

Appendix 1
Names and Locations of Community Banks in Our Sample

S/N	Name	Location	State
1.	Ado-Ekiti Community Bank	Ado-Ekiti	Ekiti
2.	Ijero Community Bank	Ijero-Ekiti	Ekiti
3.	Igbara Community Bank	Igbara-Odo-Ekiti	Ekiti
4.	Isokan-Ilawe Community Bank	Ilawe-Ekiti	Ekiti
5.	Iyin Community Bank	Iyin-Ekiti	Ekiti
6.	Ifaki Community Bank	Ifaki-Ekiti	Ekiti
7.	Ifisin Community Bank	Ifisin-Ekiti	Ekiti
8.	Ido Community Bank	Ido-Ekiti	Ekiti
9.	Osogbo Community Bank	Osogbo	Osun
10.	Ilesa Community Bank	Ilesa	Osun
11.	Irojo Community Bank	Irojo, Ilesa	Osun
12.	Ayedaade Community Bank	Gbongan	Osun
13.	Ogiyan Community Bank	Ejigbo	Osun
14.	Ifelodun Community Bank	Ikirun	Osun
15.	Ede Community Bank	Ede	Osun
16.	Oke-Egan Community Bank	Ede	Osun
17.	Modakeke Community Bank	Modakeke	Osun
18.	Agbeni-Ogunpa Community Bank	Agbeni, Ibadan	Oyo
19.	Ojoo-Shasha Community Bank	Ojoo, Ibadan	Oyo
20.	Aleshinloye Community Bank	Aleshinloye, Ibadan	Oyo
21.	Akesan Community Bank	Oyo Town	Oyo

S/N	Name	Location	State
22.	Agodi Community Bank	Agodi, Ibadan	Oyo
23.	Owode Community Bank	Apata, Ibadan	Oyo
24.	Ewenla Community Bank	Onidundu	Oyo
25.	Oleyo Community Bank	Fiditi	Oyo
26.	Oja-Tesan Community Bank	Erunmu	Oyo
27.	Okeho Community Bank	Okeho	Oyo

Appendix 2
Names and Locations of People's Banks Visited

S/N	Name	Location	State
1.	Peoples' Bank of Nigeria	Ado-Ekiti	Ekiti
2.	Peoples' Bank of Nigeria	Ijero-Ekiti	Ekiti
3.	Peoples' Bank of Nigeria	Molete, Ibadan	Oyo
4.	Peoples' Bank of Nigeria	Osogbo	Osun

Appendix 3

RESEARCH STUDY ON MICROFINANCE IN NIGERIA

Questionnaire for Bank Managers

Name of the Interviewer _____

Town where interview was conducted _____

Time interview started _____

Time interview ended _____

Signature of Field Supervisor _____

Name of Field Supervisor _____

Signature of Field Supervisor _____

Comments by Field Supervisor _____

Name of Coder _____

Name of Cross Coder _____

Instructions to Interviewer:

Greet the Respondent (R) warmly in the local dialect. Explain your mission and purpose of the study. Obtain the R's consent and assure the R of confidentiality of the information obtained. Emphasize that you are not carrying the research or interview for tax assessment purposes. Explain to the R the benefits his community will derive from participating in the study.

SOCIO-DEMOGRAPHIC INFORMATION

1. Location: _____
2. Name of bank: _____
3. Gender of Respondent
 1. Male
 2. Female
4. How old are you?
 1. Under 25 years
 2. 26-35 years
 3. 36-45 years
 5. 46-55 years
 6. 56-65 years
 7. Above 65 years
 9. No answer
5. What is your marital status?
 1. Married
 2. Single
 3. Widowed
 4. Divorced/Separated
 9. No answer
6. How many children do you have?
7. What religion do you practice?
 1. Christianity
 2. Islam
 4. Traditional Religion
 8. Other (specify) _____
 9. No answer
8. Are you a native of this community?
 1. Yes
 2. No
 9. No answer
9. If the answer to 8 is no, where do you come from?
 1. From within the local government
 2. From within the state
 3. From outside the state
 8. Other (specify) _____
 9. No answer
10. What is your highest level of education?
 1. Secondary school
 2. Post secondary education i.e. Technical, NCE, Graduate
 3. Post Graduate education
 8. Others (specify) _____

11. If professional qualification, please specify:
1. Economics
 2. Finance/Banking
 3. Accounting
 4. Other Social Sciences
 8. Others (specify)_____

12. What job(s) did you hold before this appointment?
1. None
 2. Worker in other banks/financial institutions
 3. Worker in other establishments
 4. Self-employed
 5. Unemployed
 8. Other (specify)

13. If 2, what status
1. Manager
 2. Accountant
 3. Officer
 4. Supervisor
 5. Clerk
 8. Others (specify)_____

INVOLVEMENT IN COMMUNITY BANK

14. When did this Bank become operative?
Day _____ Month _____ Year _____

15. What were the objectives for setting up the bank in this community?

- 1.
- 2.
- 3.
- 4.

