

# **EFInA Access to Financial Services in Nigeria 2014 survey**

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## **Key Findings: Post A2F 2014 survey Focus Group Discussions**

**June 2015**

- A. Objectives and Methodology**
- B. Kano State: The Formally Served**
- C. Oyo State: Previous Users of Microfinance Banks**
- D. Lagos State: The Financially Excluded**



## **A. Objectives and Methodology**

# EFInA Research Objectives

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- The EFInA Access to Financial Services in Nigeria 2014 survey which was completed in November 2014, revealed several insights into the landscape of financial inclusion in Nigeria. Therefore, in February 2015, EFInA commissioned post-survey focus group discussions (FGDs) to further explore some of these insights.
- The FGDs were conducted in three locations - Kano State, Lagos State and Oyo State

## Kano State



**Insight:** The EFInA Access to Financial Services in Nigeria 2014 survey revealed that the proportion of adults that are formally served in Kano State increased from **11.3%** in 2012 to **42.1%** in 2014

**Objective of the FGD:** To understand the reasons why there was a significant increase in the formally served population in Kano State between 2012 and 2014.



**Insight:** The EFInA Access to Financial Services in Nigeria 2014 survey revealed that the total number of adults that have a microfinance bank account dropped from **4.6 million** in 2012 to **2.6 million** in 2014. Oyo State had the highest drop out rate.

**Objective of the FGD:** To understand why adults stopped using microfinance banks in Oyo State which had the highest number of adults who were previous users of microfinance banks.

## Oyo State



## Lagos State



**Insight:** The EFInA Access to Financial Services in Nigeria 2014 survey revealed that there are 36.9 million financially excluded adults in Nigeria. **1.4 million adults** (3.7% of totally excluded adults) who live in Lagos State are financially excluded.

**Objective of the FGD:** To understand how the financially excluded in Lagos State manage their finances and their reasons for not engaging with formal/informal financial services providers.

## Research Methodology

<p><b>How</b></p>	<p><b>Qualitative via Focus Group Discussions (FGDs)</b></p> <ul style="list-style-type: none"> <li>▪ A total of 8 FGDs were conducted</li> <li>▪ Each session consisted of <b>8 respondents</b> from the <b>DE</b> socio-economic class group</li> <li>▪ Each session lasted an average of 120 minutes</li> <li>▪ The sessions were in the form of a round table discussions which allowed respondents to freely express themselves, thereby providing deep and useful insights</li> </ul>
<p><b>Who</b></p>	<p><b>The formally served in Kano State (4 FGDs)</b></p> <ul style="list-style-type: none"> <li>▪ Female only, 18-25 years, DE, Rural</li> <li>▪ Female only, 26-33 years, DE, Urban</li> <li>▪ Male only, 18-25 years, DE, Urban</li> <li>▪ Male only, 34-45 years, DE, Rural</li> </ul> <p><b>Previous users of microfinance banks in Oyo State (2 FGDs)</b></p> <ul style="list-style-type: none"> <li>▪ Female only, 46-55 years, DE, Urban</li> <li>▪ Mixed participants, 34-45 years, DE, Urban</li> </ul> <p><b>The financially excluded in Lagos State (2 FGDs)</b></p> <ul style="list-style-type: none"> <li>▪ Female only, 18-25 years, DE, Urban</li> <li>▪ Mixed participants, 26-33 years, DE, Urban</li> </ul>
<p><b>When</b></p>	<p><b>February 2015</b></p>



## **B. Kano State: The Formally Served**

### Kano State



The EFInA Access to Financial Services in Nigeria 2014 survey revealed that the proportion of adults that are formally served in Kano State increased from **11.3%** in 2012 to **42.1%** in 2014.

**Objective of the FGD:** To understand the reasons why there was a significant increase in the formally served population in Kano State between 2012 and 2014.

This section:

- Highlights the drivers for the uptake of formal financial products
- Explores the usage of banks among participants, reasons for choosing their banks, bank products/services utilised, and levels of satisfaction/dissatisfaction with their banks
- Evaluates how participants managed their finances prior to opening a bank account
- Explores the usage of informal financial products/services among participants, and their levels of satisfaction/dissatisfaction with these products/services
- Highlights the reasons for not using banks in the past



All participants in the FGDs conducted in Kano State started using formal financial products/services between 2012 and 2014.



