

# Nigeria - Innovative Lending Products for Women-Led SMEs 2021

**Sreelakshmi Papineni, Tricia Koroknay-Palicz, Siegfried Zottel**

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## Identification

### SURVEY ID NUMBER

NGA\_2021\_WEFI-BL\_v01\_M

### TITLE

Innovative Lending Products for Women-Led SMEs 2021

### SUBTITLE

Proof-of-concept Pilot Study Baseline Survey

### ABBREVIATION OR ACRONYM

WE-Fi 2021

### COUNTRY/ECONOMY

Name	Country code
Nigeria	NGA

### STUDY TYPE

Enterprise Survey [en/oth]

### ABSTRACT

Women entrepreneurs in Nigeria face higher barriers than men do to access finance, especially in providing traditional forms of collateral for loans, since most assets that lenders accept are typically registered to men. The Nigeria We-Fi project aims to address key constraints faced by women in the access to credit by facilitating the development and delivery of innovative credit products and supporting capacity building for women-led SMEs.

This impact evaluation will measure the impact of an innovative credit product designed to surmount longstanding collateral constraints faced by women entrepreneurs by using cash flow to determine credit worthiness. It will also measure the impact of tailored outreach campaigns by banks to reach women entrepreneurs. Since evidence of the impact of large, flexible-collateral loans for women entrepreneurs is limited globally, this innovative pilot also has the potential to inform broader We-Fi programming and credit interventions for women entrepreneurs.

As part of a proof-of-concept pilot study, this baseline survey was conducted from August – December 2021 on a sample of 214 business owners across four states in Nigeria: Abuja, Lagos, Oyo, and Port Harcourt.

The instrument was designed to collect enterprise and household level data from the sampled male and female enterprise owners that have been approved for a cashflow based loan at their place of business. Survey topics include (i) household demographics, (ii) business activities and ownership, (iii) access to finance (iv) entrepreneurs' characteristics, and (v) intra-household dynamics.

### KIND OF DATA

Sample survey data [ssd]

### UNIT OF ANALYSIS

Households, individuals, and enterprises in Abuja, Lagos, Oyo and Port Harcourt states of Nigeria.

## Version

### VERSION DESCRIPTION

Edited, anonymized version for public distribution

## Coverage

### GEOGRAPHIC COVERAGE

Nigeria: Abuja, Lagos, Oyo and Port Harcourt states



## Producers and sponsors

### PRIMARY INVESTIGATORS

Name	Affiliation
Sreelakshmi Papineni	World Bank
Tricia Koroknay-Palicz	World Bank
Siegfried Zottel	World Bank

## Sampling

### SAMPLING PROCEDURE

The baseline sample is comprised of 214 enterprise owners within Abuja, Lagos, Oyo, and Port Harcourt states in Nigeria. In partnership with Access Bank PLC, the sample was defined by identifying Access Bank business banking customers who had recently applied and were pre-approved for a Cashflow business loan. Baseline surveys were conducted on a rolling basis, as newly approved Cashflow business loans were being processed by account officers and credit analysts.

## Data collection

### DATES OF DATA COLLECTION

Start	End	Cycle
2021-08-01	2021-12-31	Baseline

### DATA COLLECTION MODE

Face-to-face [f2f]

### DATA COLLECTION NOTES

The main mode of data collection was the use of a structured questionnaires. In some cases, there were open ended questions to which the respondent could provide their answers. In many cases however the respondent was provided with coded response options from which to choose. These questionnaires were administered by enumerators who visited the businesses at a time convenient for the participating enterprise owners.

## Questionnaires

### QUESTIONNAIRES

The data consists of responses from SME owners to questions pertaining to (i) business ownership and firm performance; (ii) access to finance; (iii) noncognitive skills; (iv) women empowerment and intra-household bargaining; and (v) individual and household income. The questionnaire is provided for download.

## Access policy

### CONFIDENTIALITY

### CITATION REQUIREMENTS

Use of the dataset must be acknowledged using a citation which would include:

- the Identification of the Primary Investigator
- the title of the survey (including country, acronym and year of implementation)
- the survey reference number
- the source and date of download

Example:



Sreelakshmi Papineni (World Bank), Tricia Koroknay-Palicz (World Bank), Siegfried Zottel (World Bank). Nigeria - Innovative Lending Products for Women-Led SMEs 2021, Proof-of-concept Pilot Study Baseline Survey (WE-Fi 2021). Ref: NGA\_2021\_WEFI-BL\_v01\_M. Downloaded from [uri] on [date].

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## Metadata production

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DDI DOCUMENT ID

DDI\_NGA\_2021\_WEFI-BL\_v01\_M\_WB

PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Data Group	DECDG	World Bank	Documentation of the study

DATE OF METADATA PRODUCTION

2024-08-26

DDI DOCUMENT VERSION

Version 01 (2024-08-26)



**Data Dictionary**

Data file	Cases	Variables
<b>nigeria_wefi_baseline_pilot_data_no_pii</b> Baseline Survey Data - Innovative Lending Products for Women-Led SMEs in Nigeria (P168390 WE-Fi) Pilot Study	214	435







**Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**

Baseline Survey Data - Innovative Lending Products for Women-Led SMEs in Nigeria (P168390 WE-Fi) Pilot Study

Cases: 214

Variables: 435

**Variables**

ID	Name	Label	Question
V1	unique_id	Unique Respondent ID	
V2	duration	Duration of Survey	
V3	duration_m	Duration of Survey: Minutes	
V4	duration_h	Duration of Survey: Hours	
V5	submissiondate	Date / time of survey completion	
V6	enum_id	Enumerator ID	
V7	_____SECTION_1_____	----- SECTION 1: CONSENT -----	
V8	consent_1_1	Do you agree to take part in this interview?	
V9	consent_1_2	Why do you not want to be interviewed at this time?	
V10	consent_1_7	What language do you conduct this interview in?	
V11	consent_1_7_others	Specify other language	
V12	_____SECTION_2_____	----- SECTION 2: META INFO -----	
V13	meta_1_8	Where does the interview take place?	
V14	meta_1_8_others	Specify other location	
V15	meta_1_9	Gender of respondent [1=Female; 2=Male]	
V16	meta_1_10	Age of respondent	
V17	meta_1_10b	Age of respondent - confirm	
V18	meta_1_11	Where was the respondent born?	
V19	meta_1_12_1	Current residence: state	
V20	meta_1_12_2	Current residence: local govt. area	
V21	meta_1_12_4	Current residence: urbanization	
V22	meta_1_13	What is the respondent's current marital status?	
V23	meta_1_14	Who is the head of your Household?	
V24	meta_1_15	How many people - including yourself - do you presently consider part of your HH	
V25	meta_1_16_1	How many living biological sons do you have?	
V26	meta_1_16_2	How many living biological daughters do you have?	
V27	meta_1_17_1	Living children: less than 5 years old	
V28	meta_1_17_2	Living children: ages 5-18	
V29	meta_1_17_3	Living children: above 18 years old	
V30	meta_1_18	Can you read and write in any language?	
V31	meta_1_19	Can you read and write in english?	
V32	meta_1_20	What is the highest level of schooling that you have attended?	
V33	meta_1_21_1	What is the highest class / year that you have completed at the [PRE-SCHOOL] lev	
V34	meta_1_21_2	What is the highest class / year that you have completed at the [PRIMARY] level?	



ID	Name	Label	Question
V35	meta_1_21_3	What is the highest class / year that you have completed at the [SECONDARY] leve	
V36	meta_1_21_4	What is the highest class / year that you have completed at the [HIGHER] level?	
V37	meta_1_212	What is your main source of income?	
V38	meta_1_212_others	Specify other primary income source	
V39	meta_1_23	Please estimate your total earnings (including any profits, salary or wages) acr	
V40	meta_1_24	Are you the main income earner, or do you contribute significantly to your house	
V41	meta_1_25	Please estimate the total income for your entire household combined over the las	
V42	meta_1_26	In the past 30 days how easy or difficult has it been to pay your household's us	
V43	meta_1_27	Who mainly looks after your children when you are working and they are not in sc	
V44	meta_1_28	On a typical day, how many hours do you spend on work for pay, in business, farm	
V45	meta_1_29	On a typical day, how many hours do you spend on care activities for family memb	
V46	meta_1_30	On a typical day, how many hours does your spouse spend on work for pay, in busi	
V47	meta_1_31	On a typical day, how many hours does your spouse spend on care activities for f	
V48	meta_1_32	Do you agree or disagree with the following statement? 'If a woman earns more mo	
V49	meta_1_33	Out of 10 of your neighbors, how many do you think believe that if a woman earns	
V50	meta_1_34	Do you have a business mentor who you discuss business matters with at least onc	
V51	meta_1_35	With how many other business owners do you discuss business matters such as pric	
V52	_____SECTION_3_____	----- SECTION 3: BUSINESS ROSTER (A) -----	
V53	a_bus_1_1	For how many years have you been a business owner?	
V54	a_bus_1_2	How many businesses do you currently own?	
V55	busroster_ct	Business Roster Count	
V56	busroster_no_1	Business Roster #1	
V57	a_bus_1_4_1	Sector of Business #1	
V58	a_bus_1_4_2_1_1	Sub-sector of Business #1	
V59	a_bus_1_4_2_1_others1_1	Please Specify the Other - C to E	
V60	a_bus_1_4_2_1_others2_1	Please Specify the Other - G	
V61	a_bus_1_4_2_1_others3_1	Please Specify the Other - H	
V62	a_bus_1_4_2_1_others4_1	Please Specify the Other - I	
V63	a_bus_1_4_2_1_others5_1	Please Specify the Other - J	
V64	a_bus_1_4_2_1_others6_1	Please Specify the Other - K to S	
V65	a_bus_1_4b_1	Description of Business #1	
V66	a_bus_1_5_1_1	Is business #1 formally registered?	
V67	a_bus_1_6_1_1	Which of the following forms of business registration does your business have?	
V68	a_bus_1_7_1_1	What percentage of this business is owned by you?	
V69	a_bus_1_8_1_1	What are business #1's average monthly profits?	



ID	Name	Label	Question
V70	a_bus_1_10_1_1	How many people are employed by business #1 currently (not including yourself)?	
V71	a_bus_1_11_1_1	How many people were employed by business #1 1 year ago, in 2020 (not including	
V72	a_bus_1_12_1_1	How many people were employed by business #1 2 years ago, in 2019 (not including	
V73	busroster_no_2	Business Roster #2	
V74	a_bus_1_4_2	Sector of Business #2	
V75	a_bus_1_4_2_1_2	Sub-sector of Business #2	
V76	a_bus_1_4_2_1_others1_2	Please Specify the Other - C to E	
V77	a_bus_1_4_2_1_others2_2	Please Specify the Other - G	
V78	a_bus_1_4_2_1_others3_2	Please Specify the Other - H	
V79	a_bus_1_4_2_1_others4_2	Please Specify the Other - I	
V80	a_bus_1_4_2_1_others5_2	Please Specify the Other - J	
V81	a_bus_1_4_2_1_others6_2	Please Specify the Other - K to S	
V82	a_bus_1_4b_2	Description of Business #2	
V83	a_bus_1_5_1_2	Is business #2 formally registered?	
V84	a_bus_1_6_1_2	Which of the following forms of business registration does your business have?	
V85	a_bus_1_7_1_2	What percentage of this business is owned by you?	
V86	a_bus_1_8_1_2	What are business #2's average monthly profits?	
V87	a_bus_1_10_1_2	How many people are employed by business #2 currently (not including yourself)?	
V88	a_bus_1_11_1_2	How many people were employed by business #2 1 year ago, in 2020 (not including	
V89	a_bus_1_12_1_2	How many people were employed by business #2 2 years ago, in 2019 (not including	
V90	busroster_no_3	Business Roster #3	
V91	a_bus_1_4_3	Sector of Business #3	
V92	a_bus_1_4_2_1_3	Sub-sector of Business #3	
V93	a_bus_1_4_2_1_others1_3	Please Specify the Other - C to E	
V94	a_bus_1_4_2_1_others2_3	Please Specify the Other - G	
V95	a_bus_1_4_2_1_others3_3	Please Specify the Other - H	
V96	a_bus_1_4_2_1_others4_3	Please Specify the Other - I	
V97	a_bus_1_4_2_1_others5_3	Please Specify the Other - J	
V98	a_bus_1_4_2_1_others6_3	Please Specify the Other - K to S	
V99	a_bus_1_4b_3	Description of Business #3	
V100	a_bus_1_5_1_3	Is business #3 formally registered?	
V101	a_bus_1_6_1_3	Which of the following forms of business registration does your business have?	
V102	a_bus_1_7_1_3	What percentage of this business is owned by you?	
V103	a_bus_1_8_1_3	What are business #3's average monthly profits?	
V104	a_bus_1_10_1_3	How many people are employed by business #3 currently (not including yourself)?	
V105	a_bus_1_11_1_3	How many people were employed by business #3 1 year ago, in 2020 (not including	
V106	a_bus_1_12_1_3	How many people were employed by business #3 2 years ago, in 2019 (not including	
V107	busroster_no_4	Business Roster #4	
V108	a_bus_1_4_4	Sector of Business #4	



ID	Name	Label	Question
V109	a_bus_1_4_2_1_4	Sub-sector of Business #4	
V110	a_bus_1_4_2_1_others1_4	Please Specify the Other - C to E	
V111	a_bus_1_4_2_1_others2_4	Please Specify the Other - G	
V112	a_bus_1_4_2_1_others3_4	Please Specify the Other - H	
V113	a_bus_1_4_2_1_others4_4	Please Specify the Other - I	
V114	a_bus_1_4_2_1_others5_4	Please Specify the Other - J	
V115	a_bus_1_4_2_1_others6_4	Please Specify the Other - K to S	
V116	a_bus_1_4b_4	Description of Business #4	
V117	a_bus_1_5_1_4	Is business #4 formally registered?	
V118	a_bus_1_6_1_4	Which of the following forms of business registration does your business have?	
V119	a_bus_1_7_1_4	What percentage of this business is owned by you?	
V120	a_bus_1_8_1_4	What are business #4's average monthly profits?	
V121	a_bus_1_10_1_4	How many people are employed by business #4 currently (not including yourself)?	
V122	a_bus_1_11_1_4	How many people were employed by business #4 1 year ago, in 2020 (not including	
V123	a_bus_1_12_1_4	How many people were employed by business #4 2 years ago, in 2019 (not including	
V124	a_bus_1_13	For which of these businesses do you plan to use the Access Bank cash flow loan?	
V125	a_bus_1_14	Which of these businesses did you use to apply for the Access Bank cash flow loa	
V126	a_bus_1_15	Which of these businesses do you consider your main business?	
V127	SECTION_4	----- SECTION 4: BUSINESS INFO (B) -----	
V128	b_bus_1_1_1	Business location: State	
V129	b_bus_1_1_2	Business location: Local Government Area	
V130	b_bus_1_1_4	Business location: Urbanization	
V131	b_bus_1_2	Where is this business located?	
V132	b_bus_1_2_others	Specify other location	
V133	b_bus_1_3	In what year did this business begin operations?	
V134	b_bus_1_4	Who started this business?	
V135	b_bus_1_5	All in all, would you say you started this business because you saw an opportuni	
V136	b_bus_1_6	In what year was this business formally registered?	
V137	b_bus_1_7a	Who owns this business?	
V138	b_bus_1_7b_1	Gender business owner: Self	
V139	b_bus_1_7b_2	Gender business owner: Spouse	
V140	b_bus_1_7b_3	Gender business owner: Own relative	
V141	b_bus_1_7b_4	Gender business owner: Spouse's relative	
V142	b_bus_1_7b_5	Gender business owner: Non-relative	
V143	b_bus_1_7c	What percentage of this business is owned by female business owners?	
V144	b_bus_1_8	Are you currently the business owner, the business manager or both?	
V145	b_bus_1_9	How did you become the owner of the business?	
V146	b_bus_1_9_others	Please specify other	
V147	b_bus_1_10	What was the primary reason that you started or joined this business?	
V148	b_bus_1_10_others	Specify other reason	
V149	b_bus_1_11	What type of business is it?	