16. When did you become manager? Month _____ Year _____

17. What role did you play in the establishment of the bank?

1. Shareholder
2. Professional advice/services
3. Enlightenment
4. Lobbying
5. Recruitment of staff
6. None
8. Other (specify)_____

18. How many shareholders does the bank have?

19. If you are a shareholder, state the total number of shares you hold. _____

20. How many of the shareholders are women?

STATUS OF THE COMMUNITY

21. What are the social amenities available in this community?

List:

- (1) _____
- (2) _____
- (3) _____
- (4) _____
- (5) _____

22. What are the major occupations in this town; please rank in order of importance (1 for most important ... etc.)

- _____ Trading
- _____ Farming
- _____ Services
- _____ Crafts
- _____ Industries
- _____ Other (specify) _____

23. What are the major resources of this community? (Please rank in order of importance) (1 for most important)

- _____ Food crops
- _____ Cash crops
- _____ Mineral resources
- _____ Tourism
- _____ Forest resources
- _____ Other (specify) _____

24. How would you describe the economy of this community?

- 1. Very buoyant
- 2. Buoyant
- 3. Average
- 4. Poor
- 9. No answer

EMPLOYMENT PROVISION BY COMMUNITY BANKS

25. How would you describe the employment situation in this community?

- 1. Very Good
- 2. Good
- 3. Fair
- 4. Poor
- 9. No answer

26. Please state the number and qualifications of employees in the bank.

Qualification	Male	Female
1. Primary		
2. Post-primary		
3. Post-secondary		
4. Post-graduate		
5. None		
8. Other (specify)		
Total		

27. How many of your employees are from this community?

INCOME AND EXPENDITURE OF THE COMMUNITY BANK

28. What types of services does the bank offer? (Rank in order of importance) (1 for most important)

1. Savings ()
2. Current accounts ()
3. Loans ()
4. Guarantees ()
5. Leasing ()
8. Other (specify) _____ ()
9. No answer ()

29. What were your sources of income? (indicate for 1991 - 1996)

Type	Amount					
	1991	1992	1993	1994	1995	1996
1. Equity						
2. Deposits						
3. Fees						
4. Commissions						
8. Other (specify)						
Total						

30. What were the bank's major items of expenditure? (indicate for 1991 - 1996)

Type	1991	1992	1993	1994	1995	1996
1. Salaries/Emoluments						
2. Office Expenses						
3. Taxes						
4. Maintenance						
5. Infrastructure						
6. Travel						
7. Equipment						
8. Other (specify)						

LOAN FACILITY TO CUSTOMERS

31. How many people have benefitted from the loans of the bank over the past 5 years (1991-1996)

Sex	1991	1992	1993	1994	1995	1996
1. Male						
2. Female						
Total						

32. Do the loan beneficiaries exclusively from this community?

1. Yes
2. No
9. No answer

33. If, the answer to 32 is no; from where else do the other loan beneficiaries come?

1. From the local government area
2. From all over the state
3. From places outside the state
9. No answer

34. What are the prerequisites for granting a bank loan?

- 1.
- 2.
- 3.
- 4.

35. Who determines those prerequisites?
1. National Board for Community Banks/Central Bank
 2. The National Association of Community Banks
 3. The State Association of Community Banks
 4. The Board of Directors
 5. Community/Political Leaders
 6. Officials of the Bank
 8. Other (specify) _____
 9. No answer
36. What sectors of the economy did you give loans to between 1991 - 1996? Please also state the amounts of loans given.

