



**EFInA**  
Enhancing Financial Inclusion & Advancement  
*..Evidence Driven, People Focused*

## **DATA COLLECTION VENDOR**

### **International Remittance Recipients Survey - Nigeria**

## **TERMS OF REFERENCE**

**May 2026**

EFInA  
Enhancing Financial Inclusion and Advancement  
**RC No: 723455**

## Background and Context

Nigeria is the top remittance-receiving country in sub-Saharan Africa, with inflows exceeding \$20 billion in 2023. This assignment seeks to conduct a comprehensive, demand-side analysis of international remittance recipients in Nigeria, focusing on their financial behaviours, product usage, satisfaction levels, and gender-based insights.

## Objective of the Data Collection

The data collection vendor will be responsible for conducting face-to-face interviews with 2,000 remittance recipients across Nigeria using a nationally representative sampling approach. The data collected will provide insights into:

- Financial behaviours and product usage patterns
- Satisfaction levels with current remittance services
- Gender-based differences in remittance access and control
- Impact of recent policy changes on recipient behaviour
- Barriers to digital remittance adoption

## Scope of Work for the Quantitative & Qualitative Data Collection

### i. Quantitative data collection

- Execute a stratified multi-stage cluster sampling approach for 2000 respondents
- Work in collaboration with the National Bureau of Statistics (NBS) for sampling frame access and household listing
- Implement 20-25% oversampling strategy to account for non-response
- Ensure geographic stratification across geopolitical zones and urban/rural divides
- Focus on states and LGAs with high diaspora connections (e.g. Lagos, Anambra, Kano, Edo, Delta, Abuja)

### ii. Qualitative data collection

We will draw a purposive sub-sample during the recruitment of the nationally representative quantitative dataset, using pre-tagged variables such as: Gender (female), Geographic location (North/South), Receipt of remittances via the Canada-Nigeria corridor, Digital vs non-digital remittance usage, and financial inclusion status (banked, underbanked, unbanked).

In addition to data-driven selection, we will collaborate with local community leaders, women's associations and diaspora networks to identify additional participants, especially in cases where the Canada corridor linkage needs to be verified or further explored. We will aim for:

- 8–10 in-depth interviews (IDIs) across both regions, 5 in the North and 5 in the South
- 8 focus group discussions (FGDs) – 4 in the North, 4 in the South
- Each FGD will consist of 6–8 female participants.
- 4 informal operators: Parallel-market FX dealers (“abóki” money-changers), friends & relatives travelling (hand-carry transfers), cross-border bus & truck drivers (Benin, Ghana routes), etc.

### iii. Household Listing and Screening

- Conduct household listing in selected Primary Sampling Units (PSUs) based on the frame provided by the NBS. Note that due to the rarity of this target population, we anticipate listing up to 12,000 - 15,000 households to identify remittance recipient households.

- Apply screening tools to identify households that received international remittances in the last 12 months
- Use Probability Proportional to Size (PPS) methods for PSU selection
- Document the eligibility screening process clearly
- Maintain detailed logs of household visits and screening outcomes

iv. **Data Collection Activities**

- Conduct Computer-Assisted Personal Interviewing (CAPI) using the Survey CTO platform or any other platform
- Complete 2,000 face-to-face interviews with eligible remittance recipients
- Implement real-time data upload and monitoring systems
- Maintain GPS coordinates and duration tracking for all interviews

## Technical Requirements

### Enumerator Qualifications

- Previous experience with financial behaviour surveys
- Fluency in relevant local languages (Hausa, Yoruba, Igbo, Pidgin)
- Proficiency in CAPI technology and mobile data collection
- Ability to conduct sensitive financial interviews professionally
- Strong interpersonal and communication skills

### Training Requirements

Conduct a training program covering:

- Survey objectives and remittance market context
- Line-by-line questionnaire walkthrough
- CAPI device training using Survey CTO or any other platform
- Mock interviews and role-play exercises
- Standardisation protocols and neutral probing techniques
- Ethics, informed consent, and data confidentiality
- Assessment test with minimum threshold for deployment

### Technology and Equipment

- CAPI-enabled tablets with CAPI software
- Real-time data upload capabilities
- GPS tracking functionality
- Backup power solutions for field operations
- Secure data storage and transmission protocols

## Quality Assurance Requirements

### Pilot Testing

- Conduct pilot test with respondents.
- Test complete workflow from respondent selection to data upload
- Validate logic, skip patterns, question clarity, and respondent fatigue

- Submit formal pilot report with recommended revisions

### **Data Quality Monitoring**

- Implement centralized monitoring system with real-time dashboards
- Flag incomplete submissions, interview duration anomalies, and GPS mismatches
- Conduct quality control verification of 15-20% of interviews
- Maintain daily performance monitoring of enumerators
- Document all quality assurance actions in detailed logs

### **Reporting Requirements**

Submit bi-weekly progress reports using the following format:

*Biweekly Report - Cumulative Report as of: [date]*

- Target sample achieved
- Number of individuals/women visited
- Non-participants (refusals, no contact possible)
- Participants (agreed, visited, completed interviews by gender)
- Data entered and sample remaining

## **Deliverables**

### **Primary Deliverables**

- Completed dataset of 2,000 face-to-face interviews in SPSS format
- Clean data with proper coding and labelling
- Comprehensive metadata and codebook documentation
- Sample weights calculation and documentation

### **Methodological Documentation**

- Detailed sampling and methodology report
- Documentation of any data exclusions during quality control
- Field implementation challenges and lessons learned
- Non-response analysis and bias assessment

### **Progress and Quality Reports**

- Bi-weekly progress reports throughout the fieldwork period
- Pilot testing report with recommendations
- Final quality assurance report with verification results
- GPS and duration monitoring summary reports

## **Vendor Qualifications**

### **Technical Capacity**

- Minimum 7 years of experience in large-scale household surveys in Nigeria
- Proven experience with financial inclusion or remittance studies
- Experience in quantitative & qualitative data collection.
- Demonstrated expertise in CAPI data collection.
- Track record of quality data delivery to international development organisations

### **Operational Capacity**

- Ability to deploy teams across all six geopolitical zones
- Existing field infrastructure and supervisory systems
- Quality assurance systems with real-time monitoring capabilities
- Multi-lingual capacity in major Nigerian languages

### **Required Certifications**

- Valid business registration in Nigeria & Tax compliance
- Data protection and privacy compliance certifications
- Professional indemnity insurance coverage

## **Evaluation Criteria**

Vendor selection will be based on:

- |                                       |     |
|---------------------------------------|-----|
| • Technical approach and methodology  | 40% |
| • Team qualifications and experience  | 25% |
| • Past performance and references     | 20% |
| • Cost competitiveness                | 10% |
| • Innovation and value-added services | 5%  |

## **Budget Considerations**

The vendor should provide a detailed cost breakdown, including:

- Personnel costs (enumerators, supervisors, coordinators)
- Training and capacity building expenses
- Technology and equipment costs
- Transportation and logistics
- Quality assurance and monitoring costs
- Data processing and cleaning activities

**Submission Deadline: 13th May 2026. Send to [careers@efina.org.ng](mailto:careers@efina.org.ng)**