**SEEP Intake**

Organization : **lift**

Report Date:**4/20/2019 7:06:57 PM**

**Introduction**

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|  | Question ID | Question | Answer |
| Int-1 | 1 | Greetings, my name is .... I am from L-IFT which is a company that does research about savings groups and VSLAs and the role savings groups have in members’ lives. This research will be used to help make VSLAs that will still be started better. I understand that you are part of the VSLA {0} . With your permission, I would like to visit your group for the coming three months so we can understand how you work, what you have learned, and if you have any challenges. I would like to start by asking you a few general questions about the group. This first interview takes about 15 minutes. |  |
| Int-2 | 2 | I will do my best to reduce the amount of time I ask from you, but your group will need to provide some information, and this will take some time. In exchange I hope the visits will be interesting for you and hopefully you will get some new awareness to help your group be even stronger. |  |
| Int-3 | 3 | It is to learn whether young people save, how they think about money, how they prioritize expenditures and how they plan to manage their finances in the future. The research gives your son or daughter the chance to explore financial and savings themes and to learn about these issues. Do you allow your son or daughter to participate in this research? | Yes  No |
| Int-4 | 4 | The research will consist of 5 components: a. Census of savings groups (here we try to collect a full overview of existing groups in your village) b. Intake interview (that is this interview and it will last 15 minutes) c. Attending around 3 group-meetings over next 3 months (this will primarily be just observing the process of the meeting, without questions. At the end of the meeting I will have a few questions that will take 10 to 20 minutes and these questions are either asked to the group as a whole or to 1 or 2 individuals) d. Chairperson interview (this will take 30 to 45 minutes). e. Record keeper interview (this will take 30 to 45 minutes). This interview should take place with the person who maintains records. / MALI: I’d like to talk to the person who can best tell me how you keep records, how you know how much each person owes, and so on. |  |
| Int-5 | 5 | We are very careful that any information you give us remains confidential. We conduct the interview with each respondent privately and you and your group’s answers can never be traced back to you or your specific group. The information you provide will form part of a study of 300 VSLA groups in Mali and Uganda. If your group participates in the study I will bring the detailed information about confidentiality and a form to provide consent at my first visit to your group. |  |
| Int-6 | 6 | Do you have any questions about what I have just said? [....................] (leave the respondent some time to consider and ask you questions. She/he may want to consult other group members.) Will you allow me to conduct this first interview with you? Please note at the end of this first interview there are still questions in which you can indicate in case you need to think more and need to discuss with other group members whether to participate. Is it OK I proceed? | Yes, we can do the interview now  Yes, we can do the interview but I want to make an appointment for another time  I am not sure, please call me later  No, I and my group refuse to participate |
| Int-7 | 7 | When can we make an appointment to do this first interview, the intake interview? |  |
| Int-8 | 8 | Please also provide me your contact details and for someone else. What is your name and what is the name of the other contact person? |  |
|  |  | *Name 1st contact person* |  |
|  |  | *Name 2nd contact person* |  |
| Int-9 | 9 | Could I please have your contact phone number? And the contact phone number of the other contact person? |  |
|  |  | *1st contact number* |  |
|  |  | *2nd contact number* |  |
| Int-10 | 10 | So you are sure your group doesn’t want to participate? | Yes  No |
| Int-11 | 11 | Why doesn’t your group want to participate? | Don’t have time  Don’t know you  Don’t trust you  Group has problems  Group has secrets  Group isn’t really functioning now  Bad experiences with research/visitors  Other |
| Int-12 | 12 | Please receive my phone number. If you change your mind, you can always call me and we can still work together. Would you mind if I take your contact details, just to check on you later whether you are sure you don’t want to participate? If so, Please provide me with your contact details: name, telephone number, telephone number of someone else who can reach you |  |

**Verification**

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|  | Question ID | Question | Answer |
| Int-13 | 13 | Please help me verify the following information I have about your group |  |
| Int-14 | 14 | Name of group {0}, is this correct? | Yes  No, please specify what is the correct name’ |
| Int-15 | 15 | Region {0}, is this correct? | Yes  No, please specify what is the correct name’  I don't know |
| Int-16 | 16 | District {0}, is this correct? | Yes  No, please specify what is the correct name’  I don't know |
| Int-17 | 17 | Parish {0}, is this correct? | Yes  No, please specify what is the correct name’  I don't know |
| Int-18 | 18 | Village {0}, is this correct? | Yes  No, please specify what is the correct name’  I don't know |
| Int-19 | 19 | Group number {0}, is this correct? | Yes  No  I don't know |
| Int-20 | 20 | Date first training started {0}, is this correct? | Yes  No  I don't know |
| Int-21 | 21 | Number of members at group formation {0}, is this correct? | Yes  No  I don't know |
| Int-22 | 22 | Women members {0}, is this correct? | Yes  No  I don't know |
| Int-23 | 23 | Name of chairperson {0}, is this correct? | Yes  No  I don't know |
| Int-24 | 24 | Trainer name {0}, is this correct? | Yes  No  I don't know |
| Int-25 | 25 | The information I just listed to you about the group, name, chairperson, number of members, does this sound like your group or does it actually sound like another group? I know it is a long time ago but if you think the information is wrong, please tell me about it.” | Information is correct and sounds like my group  Most of the information is correct but some I don’t recognize  Information seems wrong, not from our group  other (specify) |