ID	Name	Label	Question
V150	b_bus_1_11_others	Specify other type	
V151	b_bus_1_12	Please confirm if this is the business sector that your business operates?	
V152	b_bus_1_13	In this business sector, are most of the businesses owned by men or women?	
V153	b_bus_1_14	Who must approve major decisions for the business with regard to budget, large p	
V154	b_bus_1_14_others	Specify other	
V155	b_bus_1_15	EMPLOYMENT: Confirm - How many people work in this business, yourself not includ	
V156	b_bus_1_16	How many of these are permanent full-time workers?	
V157	b_bus_1_17	How many of these are part-time, seasonal or temporary workers?	
V158	b_bus_1_19	How many of this businesses employees are female?	
V159	b_bus_1_20	In a typical week, how many days is this business open for customers?	
V160	b_bus_1_21	How many hours per day is this business typically open for customers?	
V161	b_bus_1_22	How many hours do you personally work for your business in a typical week?	
V162	b_bus_1_23	How does this business determine the price of products / services?	
V163	b_bus_1_23_others	Specify other	
V164	b_bus_1_24	Has this business introduced new products or services in the last 6 months?	
V165	b_bus_1_25	Does this business have a written business plan?	
V166	b_bus_1_26	Does this business have a written annual budget?	
V167	b_bus_1_26_others	Specify other	
V168	b_bus_1_27	Does this business keep financial records or accounts?	
V169	b_bus_1_28	Over the LAST 3 MONTHS, what were this business' AVERAGE MONTHLY SALES (revenues	
V170	b_bus_1_29	Over the LAST 3 MONTHS, what were this business' AVERAGE MONTHLY PROFITS?	
V171	b_bus_1_30	During the YEAR 2020, what were this businesses' TOTAL ANNUAL SALES (revenues) f	
V172	b_bus_1_31	During the YEAR 2020, what was the TOTAL PROFIT this business'earned?	
V173	b_bus_1_32	During the YEAR 2019, what were this businesses' TOTAL ANNUAL SALES (revenues) f	
V174	b_bus_1_34	What were the business' TOTAL SALES in the LAST 30 DAYS?	
V175	b_bus_1_35	Do sales show a seasonal pattern?	
V176	b_bus_1_36	In the past 30 days, what percentage of your business sales were made digitally?	
V177	b_bus_1_36a	Do you use any equipment or machinery in your business?	
V178	b_bus_1_37	What is the replacement value of all your owned equipment and machinery?	
V179	b_bus_1_38	Do you currently rent equipment and machinery?	
V180	b_bus_1_39	What is the replacement value of all your rented equipment and machinery?	
V181	b_bus_1_39a	Does your business have any inventory stocks?	
V182	b_bus_1_40	What is the value of final goods for sale that you have currently in stock?	
V183	b_bus_1_40a	Does your business use any raw materials?	
V184	b_bus_1_41	What is the value of your current additional stocks?	
V185	b_bus_1_42_1	How much did you spend on --- Salaries of employees	
V186	b_bus_1_42_2	How much did you spend on --- Maintenance and repairs	
V187	b_bus_1_42_3	How much did you spend on --- Transport allowances for employees	
V188	b_bus_1_42_4	How much did you spend on --- Rent for machinery and equipment	
V189	b_bus_1_42_5	How much did you spend on --- Food/in-kind payments to employees	
V190	b_bus_1_42_6	How much did you spend on --- Rent for land and space	



ID	Name	Label	Question
V191	b_bus_1_42_7	How much did you spend on --- Raw materials	
V192	b_bus_1_42_8	How much did you spend on --- Products for resell	
V193	b_bus_1_42_9	How much did you spend on --- Marketing and promotion	
V194	b_bus_1_42_10	How much did you spend on --- Electricity	
V195	b_bus_1_42_11	How much did you spend on --- Telephone or cell phone charges	
V196	b_bus_1_42_12	How much did you spend on --- Water	
V197	b_bus_1_42_13	How much did you spend on --- Interest payments	
V198	b_bus_1_42_14	How much did you spend on --- Gas and fuel	
V199	b_bus_1_42_15	How much did you spend on --- Other costs	
V200	b_bus_1_43	What were this business' TOTAL COSTS in the LAST 30 DAYS?	
V201	b_bus_1_44	When this business first started, where did most of the start-up capital for thi	
V202	b_bus_1_44_others	Please specify other	
V203	b_bus_1_45	How much was the starting capital for the business?	
V204	b_bus_1_46	Approximately how many clients or customers does this business have on a typical	
V205	b_bus_1_47	Approximately how many clients or customers did this business have on a typical	
V206	b_bus_1_48	Approximately how many clients or customers did this business have on a typical	
V207	b_bus_1_49	In the last six months, which ways/ sources has this business used to advertise	
V208	b_bus_1_49_others	Please specify other	
V209	b_bus_1_50	What is the most important way this business differentiates its products or serv	
V210	b_bus_1_50_others	Please specify other	
V211	b_bus_1_51_1	How many times have you... visited one of your competitors in order to learn about	
V212	b_bus_1_51_2	How many times have you... asked your clients if there are products or services th	
V213	b_bus_1_51_3	How many times have you... compared the prices or quality of your supplier's produ	
V214	b_bus_1_51_4	How many times have you... looked for new markets?. Is it;	
V215	b_bus_1_51_5	How many times have you... analyzed if the sales of your most important product/se	
V216	b_bus_1_51_6	How many times have you... looked for ways to improve your marketing and advertisi	
V217	b_bus_1_51_7	How many times have you... looked for additional financial resources for your busi	
V218	b_bus_1_51_8	How many times have you... discussed with other entrepreneurs in your sector about	
V219	b_bus_1_51_9	How many times have you... attempted to negotiate with a supplier for a lower pric	
V220	b_bus_1_51_10	How many times have you... compared the prices or quality offered by alternate sup	
V221	b_bus_1_51_11	How many times have you... visited one of your competitor's businesses to see what	
V222	b_bus_1_51_12	How many times have you... asked a supplier about which products are selling well	
V223	b_bus_1_51_13	How many times have you... advertised in any form . Is it;	
V224	b_bus_1_52_1	In the past 30 days, what percentage of this business' sales were domestic?	
V225	b_bus_1_52_2	In the past 30 days, what percentage of this business' sales were export?	



ID	Name	Label	Question
V226	b_bus_1_53	53. I would like to ask you some questions with regard to the future of [{\$BusL	
V227	b_bus_1_53b_1	What is the top / first product or service you produce or sell?	
V228	b_bus_1_53b_2	What is the top / second product or service you produce or sell?	
V229	b_bus_1_53b_3	What is the top / third product or service you produce or sell?	
V230	b_bus_1_54	In the past 12 months, did this business develop any new products?	
V231	b_bus_1_55	In the past 6 months, did this business invest in machinery or production method	
V232	b_bus_1_56	In the past 6 months, did this business open a new branch or expand your market	
V233	b_bus_1_57	Does your spouse own a business [himself/herself], or is [he/she] self-employed?	
V234	b_bus_1_58	Is her/his business or self-employment activity in the same sector as [name of b	
V235	b_bus_1_58_1	Please specify the sector of your spouse's self-employment activity	
V236	b_bus_1_59	Are you interested in taking any course / seminar / training in business managem	
V237	b_bus_1_60	Which of the following digital tools and services do you use for your business?	
V238	b_bus_1_60_others	Specify Others	
V239	b_bus_1_65_1	Say your business generated a profit of 100,000 Naira. How would you typically s	
V240	b_bus_1_65_2	Say your business generated a profit of 100,000 Naira. How would you typically s	
V241	b_bus_1_65_3	Say your business generated a profit of 100,000 Naira. How would you typically s	
V242	b_bus_1_65_4	Say your business generated a profit of 100,000 Naira. How would you typically s	
V243	b_bus_1_65_5	Say your business generated a profit of 100,000 Naira. How would you typically s	
V244	_____SECTION_5_____	----- SECTION 5: ACCESS TO FINANCE -----	
V245	fin_1_1_1	In the past 12 months, have you, by yourself or together with someone else, borr	
V246	fin_1_1_2	In the past 12 months, have you, by yourself or together with someone else, borr	
V247	fin_1_1_3	In the past 12 months, have you, by yourself or together with someone else, borr	
V248	fin_1_2	Have you ever had a loan from a bank or other formal financial institution (e.g.	
V249	fin_1_3	Have you ever had a loan from Access Bank?	
V250	fin_1_4	At this time, do you have any loans from Access Bank?	
V251	fin_1_5	In the past 6 months, how much new money have you borrowed from Access Bank?	
V252	fin_1_6	What is the amount currently owed on all of your loans from Access Bank at this	
V253	fin_1_7	At this time, does your main business have a line of credit or a loan from a ban	
V254	fin_1_8_1	In the past 6 months, how much new money have you, by yourself or together with	
V255	fin_1_8_2	In the past 6 months, how much new money have you, by yourself or together with	
V256	fin_1_8_3	In the past 6 months, how much new money have you, by yourself or together with	
V257	fin_1_8_4	In the past 6 months, how much new money have you, by yourself or together with	



ID	Name	Label	Question
V258	fin_1_8_4_other	Specify other source	
V259	fin_1_9_1	What is the amount currently owed from all loans with [A BANK OR FORMAL FINANCIA	
V260	fin_1_9_2	What is the amount currently owed from all loans with [FAMILY, RELATIVES, OR FRI	
V261	fin_1_9_3	What is the amount currently owed from all loans with [AN INFORMAL SAVINGS GROUP	
V262	fin_1_9_4	What is the amount currently owed from all loans with [OTHER SOURCE] that you, b	
V263	fin_1_9_4_other	Specify other source	
V264	fin_1_10	Have you applied for a loan for your main business in the past 12 months?	
V265	fin_1_11	What is the size of the loan you applied for your main business?	
V266	fin_1_12	Do any of your other business(es) have a line of credit or a loan from a bank or	
V267	fin_1_13_1	In the past 6 months, how much new money have you, by yourself or together with	
V268	fin_1_13_2	In the past 6 months, how much new money have you, by yourself or together with	
V269	fin_1_13_3	In the past 6 months, how much new money have you, by yourself or together with	
V270	fin_1_13_4	In the past 6 months, how much new money have you, by yourself or together with	
V271	fin_1_13_4_other	Specify other source	
V272	fin_1_14_1	What is the amount currently owed from all loans with [A BANK OR FORMAL FINANCIA	
V273	fin_1_14_2	What is the amount currently owed from all loans with [FAMILY, RELATIVES, OR FRI	
V274	fin_1_14_3	What is the amount currently owed from all loans with [AN INFORMAL SAVINGS GROUP	
V275	fin_1_14_4	What is the amount currently owed from all loans with [OTHER SOURCE] that you, b	
V276	fin_1_14_4_other	Specify other source	
V277	fin_1_15_1	What collateral, if any, was required for your business loan(s)?	
V278	fin_1_15_1_others	Specify other collateral type	
V279	fin_1_15_2	What collateral, if any, was required for your business loan(s)?	
V280	fin_1_15_2_others	Specify other collateral type	
V281	fin_1_16_1	Who owned the collateral for the loan(s)?	
V282	fin_1_16_1_others	Please specify other	
V283	fin_1_16_2	Who owned the collateral for the loan(s)?	
V284	fin_1_16_2_others	Please specify other	
V285	fin_1_17	Did you ever use a guarantor or take a loan jointly with someone for your busine	
V286	fin_1_18	Who agreed to guarantee the loan(s) or borrow jointly with you?	
V287	fin_1_18_others	Specify other guarantor	
V288	fin_1_19	What is the average interest rate you are paying for your business loans per ann	
V289	fin_1_20	What is / was the primary use or intended use of the most recent loan that you h	
V290	fin_1_20_others	Specify other use	
V291	fin_1_21	How do you save the money you earn in your business(es)?	
V292	fin_1_21_others	Specify other savings method	



ID	Name	Label	Question
V293	fin_1_22	In the past 12 months, did you ever use a mobile phone or the internet to make m	
V294	fin_1_23	If you're suddenly faced with an unexpected situation and you need money in 2 we	
V295	fin_1_24_1	If you're faced with that situation of needing that money in 2 weeks for your bu	
V296	fin_1_24_1_others	Please specify other	
V297	fin_1_24_2	If you're faced with that situation of needing that money in 2 weeks for your bu	
V298	fin_1_24_2_others	Please specify other	
V299	fin_1_25	Do you currently have a business account at any of the following places: a bank,	
V300	fin_1_27	Have you had a loan request denied by a financial institution in the last 12 mon	
V301	fin_1_28_1	Why was it denied? - First reason	
V302	fin_1_28_1_others	Specify other reason	
V303	fin_1_28_2	Why was it denied? - Second reason	
V304	fin_1_28_2_others	Specify other reason	
V305	fin_1_28_3	Why was it denied? - Third reason	
V306	fin_1_28_3_others	Specify other reason	
V307	SECTION_6	----- SECTION 6: ENTREPRENEUR -----	
V308	char_1_1	Taking all things together, would you say you are:	
V309	char_1_2	I can always solve difficult problems if I try hard enough	
V310	char_1_3	It is easy for me to stick to my aims and accomplish my goals	
V311	char_1_4	I am confident that I could deal appropriately with unexpected events	
V312	char_1_5	Thanks to my skillful and creative thinking, I know how to handle unforeseen sit	
V313	char_1_6	I can solve most problems if I put in the necessary effort	
V314	char_1_7	When I am confronted with a problem, I can usually find several solutions	
V315	char_1_8	If I am in trouble, I can usually think of a solution	
V316	char_1_9	I can usually handle whatever comes my way	
V317	char_1_10	If someone is against me, I can find means and ways to get what I want	
V318	char_1_11	I can remain calm when I am facing difficulties because I can rely on my abiliti	
V319	char_1_12	I take every opportunity to learn more and develop my skills	
V320	char_1_13	I actively work to improve myself	
V321	char_1_14	I am constantly trying to improve myself by learning new knowledge and skills	
V322	char_1_15	I look for opportunities to improve myself personally and professionally	
V323	char_1_16	How much do you agree or disagree with the statement?: I am satisfied with my ma	
V324	char_1_17	Digit Span: 4 digit	
V325	char_1_18	Digit Span: 5 digit	
V326	char_1_19	Digit Span: 6 digit	
V327	char_1_20	Digit Span: 7 digit	
V328	char_1_21	Digit Span: 8 digit	
V329	char_1_22	Digit Span: 9 digit	
V330	char_1_23	Digit Span: 10 digit	
V331	char_1_24	Digit Span: 11 digit	
V332	char_1_25	I actively tackle problems	



ID	Name	Label	Question
V333	char_1_26	Whenever something goes wrong, I search for a solution immediately	
V334	char_1_27	Whenever there is a chance to get actively involved, I take it	
V335	char_1_28	I take initiative immediately even when others don't	
V336	char_1_29	I use opportunities quickly in order to attain my goals	
V337	char_1_30	Usually I do more than I am asked to do	
V338	char_1_31	I am particularly good at realizing ideas	
V339	char_1_32	I excel at identifying opportunities	
V340	char_1_33	I can come up with many ideas when needed	
V341	char_1_34	I can go from one idea to the next until I have many options to choose from	
V342	char_1_35	I have ideas that are unique	
V343	char_1_36	My ideas are different from most people's	
V344	char_1_37	I can pretty much determine the success of my business	
V345	char_1_38	I am certain that I can have a significant impact on the society with my business	
V346	char_1_39	I am sure that I can impact sales of my business	
V347	char_1_40	I can pretty much determine what happens in my environment	
V348	char_1_41	I can change the community around me with my business	
V349	char_1_42	When others start their own businesses, it's because they use me as an example	
V350	char_1_43	My example leads others to be better business people	
V351	char_1_44	How often did you feel appreciated by your partner?	
V352	char_1_45	How often did you and your partner share your joys and sorrows?	
V353	char_1_46	When you and your partner have had a disagreement, how often did he/she express	
V354	char_1_47	When you and your partner have had a disagreement, how often did he/she try to s	
V355	char_1_48	When you and your partner have had a disagreement, when the argument got heated,	
V356	char_1_49	How often did you feel that your partner drinks too much alcohol?	
V357	char_1_50	How often did you speak to your partner regarding employment or business?	
V358	char_1_51	How often did you speak to your partner regarding the sharing of household respo	
V359	char_1_52	Ravens: Image B1	
V360	char_1_52_rc	Ravens: Image B1 - correct response given [1=Yes]	
V361	char_1_53	Ravens: Image B2	
V362	char_1_53_rc	Ravens: Image B2 - correct response given [1=Yes]	
V363	char_1_54	Ravens: Image B3	
V364	char_1_54_rc	Ravens: Image B3 - correct response given [1=Yes]	
V365	char_1_55	Ravens: Image B4	
V366	char_1_55_rc	Ravens: Image B4 - correct response given [1=Yes]	
V367	char_1_56	Ravens: Image B5	
V368	char_1_56_rc	Ravens: Image B5 - correct response given [1=Yes]	
V369	char_1_57	Ravens: Image B6	
V370	char_1_57_rc	Ravens: Image B6 - correct response given [1=Yes]	
V371	char_1_58	Ravens: Image B7	
V372	char_1_58_rc	Ravens: Image B7 - correct response given [1=Yes]	
V373	char_1_59	Ravens: Image B8	



