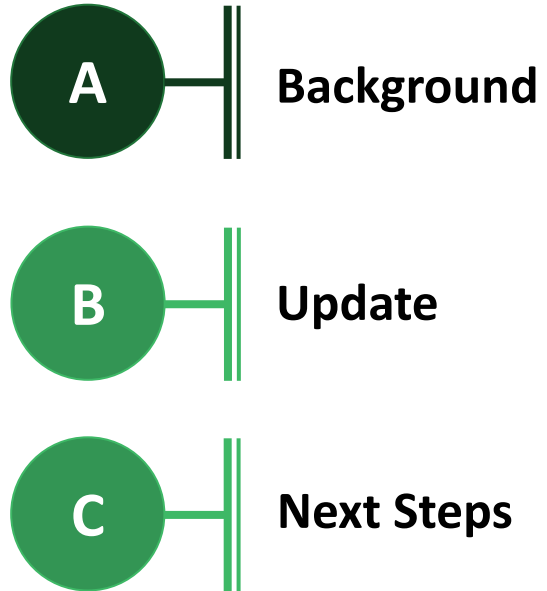


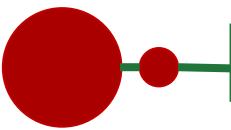
Mobile Money and Agent Banking Awareness Campaign

Updates

Outline



Background

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- EFInA in collaboration with CBN initiated an awareness campaign to increase the level of mobile money and agent banking awareness in Nigeria; this will ultimately improve the understanding, uptake and usage of mobile money and agent banking in Nigeria.
 - EFInA and CBN engaged Enentis Communications Limited, a PR organisation to champion the implementation of the first phase of the campaign in Kaduna and Kano
 - The awareness campaign held in the following Local Government Areas (LGAs):
 - Kaduna State – Zaria LGA and Kauru LGA
 - Kano State – Tundun Wada LGA and Kiru LGA
 - The activities covered include:
 - Radio show and airing of the campaign jingle in selected radio stations
 - Visitation to the community leaders, market associations and religious leaders
 - Market storms and distribution of stickers and flyers

Update on Kaduna Awareness Campaign

The following activities were carried out:

- ☐ Radio show(Phone-in programme) and airing of the campaign jingle in selected radio stations
- ☐ Visitation to the community leaders, market associations and religious leaders
- ☐ Market storms and distribution of stickers and flyers

Yan-masara Market Storm

On Tuesday, July 3, 2018, the awareness campaign team comprising of CBN, EFInA, Financial Services Providers and the Consultant (Enentis) conducted a market storm/activation at Yan-masara market in Kauru Local Government Area of Kaduna State. The Market is one of the biggest maize markets in Northern Nigeria. The market provides a meeting point between small- holder farmers and off-takers. It is located in Kauru LGA which has a distance of about 150km from Kaduna city and has boundary with Jos. The population are predominately small-holder farmers and petty traders. The city has active economic activities but with limited access to financial services, as it has only one bank.

The community members complained of long queues and irregular network services at the bank branch, which have discouraged them from using the bank services. They were happy with the awareness campaign and were desirous in embracing the Mobile Money and Agent services. The operators signed up customers on the Mobile wallet, opened bank Accounts and recruited agents

Sabon Gari Market, Zaria

On Wednesday July 4, 2018, the awareness campaign team conducted market storm/activation at Sabon Gari Market. The Market is located at Zaria LGA which is about 75 km from kaduna city. The Market is big with a lot of economic activities. Though there are banks in the city of Zaria, the community members complained of long queues at ATM and Banks' branches. They were amazed by the myriad of financial products and services displayed by the operators, most of the people signed up on the mobile money wallet, opened banks accounts and registered as financial services agents.