**Chapter 3**

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|  | Question ID | Question | Answer |
| Int-26 | 26 | How much was the fixed savings amount during first cycle? (Mali) |  |
| Int-27 | 27 | How much was the share amount during first cycle? (Uganda) |  |
| Int-28 | 28 | How often did the group meet in the first cycle? | Weekly  Every 2 weeks  Monthly  It is not regular  Other (specify)  I don’t know |
| Int-29 | 29 | Where does the group meet nowadays? |  |
| Int-30 | 30 | Can you please bring me to the place of the group meeting? | Yes, we moved to the group meeting place  No, we did not move there |
| Int-31 | 31 | When was the last group-meeting? | I don't know |
| Int-32 | 32 | At what time was the last group meeting held? | I don't know |
| Int-33 | 33 | When do you expect the next group meeting to take place? |  |
| Int-34 | 34 | How often does your group meet? | Daily  Weekly  Every 2 weeks  Monthly  It is not regular  Other (specify)  I don’t know |
| Int-35 | 35 | Are there months when the group is meeting more? Which ones? | January  February  March  April  May  June  July  August  September  October  November  December  We meet on regular intervals on every month |
| Int-36 | 36 | Are there months when the group is meeting less? Which ones? | January  February  March  April  May  June  July  August  September  October  November  December  We meet on regular intervals on every month |
| Int-37 | 37 | At what time of the day does the group meet? | It is not a fixed time  I don’t know |
| Int-38 | 38 | How many group members does the group have at the moment? | I don't know |
| Int-39 | 39 | How many of the members are female / how many are male? |  |
|  |  | *Female* |  |
|  |  | *Male* |  |
| Int-40 | 40 | What savings obligations do group-members have? |  |
| Int-40a |  | *They all save exactly the same amount* | *Yes*  *No*  *I don't know* |
| Int-40b |  | *All group members save the same amount, but some group members have double or triple membership, so they save twice or thrice the normal amount* | *Yes*  *No*  *I don't know* |
| Int-40c |  | *They save in shares, with minimum 1 share and maximum 5 shares* | *Yes*  *No*  *I don't know* |
| Int-40d |  | *They save in shares, no minimum, maximum 5 shares* | *Yes*  *No*  *I don't know* |
| Int-40e |  | *They save in shares, but other rules apply (specify rules)* | *Yes*  *No*  *I don't know* |
| Int-40f |  | *Other (specify the diverging savings obligation)* | *Yes*  *No*  *I don't know* |
| Int-41 | 41 | In between meetings, where does the group keep its cash? | A box, bag or similar without locks  A lock-box, bag with 1 lock  A lock-box, bag with 2, 3 or more locks  No specified place, held by the treasurer or other group-member  Mobile money  Formal financial service provider (bank, MFI, credit union...  Other (specified)  We won’t tell you.  I don't know |
| Int-42 | 42 | Can group members take loans from the savings held by the group? | Yes  No  I don’t know |
| Int-43 | 43 | What rules apply for being eligible for a loan? |  |
| Int-43a |  | *Attendance of group meetings* | *Yes*  *No*  *I don't know* |
| Int-43b |  | *Members can take a loan worth 3x their savings* | *Yes*  *No*  *I don't know* |
| Int-43c |  | *Other minimum savings criteria* | *Yes*  *No*  *I don't know* |
| Int-43d |  | *Have a sound plan what to do with the money* | *Yes*  *No*  *I don't know* |
| Int-43e |  | *Invest the money in business* | *Yes*  *No*  *I don't know* |
| Int-43f |  | *Other (specify)* | *Yes*  *No*  *I don't know* |
| Int-44 | 44 | What is the maximum loan period? | One month  2-3 months  4-6 months  More than 6 months Variable, depending on amount, purpose, season or other factors  Other (specify)  I don’t know |
| Int-45 | 45 | What is the interest rate charged by the group? Indicate the interest rate as a percentage. | Other  I don’t know |
| Int-46 | 46 | How is that calculated? | Charged one time, on the loan amount  Charged each month, on the loan amount  Charged each month, on the balance of the loan  Other (specify)  I don’t know |
| Int-47 | 47 | What do you think about the amount of money available for loans? | There are always more people interested to take a loan than the available loan funds  There are sometimes more loan applications than available loan funds  There is always more available loan funds than the demand for loans  It varies, sometimes more funds, sometimes more loan applications  Other (specify)  I don’t know |
| Int-48 | 48 | If there is cash left over at the end of a meeting, what happens? | The money stays in the group until next meeting  Members are obligated to borrow the money  The funds are deposited in a (bank-)account  Other (specify)  This situation has never happened  I don’t know |
| Int-49 | 49 | Who is currently the chairperson? |  |
| Int-50 | 50 | What is the chairperson’s gender? | Female  Male  undefined  I don’t know |
| Int-51 | 51 | Could you please give me the chairperson’s phone number? | I don't know  Does not have a phone number |