ID	Name	Label	Question
V374	char_1_59_rc	Ravens: Image B8 - correct response given [1=Yes]	
V375	char_1_60	Ravens: Image B9	
V376	char_1_60_rc	Ravens: Image B9 - correct response given [1=Yes]	
V377	char_1_61	Ravens: Image B10	
V378	char_1_61_rc	Ravens: Image B10 - correct response given [1=Yes]	
V379	char_1_62	Ravens: Image B11	
V380	char_1_62_rc	Ravens: Image B11 - correct response given [1=Yes]	
V381	char_1_63	Ravens: Image B12	
V382	char_1_63_rc	Ravens: Image B12 - correct response given [1=Yes]	
V383	char_1_64	Are you currently employed in any of the following?	
V384	char_1_65	Overall, how satisfied are you with your economic well-being (income)?	
V385	char_1_66	Overall, how satisfied are you with your work as a business owner/self-employed?	
V386	char_1_67	Suppose you had Naira 100 in a savings account and the interest rate was 2% per	
V387	finlit_1	Finlit Q1: correct response given [1=Yes]	
V388	char_1_68	Imagine that the interest rate on your savings account was 1% per year and infla	
V389	finlit_2	Finlit Q2: correct response given [1=Yes]	
V390	char_1_69	Please tell me whether this statement is true or false: Buying a single company'	
V391	finlit_3	Finlit Q3: correct response given [1=Yes]	
V392	SECTION_7	----- SECTION 7: INTRA-HH -----	
V393	intra_1_1_1	10K Naira Allocation Scenario: Self	
V394	intra_1_1_2	10K Naira Allocation Scenario: Spouse	
V395	intra_1_1_3	10K Naira Allocation Scenario: Children	
V396	intra_1_1_4	10K Naira Allocation Scenario: Family	
V397	intra_1_1_5	10K Naira Allocation Scenario: Friends and neighbors	
V398	intra_1_2	Who within the household would have the final say over how the money from your r	
V399	intra_1_2_others	Specify other decision-maker	
V400	intra_1_3	What type of household do you belong to?	
V401	intra_1_4a	When decisions are made regarding [MONEY SPENDING PRIORITIES FOR URGENT MATTERS	
V402	intra_1_4b	To what extent do you feel you can make your own personal decisions regarding [M	
V403	intra_1_5a	When decisions are made regarding [FOOD CROP FARMING] who is it that normally ta	
V404	intra_1_5b	To what extent do you feel you can make your own personal decisions regarding [F	
V405	intra_1_6a	When decisions are made regarding [CASH CROP FARMING] who is it that normally ta	
V406	intra_1_6b	To what extent do you feel you can make your own personal decisions regarding [C	
V407	intra_1_7a	When decisions are made regarding [LIVESTOCK] who is it that normally takes the	
V408	intra_1_7b	To what extent do you feel you can make your own personal decisions regarding [L	
V409	intra_1_8a	When decisions are made regarding [OWN WAGE / SALARY EMPLOYMENT] who is it that	



ID	Name	Label	Question
V410	intra_1_8b	To what extent do you feel you can make your own personal decisions regarding [O	
V411	intra_1_9a	When decisions are made regarding [OWN BUSINESS ACTIVITIES] who is it that norma	
V412	intra_1_9b	To what extent do you feel you can make your own personal decisions regarding [O	
V413	intra_1_10a	When decisions are made regarding [SPOUSE'S BUSINESS ACTIVITIES] who is it that	
V414	intra_1_10b	To what extent do you feel you can make your own personal decisions regarding [S	
V415	intra_1_11a	When decisions are made regarding [MAJOR HH EXPENDITURES] who is it that normal	
V416	intra_1_11b	To what extent do you feel you can make your own personal decisions regarding [M	
V417	intra_1_12a	When decisions are made regarding [MINOR HH EXPENDITURES] who is it that normal	
V418	intra_1_12b	To what extent do you feel you can make your own personal decisions regarding [M	
V419	intra_1_13a	When decisions are made regarding [USE OF OWN EARNINGS] who is it that normally	
V420	intra_1_13b	To what extent do you feel you can make your own personal decisions regarding [U	
V421	intra_1_14a	When decisions are made regarding [USE OF SPOUSE'S EARNINGS] who is it that norm	
V422	intra_1_14b	To what extent do you feel you can make your own personal decisions regarding [U	
V423	intra_1_15	Does your household own...?	
V424	intra_1_15_2	Does your household own any...TV?	
V425	intra_1_15_3	Does your household own any...Air Conditioner?	
V426	intra_1_15_4	Does your household own any...Mobile Phone?	
V427	intra_1_15_5	Does your household own any...Refridgerator?	
V428	intra_1_15_8	Does your household own any...Computer?	
V429	intra_1_15_10	Does your household own any...Generator?	
V430	intra_1_15_15	Does your household own any...Fan?	
V431	intra_1_15_17	Does your household own any...Vehicle?	
V432	intra_1_15_18	Does your household own any...Bike?	
V433	intra_1_15_19	Does your household own any...Moto?	
V434	intra_1_16	Do you own your household or dwelling?	
V435	intra_1_22	Do you own any agricultural land?	

Total: 435







**UNIQUE\_ID: Unique Respondent ID****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 58608601 Maximum: 147932263701  
 Type: Discrete Decimal: 0 Width: 15 Range: 58608601 - 147932263701 Format: Numeric

**CONSENT\_1\_7: What language do you conduct this interview in?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 13 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	English	207	96.7%
2	Hausa	0	0%
3	Yoruba	6	2.8%
4	Pidgin	1	0.5%
5	Other Specify	0	0%

**DURATION: Duration of Survey****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 2638 Maximum: 113521  
 Type: Discrete Decimal: 0 Width: 10 Range: 2638 - 113521 Format: Numeric

**DURATION\_M: Duration of Survey: Minutes****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 44 Maximum: 1892  
 Type: Discrete Decimal: 0 Width: 9 Range: 44 - 1892 Format: Numeric

**DURATION\_H: Duration of Survey: Hours****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 32  
 Type: Discrete Decimal: 0 Width: 9 Range: 1 - 32 Format: Numeric

## SUBMISSIONDATE: Date / time of survey completion

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 2021-08-04 08:14:33 Maximum: 2021-12-15 14:14:48  
 Type: Discrete Decimal: Width: Range: 2021-08-04 08:14:33 - 2021-12-15 14:14:48 Format: Numeric

## ENUM\_ID: Enumerator ID

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 59  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 59 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	02210407	2	0.9%
2	02160162	3	1.4%
3	02192164	2	0.9%
4	02160194	3	1.4%
5	02120786	4	1.9%
6	02210446	3	1.4%
7	02147592	2	0.9%
8	02170422	2	0.9%
9	02160683	2	0.9%
10	02192234	4	1.9%
11	02148993	4	1.9%
12	02160382	3	1.4%
13	02192161	2	0.9%
14	01171329	15	7%
15	01171647	2	0.9%
16	01150405	0	0%
17	01150443	0	0%
18	01150178	18	8.4%



19	01150180	0	0%
20	01192314	14	6.5%
21	01150406	2	0.9%
22	01171667	13	6.1%
23	01180915	20	9.3%
24	01134806	0	0%
25	01121715	0	0%
26	01149335	0	0%
27	01148607	18	8.4%
28	01133401	10	4.7%
29	01120027	0	0%
30	01148199	0	0%
31	01121800	0	0%
32	01180376	0	0%
33	01180926	0	0%
34	01146797	0	0%
35	01181023	0	0%
36	07159825	3	1.4%
37	07202333	8	3.7%
38	07132579	4	1.9%
39	07191977	0	0%
40	07120344	0	0%
41	07210401	1	0.5%
42	07170508	3	1.4%
43	07146414	1	0.5%
44	07133566	0	0%
45	07202337	0	0%
46	07180766	5	2.3%
47	04150680	5	2.3%
48	04171741	1	0.5%
49	04160153	5	2.3%
50	04146800	4	1.9%
51	04150444	3	1.4%
52	04160736	1	0.5%
53	04160759	4	1.9%
54	04133650	3	1.4%
55	04147938	4	1.9%
56	04150682	4	1.9%
57	04120570	3	1.4%



58	04121813	3	1.4%
59	04147170	1	0.5%

## SECTION 1: ----- SECTION 1: CONSENT -----

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 9 Range: - Format: Numeric

## CONSENT\_1\_1: Do you agree to take part in this interview?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 1

Type: Discrete Decimal: 0 Width: 14 Range: 1 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Yes (continue)	214	100%
2	No	0	0%

## CONSENT\_1\_2: Why do you not want to be interviewed at this time?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 36 Range: - Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	I am busy, maybe another time	0	0%
2	No reason, refused to be interviewed	0	0%
s		214	100%



**CONSENT\_1\_7\_OTHERS: Specify other language****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**SECTION 2: META INFO****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 9 Range: - Format: Numeric

**META\_1\_8: Where does the interview take place?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Bank branch	3	1.4%
2	Business	196	91.6%
3	Home	10	4.7%
4	Others (specify)	5	2.3%

**META\_1\_8\_OTHERS: Specify other location****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 55 Range: - Format: character

**META\_1\_9: Gender of respondent [1=Female; 2=Male]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Female	121	56.5%
2	Male	93	43.5%

### **META\_1\_10: Age of respondent**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 21 Maximum: 65  
 Type: Discrete Decimal: 0 Width: 10 Range: 21 - 65 Format: Numeric

### **META\_1\_10B: Age of respondent - confirm**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 21 Maximum: 65  
 Type: Discrete Decimal: 0 Width: 10 Range: 21 - 65 Format: Numeric

### **META\_1\_11: Where was the respondent born?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 66 Range: 1 - 6 Format: Numeric

### **META\_1\_12\_1: Current residence: state**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 14 Maximum: 37  
 Type: Discrete Decimal: 0 Width: 11 Range: 14 - 37 Format: Numeric



**META\_1\_12\_2: Current residence: local govt. area****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 268   Maximum: 774  
 Type: Discrete   Decimal: 0   Width: 34   Range: 268 - 774   Format: Numeric

**META\_1\_12\_4: Current residence: urbanization****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 3   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	City	138	64.5%
2	Town	68	31.8%
3	Rural	8	3.7%

**META\_1\_13: What is the respondent's current marital status?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 7  
 Type: Discrete   Decimal: 0   Width: 22   Range: 1 - 7   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Married (monogamous)	190	88.8%
2	Married (polygamous)	6	2.8%
3	Informal union	0	0%
4	Divorced	0	0%
5	Separated	2	0.9%
6	Widowed	4	1.9%
7	Single / never married	12	5.6%



**META\_1\_14: Who is the head of your Household?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Self	108	50.5%
2	Spouse	104	48.6%
3	Other female	1	0.5%
4	Other male	1	0.5%

**META\_1\_15: How many people - including yourself - do you presently consider part of your HH****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 20  
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 20 Format: Numeric

**META\_1\_16\_1: How many living biological sons do you have?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 6 Format: Numeric

**META\_1\_16\_2: How many living biological daughters do you have?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 6 Format: Numeric

**META\_1\_17\_1: Living children: less than 5 years old****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 3   Format: Numeric

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**META\_1\_17\_2: Living children: ages 5-18**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 6   Format: Numeric

---

**META\_1\_17\_3: Living children: above 18 years old**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 9  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 9   Format: Numeric

---

**META\_1\_18: Can you read and write in any language?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	213	99.5%
2	No	1	0.5%

---

**META\_1\_19: Can you read and write in english?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 2   Format: Numeric

**Questions and instructions**



## CATEGORIES

Value	Category	Cases	
1	Yes	209	97.7%
2	No	5	2.3%

**META\_1\_20: What is the highest level of schooling that you have attended?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 11 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	Preschool	0	0%
1	Primary	9	4.2%
2	Secondary	81	37.9%
3	Higher	124	57.9%
4	don't know.	0	0%

**META\_1\_21\_1: What is the highest class / year that you have completed at the [PRE-SCHOOL] lev**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**META\_1\_21\_2: What is the highest class / year that you have completed at the [PRIMARY] level?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 9 Invalid: 205 Minimum: 6 Maximum: 6

Type: Discrete Decimal: 0 Width: 10 Range: 6 - 6 Format: Numeric

**META\_1\_21\_3: What is the highest class / year that you have completed at the [SECONDARY]**



**leve****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 81    Invalid: 133    Minimum: 1    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 10    Range: 1 - 6    Format: Numeric

**META\_1\_21\_4: What is the highest class / year that you have completed at the [HIGHER] level?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 124    Invalid: 90    Minimum: 1    Maximum: 15  
 Type: Discrete    Decimal: 0    Width: 10    Range: 1 - 15    Format: Numeric

**META\_1\_212: What is your main source of income?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 80    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Non-Agric self-employment, including business(es) that respondent owns or co-own	199	93%
2	Agricultural activities (e.g. agric self-employment)	12	5.6%
3	Wage/salary employment	3	1.4%
4	Other (specify)	0	0%

**META\_1\_212\_OTHERS: Specify other primary income source****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 33    Range: -    Format: character

**META\_1\_23: Please estimate your total earnings (including any profits, salary or wages) acr****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 2000000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 2000000000 Format: Numeric

### META\_1\_24: Are you the main income earner, or do you contribute significantly to your house

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 80 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	I contribute 80% or more of my household's income.	110	51.4%
2	I contribute 50-80% of my household's income.	37	17.3%
3	I contribute less than 50% of my household's income but critical to make ends me	59	27.6%
4	Ocassional or discretionary earner / contributor. (Volunteered: Do not read out)	8	3.7%

### META\_1\_25: Please estimate the total income for your entire household combined over the las

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 5000000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 5000000000 Format: Numeric

### META\_1\_26: In the past 30 days how easy or difficult has it been to pay your household's us

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Very easy	98	45.8%
2	Easy	93	43.5%



3	Neither easy nor difficult	17	7.9%
4	Difficult	6	2.8%
5	Very difficult	0	0%

### META\_1\_27: Who mainly looks after your children when you are working and they are not in sc

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 48 Range: 1 - 8 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	They look after themselves (they are old enough)	52	24.3%
2	Elder siblings look after younger sibling	22	10.3%
3	Self	12	5.6%
4	Spouse	41	19.2%
5	Other HH member	22	10.3%
6	Non-HH member looks after them for free	5	2.3%
7	Non-HH member is paid to look after them	35	16.4%
8	Not applicable	5	2.3%
a		20	9.3%

### META\_1\_28: On a typical day, how many hours do you spend on work for pay, in business, farm

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 17  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 17 Format: Numeric

### META\_1\_29: On a typical day, how many hours do you spend on care activities for family memb

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 15  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 15 Format: Numeric



**META\_1\_30: On a typical day, how many hours does your spouse spend on work for pay, in busi****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 16  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 16   Format: Numeric

**META\_1\_31: On a typical day, how many hours does your spouse spend on care activities for f****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 12  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 12   Format: Numeric

**META\_1\_32: Do you agree or disagree with the following statement? 'If a woman earns more mo****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Agree	74	34.6%
2	Disagree	140	65.4%

**META\_1\_33: Out of 10 of your neighbors, how many do you think believe that if a woman earns****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 10  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 10   Format: Numeric

**META\_1\_34: Do you have a business mentor who you discuss business matters with at least**



**onc****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii****Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 29 Range: 0 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	No	60	28%
1	Yes, a Male business mentor	113	52.8%
2	Yes, a Female business mentor	41	19.2%

**META\_1\_35: With how many other business owners do you discuss business matters such as pricing****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii****Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 100  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 100 Format: Numeric

**SECTION 3: BUSINESS ROSTER (A)****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii****Overview**

Valid: 0 Invalid: 214  
 Type: Discrete Decimal: 0 Width: 9 Range: - Format: Numeric

**A\_BUS\_1\_1: For how many years have you been a business owner?****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii****Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 38  
 Type: Discrete Decimal: 0 Width: 10 Range: 2 - 38 Format: Numeric

**A\_BUS\_1\_2: How many businesses do you currently own?****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**



## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 4 Format: Numeric

### BUSROSTER\_CT: Business Roster Count

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 4 Format: Numeric

### BUSROSTER\_NO\_1: Business Roster #1

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 1 Format: Numeric

### A\_BUS\_1\_4\_1: Sector of Business #1

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 8  
 Type: Discrete Decimal: 0 Width: 56 Range: 2 - 8 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Agriculture, forestry, fishing and mining	0	0%
2	Manufacturing, energy, water supply and waste management	8	3.7%
3	Construction	0	0%
4	Wholesale & retail trade	178	83.2%
5	Transportation and storage	1	0.5%
6	Hotels, cafes, and restaurants	2	0.9%
7	Information and communication	1	0.5%
8	Other services	11	5.1%
m		13	6.1%



**A\_BUS\_1\_4\_2\_1\_1: Sub-sector of Business #1****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii****Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 36

