

# Amoye Digital Microcredit Initiative RCT - HOUSEHOLD SURVEY

## Identification Section

### District

- ☐ Okekere\_Are
- ☐ Odooja\_Okeosun
- ☐ Afawo\_Kajola
- ☐ Uro\_Agbado\_Anaye
- ☐ Ilumoba\_Araromi\_Odooro

### Clan or agbole

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### Household number

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### GPS

*GPS coordinates can only be collected when outside.*

latitude (x.y °)	longitude (x.y °)	altitude (m)	accuracy (m)
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IN THE NEXT SECTION, I AM GOING TO ASK ABOUT YOU, AND THOSE THAT LIVE WITH YOU IN THE HOUSEHOLD. NOTE: THE FIRST OCCURRENCE SHOULD BE THE ELIGIBLE BENEFICIARY

## Household composition

\* What is the household member's name?

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**\* What is the relationship of to the eligible beneficiary?**

- ☐ Self
- ☐ Son / Daughter
- ☐ Grandchild
- ☐ Relative / Friend
- ☐ Sibling (sister/brother)
- ☐ Spouse (husband)
- ☐ Parent / grand parent
- ☐ Son/daughter in law
- ☐ Non relative

**\* Is Male or Female?**

- ☐ Male
- ☐ Female

**\* What is 's age?**

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**\* What is {A1}'s marital status?**

- ☐ Married
- ☐ Never Married / Single
- ☐ Cohabiting (Informal union)
- ☐ Divorced
- ☐ Separated
- ☐ Widowed

**\* What was the highest educational level or grade that completed?**

- ☐ None
- ☐ Primary school
- ☐ Secondary / Modern school
- ☐ Teacher training / NCE
- ☐ Technical / vocational
- ☐ Degree/higher degree
- ☐ Religious school
- ☐ Other

**Household Economic Status**

**How many people live in this household?**

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**Of this, how many are currently working or actively contributing to the household income?**

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**Which of the following are your household's major sources of income?**

- ☐ Salary from formal work
- ☐ Wages from piece work
- ☐ Sales from farm produce, e.g. food and cash crops
- ☐ Sales from livestock and livestock products
- ☐ Family business, e.g. micro, small or medium enterprises
- ☐ Benefits, e.g. pension

**How much income did you receive from salaries formal work last year?**

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**How much income did you receive from wages from piece work last year?**

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**How much income did you receive from sale of farm produce last year?**

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**How much income did you receive from sale of livestock and livestock products last year?**

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**How much income did you receive from family business last year?**

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**How much income did you receive from benefits last year?**

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Now I will ask you about the types of assets in your household and their values.

**Inherited family house(s)**

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**What is the total value of the inherited family house(s)?**

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**Self-built house(s)**

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**What is the total value of the self-built house(s)?**

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**Inherited family lands**

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**What is the total value of the inherited family lands?**

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**Self owned undeveloped land(s)**

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**What is the total value of the self owned underdeveloped land(s)?**

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**Market oriented cash crop farms (e.g. cocoa farm)**

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**What is the total value of the market oriented cash crop farm(s)?**

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**Market oriented livestock (e.g. pigery)**

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**What is the value of the market oriented livestock?**

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**Family investment in stocks/shares**

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**What is the value of family investment in stocks / shares?**

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**Family fixed deposits**

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**What is the total value of family fixed deposits?**

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I will now ask you about your household vulnerability to shocks

**Vulnerability**

**In the past 1 year, did children or grandchildren (less than 18 years), male or female living in your household have to work to support the household?**

- ☐ Yes
- ☐ No

**How often in a week did they have to work to support the household?**

- ☐ Almost everyday
- ☐ 5 to 6 days
- ☐ 3 to 4 days
- ☐ 1 to 2 days
- ☐ Only occasionally

**In the past 1 year, how often did any member of your household eat less than 3 times in a day?**

- ☐ No member of my household eat less than 3 times a day
- ☐ A few days in a week
- ☐ A few days in a month
- ☐ Occasionally when there is drought or famine, high price of food items, or no money to buy food

**How did your household meet the shortage of food to eat?**

- ☐ Sale of livestock
- ☐ Sale of land
- ☐ Sale of other type of asset
- ☐ Money support from relative / family friends
- ☐ Food support from relatives/ family friends
- ☐ Other type of support from relatives / family friends
- ☐ Support from other sources

**In the past 1 year, what types of HEALTH SERVICES did members of your household use?**

- ☐ Hospital for check-up or treatment
- ☐ Clinic / health care centre for check-up or treatment
- ☐ Private doctor's clinic for check-up or treatment
- ☐ A medicine store for check-up or treatment or buy medicine
- ☐ A nurse / health assistant for check-up or treatment

**Other (specify) type of health services used**

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**Who usually pay for the health services provided to household members?**

- ☐ Beneficiary
- ☐ Beneficiary's husband as head of household
- ☐ Relative / Family friends