	1995			1996		
	No. of Applications	No. of Approvals	Total Loan Given (#)	Number of Applications	No. of Approvals	Total Loan Given (#)
1. Trading						
2. Farming						
3. Services						
4. Crafts						
5. Industries						
8. Other (specify)						

37. What proportion of loan applications are successful?

38. Give the major reasons for rejecting loan applications.
1. Wrong procedure
 2. Unviable project
 3. Lack of collateral
 4. Failure to repay previous loans
 5. Unfavorable reports about applicant
 6. Lack of sponsor/guarantor
 8. Other (specify) _____
 9. No answer

39. Do you give preference to any sector(s) of the economy when you consider loan applications?
1. Yes
 2. No
 9. No answer

40. If the answer to 39 is yes, what sector(s) do you give preference to?

1. Trading
2. Farming
3. Services
4. Crafts
5. Industries/SME
8. Other (specify)_____

41. How many laon beneficiaries defaulted on their loans in the last 5 years?

	Number of Defaults											
	1991		1992		1993		1994		1995		1996	
	N	AMT	N	AMT	N	AMT	N	AMT	N	AMT	N	AMT
1. Trading												
2. Farming												
3. Services												
4. Crafts												
5. Industries												
8. Other (specify)												

N.B.: N = Number of default; AMT = Amount Involved

42. How many loan defaulters are male and female?

	NUMBER OF DEFAULTS											
	1991		1992		1993		1994		1995		1996	
	M	F	M	F	M	F	M	F	M	F	M	F
Trading												
Farming												
Services												

N.B.: M = Male, F = Female

43. What, in your opinion, are the major reasons for loan defaults?

- 1.
- 2.
- 3.
- 4.

44. What sanction do you usually enforce to ensure repayment?

- 1.
- 2.
- 3.
- 4.

45. How would you rate the impact of the bank on the community in terms of the following:

	Very Good	Good	Fair	Little	None
1. Business Development					
2. Employment generation					
3. Saving Habit					
4. Social Life					
5. Standard of Living					
8. Other (specify)					

OPERATION/SERVICES OF THE BANK

46. Who supervises the operations of the bank and how often?

	Monthly	Once in 6 months	Yearly	Never	Others
1. National Board for Community Banks					
2. National Association of Community Banks					
3. State Association of Community Banks					
4. Board of Directors					
5. Community/Political Banks					
6. Officials of the Bank					
8. Other (specify)					

47. What are the major problems confronting the bank?

- 1.
- 2.
- 3.
- 4.

48. In what ways can these problems be solved?

- 1.
- 2.
- 3.
- 4.
- 5.

49. In what ways can the impact of the bank on this community be further enhanced?

- 1.
- 2.
- 3.
- 4.
- 5.

50. In general, what is your own opinion on the operations of this bank/community banking system?

Appendix 4

RESEARCH STUDY ON MICROFINANCE IN NIGERIA

Questionnaire for Customers

Name of the Interviewer_____

Town where interview was conducted_____

Time interview started_____

Time interview ended_____

Signature of Field Supervisor_____

Comments_____

Name of Coder_____

Name of Cross Coder_____

Instructions to Interviewer:

Greet the Respodent (R) warmly in the local dialect. Explain your mission and purpose of the study. Obtain the R's consent and assure the R of confidentiality of the information obtained. Emphasize that you are not carrying the research or interview for tax assessment purposes. Explain to the R the benefits his community will derive from participating in the study.

SOCIO-DEMOGRAPHIC INFORMATION

1. Location: _____
2. Do you belong to any Association? Yes _____ No _____
If Yes, Give name: _____
3. Type of Association:
 1. Trading
 2. Farmer
 3. Informal thrifts credit association
 4. Service
 8. Other (specify) _____
4. Do you hold any post in this association -- which post?
 1. President
 2. Vice President
 3. Secretary
 4. Treasurer
 5. Member
 8. Other (specify) _____
 9. No answer
5. What is your primary occupation?
 1. Farmer
 2. Trading
 3. Artisan
 4. Civil Servant
 5. Transporter
 8. Other (specify) _____
 9. No answer
6. Any part-time occupation? State _____
7. How old are you?
 1. Under 25 years
 2. 26-35 years
 3. 36-45 years
 5. 46-55 years
 6. 56-65 years
 7. Above 65 years
 9. No answer
8. What is your sex?
 1. Male
 2. Female
9. What is your marital status
 1. Married
 2. Single
 3. Widowed
 4. Separated/Divorced
 9. No answer

10. How many children do you have? _____
11. What religion do you practice?
 1. Christianity
 2. Islam
 3. Traditional Religion
 8. Other (specify) _____
 9. No answer
12. What is your state of origin? _____
13. What is your highest level of education?
 1. No schooling
 2. Primary education
 4. Secondary education
 6. Post secondary education, specify _____
 8. Other (specify) _____
14. Are you self-employed?
 1. Yes (Go to 16)
 2. No (Go to 15)
 9. No answer
15. What is your monthly income? _____