Type: Discrete Decimal: 0 Width: 80 Range: 1 - 36 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	C10 to C12 - Food, beverages, tobacco	4	1.9%
2	C13 to C15 - Textiles and wearing apparel	1	0.5%
3	C16 to C18 - Paper industry, printing, reproduction of recorded media	2	0.9%
4	C20 to C21 - Chemicals and pharmaceuticals	0	0%
5	C22 to C23 - Rubber, plastics and other non-metallic mineral products	1	0.5%
6	C24 to C25 - Metal products	0	0%
7	C29 to C30 - Manufacture of transport equipment	0	0%
8	D - Energy production	0	0%
9	E - Water supply and waste management	0	0%
10	Other Specify	0	0%
11	G45 to G46 - Wholesale trade	101	47.2%
12	G47 - Retail trade	77	36%
13	Other Specify	0	0%
14	H49 - Land transport	1	0.5%
15	H50 - Water transport	0	0%
16	H51 - Air transport	0	0%
17	H52 - Warehousing and support activities for transportation	0	0%
18	Other Specify	0	0%
19	I55 - Accommodation	0	0%
20	I56 - Food and beverage service activities	2	0.9%
21	Other Specify	0	0%
22	J58 - Publishing	0	0%
23	J59 - Motion picture and TV production, sound recording, music publishing	0	0%
24	J60 - Broadcasting	0	0%
25	J61 - Telecommunications	1	0.5%
26	J62 - Computer programming or consultancy	0	0%
27	J63 - Information service activities	0	0%
28	Other Specify	0	0%
29	K - Financial and insurance activities	1	0.5%
30	L - Real estate activities	1	0.5%



31	M - Professional, scientific, and technical services	2	0.9%
32	N - Administrative and support services (e.g. rental and leasing, travel agencies)	0	0%
33	P - Education	2	0.9%
34	Q - Human health and social work activities	1	0.5%
35	R - Arts, entertainment and recreation (Event planning, catering services)	1	0.5%
36	S - Personal services (e.g. repair of household goods, washing of textiles, hair)	3	1.4%
37	Other Specify	0	0%
m		13	6.1%

### **A\_BUS\_1\_4\_2\_1\_OTHERS1\_1: Please Specify the Other - C to E**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### **Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 43 Range: - Format: character

### **A\_BUS\_1\_4\_2\_1\_OTHERS2\_1: Please Specify the Other - G**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### **Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 26 Range: - Format: character

### **A\_BUS\_1\_4\_2\_1\_OTHERS3\_1: Please Specify the Other - H**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### **Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

### **A\_BUS\_1\_4\_2\_1\_OTHERS4\_1: Please Specify the Other - I**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### **Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

### **A\_BUS\_1\_4\_2\_1\_OTHERS5\_1: Please Specify the Other - J**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**A\_BUS\_1\_4\_2\_1\_OTHERS6\_1: Please Specify the Other - K to S**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**A\_BUS\_1\_4B\_1: Description of Business #1**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**A\_BUS\_1\_5\_1\_1: Is business #1 formally registered?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	207	96.7%
2	No	7	3.3%

**A\_BUS\_1\_6\_1\_1: Which of the following forms of business registration does your business have?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 11 Range: - Format: character



**A\_BUS\_1\_7\_1\_1: What percentage of this business is owned by you?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 10    Maximum: 100  
 Type: Discrete    Decimal: 0    Width: 10    Range: 10 - 100    Format: Numeric

---

**A\_BUS\_1\_8\_1\_1: What are business #1's average monthly profits?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 1000000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 1 - 1000000000    Format: Numeric

---

**A\_BUS\_1\_10\_1\_1: How many people are employed by business #1 currently (not including yourself)?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 70  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 70    Format: Numeric

---

**A\_BUS\_1\_11\_1\_1: How many people were employed by business #1 1 year ago, in 2020 (not including****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 70  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 70    Format: Numeric

---

**A\_BUS\_1\_12\_1\_1: How many people were employed by business #1 2 years ago, in 2019 (not including****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 70  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 70    Format: Numeric

---

**BUSROSTER\_NO\_2: Business Roster #2****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 51   Invalid: 163   Minimum: 2   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 10   Range: 2 - 2   Format: Numeric

### A\_BUS\_1\_4\_2: Sector of Business #2

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 51   Invalid: 163   Minimum: 4   Maximum: 8  
 Type: Discrete   Decimal: 0   Width: 56   Range: 4 - 8   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Agriculture, forestry, fishing and mining	0	0%
2	Manufacturing, energy, water supply and waste management	0	0%
3	Construction	0	0%
4	Wholesale & retail trade	27	52.9%
5	Transportation and storage	1	2%
6	Hotels, cafes, and restaurants	1	2%
7	Information and communication	0	0%
8	Other services	15	29.4%
m		7	13.7%
Sysmiss		163	

### A\_BUS\_1\_4\_2\_1\_2: Sub-sector of Business #2

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 44   Invalid: 170   Minimum: 11   Maximum: 36  
 Type: Discrete   Decimal: 0   Width: 80   Range: 11 - 36   Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	C10 to C12 - Food, beverages, tobacco	0	0%
2	C13 to C15 - Textiles and wearing apparel	0	0%
3	C16 to C18 - Paper industry, printing, reproduction of recorded media	0	0%
4	C20 to C21 - Chemicals and pharmaceuticals	0	0%



5	C22 to C23 - Rubber, plastics and other non-metallic mineral products	0	0%
6	C24 to C25 - Metal products	0	0%
7	C29 to C30 - Manufacture of transport equipment	0	0%
8	D - Energy production	0	0%
9	E - Water supply and waste management	0	0%
10	Other Specify	0	0%
11	G45 to G46 - Wholesale trade	14	31.8%
12	G47 - Retail trade	13	29.5%
13	Other Specify	0	0%
14	H49 - Land transport	0	0%
15	H50 - Water transport	0	0%
16	H51 - Air transport	0	0%
17	H52 - Warehousing and support activities for transportation	1	2.3%
18	Other Specify	0	0%
19	I55 - Accommodation	1	2.3%
20	I56 - Food and beverage service activities	0	0%
21	Other Specify	0	0%
22	J58 - Publishing	0	0%
23	J59 - Motion picture and TV production, sound recording, music publishing	0	0%
24	J60 - Broadcasting	0	0%
25	J61 - Telecommunications	0	0%
26	J62 - Computer programming or consultancy	0	0%
27	J63 - Information service activities	0	0%
28	Other Specify	0	0%
29	K - Financial and insurance activities	2	4.5%
30	L - Real estate activities	3	6.8%
31	M - Professional, scientific, and technical services	1	2.3%
32	N - Administrative and support services (e.g. rental and leasing, travel agencies)	0	0%
33	P - Education	1	2.3%
34	Q - Human health and social work activities	1	2.3%
35	R - Arts, entertainment and recreation (Event planning, catering services)	3	6.8%
36	S - Personal services (e.g. repair of household goods, washing of textiles, hair)	4	9.1%
37	Other Specify	0	0%
Sysmiss		170	

#### **A\_BUS\_1\_4\_2\_1\_OTHERS1\_2: Please Specify the Other - C to E**

**Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**



**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 42    Range: -    Format: character

---

**A\_BUS\_1\_4\_2\_1\_OTHERS2\_2: Please Specify the Other - G**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 20    Range: -    Format: character

---

**A\_BUS\_1\_4\_2\_1\_OTHERS3\_2: Please Specify the Other - H**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 0    Invalid: 214  
 Type: Discrete    Decimal: 0    Width: 10    Range: -    Format: Numeric

---

**A\_BUS\_1\_4\_2\_1\_OTHERS4\_2: Please Specify the Other - I**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 0    Invalid: 214  
 Type: Discrete    Decimal: 0    Width: 10    Range: -    Format: Numeric

---

**A\_BUS\_1\_4\_2\_1\_OTHERS5\_2: Please Specify the Other - J**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 0    Invalid: 214  
 Type: Discrete    Decimal: 0    Width: 10    Range: -    Format: Numeric

---

**A\_BUS\_1\_4\_2\_1\_OTHERS6\_2: Please Specify the Other - K to S**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 23    Range: -    Format: character

---



**A\_BUS\_1\_4B\_2: Description of Business #2****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**A\_BUS\_1\_5\_1\_2: Is business #2 formally registered?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 51 Invalid: 163 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	33	64.7%
2	No	18	35.3%
Sysmiss		163	

**A\_BUS\_1\_6\_1\_2: Which of the following forms of business registration does your business have?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**A\_BUS\_1\_7\_1\_2: What percentage of this business is owned by you?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 51 Invalid: 163 Minimum: 5 Maximum: 100

Type: Discrete Decimal: 0 Width: 10 Range: 5 - 100 Format: Numeric

**A\_BUS\_1\_8\_1\_2: What are business #2's average monthly profits?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 51   Invalid: 163   Minimum: 777   Maximum: 39000000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 777 - 39000000   Format: Numeric

---

**A\_BUS\_1\_10\_1\_2: How many people are employed by business #2 currently (not including yourself)?**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 51   Invalid: 163   Minimum: 0   Maximum: 22  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 22   Format: Numeric

---

**A\_BUS\_1\_11\_1\_2: How many people were employed by business #2 1 year ago, in 2020 (not including**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 51   Invalid: 163   Minimum: 0   Maximum: 20  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 20   Format: Numeric

---

**A\_BUS\_1\_12\_1\_2: How many people were employed by business #2 2 years ago, in 2019 (not including**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 51   Invalid: 163   Minimum: 0   Maximum: 17  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 17   Format: Numeric

---

**BUSROSTER\_NO\_3: Business Roster #3**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 9   Invalid: 205   Minimum: 3   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 10   Range: 3 - 3   Format: Numeric

---

**A\_BUS\_1\_5\_1\_3: Is business #3 formally registered?**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 9   Invalid: 205   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 2   Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	7	77.8%
2	No	2	22.2%
Sysmiss		205	

### A\_BUS\_1\_4\_3: Sector of Business #3

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 9 Invalid: 205 Minimum: 2 Maximum: 8  
 Type: Discrete Decimal: 0 Width: 56 Range: 2 - 8 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Agriculture, forestry, fishing and mining	0	0%
2	Manufacturing, energy, water supply and waste management	2	22.2%
3	Construction	0	0%
4	Wholesale & retail trade	4	44.4%
5	Transportation and storage	0	0%
6	Hotels, cafes, and restaurants	0	0%
7	Information and communication	0	0%
8	Other services	2	22.2%
m		1	11.1%
Sysmiss		205	

### A\_BUS\_1\_4\_2\_1\_3: Sub-sector of Business #3

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 8 Invalid: 206 Minimum: 2 Maximum: 36  
 Type: Discrete Decimal: 0 Width: 80 Range: 2 - 36 Format: Numeric

## Questions and instructions

### CATEGORIES



Value	Category	Cases	
1	C10 to C12 - Food, beverages, tobacco	0	0%
2	C13 to C15 - Textiles and wearing apparel	1	12.5%
3	C16 to C18 - Paper industry, printing, reproduction of recorded media	0	0%
4	C20 to C21 - Chemicals and pharmaceuticals	0	0%
5	C22 to C23 - Rubber, plastics and other non-metallic mineral products	0	0%
6	C24 to C25 - Metal products	0	0%
7	C29 to C30 - Manufacture of transport equipment	0	0%
8	D - Energy production	0	0%
9	E - Water supply and waste management	1	12.5%
10	Other Specify	0	0%
11	G45 to G46 - Wholesale trade	3	37.5%
12	G47 - Retail trade	1	12.5%
13	Other Specify	0	0%
14	H49 - Land transport	0	0%
15	H50 - Water transport	0	0%
16	H51 - Air transport	0	0%
17	H52 - Warehousing and support activities for transportation	0	0%
18	Other Specify	0	0%
19	I55 - Accommodation	0	0%
20	I56 - Food and beverage service activities	0	0%
21	Other Specify	0	0%
22	J58 - Publishing	0	0%
23	J59 - Motion picture and TV production, sound recording, music publishing	0	0%
24	J60 - Broadcasting	0	0%
25	J61 - Telecommunications	0	0%
26	J62 - Computer programming or consultancy	0	0%
27	J63 - Information service activities	0	0%
28	Other Specify	0	0%
29	K - Financial and insurance activities	0	0%
30	L - Real estate activities	1	12.5%
31	M - Professional, scientific, and technical services	0	0%
32	N - Administrative and support services (e.g. rental and leasing, travel agencies)	0	0%
33	P - Education	0	0%
34	Q - Human health and social work activities	0	0%
35	R - Arts, entertainment and recreation (Event planning, catering services)	0	0%
36	S - Personal services (e.g. repair of household goods, washing of textiles, hair)	1	12.5%
37	Other Specify	0	0%
Sysmiss		206	



**A\_BUS\_1\_4\_2\_1\_OTHERS1\_3: Please Specify the Other - C to E****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**A\_BUS\_1\_4\_2\_1\_OTHERS2\_3: Please Specify the Other - G****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**A\_BUS\_1\_4\_2\_1\_OTHERS3\_3: Please Specify the Other - H****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**A\_BUS\_1\_4\_2\_1\_OTHERS4\_3: Please Specify the Other - I****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**A\_BUS\_1\_4\_2\_1\_OTHERS5\_3: Please Specify the Other - J****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**A\_BUS\_1\_4\_2\_1\_OTHERS6\_3: Please Specify the Other - K to S****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

---

**A\_BUS\_1\_4B\_3: Description of Business #3**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

---

**A\_BUS\_1\_6\_1\_3: Which of the following forms of business registration does your business have?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

---

**A\_BUS\_1\_7\_1\_3: What percentage of this business is owned by you?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 9    Invalid: 205    Minimum: 40    Maximum: 100  
 Type: Discrete    Decimal: 0    Width: 10    Range: 40 - 100    Format: Numeric

---

**A\_BUS\_1\_8\_1\_3: What are business #3's average monthly profits?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 9    Invalid: 205    Minimum: 500    Maximum: 300000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 500 - 300000    Format: Numeric

---

**A\_BUS\_1\_10\_1\_3: How many people are employed by business #3 currently (not including yourself)?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 9    Invalid: 205    Minimum: 0    Maximum: 12  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 12    Format: Numeric

---



**A\_BUS\_1\_11\_1\_3: How many people were employed by business #3 1 year ago, in 2020 (not including****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 9   Invalid: 205   Minimum: 0   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 3   Format: Numeric

**A\_BUS\_1\_12\_1\_3: How many people were employed by business #3 2 years ago, in 2019 (not including****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 9   Invalid: 205   Minimum: 0   Maximum: 3  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 3   Format: Numeric

**BUSROSTER\_NO\_4: Business Roster #4****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 3   Invalid: 211   Minimum: 4   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 10   Range: 4 - 4   Format: Numeric

**A\_BUS\_1\_4\_4: Sector of Business #4****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 3   Invalid: 211   Minimum: 6   Maximum: 7  
 Type: Discrete   Decimal: 0   Width: 56   Range: 6 - 7   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Agriculture, forestry, fishing and mining	0	0%
2	Manufacturing, energy, water supply and waste management	0	0%
3	Construction	0	0%
4	Wholesale & retail trade	0	0%
5	Transportation and storage	0	0%
6	Hotels, cafes, and restaurants	1	33.3%
7	Information and communication	1	33.3%
8	Other services	0	0%



m		1	33.3%
Sysmiss		211	

## A\_BUS\_1\_4\_2\_1\_4: Sub-sector of Business #4

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 2    Invalid: 212    Minimum: 20    Maximum: 26  
 Type: Discrete    Decimal: 0    Width: 80    Range: 20 - 26    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	C10 to C12 - Food, beverages, tobacco	0	0%
2	C13 to C15 - Textiles and wearing apparel	0	0%
3	C16 to C18 - Paper industry, printing, reproduction of recorded media	0	0%
4	C20 to C21 - Chemicals and pharmaceuticals	0	0%
5	C22 to C23 - Rubber, plastics and other non-metallic mineral products	0	0%
6	C24 to C25 - Metal products	0	0%
7	C29 to C30 - Manufacture of transport equipment	0	0%
8	D - Energy production	0	0%
9	E - Water supply and waste management	0	0%
10	Other Specify	0	0%
11	G45 to G46 - Wholesale trade	0	0%
12	G47 - Retail trade	0	0%
13	Other Specify	0	0%
14	H49 - Land transport	0	0%
15	H50 - Water transport	0	0%
16	H51 - Air transport	0	0%
17	H52 - Warehousing and support activities for transportation	0	0%
18	Other Specify	0	0%
19	I55 - Accommodation	0	0%
20	I56 - Food and beverage service activities	1	50%
21	Other Specify	0	0%
22	J58 - Publishing	0	0%
23	J59 - Motion picture and TV production, sound recording, music publishing	0	0%
24	J60 - Broadcasting	0	0%
25	J61 - Telecommunications	0	0%



26	J62 - Computer programming or consultancy	1	50%
27	J63 - Information service activities	0	0%
28	Other Specify	0	0%
29	K - Financial and insurance activities	0	0%
30	L - Real estate activities	0	0%
31	M - Professional, scientific, and technical services	0	0%
32	N - Administrative and support services (e.g. rental and leasing, travel agencies)	0	0%
33	P - Education	0	0%
34	Q - Human health and social work activities	0	0%
35	R - Arts, entertainment and recreation (Event planning, catering services)	0	0%
36	S - Personal services (e.g. repair of household goods, washing of textiles, hair)	0	0%
37	Other Specify	0	0%
Sysmiss		212	