**Other (specify)**

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**In the past 1 year, how many members of your household have migrated to a neighbouring town/city because of a shock / event? (write 0 if none)**

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**In the past 1 year, how many members of your household who initially migrated have returned home because of improved condition in household?**

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**How do your household members cope with shocks event?**

- ☐ Sale of family asset (e.g. livestock, land, etc)
- ☐ Migrate to another town or city
- ☐ Seek support from relatives / family friends
- ☐ Buying insurance cover

**Seek support from other sources (specify)**

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Now, I am going to ask you about empowerment

**Empowerment - contributions to household income and expenditure****About how much do you contribute to household income in 1 month? If none, write 0**

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**About how much do you contribute to household expenses in 1 month? If none, write 0**

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**What type of household expenses do you contribute to?**

- ☐ Food expenses
- ☐ Children school-related expenses (school fees, uniform, books, etc.)
- ☐ Children medical / health expenses
- ☐ Children other expenses
- ☐ Spouse medical / health expenses

**About how much do you contribute to children medical / health expenses in 1 month?**

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**Spouse's other expenses (specify)**

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**About how much do you contribute to food expenses in 1 month?**

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**About how much do you contribute to children school-related expenses in 1 month?**

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**About how much do you contribute to children other expenses in 1 month?**

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**About how much do you contribute to spouse medical / health expenses in 1 month?**

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**About how much do you contribute to the expenses of non-household members in a month?**

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**Empowerment - community activities and networking**

**In the past 1 year, in what ways did you undertake networking activities in the community? (select as many as possible)**

- ☐ Active member of age-group association
- ☐ Active member of a trade/market association
- ☐ Active member of a co-operative association
- ☐ Providing care for sick / disable persons
- ☐ Volunteering work with children/ young people
- ☐ Volunteering work with widows/widowers
- ☐ Activities with grandchildren, nieces / nephews, or neighbourhood children
- ☐ Attend adult education classes
- ☐ Active participation in religious activities
- ☐ Active participation in community meetings (political and interest groups)

**Other (specify)**

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**In the past one year, I feel included in community life and contribution to the well-being of others.**

- ☐ Strongly agree
- ☐ Agree
- ☐ Neither agree nor disagree
- ☐ Disagree
- ☐ Strongly disagree

**In the past one year, I have been active within my peer group and amongst friends.**

- ☐ Agree
- ☐ Disagree
- ☐ Neither agree nor disagree
- ☐ Disagree
- ☐ Strongly disagree

### **Empowerment - Financial inclusion**

Now, I am going to ask you about the extent of your financial inclusion in the past 1 year

Now, I am going to ask you about your access to financial services (select all that are applicable)



**In the past 1 year, which formal / informal financial institutions did you use the services?**

- ☐ None / no account ownership
- ☐ Formal Bank
- ☐ Cooperative and thrift society
- ☐ Community development association
- ☐ Savings association
- ☐ Age-group association
- ☐ Daily contributions

**Other (specify) type of formal/informal financial institutions**

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**Why are the main reasons for not having a bank account? (Select as applicable)**

- ☐ Location of banks are too far away from my household
- ☐ Bank accounts are too expensive to maintain
- ☐ Don't required documentations to open an account
- ☐ Don't trust banks
- ☐ Religious reasons
- ☐ Don't have money to open account
- ☐ A family member already have a bank account
- ☐ I don't need banking/financial services

**In the past 1 year, what type of service(s) from formal financial institutions have you used? (Select all that are applicable)**

- ☐ Saved money (cash)
- ☐ Borrowed money (cash)
- ☐ Withdrew money using ATM card
- ☐ Made payments by cash into creditors' account
- ☐ Made payments by cheque into creditors' account
- ☐ Debtors made payments into my bank account

**Other (specify) type of services from formal financial institutions**

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**In the past one year, how often did you transact business on the bank account? (select all that applies)**

- ☐ Weekly deposits
- ☐ Monthly deposits
- ☐ Deposits of at least once a month
- ☐ Weekly withdrawals
- ☐ Monthly withdrawals
- ☐ Withdrawals of at least once a month

**In the past one year, what are your main modes of access to a formal bank account? (select all that applies)**

- ☐ Automated Teller Machine (ATM)
- ☐ Bank branch
- ☐ Retail store
- ☐ POS (Point of Sale) terminal
- ☐ Bank Agent

**In the past one year, did you save in a formal financial institution?**

- ☐ Yes
- ☐ No

**In the past one year, in what type of formal financial institutions did you save?**

- ☐ Depository bank
- ☐ Credit association
- ☐ Cooperatives
- ☐ Microfinance institutions
- ☐ Insurance companies

**In the past one year, how often did you save in a formal financial institution?**

- ☐ Less than 3 times in one month
- ☐ 3 to 4 times in one month
- ☐ Weekly
- ☐ Daily

**In the past one year, about how much did you save in a formal financial institution?**

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**In the past one year, did you use a formal banking account to receive or make payments?**

