Seep Individual Interviews

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# Administrative variables ( Values in Median)

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| Interest\_Rate | 0.05 | 0.1 |
| MembersInPresent | 30.00 | 30.0 |
| No\_of\_loans\_outstanding | 0.00 | 0.0 |
| No\_of\_members\_attending\_meeting | 27.00 | 28.0 |
| OriginalMembers | 30.00 | 30.0 |
| Share\_Value | 500.00 | 1000.0 |

# 3. How would you describe your position in the group

|  |  |  |
| --- | --- | --- |
| position\_in\_group | Mali | Uganda |
| Chairperson | 5 | 77 |
| Record Keeper | NA | 57 |
| Box-keeper | 8 | 49 |
| Money Counter | 10 | 42 |
| Key holder | 10 | 47 |
| General member | 615 | 381 |
| Respondents | 648 | 653 |

# 4.How long have you been with this group?

|  |  |  |
| --- | --- | --- |
| Years\_in\_Group | Mali | Uganda |
| Less than 1 year | 9 | 18 |
| 1-5 years | 67 | 112 |
| 5-10 years | 297 | 219 |
| 10-15years | NA | 11 |
| Above 16 years | NA | 7 |
| NA | 367 | 373 |

# 5.How many VSLAs are you a member of, including this group?

|  |  |  |
| --- | --- | --- |
| Member | Mali | Uganda |
| 1 (only this group) | 544 | 323 |
| 2 groups (one other apart from this group) | 73 | 193 |
| 3 groups | 26 | 83 |
| 4 groups | 4 | 20 |
| 5 or more | 1 | 23 |
| I don’t want to say | NA | 11 |
| Respondents | 648 | 653 |

# 6. Why are you member of several groups?

|  |  |  |
| --- | --- | --- |
| Reason | Mali | Uganda |
| To be allowed to save more | 86 | 243 |
| To access more loans | 70 | 202 |
| To have my money spread, so less risk | 41 | 194 |
| To enjoy the different meetings and company of all the members | 77 | 123 |
| To learn more | 42 | 74 |
| Other (specify) | 2 | 24 |
| I don’t want to say | NA | 1 |
| NA | 266 | 625 |

# 7.How many VSLAs have you left in the past three years? None

|  |  |  |
| --- | --- | --- |
| Groups\_left | Mali | Uganda |
| None | 618 | 513 |
| 1 | 21 | 109 |
| 2 | 7 | 27 |
| 3 | 2 | 4 |
| Respondents | 648 | 653 |

# 8.What was the main reason for leaving the group(s)?

|  |  |  |
| --- | --- | --- |
| Reason | Mali | Uganda |
| I no longer wanted to use savings group for saving (no fault of the saving group, my decision) | 5 | 6 |
| I was in other VSLAs (I had too many) | 4 | 23 |
| Bad performance/management of the group | 8 | 59 |
| Conflict with other members | 2 | 19 |
| I was expelled | 1 | NA |
| Other (specify) | 8 | 34 |
| Doesn’t want to answer | 2 | 1 |
| Respondents | 30 | 142 |

# 9.How many savings groups have you (re)joined in the past 3 years? None

|  |  |  |
| --- | --- | --- |
| Groups\_rejoined | Mali | Uganda |
| None | 460 | 539 |
| 1 | 152 | 97 |
| 2 | 28 | 16 |
| 3 | 8 | 1 |
| Respondents | 648 | 653 |

# 10.What was the main reason for joining the saving group(s)?

|  |  |  |
| --- | --- | --- |
| Reason | Mali | Uganda |
| I wanted to start saving again via a savings group | 92 | 52 |
| I wanted an additional saving group to have more flexibility | 41 | 33 |
| I found a very good group that I was happy about | 34 | 21 |
| The savings group wanted me as a member (I was invited) | 18 | 3 |
| Other (specify) | 3 | 5 |
| Respondents | 188 | 114 |

# 11.Did you have an individual bank account when you joined the group?

|  |  |  |
| --- | --- | --- |
| Bank\_account | Mali | Uganda |
| Yes | 24 | 137 |
| No | 624 | 516 |
| Respondents | 648 | 653 |

# 12.Do you currently have a bank-account?

|  |  |  |
| --- | --- | --- |
| Bank\_account | Mali | Uganda |
| Yes | 19 | 144 |
| No | 629 | 509 |
| Respondents | 648 | 653 |

# 13.Do you use both your bank account and VSLA?

|  |  |  |
| --- | --- | --- |
| Account\_Use | Mali | Uganda |
| I use VSLA more but also bank account | 16 | 119 |
| I use bank account more but also VSLA | 2 | 2 |
| I use both equally | NA | 30 |
| I use only VSLA | 11 | 15 |
| Respondents | 29 | 166 |

# 14.Do you prefer to save in a VSLA or with your bank account?

|  |  |  |
| --- | --- | --- |
| Preference | Mali | Uganda |
| Much prefer savings group | 23 | 133 |
| Prefer savings group a little bit | 1 | 6 |
| They are equally good | 1 | 25 |
| Prefer bank account a little bit | 2 | 1 |
| Much prefer bank account | 2 | 1 |
| Respondents | 29 | 166 |