#### **A\_BUS\_1\_4\_2\_1\_OTHERS1\_4: Please Specify the Other - C to E**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

##### **Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

#### **A\_BUS\_1\_4\_2\_1\_OTHERS2\_4: Please Specify the Other - G**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

##### **Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

#### **A\_BUS\_1\_4\_2\_1\_OTHERS3\_4: Please Specify the Other - H**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

##### **Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

#### **A\_BUS\_1\_4\_2\_1\_OTHERS4\_4: Please Specify the Other - I**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**A\_BUS\_1\_4\_2\_1\_OTHERS5\_4: Please Specify the Other - J****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**A\_BUS\_1\_4\_2\_1\_OTHERS6\_4: Please Specify the Other - K to S****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**A\_BUS\_1\_4B\_4: Description of Business #4****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**A\_BUS\_1\_5\_1\_4: Is business #4 formally registered?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 3 Invalid: 211 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	2	66.7%
2	No	1	33.3%
Sysmiss		211	



**A\_BUS\_1\_6\_1\_4: Which of the following forms of business registration does your business have?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

---

**A\_BUS\_1\_7\_1\_4: What percentage of this business is owned by you?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 3    Invalid: 211    Minimum: 80    Maximum: 100  
 Type: Discrete    Decimal: 0    Width: 10    Range: 80 - 100    Format: Numeric

---

**A\_BUS\_1\_8\_1\_4: What are business #4's average monthly profits?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 3    Invalid: 211    Minimum: 120000    Maximum: 500000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 120000 - 500000    Format: Numeric

---

**A\_BUS\_1\_10\_1\_4: How many people are employed by business #4 currently (not including yourself)?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 3    Invalid: 211    Minimum: 2    Maximum: 5  
 Type: Discrete    Decimal: 0    Width: 10    Range: 2 - 5    Format: Numeric

---

**A\_BUS\_1\_11\_1\_4: How many people were employed by business #4 1 year ago, in 2020 (not including****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 3    Invalid: 211    Minimum: 3    Maximum: 5  
 Type: Discrete    Decimal: 0    Width: 10    Range: 3 - 5    Format: Numeric

---

**A\_BUS\_1\_12\_1\_4: How many people were employed by business #4 2 years ago, in 2019 (not including****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 3    Invalid: 211    Minimum: 1    Maximum: 5  
 Type: Discrete    Decimal: 0    Width: 10    Range: 1 - 5    Format: Numeric

### A\_BUS\_1\_13: For which of these businesses do you plan to use the Access Bank cash flow loan?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

### A\_BUS\_1\_14: Which of these businesses did you use to apply for the Access Bank cash flow loa

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

### A\_BUS\_1\_15: Which of these businesses do you consider your main business?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 51    Invalid: 163    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 12    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	\${BusName1}	41	80.4%
2	\${BusName2}	10	19.6%
3	\${BusName3}	0	0%
4	\${BusName4}	0	0%
5	\${BusName5}	0	0%
6	\${BusName6}	0	0%
7	\${BusName7}	0	0%
8	\${BusName8}	0	0%
9	\${BusName9}	0	0%
10	\${BusName10}	0	0%



11	\${BusName11}	0	0%
12	\${BusName12}	0	0%
13	\${BusName13}	0	0%
14	\${BusName14}	0	0%
15	\${BusName15}	0	0%
16	\${BusName16}	0	0%
17	\${BusName17}	0	0%
18	\${BusName18}	0	0%
19	\${BusName19}	0	0%
20	\${BusName20}	0	0%
Sysmiss		163	

## SECTION 4: BUSINESS INFO (B)

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 9 Range: - Format: Numeric

### B\_BUS\_1\_1\_1: Business location: State

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 24 Maximum: 37

Type: Discrete Decimal: 0 Width: 11 Range: 24 - 37 Format: Numeric

### B\_BUS\_1\_1\_2: Business location: Local Government Area

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 501 Maximum: 774

Type: Discrete Decimal: 0 Width: 34 Range: 501 - 774 Format: Numeric

### B\_BUS\_1\_1\_4: Business location: Urbanization

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 3 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	City	143	66.8%
2	Town	65	30.4%
3	Rural	6	2.8%

### **B\_BUS\_1\_2: Where is this business located?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 43 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	At home (as usual)	4	1.9%
2	At home (because of quarantine or lockdown)	1	0.5%
3	At market place	91	42.5%
4	Formal Shop/office	118	55.1%
5	Travelling door to door	0	0%
6	Other (specify)	0	0%

### **B\_BUS\_1\_2\_OTHERS: Specify other location**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

### **B\_BUS\_1\_3: In what year did this business begin operations?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1984 Maximum: 2021  
 Type: Discrete Decimal: 0 Width: 10 Range: 1984 - 2021 Format: Numeric



**B\_BUS\_1\_4: Who started this business?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

**B\_BUS\_1\_5: All in all, would you say you started this business because you saw an opportuni****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 206    Invalid: 8    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 11    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Opportunity	85	41.3%
2	Necessity	121	58.7%
Sysmiss		8	

**B\_BUS\_1\_6: In what year was this business formally registered?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: -777    Maximum: 2021  
 Type: Discrete    Decimal: 0    Width: 10    Range: -777 - 2021    Format: Numeric

**B\_BUS\_1\_7A: Who owns this business?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

**B\_BUS\_1\_7B\_1: Gender business owner: Self****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Male	95	44.4%
2	Female	119	55.6%

## B\_BUS\_1\_7B\_2: Gender business owner: Spouse

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 14 Invalid: 200 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Male	4	28.6%
2	Female	10	71.4%
Sysmiss		200	

## B\_BUS\_1\_7B\_3: Gender business owner: Own relative

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 2 Invalid: 212 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 1 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Male	2	100%
2	Female	0	0%
Sysmiss		212	



**B\_BUS\_1\_7B\_4: Gender business owner: Spouse's relative****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 8 Range: - Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category
1	Male
2	Female
Sysmiss	

**B\_BUS\_1\_7B\_5: Gender business owner: Non-relative****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 8 Range: - Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category
1	Male
2	Female
Sysmiss	

**B\_BUS\_1\_7C: What percentage of this business is owned by female business owners?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 1

Type: Discrete Decimal: 0 Width: 47 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES



Value	Category	Cases	
0	Less than 51% owned by a woman/women	102	47.7%
1	Greater or equal $\geq$ 51% owned by a woman/women	112	52.3%

### B\_BUS\_1\_8: Are you currently the business owner, the business manager or both?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Business owner only	61	28.5%
2	Business manager only	0	0%
3	Both manager and owner	153	71.5%

### B\_BUS\_1\_9: How did you become the owner of the business?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 7  
 Type: Discrete Decimal: 0 Width: 69 Range: 1 - 7 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Marriage - spouse or partner helped respondent to start this business	40	18.7%
2	Respondent started the business by purchase using own savings	141	65.9%
3	Respondent started the business by purchase using a loan	2	0.9%
4	Respondent inherited the business from a family member	12	5.6%
5	Respondent was gifted the business	8	3.7%
6	Family helped respondent to start this business	4	1.9%
7	Apprenticeship / settlement	7	3.3%
8	Other (specify)	0	0%



**B\_BUS\_1\_9\_OTHERS: Please specify other****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 53 Range: - Format: character

**B\_BUS\_1\_10: What was the primary reason that you started or joined this business?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 17

Type: Discrete Decimal: 0 Width: 48 Range: 1 - 17 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	A relative told me to	3	1.4%
2	Household needed additional money	10	4.7%
3	Lost previous job	1	0.5%
4	Previous business not successful	2	0.9%
5	Could not find a job	5	2.3%
6	Saw a market opportunity	35	16.4%
7	I took a related training course	11	5.1%
8	Received subsidy to set up business	0	0%
9	Wanted to continue family business	5	2.3%
10	Wanted to benefit from my hobby	4	1.9%
11	Low capital requirements	0	0%
12	Previous experience as a worker in this industry	9	4.2%
13	Allows me to balance family and work life	5	2.3%
14	Wanted to be my own boss/have own business	42	19.6%
15	Post-retirement source of income	2	0.9%
16	Traditional line of business of clan	0	0%
17	Wanted to make money	80	37.4%
18	Other (please specify)	0	0%

**B\_BUS\_1\_10\_OTHERS: Specify other reason****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 70 Range: - Format: character

### B\_BUS\_1\_11: What type of business is it?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 23 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Sole Proprietorship	181	84.6%
2	Partnership	7	3.3%
3	Private Limited Company	25	11.7%
4	Cooperative	1	0.5%
5	Other (please specify)	0	0%

### B\_BUS\_1\_11\_OTHERS: Specify other type

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 11 Range: - Format: character

### B\_BUS\_1\_12: Please confirm if this is the business sector that your business operates?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 8  
 Type: Discrete Decimal: 0 Width: 65 Range: 1 - 8 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	A to B - Agriculture, forestry, fishing and mining	8	3.7%
2	C to E - Manufacturing, energy, water supply and waste management	11	5.1%



3	F - Construction	5	2.3%
4	G - Wholesale and retail trade	165	77.1%
5	H - Transportation and storage	1	0.5%
6	I - Hotels, cafes and restaurants	2	0.9%
7	J - Information and communication	1	0.5%
8	K to S - Other Services	21	9.8%

### B\_BUS\_1\_13: In this business sector, are most of the businesses owned by men or women?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Men	114	53.3%
2	Women	100	46.7%

### B\_BUS\_1\_14: Who must approve major decisions for the business with regard to budget, large p

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 6  
Type: Discrete Decimal: 0 Width: 54 Range: 1 - 6 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	I can approve them on my own	195	91.1%
2	I must approve them with other business owners	2	0.9%
3	I must approve them with my spouse	15	7%
4	Another business owners approves most of the decisions	0	0%
5	My spouse approves most of the decisions	1	0.5%
6	Other (please specify)	1	0.5%



**B\_BUS\_1\_14\_OTHERS: Specify other****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 17 Range: - Format: character

**B\_BUS\_1\_15: EMPLOYMENT: Confirm - How many people work in this business, yourself not includ****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 70

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 70 Format: Numeric

**B\_BUS\_1\_16: How many of these are permanent full-time workers?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 208 Invalid: 6 Minimum: 0 Maximum: 70

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 70 Format: Numeric

**B\_BUS\_1\_17: How many of these are part-time, seasonal or temporary workers?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 208 Invalid: 6 Minimum: 0 Maximum: 17

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 17 Format: Numeric

**B\_BUS\_1\_19: How many of this businesses employees are female?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 208 Invalid: 6 Minimum: 0 Maximum: 40

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 40 Format: Numeric

**B\_BUS\_1\_20: In a typical week, how many days is this business open for customers?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 7

Type: Discrete Decimal: 0 Width: 10 Range: 2 - 7 Format: Numeric



**B\_BUS\_1\_21: How many hours per day is this business typically open for customers?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 5   Maximum: 24  
 Type: Discrete   Decimal: 0   Width: 10   Range: 5 - 24   Format: Numeric

**B\_BUS\_1\_22: How many hours do you personally work for your business in a typical week?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 2   Maximum: 120  
 Type: Discrete   Decimal: 0   Width: 10   Range: 2 - 120   Format: Numeric

**B\_BUS\_1\_23: How does this business determine the price of products / services?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0  
 Type: Discrete   Decimal: 0   Width: 9   Range: -   Format: character

**B\_BUS\_1\_23\_OTHERS: Specify other****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0  
 Type: Discrete   Decimal: 0   Width: 66   Range: -   Format: character

**B\_BUS\_1\_24: Has this business introduced new products or services in the last 6 months?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	122	57%



2	No	92	43%
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## B\_BUS\_1\_25: Does this business have a written business plan?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 32 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Yes	98	45.8%
2	No	104	48.6%
3	I don't know about business plan	12	5.6%

## B\_BUS\_1\_26: Does this business have a written annual budget?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 23 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Yes, can show it	50	23.4%
2	Yes, but cannot show it	46	21.5%
3	No	118	55.1%
4	Other (please specify)	0	0%

## B\_BUS\_1\_26\_OTHERS: Specify other

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 32 Range: - Format: character



**B\_BUS\_1\_27: Does this business keep financial records or accounts?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 43 Range: 1 - 6 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes and shows records	126	58.9%
2	Yes and shows disorganized personal notes	14	6.5%
3	Yes but cannot show because cannot find	16	7.5%
4	Yes but cannot show because with accountant	18	8.4%
5	Yes but cannot show because is not willing	13	6.1%
6	No	27	12.6%

**B\_BUS\_1\_28: Over the LAST 3 MONTHS, what were this business' AVERAGE MONTHLY SALES (revenues)****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 100000 Maximum: 3000000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 100000 - 3000000000 Format: Numeric

**B\_BUS\_1\_29: Over the LAST 3 MONTHS, what were this business' AVERAGE MONTHLY PROFITS?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 20000 Maximum: 2000000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 20000 - 2000000000 Format: Numeric

**B\_BUS\_1\_30: During the YEAR 2020, what were this businesses' TOTAL ANNUAL SALES (revenues) f****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: -777 Maximum: 121228669512  
 Type: Discrete Decimal: 0 Width: 10 Range: -777 - 121228669512 Format: Numeric



**B\_BUS\_1\_31: During the YEAR 2020, what was the TOTAL PROFIT this business'earned?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: -777    Maximum: 105000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: -777 - 105000000    Format: Numeric

**B\_BUS\_1\_32: During the YEAR 2019, what were this businesses' TOTAL ANNUAL SALES (revenues) f****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: -777    Maximum: 459666236885  
 Type: Discrete    Decimal: 0    Width: 10    Range: -777 - 459666236885    Format: Numeric

**B\_BUS\_1\_34: What were the business' TOTAL SALES in the LAST 30 DAYS?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 270000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 270000000    Format: Numeric

**B\_BUS\_1\_35: Do sales show a seasonal pattern?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 5  
 Type: Discrete    Decimal: 0    Width: 38    Range: 1 - 5    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Highest during Q1 (January - March)	10	4.7%
2	Highest during Q2 (April - June)	5	2.3%
3	Highest during Q3 (July - September)	14	6.5%
4	Highest during Q4 (October - December)	113	52.8%
5	No pattern	72	33.6%



**B\_BUS\_1\_36: In the past 30 days, what percentage of your business sales were made digitally?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 100  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 100    Format: Numeric

**B\_BUS\_1\_36A: Do you use any equipment or machinery in your business?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	76	35.5%
2	No	138	64.5%

**B\_BUS\_1\_37: What is the replacement value of all your owned equipment and machinery?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

**B\_BUS\_1\_38: Do you currently rent equipment and machinery?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 76    Invalid: 138    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	6	7.9%
2	No	70	92.1%



Sysmiss		138	
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### **B\_BUS\_1\_39: What is the replacement value of all your rented equipment and machinery?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### **Overview**

Valid: 6 Invalid: 208 Minimum: 28000 Maximum: 15000000  
Type: Discrete Decimal: 0 Width: 10 Range: 28000 - 15000000 Format: Numeric

### **B\_BUS\_1\_39A: Does your business have any inventory stocks?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### **Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

#### **Questions and instructions**

##### CATEGORIES

Value	Category	Cases	
1	Yes	138	64.5%
2	No	76	35.5%

### **B\_BUS\_1\_40: What is the value of final goods for sale that you have currently in stock?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### **Overview**

Valid: 214 Invalid: 0  
Type: Discrete Decimal: 0 Width: 10 Range: - Format: character

### **B\_BUS\_1\_40A: Does your business use any raw materials?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### **Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

#### **Questions and instructions**

##### CATEGORIES

Value	Category	Cases	
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1	Yes	27	12.6%
2	No	187	87.4%

**B\_BUS\_1\_41: What is the value of your current additional stocks?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 27 Invalid: 187 Minimum: 100000 Maximum: 40000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 100000 - 40000000 Format: Numeric

**B\_BUS\_1\_42\_1: How much did you spend on --- Salaries of employees****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 35000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 35000000 Format: Numeric

**B\_BUS\_1\_42\_2: How much did you spend on --- Maintenance and repairs****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 500000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 500000 Format: Numeric

**B\_BUS\_1\_42\_3: How much did you spend on --- Transport allowances for employees****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 345000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 345000 Format: Numeric

**B\_BUS\_1\_42\_4: How much did you spend on --- Rent for machinery and equipment****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 3000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 3000000 Format: Numeric



**B\_BUS\_1\_42\_5: How much did you spend on --- Food/in-kind payments to employees****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 432000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 432000   Format: Numeric

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**B\_BUS\_1\_42\_6: How much did you spend on --- Rent for land and space****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1500000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 1500000   Format: Numeric

---

**B\_BUS\_1\_42\_7: How much did you spend on --- Raw materials****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 74000000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 74000000   Format: Numeric

---

**B\_BUS\_1\_42\_8: How much did you spend on --- Products for resell****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 152000000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 152000000   Format: Numeric