- ☐ Yes
- ☐ No

**In the past one year, what type(s) of payments did you use a formal banking account for? (select as applicable)**

- ☐ Received / sent money to family members, including relatives for non-business purpose
- ☐ Received / sent money to non-family members, including friends for non-business purpose
- ☐ Paid bills, such as electricity bills
- ☐ Purchased health insurance
- ☐ Purchased crop, rainfall or livestock insurance
- ☐ Purchased goods for my business

**Other (specify) type of payment**

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**In the past one year, what are the main methods did you use for receiving or making payments (select as applicable)**

- ☐ Cash
- ☐ Credit transfers
- ☐ Direct debit
- ☐ Cheques
- ☐ POS terminals
- ☐ Credit / Debit payment (ATM)
- ☐ Mobile phone

**How many insurance policy holders are currently in your household?**

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Financial knowledge & Behaviour (Interviewer should use Yoruba language here)

**Which of the following basic financial concepts are you familiar with?**

- ☐ Inflation (s'oja d'owon)
- ☐ Interest Rate (Ele l'ori owo)
- ☐ Tenure (Akoko eyawo)
- ☐ Capital (Owo ti a ya s'oto lati fi s'owo)
- ☐ Investment (Idok'owo)
- ☐ Main purpose insurance (kini idi eto ad'oju t'ofo)
- ☐ Cashless policy (eto k'ara k'ata pelu irinse ayelujara)

**If you have an emergency that requires a payment of N5,000 urgently, where would you get the money?**

- ☐ Borrow from family friends / relative
- ☐ Sell assets such as livestock
- ☐ Work more
- ☐ Use from savings
- ☐ Loan from age-grade or market group savings association
- ☐ Loan from the bank
- ☐ Would not be able to find the money

**What do you perceive as the main barriers facing you from operating a bank account? (Select as applicable)**

- ☐ Cost of opening a basic saving account
- ☐ Cost of maintaining a basic saving account
- ☐ Cost of using ATM cards on another bank's machine
- ☐ Cost of credit transfers
- ☐ Collateral for bank loans
- ☐ Interest rate charges on loans and other conditions

**Other (specify) perceived barriers**

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### » Empowerment - personal assets

**In the past one year, apart from family asset(s), did you purchase own personal asset(s)?**

- ☐ Yes
- ☐ No

**Apart from the family asset(s), what types of assets did you purchase / own personally?**

- ☐ Inherited house
- ☐ Self-built house
- ☐ Inherited land
- ☐ Self owned undeveloped land
- ☐ Market oriented cash crop farm (e.g. cocoa farm)
- ☐ Market oriented livestock (e.g. piggery, goats, etc)
- ☐ Investment in stocks/shares
- ☐ Fixed deposit with bank
- ☐ Grinding machinery
- ☐ Motor vehicle
- ☐ Motorcycle / tricycle
- ☐ Sewing machine

**Other (Specify) personal assets**

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**What is the value of the types of the inherited house?**

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**What is the value of the self-built house?**

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**What is the value of the inherited land?**

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**What is the value of the self-owned undeveloped land?**

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**What is the value of the market oriented cash crop farm?**

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**What is the value of the market oriented livestock?**

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**What is the value of the investment in stocks /shares?**

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**What is the value of the fixed deposit with bank?**

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**What is the value of the grinding machine?**

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**What is the value of the motor vehicle?**

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**What is the value of the motorcycle / tricycle?**

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**What is the value of the sewing machine?**

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**What is the value of the other personal asset(s)?**  

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**» Empowerment - Household decision making****In which household expenditure decisions do you have a final say? (Select as applicable)**

- ☐ Making household purchase of assets (e.g. motor vehicle, house, land, etc.)
- ☐ Making household purchases for health care needs
- ☐ Making household purchases for food items
- ☐ Making household purchases for other non-food items
- ☐ Visiting to family friends / relatives
- ☐ Children related purchases

**Other (Specify) household purchases**  

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**If a household member other than you receives additional money, who decides how to spend it?**

- ☐ The recipient member of the household
- ☐ I decide on how to spend the money
- ☐ The money must be given to spouse or head of household
- ☐ Both my spouse and I jointly decide
- ☐ The rest of the household members must be consulted

**In the past one year, if you receive additional money, who decides how to spend it?**

- ☐ I decide on how to spend the money
- ☐ The money must be given to spouse
- ☐ Both my spouse and I jointly decide
- ☐ The rest of the household members must be consulted

**In the past one year, what decision(s) have you negotiated with your spouse? (Select as applicable)**

- ☐ None
- ☐ Sexual and family planning matters
- ☐ Time spent at my work / business
- ☐ Taking time to attend a burial / marriage ceremony
- ☐ Spouse to assist with household chores (e.g. making food, care for children, etc.)
- ☐ Opening a bank account
- ☐ Applying for a microloan

**Other (specify) decision negotiated with spouse**  

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