## Question Asked: Why did you start recently using banks?



- **Safe and ensures privacy**

*“What motivated me to open a bank account is because my money is safer there and I have access to my money alone. No one will know when I’m sending and when I’m withdrawing.”*

**Male, 18 – 25 years, DE, Urban**

- **Increase in income**

*“I use the bank because the rate at which I got money increased. At first it just little things that they give me to go to school, but as time goes on the money increased. So, that is why I started using bank.”*

**Male 18 – 25 years, DE, Urban**

- **A requirement for formal employment**

*“Because...for example like this INEC work, you apply...they request for your account ....you need to have an account, that is why I started using an account.”*

**Male, 18 – 25 years, DE, Urban**

- **Less stringent account opening requirements**

*“...now you can even use your NEPA bill to open an account.”*

**Female, 26 – 33 years, DE, Urban**

- **To send and receive money**

*“Me since my husband is a driver, he can stay for like three to four days, and the money he kept would have finished. Before when I ask for money, he will tell me to go and collect from his friend. Then since he told me that using bank is easy that there is nothing to fear, I use the bank to collect money.”*

**Female, 18 – 25 years, DE, Rural**

- **Modern trend**

*“To be sincere the reason why I opened an account is because I see that people are civilized, and so that I can be civilized too so that is why I opened an account.”*

**Female, 18 – 25 years, DE, Rural**

- **To save money**

*“The reason why I opened an account is because if I buy that goat for example and sell it, if I don’t have any expenses to use the money for, I will take it to the bank and save it. If any expenses comes I will go there and withdraw it.”*

**Female, 18 – 25 years, DE, Rural**

- **To get a loan**

*“I want to start selling clothes and I was told if I save up to a particular amount the bank will borrow me some money.”*