Pictures from Kaduna Awareness Campaign



Update on Kano Awareness Campaign

The following activities were carried out:

- ☐ Radio show (Phone-in Programme) and airing of the campaign jingle in selected radio stations
- ☐ Visitation to the community leaders, market associations and religious leaders
- ☐ Market storms and distribution of stickers and flyers

Kiru LGA

On Tuesday, July 10, 2018, the awareness campaign team conducted a market storm/activation at Kiru community in Kiru Local Government Area of Kano State. Kiru community is about 150km distance from Kano city. Community members are predominantly farmers and petty traders. There is no presence of a bank in Kiru LGA. Report from some members of the community is that two banks that were present in the community in the past closed down and customers could not recover their funds. This led to lack of trust in the uptake of new innovative financial products and services that are being proposed by Financial Services Providers. Though Agency Banking is new to Kiru community, the people accepted the idea as they understand that their money will be accessible whenever there is need for it. They also find comfort in the fact that the Agents will be familiar people within the community. The members of the community were happy with the awareness campaign and were desirous in embracing the Mobile Money and Agent services. The operators signed up customers on the mobile wallet, opened bank Accounts and recruited agents. It is important that Operators carry on with the awareness campaign in order to have a wider reach, this would also build confidence in Agency Banking among members of the community.

Tudun Wada Local Government, Kano

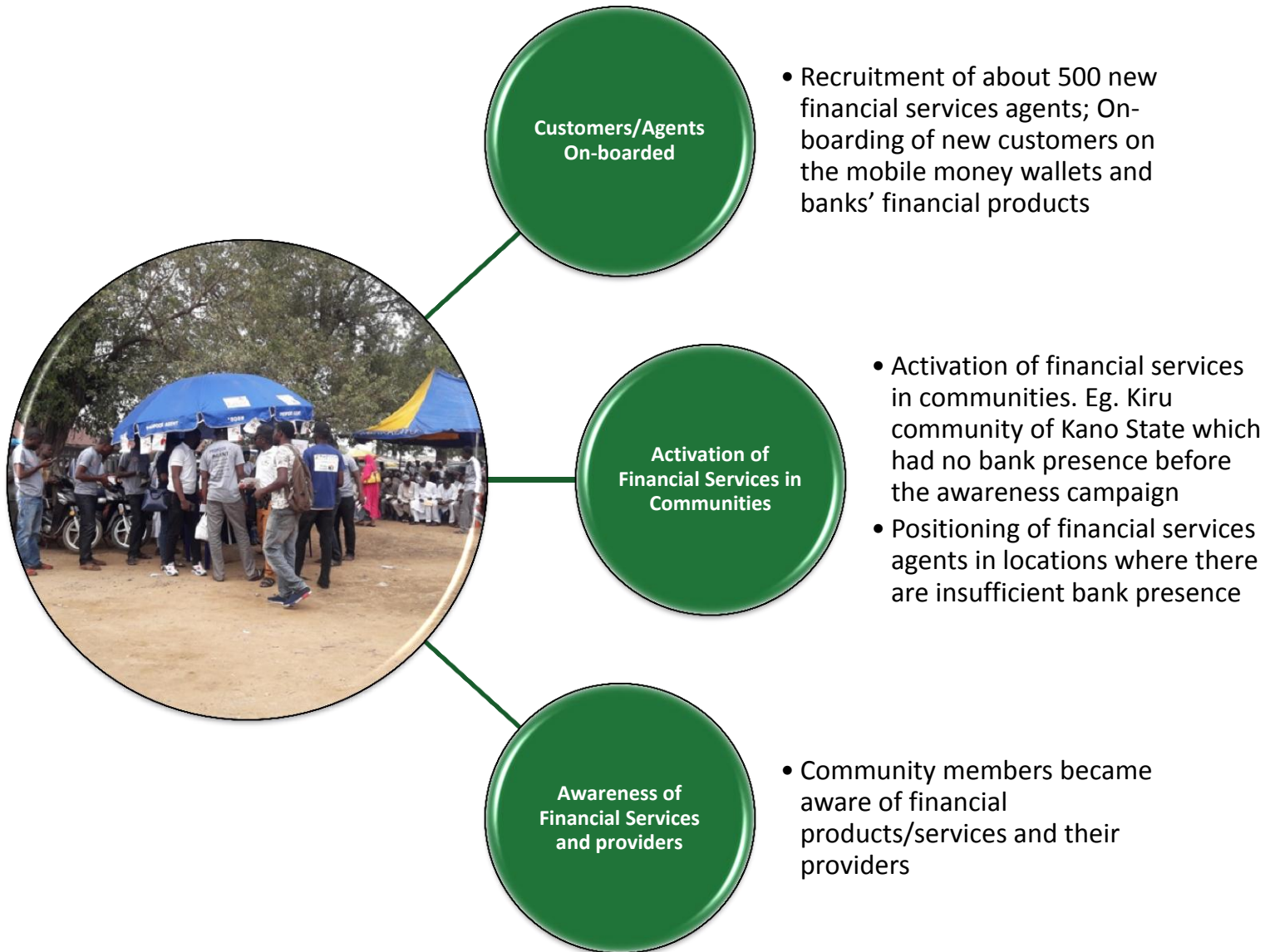
On Wednesday July 11, 2018, the awareness campaign team conducted market storm/activation at Tudun Wada local Market. The community is big and has various economic activities. Although there is a bank branch close to the Local Government(LG), some members of the LG complained that banking is not attractive due to long queues at the ATM centre and within the banking hall