16. Please state your daily and weekly sales and profits:

	Daily Sales	Weekly Sales	Daily Profit	Weekly Profit
Peak Period, e.g. Ileya and Xmas				
Normal Period				
Low Period				

AWARENESS OF COMMUNITY BANK'S ACTIVITIES

17. How did you get to know about this community bank?
 1. Through radio advertising
 2. Through television advertising
 3. Through small businessmen around
 4. Through government agencies
 6. Community letter
 7. Group/association
 8. Other (specify)

LOAN DEMAND AND REPAYMENT

18. In your last loan application, how much did you ask for?
 Specify the amount. _____

19. When you were given a loan, was that the first time you asked for a loan?
 1. Yes
 2. No
20. If your answer is no, how many times have you asked for a loan with this bank?
 1. Once
 2. Twice
 3. Three times
 4. Many times
21. What was the loan meant for?
 1. To build a house
 2. To use for business activities
 3. To offset previous loan
 4. To pay children's fees
 5. Just for asking sake
 6. For socio commitments; burial, naming ceremony
22. If your answer to the above question is 2, was the loan actually used for business?
 1. Yes
 2. No
23. What condition did you meet to secure the loan?
 1. Presentation of collateral or guarantor
 2. You have connection with people in the bank
 3. You tip the bank officials
 4. You feel you are credit worthy
24. Have you ever defaulted in paying previous loans?
 1. Yes
 2. No
25. Do you use the same collateral or guarantor each time you get a loan?
 1. Yes
 2. No
26. Has the loan been very helpful in your business?
 1. Yes
 2. No
27. Why do you borrow from this type of bank?
 - (1) Easy accessibility
 - (2) Better customers services
 - (3) Less stringent requirement
28. How would you assess the amount given to you as loan?
 - (1) adequate
 - (2) inadequate

DEPOSITS AND OTHER SERVICES

29. What other services does this bank offer?
1. Acceptance of deposits
 2. Rendering of expertise services
 3. Give business advice
 4. All of the above
30. Do you use the Bank for any of the above?
1. Yes
 2. No
31. How often do you make deposits in this bank?
1. Daily
 2. Twice a week
 3. Weekly
 4. Bi-monthly
 5. Monthly
32. How much on the average do you deposit on each visit?
- _____
33. Why do you make deposits in this banks?
1. _____
 2. _____
 3. _____

PARTICIPATION IN CO-OPERATIVE SOCIETIES

34. Do you belong to a co-operative society
1. Yes
 2. No
35. If Yes, compare the services of your co-operative society to that of the Community bank?
36. Compared with other banks, how would you describe the interest rate charged by this bank?
1. Very high
 2. High
 3. Fair
 4. Low
 5. I do not know

PERCEPTION OF BANK'S PERFORMANCE

37. In your judgement, would you say the bank is helping in the improvement of quality of life of people in this community?
1. Yes
 2. No

38. If Yes, what kind of improvement have you noticed?
1. Better housing
 2. More business
 3. Immigration of people to the locality
 4. More money to spend
 8. Other (specify)_____

RECOMMENDATIONS FOR IMPROVEMENT

39. As a customers of the bank, what are the major changes you will suggest for the improvement of the bank?

Appendix 5

RESEARCH STUDY ON MICROFINANCE IN NIGERIA

Questionnaire for Women's Groups and Trade Associations

Name of the Interviewer _____

Town where interview was conducted _____

Time interview started _____

Time interview ended _____

Signature of Field Supervisor _____

Comments _____

Name of Coder _____

Name of Cross Coder _____

Instructions to Interviewer:

Greet the Respodent (R) warmly in the local dialect. Explain your mission and purpose of the study. Obtain the R's consent and assure the R of confidentiality of the information obtained. Emphasize that you are not carrying the research or interview for tax assessment purposes. Explain to the R the benefits his community will derive from participating in the study.