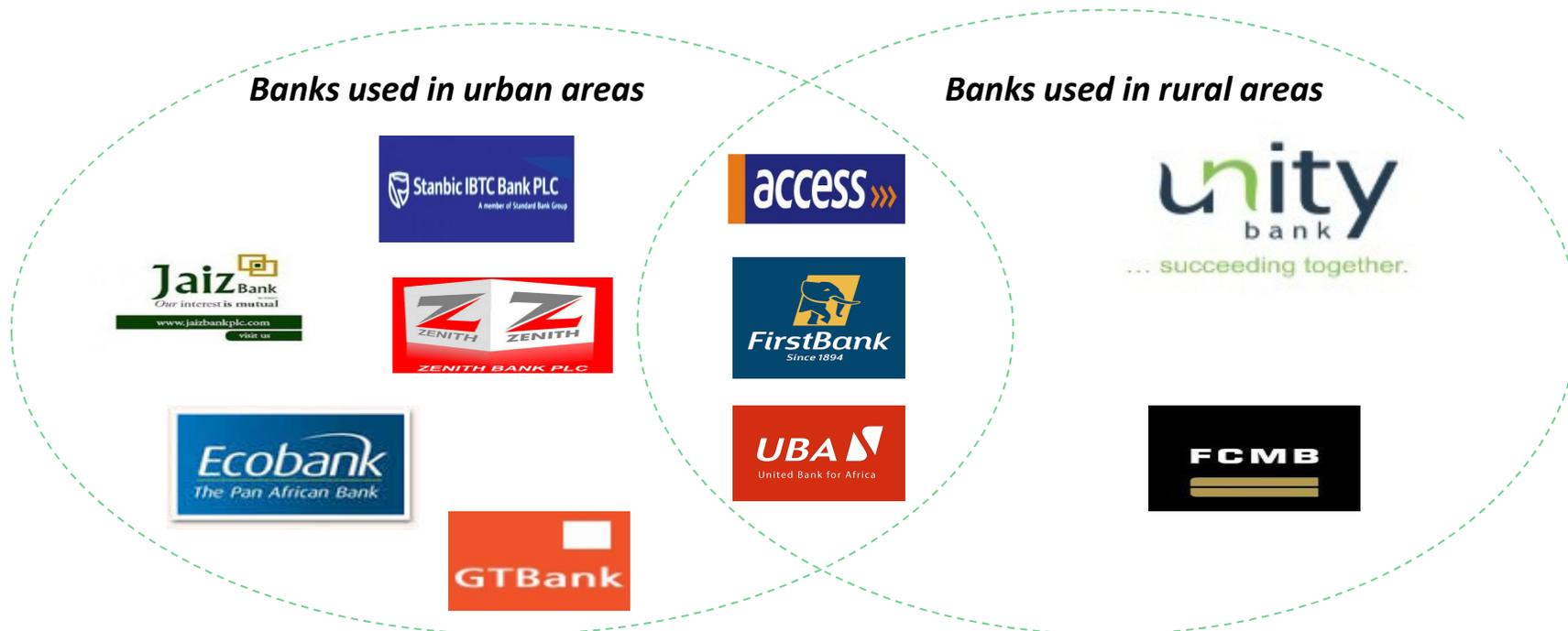
**Female, 18 – 25 years, DE, Rural**



## Deposit Money Banks Used by Participants



- All participants, irrespective of age, gender or location use regular deposit money banks, except one male participant in the 18 to 25 age bracket in the urban area who uses a non-interest banking bank (Jaiz Bank).
- Participants in urban areas mainly use the new generation banks, while participants in rural areas mainly use the old generation banks.
- Deposit money banks used by participants in urban and rural areas include the following:



Participants chose to use certain deposit money banks for the following reasons:

## Reputation/Trust

Some deposit money banks are perceived to be reliable and dependable due to their long standing heritage, strong capital base, and the fact that they have not merged with any bank or been acquired by any bank.

*“The major reason why I’m using First Bank is that they are a solid bank in this country.”*

**Male, 34 – 45 years, DE, Rural**

## Access (proximity)/Wide branch network

*“The reason why I choose First Bank is that, it is available anywhere you go. Like now, I’m a traveller, I have relatives in Borno State, so if I go there, you cannot find some other banks there, is only First Bank that is available that is why I’m using it.”*

**Male, 18 – 25 years, DE, Urban**

# EFInA Bank Products/Services Utilised

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Kano State



Financial products and services used by participants include:

- Savings Accounts

*“I use it for saving money and then buying of credit, and sending of money to my sister in the school.”*

**Male, 18 – 25 years, DE, Urban**

*“The reason is because bank is good, and you cannot keep huge money inside the house, because somebody can just go there and touch the money, and for continuity of my business I need to save in the bank, as from now any money that is above N50,000 or N20,000 or N30,000 are the kind of money I can take to the bank and save.”*

**Male, 34 – 45 years, DE, Rural**

- Money Transfer – sending and receiving money

- Mobile Money Services (mostly urban participants)

*“I transfer only from my account and sometimes I transfer from my phone through mobile money.”*

**Female, 26 – 33 years, DE, Urban**

- Airtime Purchase (younger participants, urban)

- Bill Payments (female participants, urban)

*“Me I save and I withdraw money and I pay NEPA bill and DSTV.”*

**Female, 26 – 33 years, DE, Urban**





**Question: Do you feel that you made the right decision to start using a bank?**

The general consensus was that it is better to use a bank than informal mechanisms to manage their finances

## I am satisfied with my bank because...

- **Friendly/warm customer service**
  - Banks send birthday wishes
  - Prompt speedy response to complaints
- **Effective network services**
- **Fast and easy access to saving/money transfer**

*“Like when I was saving money with my mum, for instance if I want to buy a phone recharge card now, and I can’t tell her to go and buy card for me. But by saving my money in the bank, I can just load and they will deduct it from my account, even the way I was saving the money, I can transfer it to my sister, I can just go to the bank and send the money to my sister.”*

**Male, 18 – 25 years, DE, Urban**
- **Wide branch network**
- **More convenient banking via mobile money services (urban participants)**

## I am NOT satisfied with my bank because...

- Poor/ineffective network service
- Bank charges

## Savings

Prior to using banks, participants saved using the following informal channels:

- Daily contribution (e.g. Esusu, Adashi)
- Savings collectors (e.g. Alajo, Akawo)
- Saving at home under mattresses, pillows or carpets; or using kolo (piggy bank)

*“Me I do keep mine own under my pillow.”*

*“There is a popular man on our street at that time, we do give him money daily, he gives us card write and sign, or I do give my mother that she should keep it for me, that is how I saved my money then before I opened an account.”*

*“I save with my parents”*

**Male participants, 18 – 25 years, DE, Urban**

- Invest savings in their business (business owners, rural areas)

## Money Transfer

Prior to using banks, participants sent or received money through the following channels:

- Family/friends
- Runners
- Known individuals on village market day

*“I do go to the garage and send the money.”*

**Female, 26 – 33 years, DE, Urban**

Although all participants now use formal financial services, some of them continue to use informal means to save and transfer money.