---

**B\_BUS\_1\_42\_9: How much did you spend on --- Marketing and promotion****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 230000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 230000   Format: Numeric

---

**B\_BUS\_1\_42\_10: How much did you spend on --- Electricity****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 50000000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 50000000   Format: Numeric

---



**B\_BUS\_1\_42\_11: How much did you spend on --- Telephone or cell phone charges****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 100000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 100000   Format: Numeric

**B\_BUS\_1\_42\_12: How much did you spend on --- Water****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 30000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 30000   Format: Numeric

**B\_BUS\_1\_42\_13: How much did you spend on --- Interest payments****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 5031170  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 5031170   Format: Numeric

**B\_BUS\_1\_42\_14: How much did you spend on --- Gas and fuel****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 660000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 660000   Format: Numeric

**B\_BUS\_1\_42\_15: How much did you spend on --- Other costs****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 100000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 100000   Format: Numeric

**B\_BUS\_1\_43: What were this business' TOTAL COSTS in the LAST 30 DAYS?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 150000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 150000000 Format: Numeric

## **B\_BUS\_1\_44: When this business first started, where did most of the start-up capital for thi**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 10  
 Type: Discrete Decimal: 0 Width: 37 Range: 1 - 10 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Personal savings	145	67.8%
2	Spouse/domestic partner's savings	33	15.4%
3	Own inheritance	6	2.8%
4	Spouse/domestic partner's inheritance	2	0.9%
5	Inheritance of someone else	3	1.4%
6	Sold assets	1	0.5%
7	Gift	5	2.3%
8	Loan from bank/financial institution	1	0.5%
9	Loan from friends or family	4	1.9%
10	Other, specify	14	6.5%

## **B\_BUS\_1\_44\_OTHERS: Please specify other**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 49 Range: - Format: character

## **B\_BUS\_1\_45: How much was the starting capital for the business?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 33600000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 33600000 Format: Numeric



**B\_BUS\_1\_46: Approximately how many clients or customers does this business have on a typical****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 3    Maximum: 300000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 3 - 300000    Format: Numeric

---

**B\_BUS\_1\_47: Approximately how many clients or customers did this business have on a typical****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: -777    Maximum: 280000  
 Type: Discrete    Decimal: 0    Width: 10    Range: -777 - 280000    Format: Numeric

---

**B\_BUS\_1\_48: Approximately how many clients or customers did this business have on a typical****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: -777    Maximum: 27000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: -777 - 27000000    Format: Numeric

---

**B\_BUS\_1\_49: In the last six months, which ways/ sources has this business used to advertise****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: character

---

**B\_BUS\_1\_49\_OTHERS: Please specify other****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 52    Range: -    Format: character

---

**B\_BUS\_1\_50: What is the most important way this business differentiates its products or serv****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 11  
 Type: Discrete Decimal: 0 Width: 80 Range: 1 - 11 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Price	50	23.4%
2	Quality	98	45.8%
3	Packaging	6	2.8%
4	Offering a different brand	5	2.3%
5	Offering to buy on credit	2	0.9%
6	Offering complementary services or products	2	0.9%
7	Using different material or equipment	0	0%
8	Customer service	39	18.2%
9	Variety of products and services	10	4.7%
10	Other (please specify)	0	0%
11	I do not try to differentiate my products or services from those of my competitor	2	0.9%

### B\_BUS\_1\_50\_OTHERS: Please specify other

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

### B\_BUS\_1\_51\_1: How many times have you... visited one of your competitors in order to learn about

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Once or twice	56	26.2%
2	Three to five times	47	22%



3	Six to ten times	18	8.4%
4	More than ten times	36	16.8%
5	Never	57	26.6%

### B\_BUS\_1\_51\_2: How many times have you... asked your clients if there are products or services th

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Once or twice	41	19.2%
2	Three to five times	51	23.8%
3	Six to ten times	30	14%
4	More than ten times	63	29.4%
5	Never	29	13.6%

### B\_BUS\_1\_51\_3: How many times have you... compared the prices or quality of your supplier's produ

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Once or twice	44	20.6%
2	Three to five times	54	25.2%
3	Six to ten times	29	13.6%
4	More than ten times	63	29.4%
5	Never	24	11.2%



**B\_BUS\_1\_51\_4: How many times have you... looked for new markets?. Is it;****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Once or twice	48	22.4%
2	Three to five times	49	22.9%
3	Six to ten times	23	10.7%
4	More than ten times	65	30.4%
5	Never	29	13.6%

**B\_BUS\_1\_51\_5: How many times have you... analyzed if the sales of your most important product/se****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Once or twice	42	19.6%
2	Three to five times	60	28%
3	Six to ten times	34	15.9%
4	More than ten times	71	33.2%
5	Never	7	3.3%

**B\_BUS\_1\_51\_6: How many times have you... looked for ways to improve your marketing and advertisi****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Once or twice	43	20.1%
2	Three to five times	53	24.8%
3	Six to ten times	30	14%
4	More than ten times	53	24.8%
5	Never	35	16.4%

**B\_BUS\_1\_51\_7: How many times have you... looked for additional financial resources for your busi**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Once or twice	120	56.1%
2	Three to five times	38	17.8%
3	Six to ten times	18	8.4%
4	More than ten times	16	7.5%
5	Never	22	10.3%

**B\_BUS\_1\_51\_8: How many times have you... discussed with other entrepreneurs in your sector about**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
-------	----------	-------	--



1	Once or twice	57	26.6%
2	Three to five times	54	25.2%
3	Six to ten times	29	13.6%
4	More than ten times	32	15%
5	Never	42	19.6%

### B\_BUS\_1\_51\_9: How many times have you... attempted to negotiate with a supplier for a lower price

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Once or twice	38	17.8%
2	Three to five times	33	15.4%
3	Six to ten times	32	15%
4	More than ten times	71	33.2%
5	Never	40	18.7%

### B\_BUS\_1\_51\_10: How many times have you... compared the prices or quality offered by alternate suppliers

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Once or twice	44	20.6%
2	Three to five times	51	23.8%
3	Six to ten times	30	14%
4	More than ten times	65	30.4%
5	Never	24	11.2%



**B\_BUS\_1\_51\_11: How many times have you... visited one of your competitor's businesses to see what****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Once or twice	45	21%
2	Three to five times	51	23.8%
3	Six to ten times	29	13.6%
4	More than ten times	30	14%
5	Never	59	27.6%

**B\_BUS\_1\_51\_12: How many times have you... asked a supplier about which products are selling well****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Once or twice	43	20.1%
2	Three to five times	54	25.2%
3	Six to ten times	31	14.5%
4	More than ten times	59	27.6%
5	Never	27	12.6%

**B\_BUS\_1\_51\_13: How many times have you... advertised in any form . Is it;****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 19 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Once or twice	48	22.4%
2	Three to five times	34	15.9%
3	Six to ten times	19	8.9%
4	More than ten times	52	24.3%
5	Never	61	28.5%

**B\_BUS\_1\_52\_1: In the past 30 days, what percentage of this business' sales were domestic?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 100  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 100 Format: Numeric

**B\_BUS\_1\_52\_2: In the past 30 days, what percentage of this business' sales were export?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 100  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 100 Format: Numeric

**B\_BUS\_1\_53: 53. I would like to ask you some questions with regard to the future of [\${BusL**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 1 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Growing	214	100%
2	Remaining the same	0	0%



3	Decreasing	0	0%
4	Shutting down	0	0%
5	I don't know	0	0%

**B\_BUS\_1\_53B\_1: What is the top / first product or service you produce or sell?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 33 Range: - Format: character

**B\_BUS\_1\_53B\_2: What is the top / second product or service you produce or sell?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 43 Range: - Format: character

**B\_BUS\_1\_53B\_3: What is the top / third product or service you produce or sell?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 40 Range: - Format: character

**B\_BUS\_1\_54: In the past 12 months, did this business develop any new products?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	98	45.8%
2	No	116	54.2%



**B\_BUS\_1\_55: In the past 6 months, did this business invest in machinery or production method****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	31	14.5%
2	No	183	85.5%

**B\_BUS\_1\_56: In the past 6 months, did this business open a new branch or expand your market****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	42	19.6%
2	No	172	80.4%

**B\_BUS\_1\_57: Does your spouse own a business [himself/herself], or is [he/she] self-employed?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 196   Invalid: 18   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 31   Range: 1 - 4   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
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1	Yes spouse owns a business	73	37.2%
2	Yes, spouse works in a business	29	14.8%
3	Yes, spouse is self-employed	35	17.9%
4	No	59	30.1%
Sysmiss		18	

## B\_BUS\_1\_58: Is her/his business or self-employment activity in the same sector as [name of b

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 137 Invalid: 77 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Yes	62	45.3%
2	No	75	54.7%
Sysmiss		77	

## B\_BUS\_1\_58\_1: Please specify the sector of your spouse's self-employment activity

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 75 Invalid: 139 Minimum: 1 Maximum: 8  
Type: Discrete Decimal: 0 Width: 65 Range: 1 - 8 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	A to B - Agriculture, forestry, fishing and mining	6	8%
2	C to E - Manufacturing, energy, water supply and waste management	2	2.7%
3	F - Construction	9	12%
4	G - Wholesale and retail trade	17	22.7%
5	H - Transportation and storage	8	10.7%
6	I - Hotels, cafes and restaurants	1	1.3%
7	J - Information and communication	1	1.3%
8	K to S - Other Services	31	41.3%



Sysmiss

139

**B\_BUS\_1\_59: Are you interested in taking any course / seminar / training in business managem****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	164	76.6%
2	No	50	23.4%

**B\_BUS\_1\_60: Which of the following digital tools and services do you use for your business?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**B\_BUS\_1\_60\_OTHERS: Specify Others****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**B\_BUS\_1\_65\_1: Say your business generated a profit of 100,000 Naira. How would you typically s****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 100000

Type: Discrete Decimal: 0 Width: 12 Range: 0 - 100000 Format: Numeric



**B\_BUS\_1\_65\_2: Say your business generated a profit of 100,000 Naira. How would you typically s****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 60000  
 Type: Discrete    Decimal: 0    Width: 12    Range: 0 - 60000    Format: Numeric

---

**B\_BUS\_1\_65\_3: Say your business generated a profit of 100,000 Naira. How would you typically s****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 70000  
 Type: Discrete    Decimal: 0    Width: 12    Range: 0 - 70000    Format: Numeric

---

**B\_BUS\_1\_65\_4: Say your business generated a profit of 100,000 Naira. How would you typically s****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 60000  
 Type: Discrete    Decimal: 0    Width: 12    Range: 0 - 60000    Format: Numeric

---

**B\_BUS\_1\_65\_5: Say your business generated a profit of 100,000 Naira. How would you typically s****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 40000  
 Type: Discrete    Decimal: 0    Width: 12    Range: 0 - 40000    Format: Numeric

---

**\_\_\_\_\_ SECTION\_5 \_\_\_\_\_: ----- SECTION 5: ACCESS TO FINANCE -----****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0    Invalid: 214  
 Type: Discrete    Decimal: 0    Width: 9    Range: -    Format: Numeric

---

**FIN\_1\_1\_1: In the past 12 months, have you, by yourself or together with someone else, borr****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	86	40.2%
2	No	128	59.8%

**FIN\_1\_1\_2: In the past 12 months, have you, by yourself or together with someone else, borr**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	15	7%
2	No	199	93%

**FIN\_1\_1\_3: In the past 12 months, have you, by yourself or together with someone else, borr**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	10	4.7%
2	No	204	95.3%



**FIN\_1\_2: Have you ever had a loan from a bank or other formal financial institution (e.g.****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	149	69.6%
2	No	65	30.4%

**FIN\_1\_3: Have you ever had a loan from Access Bank?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	125	58.4%
2	No	89	41.6%

**FIN\_1\_4: At this time, do you have any loans from Access Bank?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 125    Invalid: 89    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	28	22.4%
2	No	97	77.6%
Sysmiss		89	



**FIN\_1\_5: In the past 6 months, how much new money have you borrowed from Access Bank?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 125    Invalid: 89    Minimum: 0    Maximum: 5000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 5000000    Format: Numeric

**FIN\_1\_6: What is the amount currently owed on all of your loans from Access Bank at this****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 125    Invalid: 89    Minimum: 0    Maximum: 4040000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 4040000    Format: Numeric

**FIN\_1\_7: At this time, does your main business have a line of credit or a loan from a bank?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	41	19.2%
2	No	173	80.8%

**FIN\_1\_8\_1: In the past 6 months, how much new money have you, by yourself or together with****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 7000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 7000000    Format: Numeric

**FIN\_1\_8\_2: In the past 6 months, how much new money have you, by yourself or together with****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 5000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 5000000    Format: Numeric

---

**FIN\_1\_8\_3: In the past 6 months, how much new money have you, by yourself or together with**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 1000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 1000000    Format: Numeric

---

**FIN\_1\_8\_4: In the past 6 months, how much new money have you, by yourself or together with**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

---

**FIN\_1\_8\_4\_OTHER: Specify other source**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 0    Invalid: 214  
 Type: Discrete    Decimal: 0    Width: 10    Range: -    Format: Numeric

---

**FIN\_1\_9\_1: What is the amount currently owed from all loans with [A BANK OR FORMAL FINANCIA**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 13000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 13000000    Format: Numeric

---

**FIN\_1\_9\_2: What is the amount currently owed from all loans with [FAMILY, RELATIVES, OR FRI**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 2000000  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 2000000    Format: Numeric



**FIN\_1\_9\_3: What is the amount currently owed from all loans with [AN INFORMAL SAVINGS GROUP]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 500000  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 500000   Format: Numeric

**FIN\_1\_9\_4: What is the amount currently owed from all loans with [OTHER SOURCE] that you, b****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 0  
 Type: Discrete   Decimal: 0   Width: 10   Range: 0 - 0   Format: Numeric

**FIN\_1\_9\_4\_OTHER: Specify other source****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0   Invalid: 214  
 Type: Discrete   Decimal: 0   Width: 10   Range: -   Format: Numeric

**FIN\_1\_10: Have you applied for a loan for your main business in the past 12 months?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 2  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 2   Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	148	69.2%
2	No	66	30.8%

**FIN\_1\_11: What is the size of the loan you applied for your main business?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 148 Invalid: 66 Minimum: 40000 Maximum: 50000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 40000 - 50000000 Format: Numeric

**FIN\_1\_12: Do any of your other business(es) have a line of credit or a loan from a bank or**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	9	4.2%
2	No	205	95.8%

**FIN\_1\_13\_1: In the past 6 months, how much new money have you, by yourself or together with**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 9 Invalid: 205 Minimum: 0 Maximum: 4000000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 4000000 Format: Numeric

**FIN\_1\_13\_2: In the past 6 months, how much new money have you, by yourself or together with**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 9 Invalid: 205 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric

**FIN\_1\_13\_3: In the past 6 months, how much new money have you, by yourself or together with**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 9 Invalid: 205 Minimum: 0 Maximum: 0  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 0 Format: Numeric



**FIN\_1\_13\_4: In the past 6 months, how much new money have you, by yourself or together with****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 9    Invalid: 205    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**FIN\_1\_13\_4\_OTHER: Specify other source****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0    Invalid: 214  
 Type: Discrete    Decimal: 0    Width: 10    Range: -    Format: Numeric

**FIN\_1\_14\_1: What is the amount currently owed from all loans with [A BANK OR FORMAL FINANCIA****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 9    Invalid: 205    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**FIN\_1\_14\_2: What is the amount currently owed from all loans with [FAMILY, RELATIVES, OR FRI****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 9    Invalid: 205    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**FIN\_1\_14\_3: What is the amount currently owed from all loans with [AN INFORMAL SAVINGS GROUP****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 9    Invalid: 205    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric



**FIN\_1\_14\_4: What is the amount currently owed from all loans with [OTHER SOURCE] that you, b****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 9    Invalid: 205    Minimum: 0    Maximum: 0  
 Type: Discrete    Decimal: 0    Width: 10    Range: 0 - 0    Format: Numeric

**FIN\_1\_14\_4\_OTHER: Specify other source****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0    Invalid: 214  
 Type: Discrete    Decimal: 0    Width: 10    Range: -    Format: Numeric

**FIN\_1\_15\_1: What collateral, if any, was required for your business loan(s)?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: -777    Maximum: 5  
 Type: Discrete    Decimal: 0    Width: 21    Range: -777 - 5    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
-777	Not applicable	205	95.8%
1	House	1	0.5%
2	Vehicle	2	0.9%
3	Salary guarantor	0	0%
4	Blank Cheque	2	0.9%
5	Other, please specify	4	1.9%

**FIN\_1\_15\_1\_OTHERS: Specify other collateral type****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 39    Range: -    Format: character



**FIN\_1\_15\_2: What collateral, if any, was required for your business loan(s)?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: -777 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 21 Range: -777 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
-777	Not applicable	213	99.5%
1	House	0	0%
2	Vehicle	0	0%
3	Salary guarantor	1	0.5%
4	Blank Cheque	0	0%
5	Other, please specify	0	0%