Most members of the LG that were interviewed are aware of agency banking as there are a few agents around the market. They said that they are happy to carry out their financial transactions at Agent locations rather than a bank branch because of convenience. The members of the community were amazed by the myriad of financial products and services displayed by the operators, most of the people signed up on the Mobile Money wallet, opened banks accounts and registered as financial services agents.

Pictures from Kano Awareness Campaign

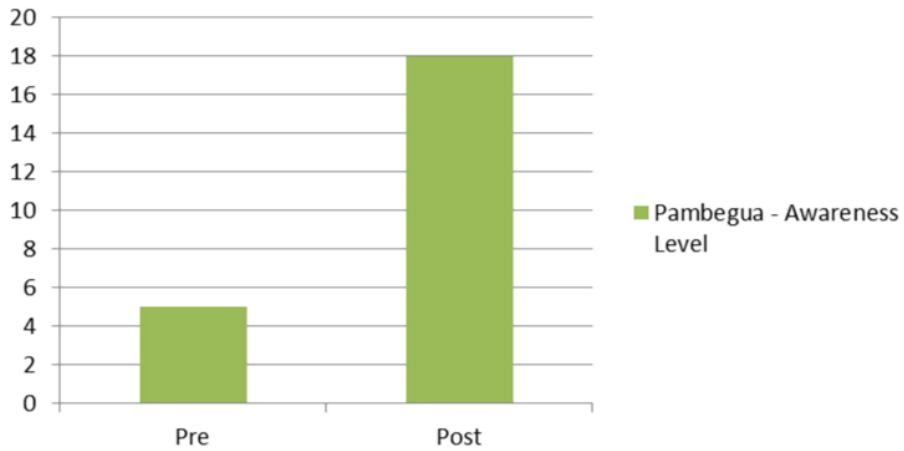


Campaign Achievements

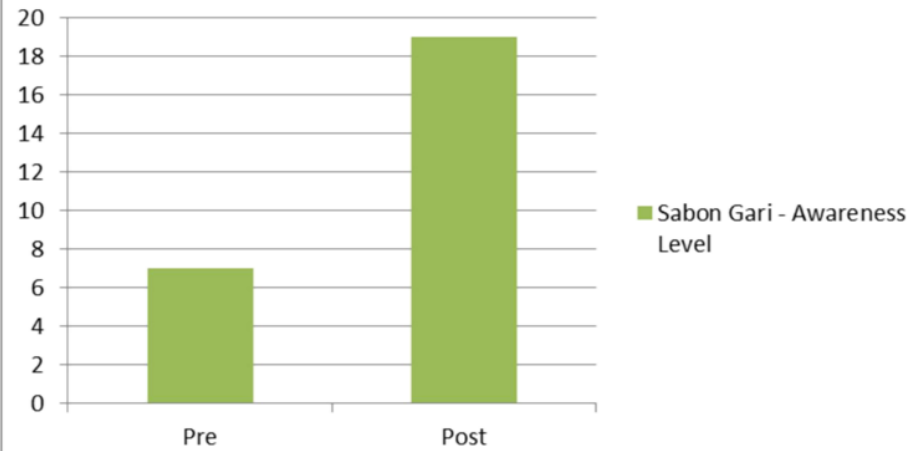


Mobile Money and Agent Banking Awareness Levels in the 4 LGAs

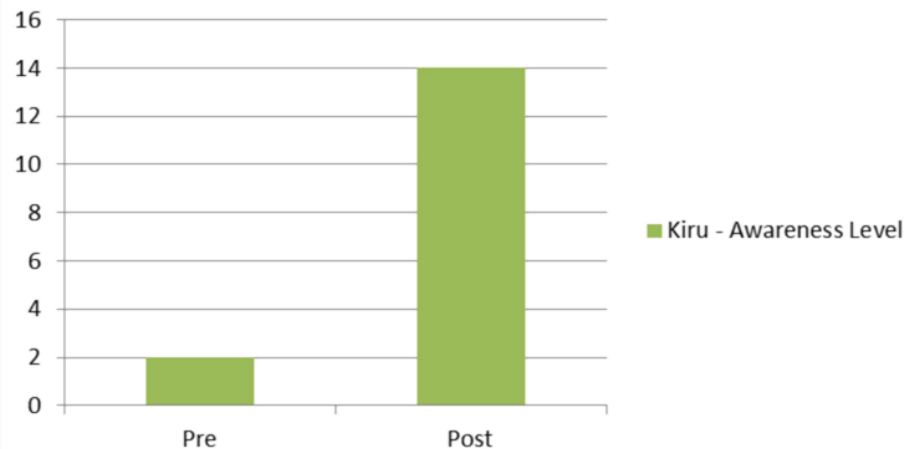
Pambegua - Awareness Level