## Savings

For some participants, saving at home serves as a primary means to building up their savings until it gets to a 'reasonable' amount that can be deposited in the bank. The bank serves as a secondary channel for saving.

*"We are still saving money at home."*

*"I save it in the tin till the end of the month, then I will take it to the bank."*

*"I save at home as well too but weekly I take it to the bank."*

*"Maybe if I'm sending it to a place where there is no bank, I can send it through hand."*

**Female participants, 26 – 33 years, DE, Urban**

## Money Transfer

Most participants have stopped sending money through friends/family to avoid potential loss in the case of theft. Some participants in urban areas still transfer money through friends/family, because there are no banks where the recipient is located.

*"...if you want to send driver you must give him something, like N100 or N200 before he can do that so that he will be happy too, now that there is a bank, I will just go there and fill the teller and send it."*

*"Now if I want to send money to somebody since I have opened an account in the bank, I will send. If that person does not have an account number, I will look for somebody that has an account and send it to that person's account."*

**Male participants, 34 – 45 years, DE, Rural**

Are you satisfied with your former ways of saving and transferring money before you started using banks?



- **Convenience:** Saving at home affords easy and quick access to cash
- **Emotional Benefit:** Physical sighting of savings gives a sense of satisfaction

*“Those times you are keeping it, any day you open it, and there is plenty inside that kolo, you will be very happy.”*

*“...if any expenses comes up since my own is wood, I will just open it small. If I take what I want there for my expenses, I will just return my things there back.”*

**Female participants, 18 – 25 years, DE, Rural**

Are you satisfied with your former ways of saving and transferring money before you started using banks?



- *“When you save at home, you save less and spend more.”*  
**Female, 26 – 33 years, DE, Urban**
- *“The problem that is there in keeping money in the house, sometimes you will even forget where you keep the money, and you will start looking for it, but if it is in the bank you will just go there and cash your money.”*  
**Male, 34 – 45 years, DE, Rural**
- Saving at home or sending money through family/friends:
  - Is prone to risk of robbery attacks
  - Is not discrete (other parties are aware of savings/transfers)
  - Lacks prestige
  - Is untraceable if one cannot remember where you kept the money
  - Requires paying high commissions to the savings collector**Male participants, 34 – 45 years, DE, Rural**
- Disadvantages of saving at home or sending money through family/friends:
  - It is tedious and stressful
  - There is a fear of default by the savings collector
  - Saving at home encourages reckless spending**Female participants, 26 – 33 years, DE, Urban**



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## Misconceptions

*"Me I thought until when you have much money before you can open. I did not know that it was easy like that."*

**Female, 18 – 25 years, DE, Rural**

2

## Difficult requirements for account opening

*"Before, we are afraid to open an account because of the process."*

**Female, 26 – 33 years, DE, Urban**

3

## High account opening balance/inability to do so due to low income

*"They might ask for much money like N5,000, N10,000, N50,000 before you can open an account and maybe you don't have that is why you may not be saving. But now with N500, N1,000, you can open an account."*

**Female, 26 – 33 years, DE, Urban**

4

## Fear or timidity

5

## Ignorance

*"Just because of ignorance that is why I did not open because I was looking at it like, since me I don't have the ability and my husband too did not have any ability, so I cannot go to the bank and open an account, it was at the end that I was able."*

**Female, 18 – 25 years, DE, Rural**

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## Did not think of it



## **C. Oyo State: Previous Users of Microfinance Banks**

## Oyo State: Previous Users of Microfinance Banks

### Oyo State



The EFInA Access to Financial Services in Nigeria 2014 survey revealed that the total number of adults that have a microfinance bank account dropped from **4.6 million** in 2012 to **2.6 million** in 2014. Oyo State had the highest drop out rate.

**Objective of the FGD:** The key objective of conducting these focus group discussions was to understand why adults in Oyo State stopped using microfinance banks.

