLETE. Confirm the phone number that you ultimately reached the respondent on.
- S12Q12** Indicate YES if you have general notes about the interview that you want to convey to your supervisor, and NO if otherwise.
- S12Q13** Type the notes/observations here. Be concise, but detail as much as you can.
- S12Q14** Tap to record the end time for the whole interview.