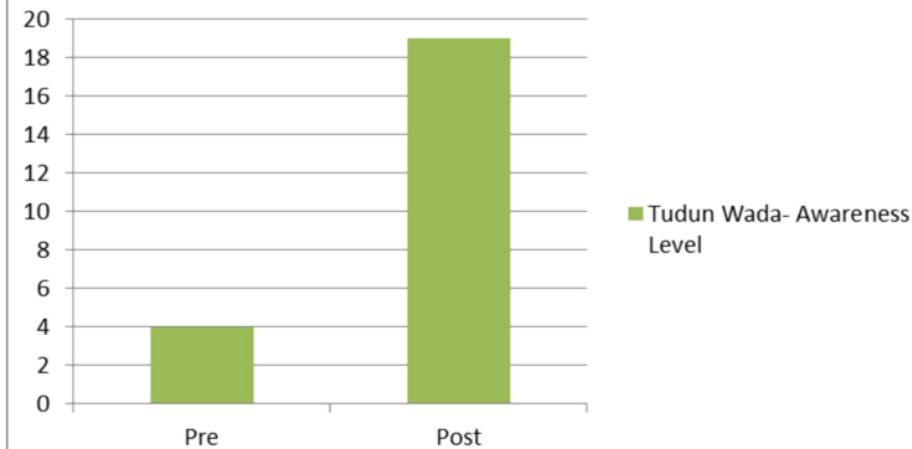
Sabon Gari - Awareness Level



Kiru - Awareness Level



Tudun Wada- Awareness Level



20 people were randomly sampled and interviewed pre and post campaign in each of the LGAs)
There was significant increase in residents' awareness levels after the awareness campaign. The bar graphs present the picture of residents' awareness levels pre and post the awareness campaign in each of the four locations.



- ☐ EFInA and CBN are currently planning the second phase of the awareness campaign which will take place in the last week of October and first week of November
- ☐ Kebbi and Katsina states have been selected for the second phase – October 29 to November 11, 2018
- ☐ The detailed itinerary will be communicated to stakeholders shortly

Thank You