This section explores the:

- Reasons for using of microfinance banks
- Reasons why participants stopped using microfinance banks
- Key factors that can encourage previous users to consider re-engaging with microfinance banks
- Reasons why previous users will not consider using microfinance banks again



All participants in these FGDs were previous users of microfinance banks, but no longer use them

The main reasons for using microfinance banks are as follows:

- **For borrowing money to increase their capital for business growth**
    - For participants, this was their key motivation for using microfinance banks
    - The process of getting a loan from a microfinance bank does not involve any stringent hurdles or obstacles compared with deposit money banks
    - In comparison to loans from deposit money banks, interest rates are lower and no guarantors are required
  - **Ability to save small amounts of money (even as low as N100)**
    - This is further buttressed by the fact that the participants do not have to visit the banking halls to deposit their savings
    - Agents from microfinance banks regularly visit participants at their work/business place to collect their savings from them
  - **For daily contributions and savings**
  - **Close interpersonal relationship with their customers**
    - “Their staff come to your house or shop to collect the money, you do not have to go to the bank to queue, or fill a teller. It is convenient.”*
    - “Even if you want to collect money they would help you bring it.”*
- Female participants, 46 – 55 years, DE, Urban**

## Mixed participants, 34 – 45 years, DE, Urban



### Corruption

*“Their marketer ran away with my money not knowing that he has been sacked and they did not even inform us that the man is no longer working with them. It was when I went there that they told me and they did not even refund the money back to me.”*

### Inadequate branch network

*“We don’t have access to ATM cards and also you can only collect cash at their office, they don’t have branches, the one that I operated with is only in Ibadan.”*

*“They don’t have branches everywhere and so if I am somewhere where the main branch is not and I want to collect money; I cannot do so except I go to the main office.”*

### High interest rates on loans

### Poor quality of services/ineffective services: Complaints about the poor quality of service include:

- It takes too much time to visit the bank especially when withdrawing money
- Field marketers are not monitored, which creates a lack of trust among customers
- Failure to keep customers informed on events/happening within the bank

## Female participants, 46 – 55 years, DE, Urban



### Stringent repayment terms

*“Their rules and regulations on repaying back the loans every week with interest is too tough, they embarrass you once you don’t pay when you are supposed to pay.”*

*“The time to return back the money you collect is just too short and they are harsh when you cannot repay your loans at the agreed time.”*

*“If you don’t repay their loans, they would come to the shop to disgrace you like they went to my friend’s place to carry away her property just because she did not pay.”*

### The rapid closing down/collapse of most of the microfinance banks over the past 2 years

*“I became very close to one of their marketers and she told me they were having problems and likely to close down and she advised me to go and collect my money. I went and was asked to write a letter which I did but I did not see my money to collect back in full.”*

# Key Factors that can Encourage Previous Users to Re-engage with Microfinance Banks



## Increased capital base

- When the capital base of microfinance banks is increased to be the same as that of deposit money banks, it will help to engender trust by guaranteeing that microfinance banks will not collapse easily.
- Participants also said that with an increased capital base, the issue of time wasting when making withdrawals will become a thing of the past as the bank will now possess enough money to make withdrawals easy.

## More branches

- Wider branch networks will enable customers to withdraw money easily. Customers will not have to wait till they get to the main branch. This issue particularly affects those participants who manage their own businesses.

## Use of technology

- Introduction of ATMs and cards so that participants can easily access their money anywhere.
- Availability of an alert system that would notify customers whenever money is remitted or withdrawn. The belief is that this will prevent situations where marketers could run away with their money.

## Better loan repayment terms

- Participants want the weekly repayment plan be changed to a monthly plan as this will give them enough time to save as much money as possible.
- They also suggested that within the monthly repayment period, there should be a policy of paying in instalments for those customers who want to pay back smaller amounts at a time.
- Participants also want microfinance banks to stop embarrassing customers that default on their payments.

## Reasons why Previous Users will not Consider Using Microfinance Banks Again



- Some participants are not willing to use microfinance banks again, for the following reasons:
  - Repayment of lost deposits

*“I cannot use them again except I recover the money I lost to them before.”*

**Mixed participants, 34 – 45 years, DE, Urban**
  
  - Belief that microfinance banks will collapse again

*“I can't use them again because I do not see any future in them; in as much as they try I cannot be assured they would not close down again. A number of banks closed down in the recent past and these are even banks with higher capital than the microfinance banks, so I cannot be sure that they would not close down.”*

**Mixed participants, 34 – 45 years, DE, Urban**



## **D. Lagos State: The Financially Excluded**

## Lagos State



The EFInA Access to Financial Services in Nigeria 2014 survey revealed that there are 36.9 million financially excluded adults in Nigeria. **1.4 million adults (3.7%** of totally excluded adults) who live in Lagos State are financially excluded.