# 15.What advantages do you think VSLAs have as compared to bank account?

|  |  |  |
| --- | --- | --- |
| Advantage | Mali | Uganda |
| I receive interest on savings | 343 | 481 |
| I enjoy the meetings | 163 | 340 |
| I feel part of a community | 148 | 332 |
| I can take loans | 509 | 420 |
| I can receive a large sum at the end | 375 | 361 |
| Closer to home | 254 | 342 |
| With people I trust | 158 | 189 |
| Other (specify) | 4 | 27 |
| None | 1 | 2 |
| I don’t know | 24 | NA |
| Doesn’t want to answer | NA | 1 |
| Respondents | 648 | 653 |

# 16.What advantages do you think bank account has as compared to VSLAs?

|  |  |  |
| --- | --- | --- |
| Advantage | Mali | Uganda |
| Private, nobody knows details | 18 | 203 |
| Flexible/no rules | 2 | 82 |
| Accessible at all times | 6 | 132 |
| Builds a credit history | NA | 86 |
| More secure | 13 | 264 |
| Possibility to use savings for paying/ sending money | 2 | 93 |
| Possible to get a loan | 10 | 69 |
| Other (specify) | 6 | 37 |
| None | 108 | 95 |
| I don’t know | 489 | 130 |
| Doesn’t want to answer | 2 | 9 |
| NA | 648 | 653 |

# 17.Are you using mobile money?

|  |  |  |
| --- | --- | --- |
| mobile\_money\_use | Mali | Uganda |
| Yes | 29 | 466 |
| No | 619 | 187 |
| Respondents | 648 | 653 |

# 18.Do you use both mobile money and VSLA?

|  |  |  |
| --- | --- | --- |
| Choice | Mali | Uganda |
| I use VSLA more but also mobile money | 24 | 341 |
| I use mobile money more but also VSLA | 3 | 12 |
| I use both equally | 1 | 62 |
| I use only VSLA | 1 | 48 |
| I use only mobile money | NA | 1 |
| I use neither | NA | 1 |
| Doesn’t want to answer | NA | 1 |
| Respondents | 29 | 466 |

# 19.Do you prefer to save in a VSLA or with mobile money?

|  |  |  |
| --- | --- | --- |
| preference | Mali | Uganda |
| Much prefer VSLA | 26 | 398 |
| Prefer VSLA a little bit | 2 | 36 |
| They are equally good | NA | 28 |
| Prefer mobile money a little bit | 1 | 1 |
| I don’t know | NA | 3 |
| Respondents | 29 | 466 |

# 20.What advantages do you think VSLAs have as compared to mobile money?

|  |  |  |
| --- | --- | --- |
| Advantage | Mali | Uganda |
| Disciplines me | 126 | 214 |
| I receive interest on savings | 272 | 498 |
| I enjoy the meetings | 180 | 315 |
| I feel part of a community | 164 | 306 |
| I can take loans | 450 | 411 |
| I can receive a large sum at the end | 360 | 325 |
| Closer to home | 229 | 280 |
| With people I trust | 139 | 156 |
| Other (specify) | NA | 15 |
| None | 6 | NA |
| I don’t know | 47 | 7 |
| Doesn’t want to answer | 1 | 2 |
| Respondents | 648 | 653 |

# 21.What advantages do you think mobile money has as compared to VSLAs?

|  |  |  |
| --- | --- | --- |
| Advantage | Mali | Uganda |
| Private, nobody knows details | 9 | 311 |
| Flexible/no rules | 3 | 150 |
| Accessible at all times | 31 | 253 |
| Builds a credit history | NA | 82 |
| More secure | 8 | 272 |
| Possibility to use savings for paying/ sending money | 2 | 189 |
| Other (specify) | 2 | 6 |
| none | 92 | 36 |
| I don’t know | 499 | 53 |
| Doesn’t want to answer | 8 | 7 |
| Respondents | 648 | 653 |

# 22.Do you know of any VSLA that stopped altogether?

|  |  |  |
| --- | --- | --- |
| Stopped\_groups | Mali | Uganda |
| Yes, one of my own groups | 21 | 127 |
| Yes, a group I know personally but I was not member | 24 | 158 |
| Yes, I heard about it but don’t know the group directly | 2 | 69 |
| No, I never heard of a savings group stopping completely | 542 | 226 |
| I am not sure | 59 | 73 |
| Respondents | 648 | 653 |

# 23.What was the reason(s) for the VSLA(s) to stop altogether?

|  |  |  |
| --- | --- | --- |
| Reason | Mali | Uganda |
| Lack of time | 10 | 17 |
| Bad performance/management of the group | 16 | 202 |
| Fraud/theft by members(s) | 11 | 196 |
| Theft by outsider(s) | 1 | 28 |
| Conflict between members | 12 | 164 |
| Forced to stop (by outsiders) | 1 | 6 |
| Members stopped being interested | 11 | 42 |
| Group was too small to continue | 4 | 5 |
| Other (specify) | 5 | 23 |
| I don’t know | 65 | 77 |
| Respondents | 108 | 625 |

# 24. What is the gender of the respondent?

|  |  |  |
| --- | --- | --- |
| gender | Mali | Uganda |
| Female | 648 | 461 |
| Male | NA | 192 |
| Respondents | 648 | 653 |

# 25. Could you estimate the age of the respondent? I don’t know

|  |  |  |
| --- | --- | --- |
| Country | Mean\_age | Median\_age |
| Mali | 43.9106317411402 | 40 |
| Uganda | 42.2778625954198 | 40 |
| Respondents | 648 | 653 |