**SEEP-Individual member survey**

Organization : **lift**

Report Date:**6/28/2019 9:35:16 AM**

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| Question ID | Question | Answer |
| SE-Ind-1 | Greetings, nice to meet you again. I was with you at one of the group meetings (or if not attended a group-meeting yet: “I already interviewed other people in your group for an intake”). I would now like to interview you personally. I hope you can share your experiences and views. The interview just takes about 15 minutes and the questions are straightforward. Can I proceed? | Yes  No |
| SE-Ind-2 | This research is to learn what happened to the savings groups that were formed a long time ago. The research is very open-minded. It just wants to learn whether savings groups are still operating and how they are operating. There are no wrong or right answers. Do you allow me to interview you? We will be very careful with your information. It is confidential and we will not disclose to anybody what you said. We will only disclose for the entire research what all the respondents together said. Can I interview you now? Do you allow me to proceed? | Yes  No |
| SE-Ind-3 | How would you describe your position in the group? | Chairperson  Record keeper  Box-keeper  Money counter  Key holder  General member |
| SE-Ind-4 | Since how long have you been with this group? (date you joined) | I don't remember |
| SE-Ind-5 | How many VSLAs are you a member of, including this group? | 1 (only this group)  2 groups (one other apart from this group)  3 groups  4 groups  5 or more  I don’t want to say |
| SE-Ind-6 | Why are you member of several groups? | To be allowed to save more  To access more loans  To have my money spread, so less risk  To enjoy the different meetings and company of all the members  To learn more  Other (specify)  I don’t want to say |
| SE-Ind-7 | How many VSLAs have you left in the past three years? | None  1  2  3  4 or more |
| SE-Ind-8 | What was the main reason for leaving the group(s)? | I no longer wanted to use savings group for saving (no fault of the saving group, my decision)  I was in other VSLAs (I had too many)  Bad performance/management of the group  Conflict with other members  I was expelled  Other (specify)  Doesn't want to answer |
| SE-Ind-9 | How many savings groups have you (re)joined in the past 3 years? | None  1  2  3  4 or more |
| SE-Ind-10 | What was the main reason for joining the saving group(s)? | I wanted to start saving again via a savings group  I wanted an additional saving group to have more flexibility  I found a very good group that I was happy about  The savings group wanted me as a member (I was invited)  Other (specify) |
| SE-Ind-11 | Did you have an individual bank account when you joined the group? | yes  no |
| SE-Ind-12 | Do you currently have a bank-account? | yes  no |
| SE-Ind-13 | Do you use both your bank account and VSLA? | I use VSLA more but also bank account  I use bank account more but also VSLA  I use both equally  I use only VSLA  I use only bank account  I use neither  Doesn’t want to answer |
| SE-Ind-14 | Do you prefer to save in a VSLA or with your bank account? | Much prefer savings group  Prefer savings group a little bit  They are equally good  Prefer bank account a little bit  Much prefer bank account  I don't know |
| SE-Ind-15 | What advantages do you think VSLAs have as compared to bank account? | I receive interest on savings  I enjoy the meetings  I feel part of a community  I can take loans  I can receive a large sum at the end  Closer to home  With people I trust  Other (specify)  None  I don't know  Doesn't want to answer |
| SE-Ind-16 | What advantages do you think bank account has as compared to VSLAs? | Private, nobody knows details  Flexible/no rules  Accessible at all times  Builds a credit history  More secure  Possibility to use savings for paying/ sending money  Possible to get a loan  Other (specify)  None  I don't know  Doesn't want to answer |
| SE-Ind-17 | Are you using mobile money? | Yes  No |
| SE-Ind-18 | Do you use both mobile money and VSLA? | I use VSLA more but also mobile money  I use mobile money more but also VSLA  I use both equally  I use only VSLA  I use only mobile money  I use neither  Doesn’t want to answer |
| SE-Ind-19 | Do you prefer to save in a VSLA or with mobile money? | Much prefer VSLA  Prefer VSLA a little bit  They are equally good  Prefer mobile money a little bit  Much prefer mobile money  I don't know |
| SE-Ind-20 | What advantages do you think VSLAs have as compared to mobile money? | Disciplines me  I receive interest on savings  I enjoy the meetings  I feel part of a community  I can take loans  I can receive a large sum at the end  Closer to home  With people I trust  Other (specify)  None  I don't know  Doesn’t want to answer |
| SE-Ind-21 | What advantages do you think mobile money has as compared to VSLAs? | Private, nobody knows details  Flexible/no rules  Accessible at all times  Builds a credit history  More secure  Possibility to use savings for paying/ sending money  Other (specify)  none  I don't know  Doesn’t want to answer |
| SE-Ind-22 | Do you know of any VSLA that stopped altogether? | Yes, one of my own groups  Yes, a group I know personally but I was not member  Yes, I heard about it but don’t know the group directly  No, I never heard of a savings group stopping completely  I am not sure |
| SE-Ind-23 | What was the reason(s) for the VSLA(s) to stop altogether? | Lack of time  Bad performance/management of the group  Fraud/theft by members(s)  Theft by outsider(s)  Conflict between members  Forced to stop (by outsiders)  Members stopped being interested  Group was too small to continue  Other (specify)  I don't know |
| SE-Ind-24 | What is the gender of the respondent? | Female  Male |
| SE-Ind-25 | Could you estimate the age of the respondent? | I don't know |

**GPS**

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| Question ID | Question | Answer |
| SE-Ind-26 | GPS captured until now: {0} |  |
| SE-Ind-27 | GPS coordinates were recorded: Long: {0} Lat: {1} You can now safely finish the survey. |  |