**Objective of the FGD:** The key objectives of conducting the focus group discussions in Lagos State was to understand how the financially excluded in Lagos State manage their finances and their reasons for not engaging with formal/informal financial services providers.

This section explores:

- Reasons for not using formal financial services providers
- Reasons for not using informal financial providers
- Factors that can encourage participants to use deposit money banks
- Factors that influence participants' preference for deposit money banks or microfinance banks
- Why participants who previously used banks, stopped using them



All the participants do not use the services provided by deposit money banks, microfinance banks, non-interest banks, cooperatives, savings group or money lenders or any other institution to manage their finances. However, they may use or have access to loans/gifts from family/friends, loans from employers, as well as remittances via family/friends.



Mixed participants, 26 – 33 years, DE, Urban



- **Irregular income**
- **High interest on loans**  
*“They use groundnut to collect bread from us. For instance, if I say I want to buy a bus which will cost about N800,000 for my shop, they will ask you to go and bring the goods worth of N5 million. So to borrow N800,000 you need collateral of N5 million. It’s too much.”*
- **High risk of losing collateral**  
*“The risk is also too much. When you get a loan and you use your property to stand in for it, you may lose that your property which is even more than what you wanted to borrow.”*

Female participants, 18 – 25 years, DE, Urban



- **Stringent account opening requirements**  
*“The time my sister wanted to open bank account she was told to bring NEPA bill, international ID card and international passport.”*
- **Bank is too far away**  
*“Sometimes in my area before you can see bank, you will need to take tricycle.”*
- **Bad experience**  
*“When you try to use the ATM and you try it 3 times and then it will swallow your card. I can’t deal with that.”*
- **Time consuming**  
*“Bank process is too long.”*
- **Low income/insufficient or irregular income**  
*“It depends on your savings, if you large money you keep it in the bank but if you don’t have large money you keep it at home. That is why I don’t use the bank. It is when you have a huge salary that you put it on the bank.”*
- **Poor network services**  
*“My own sometimes when you keep money in the bank and you need it urgently, by the time you get there, the network may not go.”*



Reasons for not using savings groups and cooperatives are highlighted below:

## Savings Groups



**Lack of trust:** Some younger participants had used savings groups in the past. Lack of trust was the major reason for no longer using savings groups.

*“I don’t trust anyone again with my money.”*

*“One person that does this ‘ajo’, the person he gives the money called the ‘alajo’, the wife now died so he used the money for burial. So when they wanted to collect their money the man could not pay in full.”*

**Female participants, 18 – 25 years, DE, Urban**

## Cooperatives



**Bad Experiences:** Some participants recounted bad experiences with cooperatives.

*“Its still the same thing with the cooperative and with the little experience my boss had with them, then my boss had like 5 sewing machine in the shop which she bought with cooperative money. Someone who was not in Lagos how do you expect her to pay the weekly dues, so after 2 months they came to the shop took like 2 machines worth N16,000 for each, So what I’m saying is they won’t be able to understand the predicament you are undergoing all they want is their money.”*

**Mixed participants, 26 – 33 years, DE, Urban**

# Factors that can Encourage Participants to Open a Deposit Money Bank Account



- Overall, participants are willing to use formal financial institutions (particularly deposit money banks) as they have a high level of confidence and trust in them.
- However, factors that can encourage them to open a deposit money banks account differ across age groups as depicted below.



## Female participants, 18 – 25 years, DE, Urban

- **Better bank services**
  - Easy account opening process
  - Courteous/friendly customer service
  - Low cost of service
- **Proximity to banks**
  - Wider branch networks
  - When banks are closer to home/work

*“The distance is too much, let the bank be closer to us.”*



## Mixed participants, 26 – 33 years, DE, Urban

- Access to loans with low interest rate
- Provision of low income housing finance
- Access to children education loans
- Provision of financial advice
- Provision of training and capacity building schemes

*“Another thing they can do is to open vocational centres where people can learn one or two things and after that they can give the person token amount to establish. So the person can pay back later.”*

*“Through scholarship for the children, you will at least have to get an account with them.”*