**FIN\_1\_15\_2\_OTHERS: Specify other collateral type****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 13 Range: - Format: character

**FIN\_1\_16\_1: Who owned the collateral for the loan(s)?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 9 Invalid: 205 Minimum: 1 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 14 Range: 1 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Self	9	100%
2	Husband	0	0%
3	Father	0	0%
4	Mother	0	0%
5	Brother	0	0%



6	Sister	0	0%
7	Uncle	0	0%
8	Aunt	0	0%
9	Friend	0	0%
10	Other, specify	0	0%
Sysmiss		205	

### FIN\_1\_16\_1\_OTHERS: Please specify other

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

### FIN\_1\_16\_2: Who owned the collateral for the loan(s)?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 14 Range: - Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category
1	Self
2	Husband
3	Father
4	Mother
5	Brother
6	Sister
7	Uncle
8	Aunt
9	Friend
10	Other, specify
Sysmiss	

### FIN\_1\_16\_2\_OTHERS: Please specify other

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

### FIN\_1\_17: Did you ever use a guarantor or take a loan jointly with someone for your business?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	23	10.7%
2	No	191	89.3%

### FIN\_1\_18: Who agreed to guarantee the loan(s) or borrow jointly with you?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 23 Invalid: 191 Minimum: 1 Maximum: 9

Type: Discrete Decimal: 0 Width: 14 Range: 1 - 9 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Self	1	4.3%
2	Spouse	2	8.7%
3	Father	0	0%
4	Mother	1	4.3%
5	Brother	5	21.7%
6	Sister	1	4.3%
7	Uncle	0	0%
8	Aunt	0	0%
9	Friend	13	56.5%
10	Other, specify	0	0%
Sysmiss		191	



**FIN\_1\_18\_OTHERS: Specify other guarantor****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

**FIN\_1\_19: What is the average interest rate you are paying for your business loans per ann****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 83

Type: Discrete Decimal: 0 Width: 10 Range: 0 - 83 Format: Numeric

**FIN\_1\_20: What is / was the primary use or intended use of the most recent loan that you h****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: -777 Maximum: 11

Type: Discrete Decimal: 0 Width: 43 Range: -777 - 11 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
-777	N/A	13	6.1%
1	Construction / renovations	5	2.3%
2	Rent	1	0.5%
3	Purchase of inputs / raw materials	93	43.5%
4	License or permit fees	0	0%
5	Purchase of marketing materials or Services	58	27.1%
6	Pay off past business debt	1	0.5%
7	Purchase of equipment	11	5.1%
8	Pay employees	1	0.5%
9	Buy property / land	2	0.9%
10	Personal expenses	2	0.9%
11	Other (please specify)	27	12.6%



**FIN\_1\_20\_OTHERS: Specify other use****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 65 Range: - Format: character

**FIN\_1\_21: How do you save the money you earn in your business(es)?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**FIN\_1\_21\_OTHERS: Specify other savings method****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 10 Range: - Format: character

**FIN\_1\_22: In the past 12 months, did you ever use a mobile phone or the internet to make m****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	206	96.3%
2	No	8	3.7%

**FIN\_1\_23: If you're suddenly faced with an unexpected situation and you need money in 2 we****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 10 Range: - Format: character



**FIN\_1\_24\_1: If you're faced with that situation of needing that money in 2 weeks for your bu****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 12  
 Type: Discrete    Decimal: 0    Width: 42    Range: 1 - 12    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Spouse	41	19.2%
2	Family, Relative, Friend	72	33.6%
3	Bank or other formal financial institution	76	35.5%
4	Informal savings group	3	1.4%
5	Moneylender	0	0%
6	Other business	3	1.4%
7	Government	0	0%
8	Religious group / Charity	1	0.5%
9	Cooperative	5	2.3%
10	Supplier/ Retailer/ Store	1	0.5%
11	Other: (please specify)	0	0%
12	No source	12	5.6%

**FIN\_1\_24\_1\_OTHERS: Please specify other****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0  
 Type: Discrete    Decimal: 0    Width: 16    Range: -    Format: character

**FIN\_1\_24\_2: If you're faced with that situation of needing that money in 2 weeks for your bu****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 12  
 Type: Discrete    Decimal: 0    Width: 42    Range: 1 - 12    Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Spouse	27	12.6%
2	Family, Relative, Friend	60	28%
3	Bank or other formal financial institution	41	19.2%
4	Informal savings group	1	0.5%
5	Moneylender	2	0.9%
6	Other business	5	2.3%
7	Government	0	0%
8	Religious group / Charity	0	0%
9	Cooperative	8	3.7%
10	Supplier/ Retailer/ Store	9	4.2%
11	Other: (please specify)	0	0%
12	No source	61	28.5%

### FIN\_1\_24\_2\_OTHERS: Please specify other

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0  
Type: Discrete Decimal: 0 Width: 31 Range: - Format: character

### FIN\_1\_25: Do you currently have a business account at any of the following places: a bank,

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	190	88.8%
2	No	24	11.2%



**FIN\_1\_27: Have you had a loan request denied by a financial institution in the last 12 mon****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	5	2.3%
2	No	209	97.7%

**FIN\_1\_28\_1: Why was it denied? - First reason****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 5 Invalid: 209 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 42 Range: 1 - 9 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Could not provide security/collateral	1	20%
2	Could not come up with my own contribution	0	0%
3	Business plan was too risky/not feasible	0	0%
4	Did not have the right documentation	1	20%
5	Did not have a credit record	0	0%
6	Had bad credit history	0	0%
7	Did not have a business plan	0	0%
8	My business is not registered	0	0%
9	Didn't give any reason	3	60%
10	Other, Specify	0	0%
Sysmiss		209	

**FIN\_1\_28\_1\_OTHERS: Specify other reason****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 54 Range: - Format: character

### FIN\_1\_28\_2: Why was it denied? - Second reason

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 2 Invalid: 212 Minimum: 8 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 42 Range: 8 - 9 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Could not provide security/collateral	0	0%
2	Could not come up with my own contribution	0	0%
3	Business plan was too risky/not feasible	0	0%
4	Did not have the right documentation	0	0%
5	Did not have a credit record	0	0%
6	Had bad credit history	0	0%
7	Did not have a business plan	0	0%
8	My business is not registered	1	50%
9	Didn't give any reason	1	50%
10	Other, Specify	0	0%
Sysmiss		212	

### FIN\_1\_28\_2\_OTHERS: Specify other reason

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 0 Invalid: 214  
 Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

### FIN\_1\_28\_3: Why was it denied? - Third reason

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 1 Invalid: 213 Minimum: 9 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 42 Range: 9 - 9 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Could not provide security/collateral	0	0%
2	Could not come up with my own contribution	0	0%
3	Business plan was too risky/not feasible	0	0%
4	Did not have the right documentation	0	0%
5	Did not have a credit record	0	0%
6	Had bad credit history	0	0%
7	Did not have a business plan	0	0%
8	My business is not registered	0	0%
9	Didn't give any reason	1	100%
10	Other, Specify	0	0%
Sysmiss		213	

### FIN\_1\_28\_3\_OTHERS: Specify other reason

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 10 Range: - Format: Numeric

### SECTION\_6: ----- SECTION 6: ENTREPRENEUR -----

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 0 Invalid: 214

Type: Discrete Decimal: 0 Width: 9 Range: - Format: Numeric

### CHAR\_1\_1: Taking all things together, would you say you are:

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 16 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES



Value	Category	Cases	
1	Very happy	193	90.2%
2	Rather happy	16	7.5%
3	Not very happy	5	2.3%
4	Not at all happy	0	0%

## CHAR\_1\_2: I can always solve difficult problems if I try hard enough

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	4	1.9%
2	Disagree	1	0.5%
3	Neither agree nor disagree	2	0.9%
4	Agree	104	48.6%
5	Strongly Agree	103	48.1%

## CHAR\_1\_3: It is easy for me to stick to my aims and accomplish my goals

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	1	0.5%
2	Disagree	0	0%
3	Neither agree nor disagree	3	1.4%
4	Agree	93	43.5%
5	Strongly Agree	117	54.7%



**CHAR\_1\_4: I am confident that I could deal appropriately with unexpected events****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	2	0.9%
3	Neither agree nor disagree	5	2.3%
4	Agree	94	43.9%
5	Strongly Agree	113	52.8%

**CHAR\_1\_5: Thanks to my skillful and creative thinking, I know how to handle unforeseen sit****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	2	0.9%
3	Neither agree nor disagree	6	2.8%
4	Agree	105	49.1%
5	Strongly Agree	101	47.2%

**CHAR\_1\_6: I can solve most problems if I put in the necessary effort****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 3 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 3 - 5 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	0	0%
3	Neither agree nor disagree	3	1.4%
4	Agree	109	50.9%
5	Strongly Agree	102	47.7%

### CHAR\_1\_7: When I am confronted with a problem, I can usually find several solutions

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 3 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 3 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	0	0%
3	Neither agree nor disagree	5	2.3%
4	Agree	102	47.7%
5	Strongly Agree	107	50%

### CHAR\_1\_8: If I am in trouble, I can usually think of a solution

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 3 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 3 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	0	0%



3	Neither agree nor disagree	1	0.5%
4	Agree	106	49.5%
5	Strongly Agree	107	50%

### CHAR\_1\_9: I can usually handle whatever comes my way

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5

Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	2	0.9%
3	Neither agree nor disagree	7	3.3%
4	Agree	86	40.2%
5	Strongly Agree	119	55.6%

### CHAR\_1\_10: If someone is against me, I can find means and ways to get what I want

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5

Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	5	2.3%
3	Neither agree nor disagree	15	7%
4	Agree	112	52.3%
5	Strongly Agree	82	38.3%



**CHAR\_1\_11: I can remain calm when I am facing difficulties because I can rely on my ability****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5

Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	1	0.5%
2	Disagree	4	1.9%
3	Neither agree nor disagree	3	1.4%
4	Agree	107	50%
5	Strongly Agree	99	46.3%

**CHAR\_1\_12: I take every opportunity to learn more and develop my skills****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5

Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	1	0.5%
3	Neither agree nor disagree	3	1.4%
4	Agree	70	32.7%
5	Strongly Agree	140	65.4%

**CHAR\_1\_13: I actively work to improve myself****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 4 Maximum: 5

Type: Discrete Decimal: 0 Width: 26 Range: 4 - 5 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	0	0%
3	Neither agree nor disagree	0	0%
4	Agree	77	36%
5	Strongly Agree	137	64%

### CHAR\_1\_14: I am constantly trying to improve myself by learning new knowledge and skills

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	1	0.5%
3	Neither agree nor disagree	7	3.3%
4	Agree	87	40.7%
5	Strongly Agree	119	55.6%

### CHAR\_1\_15: I look for opportunities to improve myself personally and professionally

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	1	0.5%



3	Neither agree nor disagree	1	0.5%
4	Agree	88	41.1%
5	Strongly Agree	124	57.9%

### CHAR\_1\_16: How much do you agree or disagree with the statement?: I am satisfied with my ma

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 196 Invalid: 18 Minimum: 1 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	1	0.5%
2	Disagree	1	0.5%
3	Neither agree nor disagree	0	0%
4	Agree	55	28.1%
5	Strongly Agree	139	70.9%
Sysmiss		18	

### CHAR\_1\_17: Digit Span: 4 digit

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Right	213	99.5%
2	Wrong	1	0.5%

### CHAR\_1\_18: Digit Span: 5 digit

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 213 Invalid: 1 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Right	206	96.7%
2	Wrong	7	3.3%
Sysmiss		1	

## CHAR\_1\_19: Digit Span: 6 digit

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 206 Invalid: 8 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Right	194	94.2%
2	Wrong	12	5.8%
Sysmiss		8	

## CHAR\_1\_20: Digit Span: 7 digit

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 194 Invalid: 20 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Right	161	83%
2	Wrong	33	17%
Sysmiss		20	



**CHAR\_1\_21: Digit Span: 8 digit****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 161    Invalid: 53    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Right	124	77%
2	Wrong	37	23%
Sysmiss		53	

**CHAR\_1\_22: Digit Span: 9 digit****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 124    Invalid: 90    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Right	77	62.1%
2	Wrong	47	37.9%
Sysmiss		90	

**CHAR\_1\_23: Digit Span: 10 digit****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 77    Invalid: 137    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES



Value	Category	Cases	
1	Right	42	54.5%
2	Wrong	35	45.5%
Sysmiss		137	

## CHAR\_1\_24: Digit Span: 11 digit

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 42 Invalid: 172 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Right	20	47.6%
2	Wrong	22	52.4%
Sysmiss		172	

## CHAR\_1\_25: I actively tackle problems

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 3 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 3 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	0	0%
3	Neither agree nor disagree	1	0.5%
4	Agree	111	51.9%
5	Strongly Agree	102	47.7%

## CHAR\_1\_26: Whenever something goes wrong, I search for a solution immediately

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 214 Invalid: 0 Minimum: 3 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 3 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	0	0%
3	Neither agree nor disagree	3	1.4%
4	Agree	101	47.2%
5	Strongly Agree	110	51.4%

**CHAR\_1\_27: Whenever there is a chance to get actively involved, I take it**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	1	0.5%
3	Neither agree nor disagree	2	0.9%
4	Agree	112	52.3%
5	Strongly Agree	99	46.3%

**CHAR\_1\_28: I take initiative immediately even when others don't**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES



Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	1	0.5%
3	Neither agree nor disagree	6	2.8%
4	Agree	109	50.9%
5	Strongly Agree	98	45.8%

## CHAR\_1\_29: I use opportunities quickly in order to attain my goals

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	1	0.5%
3	Neither agree nor disagree	4	1.9%
4	Agree	108	50.5%
5	Strongly Agree	101	47.2%

## CHAR\_1\_30: Usually I do more than I am asked to do

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	7	3.3%
2	Disagree	18	8.4%
3	Neither agree nor disagree	16	7.5%
4	Agree	105	49.1%
5	Strongly Agree	68	31.8%



**CHAR\_1\_31: I am particularly good at realizing ideas****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	1	0.5%
2	Disagree	1	0.5%
3	Neither agree nor disagree	3	1.4%
4	Agree	106	49.5%
5	Strongly Agree	103	48.1%

**CHAR\_1\_32: I excel at identifying opportunities****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	1	0.5%
2	Disagree	1	0.5%
3	Neither agree nor disagree	3	1.4%
4	Agree	101	47.2%
5	Strongly Agree	108	50.5%

**CHAR\_1\_33: I can come up with many ideas when needed****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 3 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 3 - 5 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	0	0%
3	Neither agree nor disagree	2	0.9%
4	Agree	95	44.4%
5	Strongly Agree	117	54.7%

### CHAR\_1\_34: I can go from one idea to the next until I have many options to choose from

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	1	0.5%
2	Disagree	1	0.5%
3	Neither agree nor disagree	3	1.4%
4	Agree	107	50%
5	Strongly Agree	102	47.7%

### CHAR\_1\_35: I have ideas that are unique

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	1	0.5%



3	Neither agree nor disagree	7	3.3%
4	Agree	96	44.9%
5	Strongly Agree	110	51.4%

### CHAR\_1\_36: My ideas are different from most people's

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5

Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	4	1.9%
3	Neither agree nor disagree	12	5.6%
4	Agree	95	44.4%
5	Strongly Agree	103	48.1%

### CHAR\_1\_37: I can pretty much determine the success of my business

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 3 Maximum: 5

Type: Discrete Decimal: 0 Width: 26 Range: 3 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	0	0%
3	Neither agree nor disagree	3	1.4%
4	Agree	84	39.3%
5	Strongly Agree	127	59.3%



**CHAR\_1\_38: I am certain that I can have a significant impact on the society with my business****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 3 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 3 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	0	0%
3	Neither agree nor disagree	5	2.3%
4	Agree	88	41.1%
5	Strongly Agree	121	56.5%

**CHAR\_1\_39: I am sure that I can impact sales of my business****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	1	0.5%
2	Disagree	0	0%
3	Neither agree nor disagree	0	0%
4	Agree	85	39.7%
5	Strongly Agree	128	59.8%

**CHAR\_1\_40: I can pretty much determine what happens in my environment****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	12	5.6%
3	Neither agree nor disagree	22	10.3%
4	Agree	88	41.1%
5	Strongly Agree	92	43%

### CHAR\_1\_41: I can change the community around me with my business

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	3	1.4%
3	Neither agree nor disagree	6	2.8%
4	Agree	96	44.9%
5	Strongly Agree	109	50.9%

### CHAR\_1\_42: When others start their own businesses, it's because they use me as an example

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%



2	Disagree	5	2.3%
3	Neither agree nor disagree	13	6.1%
4	Agree	101	47.2%
5	Strongly Agree	95	44.4%

### CHAR\_1\_43: My example leads others to be better business people

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 5  
Type: Discrete Decimal: 0 Width: 26 Range: 2 - 5 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Strongly Disagree	0	0%
2	Disagree	1	0.5%
3	Neither agree nor disagree	4	1.9%
4	Agree	92	43%
5	Strongly Agree	117	54.7%