SOCIO-DEMOGRAPHIC INFORMATION

1. Location: _____
2. Name of Association: _____

3. Type of Association:
 1. Traders association
 2. Farming
 3. Informal Thrift & Credit
 4. Services
 5. Philanthropic
 8. Others (specify) _____
4. What is your primary occupation?
 1. Farming
 2. Trading
 3. Artisan/Craftsman
 4. Civil Servant
 5. Transporter
 8. Other (specify) _____
 9. No answer
5. Are you self-employed?
 1. Yes (go to question 16)
 2. No (go to question 15)
 9. No answer
6. What is the average annual income? _____
7. Please state your daily average and weekly sales and profits as follows:

	Daily Sales	Weekly Sales	Daily Profit	Weekly Profit
Peak Period, e.g. Xmas and Ileya				
Normal Period				
Low Period				

AWARENESS OF COMMUNITY BANK'S ACTIVITIES

8. Please answer the following questions about sources of credit.

	Sources of credit you are aware of	Source(s) of credit patronized by you	Sources of credit popular in the community
1. Ajo/Esusu			
2. Money Lender			
3. Cooperative Societies			
4. Commercial Banks			
5. People's Bank			
6. Friends/Relatives			
8. Other (specify)			
9. No answer			

9. Is your group aware of the existence of a community bank in this locality?

1. Yes
2. No
3. No answer

10. How did you get to know about this community bank?

1. By radio
2. Through the television
3. Through the Newspapers
4. Through religious sources, e.g., mosques and churches
5. Through posters/handbills/signboards
6. Through educational campaigns and rallies
8. Other (specify) _____
9. No answer

INVOLVEMENT IN COMMUNITY BANK

11. Did your group play any role when the community bank in your locality was being established?

1. Yes
2. No
9. No answer

12. What role did you play?

1. We were a subscribers/shareholders
2. Participation in background spadework
3. Donation of infrastructure
4. Enlightenment of community members
8. Others (specify) _____
9. No answer

13. Do you own shares in the community bank?/as a group
 1. Yes
 2. No
 9. No answer
14. How many shares does your group own in the community bank?

15. Have you ever requested for a loan from this community bank?
 1. Yes
 2. No
 9. No answer
16. Was the request for loan granted?
 1. Yes
 2. No (go to question 19)
 9. No answer
17. If yes, how much loan did you request for? _____
18. How much was the interest charged on the loan? _____
19. If no, why was your request for loans not granted?
 1. _____
 2. _____
 3. _____
 4. _____
 5. _____

20. Did you have to meet with any of the following conditions before your request for loan was granted?

	1 = Yes	2 = No	9 = No answer
a. Collateral was required			
b. A guarator was needed			
c. There was too much paper-work			
d. Time taken to obtain loan was too long			
e. Demand for gratification by bank officials			
d. Other (specify)			

21. What did you use the loan for?
1. For real estate development
 2. To pay children's school fees
 3. For social activities, e.g. burial, wedding, and naming ceremonies
 4. To improve the business
 5. To repay debt from other sources
 8. Others (specify) _____
 9. No answer
22. What was the repayment period for loan? _____
23. Did you repay the loan on schedule?
1. Yes
 2. No
 9. No answer
24. Were any sanctions enforced by the community bank to ensure that you repaid the loan on time?
1. Yes
 2. No
 3. No answer
25. If yes, what form of sanctions were enforced?
- _____
- _____
- _____

IMPACT AND EFFECTIVENESS OF COMMUNITY BANKS

26. Please state your assessment of the impact of the community bank on the community in the following areas.

	Very strong	Strong	Weak	No Impact
1. Standard of living				
2. Small Scale Enterprise Development				
3. Employment Generation				
4. Social Life				
8. Other (specify)				

27. In your own opinion, do you think the establishment of the community bank in this locality has attracted more businesses into this community?
1. Yes
 2. No
 9. No answer

28. If no, give reasons _____

SATISFACTION WITH THE PERFORMANCE OF COMMUNITY BANKS

29. What advantages does your group derive from the community bank?
 1. Loans
 2. Business advice
 3. Obtain financial support for community activities from the bank
 4. Acceptance of deposits
 8. Other (specify) _____
 9. No answer

30. Please rate your level of satisfaction with the services rendered by the community bank to your community:

	Very Satisfied	Satisfied	Fairly Satisfied	Not Satisfied
Loans				
Business Advice				
Financial Support for Group Activities				
Acceptance of Deposits				
Other (specify)				

31. If you are not satisfied with any of the services rendered by the community banks, state reasons for your dissatisfaction.

32. Would you recommend this bank to another group?

1. Yes
 2. No
 3. No answer

33. If no, give reasons _____

RECOMMENDATIONS FOR IMPROVING THE EFFECTIVENESS OF THE COMMUNITY BANK

34. In your own opinion, what are the major shortcomings of the community bank?

1. _____
2. _____
3. _____
4. _____

35. Please suggest ways in which the operations of the community bank can improved the activities of the group:

1. _____
2. _____
3. _____
4. _____