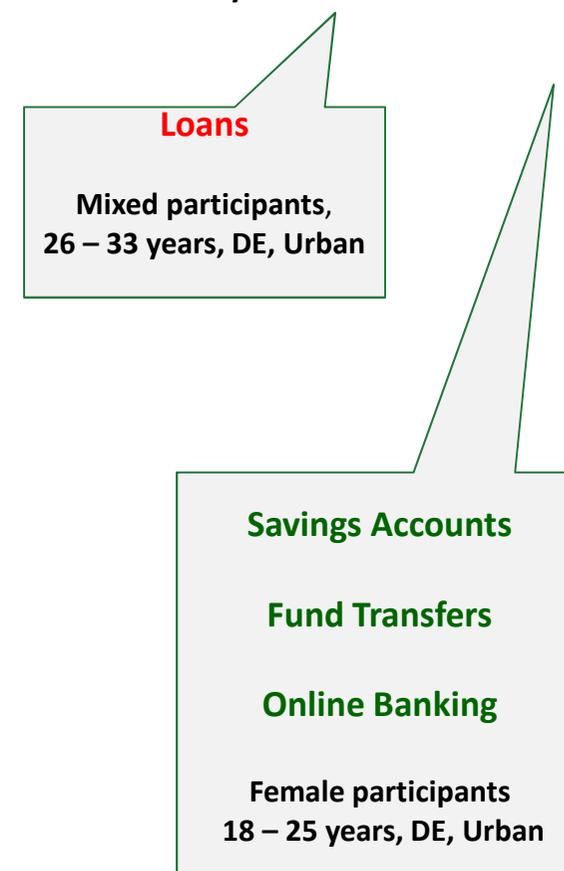


- A deposit money bank is the preferred formal financial institution for all participants to access formal financial products/services.
- All participants have high levels of confidence in the stability of deposit money banks.

## Factors that influence preference for deposit money banks

- **Tradition/familiarity**  
*“My parents use commercial banks and I don’t know anything about microfinance banks.”*
  - *“For me I’ve never been to a microfinance bank.”***Female participants, 18 – 25 years, DE, Urban**
- **Perceived to be more formal and secure**  
*“The cooperative is not more formal and secured like other commercial banks. In terms of security, commercial banks are more secured. They can’t say anything about your money even if there is problems you will still get your money but cooperative the security is not there.”*  
*“Microfinance banks are secure but not as secure as commercial banks.”*  
**Mixed participants, 26 – 33 years, DE, Urban**
- **Accessibility and wide branch network**  
*“Commercial banks are in all places; I can move from Lagos to Ibadan and still get a bank there which makes it more convenient.”*  
**Mixed participants, 26-33 years, DE, Urban**
- **Stronger capital base which engenders trust**

**If I opened a Deposit Money Bank Account, I would most likely use...**





- A few participants among the mixed participants group said that microfinance banks were their preferred formal financial institution to access financial products and services.
- They believed that microfinance banks are much closer to the grassroots and will serve as an effective intermediary between the government and the low income population in accessing financial benefits provided by government.

*“Microfinance I prefer it, because they involve government. Like what we said earlier that government should set up one ministry through the microfinance so that they can establish the citizen so that is why I said I would go microfinance.”*

*“Government can work with microfinance banks under one ministry where the bank will be the intermediary between the person they borrowed that money to and the government.”*

**Mixed participants, 26 – 33 years, DE, Urban**



## Reasons why previous users stopped using deposit money banks were:

### Preference to invest in business

*"I was using GTB, I stopped it because I don't have much leftover and I believe taking the money is like tying down the capital, even if it is N3,000 I give it my wife to add to her business which would yield more increase. I opened the account thinking I could be saving my money to avoid unnecessary spending but I look at, if I put it in my wife's business, there would be income."*

**Mixed participants, 26 – 33 years, DE, Urban**

### Bad experiences/unclear bank charges

*"I was using WEMA also then and moved to UBA, but there is no money for me to save there again and there was a time I wanted to withdraw from another bank, they didn't pay me full they now sent alert that I withdrew N10,000. I used the ATM of bank PHB. Instead of N10,000 they paid me N9,500, so I had to go to my bank, I was told to write letter, which I did. Till today my N500 has not been returned."*

**Mixed participants, 26 – 33 years, DE, Urban**

### Long queues/inconvenience

*"The reason I stopped using WEMA Bank was that then around 1995 or 1996, if you want to withdraw money you would have to line up. So I just stopped, I didn't really have money there then, it was the stress that made me to stop but now I don't really have money to put there."*

**Mixed participants, 26 – 33 years, DE, Urban**

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