### CHAR\_1\_44: How often did you feel appreciated by your partner?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 196 Invalid: 18 Minimum: 2 Maximum: 6  
Type: Discrete Decimal: 0 Width: 14 Range: 2 - 6 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Never	0	0%
2	Almost never	1	0.5%
3	Sometimes	12	6.1%
4	Fairly Often	8	4.1%
5	Very Often	172	87.8%
6	Not applicable	3	1.5%
Sysmiss		18	



**CHAR\_1\_45: How often did you and your partner share your joys and sorrows?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 196    Invalid: 18    Minimum: 2    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 14    Range: 2 - 6    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Never	0	0%
2	Almost never	1	0.5%
3	Sometimes	7	3.6%
4	Fairly Often	11	5.6%
5	Very Often	174	88.8%
6	Not applicable	3	1.5%
Sysmiss		18	

**CHAR\_1\_46: When you and your partner have had a disagreement, how often did he/she express****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 196    Invalid: 18    Minimum: 3    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 14    Range: 3 - 6    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Never	0	0%
2	Almost never	0	0%
3	Sometimes	20	10.2%
4	Fairly Often	28	14.3%
5	Very Often	143	73%
6	Not applicable	5	2.6%
Sysmiss		18	



**CHAR\_1\_47: When you and your partner have had a disagreement, how often did he/she try to s****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 196    Invalid: 18    Minimum: 2    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 14    Range: 2 - 6    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Never	0	0%
2	Almost never	1	0.5%
3	Sometimes	16	8.2%
4	Fairly Often	25	12.8%
5	Very Often	149	76%
6	Not applicable	5	2.6%
Sysmiss		18	

**CHAR\_1\_48: When you and your partner have had a disagreement, when the argument got heated,****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 196    Invalid: 18    Minimum: 1    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 14    Range: 1 - 6    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Never	7	3.6%
2	Almost never	3	1.5%
3	Sometimes	18	9.2%
4	Fairly Often	25	12.8%
5	Very Often	130	66.3%
6	Not applicable	13	6.6%
Sysmiss		18	



**CHAR\_1\_49: How often did you feel that your partner drinks too much alcohol?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 196    Invalid: 18    Minimum: 1    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 14    Range: 1 - 6    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Never	115	58.7%
2	Almost never	9	4.6%
3	Sometimes	19	9.7%
4	Fairly Often	5	2.6%
5	Very Often	12	6.1%
6	Not applicable	36	18.4%
Sysmiss		18	

**CHAR\_1\_50: How often did you speak to your partner regarding employment or business?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 196    Invalid: 18    Minimum: 1    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 14    Range: 1 - 6    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Never	4	2%
2	Almost never	2	1%
3	Sometimes	34	17.3%
4	Fairly Often	23	11.7%
5	Very Often	128	65.3%
6	Not applicable	5	2.6%
Sysmiss		18	

**CHAR\_1\_51: How often did you speak to your partner regarding the sharing of household**



**respo****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 196    Invalid: 18    Minimum: 1    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 14    Range: 1 - 6    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Never	24	12.2%
2	Almost never	18	9.2%
3	Sometimes	40	20.4%
4	Fairly Often	29	14.8%
5	Very Often	76	38.8%
6	Not applicable	9	4.6%
Sysmiss		18	

**CHAR\_1\_52: Ravens: Image B1****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 6    Format: Numeric

**CHAR\_1\_52\_RC: Ravens: Image B1 - correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 0    Maximum: 1  
 Type: Discrete    Decimal: 0    Width: 9    Range: 0 - 1    Format: Numeric

**CHAR\_1\_53: Ravens: Image B2****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 6  
 Type: Discrete    Decimal: 0    Width: 8    Range: 1 - 6    Format: Numeric



**CHAR\_1\_53\_RC: Ravens: Image B2 - correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_54: Ravens: Image B3****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

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**CHAR\_1\_54\_RC: Ravens: Image B3 - correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_55: Ravens: Image B4****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

---

**CHAR\_1\_55\_RC: Ravens: Image B4 - correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_56: Ravens: Image B5****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

---



**CHAR\_1\_56\_RC: Ravens: Image B5 - correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_57: Ravens: Image B6****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

---

**CHAR\_1\_57\_RC: Ravens: Image B6 - correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_58: Ravens: Image B7****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

---

**CHAR\_1\_58\_RC: Ravens: Image B7 - correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_59: Ravens: Image B8****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

---

**CHAR\_1\_59\_RC: Ravens: Image B8 - correct response given [1=Yes]**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_60: Ravens: Image B9**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

---

**CHAR\_1\_60\_RC: Ravens: Image B9 - correct response given [1=Yes]**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_61: Ravens: Image B10**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

---

**CHAR\_1\_61\_RC: Ravens: Image B10 - correct response given [1=Yes]**

**Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---



**CHAR\_1\_62: Ravens: Image B11****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

---

**CHAR\_1\_62\_RC: Ravens: Image B11 - correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_63: Ravens: Image B12****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 6  
 Type: Discrete   Decimal: 0   Width: 8   Range: 1 - 6   Format: Numeric

---

**CHAR\_1\_63\_RC: Ravens: Image B12 - correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 0   Maximum: 1  
 Type: Discrete   Decimal: 0   Width: 9   Range: 0 - 1   Format: Numeric

---

**CHAR\_1\_64: Are you currently employed in any of the following?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0  
 Type: Discrete   Decimal: 0   Width: 9   Range: -   Format: character

---

**CHAR\_1\_65: Overall, how satisfied are you with your economic well-being (income)?****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214   Invalid: 0   Minimum: 1   Maximum: 4  
 Type: Discrete   Decimal: 0   Width: 20   Range: 1 - 4   Format: Numeric

---



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Very satisfied	125	58.4%
2	Fairly satisfied	57	26.6%
3	Not very satisfied	25	11.7%
4	Not at all satisfied	7	3.3%

**CHAR\_1\_66: Overall, how satisfied are you with your work as a business owner/self-employed?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 20 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Very satisfied	179	83.6%
2	Fairly satisfied	27	12.6%
3	Not very satisfied	7	3.3%
4	Not at all satisfied	1	0.5%

**CHAR\_1\_67: Suppose you had Naira 100 in a savings account and the interest rate was 2% per**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 14 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	More than N102	148	69.2%
2	Exactly N102	32	15%



3	Less than N102	16	7.5%
4	Do not know	18	8.4%

**FINLIT\_1: Finlit Q1: correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 9 Range: 0 - 1 Format: Numeric

**CHAR\_1\_68: Imagine that the interest rate on your savings account was 1% per year and infla****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	More than today	68	31.8%
2	Exactly the same	28	13.1%
3	Less than today	91	42.5%
4	Do not know	27	12.6%

**FINLIT\_2: Finlit Q2: correct response given [1=Yes]****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 9 Range: 0 - 1 Format: Numeric

**CHAR\_1\_69: Please tell me whether this statement is true or false: Buying a single company'****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 11 Range: 1 - 3 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	TRUE	84	39.3%
2	FALSE	79	36.9%
3	Do not know	51	23.8%

### FINLIT\_3: Finlit Q3: correct response given [1=Yes]

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 1  
Type: Discrete Decimal: 0 Width: 9 Range: 0 - 1 Format: Numeric

### SECTION 7: INTRA-HH

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 0 Invalid: 214  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: Numeric

### INTRA\_1\_1\_1: 10K Naira Allocation Scenario: Self

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 10000  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 10000 Format: Numeric

### INTRA\_1\_1\_2: 10K Naira Allocation Scenario: Spouse

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 10000  
Type: Discrete Decimal: 0 Width: 10 Range: 0 - 10000 Format: Numeric

### INTRA\_1\_1\_3: 10K Naira Allocation Scenario: Children

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 7000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 7000 Format: Numeric

### INTRA\_1\_1\_4: 10K Naira Allocation Scenario: Family

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 5000  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 5000 Format: Numeric

### INTRA\_1\_1\_5: 10K Naira Allocation Scenario: Friends and neighbors

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 0 Maximum: 5800  
 Type: Discrete Decimal: 0 Width: 10 Range: 0 - 5800 Format: Numeric

### INTRA\_1\_2: Who within the household would have the final say over how the money from your r

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Self	148	69.2%
2	Spouse	28	13.1%
3	You and spouse jointly	36	16.8%
4	Other relative male	0	0%
5	Other relative female	1	0.5%
6	Other specify	1	0.5%

### INTRA\_1\_2\_OTHERS: Specify other decision-maker

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

### INTRA\_1\_3: What type of household do you belong to?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 21 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Male and female adult	204	95.3%
2	Female adult only	6	2.8%
3	Male adult only	4	1.9%

### INTRA\_1\_4A: When decisions are made regarding [MONEY SPENDING PRIORITIES FOR URGENT MATTERS

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

### INTRA\_1\_4B: To what extent do you feel you can make your own personal decisions regarding [M

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 4  
Type: Discrete Decimal: 0 Width: 16 Range: 2 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Not at all	0	0%
2	Small extent	16	7.5%



3	Medium extent	66	30.8%
4	To a high extent	132	61.7%

### INTRA\_1\_5A: When decisions are made regarding [FOOD CROP FARMING] who is it that normally ta

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

### INTRA\_1\_5B: To what extent do you feel you can make your own personal decisions regarding [F

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Not at all	39	18.2%
2	Small extent	27	12.6%
3	Medium extent	59	27.6%
4	To a high extent	89	41.6%

### INTRA\_1\_6A: When decisions are made regarding [CASH CROP FARMING] who is it that normally ta

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

### INTRA\_1\_6B: To what extent do you feel you can make your own personal decisions regarding [C

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Not at all	60	28%
2	Small extent	18	8.4%
3	Medium extent	55	25.7%
4	To a high extent	81	37.9%

**INTRA\_1\_7A: When decisions are made regarding [LIVESTOCK] who is it that normally takes the**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0  
 Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**INTRA\_1\_7B: To what extent do you feel you can make your own personal decisions regarding [L**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

## Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Not at all	57	26.6%
2	Small extent	15	7%
3	Medium extent	55	25.7%
4	To a high extent	87	40.7%

**INTRA\_1\_8A: When decisions are made regarding [OWN WAGE / SALARY EMPLOYMENT] who**



**is it that****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii****Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**INTRA\_1\_8B: To what extent do you feel you can make your own personal decisions regarding [O****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii****Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Not at all	2	0.9%
2	Small extent	9	4.2%
3	Medium extent	31	14.5%
4	To a high extent	172	80.4%

**INTRA\_1\_9A: When decisions are made regarding [OWN BUSINESS ACTIVITIES] who is it that norma****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii****Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**INTRA\_1\_9B: To what extent do you feel you can make your own personal decisions regarding [O****Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii****Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 4

Type: Discrete Decimal: 0 Width: 16 Range: 2 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES



Value	Category	Cases	
1	Not at all	0	0%
2	Small extent	7	3.3%
3	Medium extent	31	14.5%
4	To a high extent	176	82.2%

**INTRA\_1\_10A: When decisions are made regarding [SPOUSE'S BUSINESS ACTIVITIES] who is it that**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**INTRA\_1\_10B: To what extent do you feel you can make your own personal decisions regarding [S**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Not at all	22	10.3%
2	Small extent	44	20.6%
3	Medium extent	58	27.1%
4	To a high extent	90	42.1%

**INTRA\_1\_11A: When decisions are made regarding [MAJOR HH EXPENDITURES] who is it that normal**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character



## INTRA\_1\_11B: To what extent do you feel you can make your own personal decisions regarding [M

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Not at all	2	0.9%
2	Small extent	27	12.6%
3	Medium extent	66	30.8%
4	To a high extent	119	55.6%

## INTRA\_1\_12A: When decisions are made regarding [MINOR HH EXPENDITURES] who is it that normal

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0  
Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

## INTRA\_1\_12B: To what extent do you feel you can make your own personal decisions regarding [M

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Not at all	1	0.5%
2	Small extent	25	11.7%
3	Medium extent	61	28.5%
4	To a high extent	127	59.3%



**INTRA\_1\_13A: When decisions are made regarding [USE OF OWN EARNINGS] who is it that normally****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**INTRA\_1\_13B: To what extent do you feel you can make your own personal decisions regarding [U****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 2 Maximum: 4

Type: Discrete Decimal: 0 Width: 16 Range: 2 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Not at all	0	0%
2	Small extent	9	4.2%
3	Medium extent	36	16.8%
4	To a high extent	169	79%

**INTRA\_1\_14A: When decisions are made regarding [USE OF SPOUSE'S EARNINGS] who is it that norm****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 9 Range: - Format: character

**INTRA\_1\_14B: To what extent do you feel you can make your own personal decisions regarding [U****Data file:** nigeria\_wefi\_baseline\_pilot\_data\_no\_pii**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 16 Range: 1 - 4 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Not at all	21	9.8%
2	Small extent	56	26.2%
3	Medium extent	58	27.1%
4	To a high extent	79	36.9%

### INTRA\_1\_15: Does your household own...?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0

Type: Discrete Decimal: 0 Width: 24 Range: - Format: character

### INTRA\_1\_15\_2: Does your household own any...TV?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 9 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	213	99.5%
2	No	1	0.5%

### INTRA\_1\_15\_3: Does your household own any...Air Conditioner?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 9 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES



Value	Category	Cases	
1	Yes	182	85%
2	No	32	15%

#### INTRA\_1\_15\_4: Does your household own any...Mobile Phone?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

##### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 9 Range: 1 - 2 Format: Numeric

##### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Yes	211	98.6%
2	No	3	1.4%

#### INTRA\_1\_15\_5: Does your household own any...Refridgerator?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

##### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 9 Range: 1 - 2 Format: Numeric

##### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Yes	211	98.6%
2	No	3	1.4%

#### INTRA\_1\_15\_8: Does your household own any...Computer?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

##### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 9 Range: 1 - 2 Format: Numeric



## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	167	78%
2	No	47	22%

### INTRA\_1\_15\_10: Does your household own any...Generator?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 9 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	212	99.1%
2	No	2	0.9%

### INTRA\_1\_15\_15: Does your household own any...Fan?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 9 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	206	96.3%
2	No	8	3.7%

### INTRA\_1\_15\_17: Does your household own any...Vehicle?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

#### Overview

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2



Type: Discrete    Decimal: 0    Width: 9    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	192	89.7%
2	No	22	10.3%

## INTRA\_1\_15\_18: Does your household own any...Bike?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 9    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	64	29.9%
2	No	150	70.1%

## INTRA\_1\_15\_19: Does your household own any...Moto?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

### Overview

Valid: 214    Invalid: 0    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 9    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Yes	17	7.9%
2	No	197	92.1%

## INTRA\_1\_16: Do you own your household or dwelling?

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii



**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	121	56.5%
2	No	93	43.5%

**INTRA\_1\_22: Do you own any agricultural land?**

Data file: nigeria\_wefi\_baseline\_pilot\_data\_no\_pii

**Overview**

Valid: 214 Invalid: 0 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 8 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	61	28.5%
2	No	153	71.5%



# Documentation

## Questionnaires

### Baseline Survey Questionnaire - Innovative Lending Products for Women-Led SMEs in Nigeria, Proof-of-concept Pilot Study

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Title	Baseline Survey Questionnaire - Innovative Lending Products for Women-Led SMEs in Nigeria, Proof-of-concept Pilot Study
Country	Nigeria
Description	Baseline Survey Questionnaire - Innovative Lending Products for Women-Led SMEs in Nigeria, Proof-of-concept Pilot Study
Filename	nigeria_wefi_baseline_pilot_survey_2021_no_pii.xlsx

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## Reports

### Baseline Survey Report - Innovative Lending Products for Women-Led SMEs in Nigeria, Proof-of-concept Pilot Study

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Title	Baseline Survey Report - Innovative Lending Products for Women-Led SMEs in Nigeria, Proof-of-concept Pilot Study
Country	Nigeria
Description	Baseline Survey Report - Innovative Lending Products for Women-Led SMEs in Nigeria, Proof-of-concept Pilot Study
Filename	nigeria_wefi_baseline_pilot_report.pdf

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## Technical documents

### Innovative Lending Products for Women-Led SMEs in Nigeria (P168390 WE-Fi) Concept Note

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Title	Innovative Lending Products for Women-Led SMEs in Nigeria (P168390 WE-Fi) Concept Note
Country	Nigeria
Description	Innovative Lending Products for Women-Led SMEs in Nigeria (P168390 WE-Fi) Concept Note
Filename	2020.02.15_nigeria_we_fi_ie_concept_note_final.pdf

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## Codebook

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Title	Codebook
Country	Nigeria
Description	Codebook
Filename	codebook_report_wefi_nigeria.xlsx

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