Seep Individual Interviews

John Kamau

28/06/2019

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

|  |  |  |
| --- | --- | --- |
| position\_in\_group | Mali | Uganda |
| Chairperson | NA | 9 |
| Record Keeper | NA | 6 |
| Box-keeper | NA | 11 |
| Money Counter | 2 | 9 |
| Key holder | 2 | 14 |
| General member | 147 | 105 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| Years\_in\_Group | Mali | Uganda |
| Less than 1 year | NA | 2 |
| 1-5 years | 21 | 27 |
| 5-10 years | 67 | 41 |
| 10-15years | NA | 3 |
| Above 16 years | NA | 1 |
| NA | 74 | 88 |

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

|  |  |  |
| --- | --- | --- |
| Member | Mali | Uganda |
| 1 (only this group) | 124 | 87 |
| 2 groups (one other apart from this group) | 21 | 39 |
| 3 groups | 5 | 16 |
| 4 groups | 1 | 4 |
| 5 or more | NA | 4 |
| I don’t want to say | NA | 4 |
| Respondents | 151 | 154 |

# 6. Why are you member of several groups?

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| To be allowed to save more | 22 | 55 |
| To access more loans | 17 | 40 |
| To have my money spread, so less risk | 11 | 41 |
| To enjoy the different meetings and company of all the members | 22 | 25 |
| To learn more | 10 | 19 |
| Other (specify) | 0 | 5 |
| I don’t want to say | 0 | 0 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| Groups\_left | Mali | Uganda |
| None | 145 | 121 |
| 1 | 4 | 27 |
| 2 | 2 | 5 |
| 3 | NA | 1 |
| Respondents | 151 | 154 |

# 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) | 2 | 1 |
| I was in other VSLAs (I had too many) | NA | 3 |
| Bad performance/management of the group | 2 | 17 |
| Conflict with other members | 1 | 4 |
| Other (specify) | NA | 8 |
| Doesn’t want to answer | 1 | NA |
| Respondents | 6 | 33 |

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

|  |  |  |
| --- | --- | --- |
| Groups\_rejoined | Mali | Uganda |
| None | 112 | 125 |
| 1 | 34 | 22 |
| 2 | 5 | 7 |
| Respondents | 151 | 154 |

# 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 | 16 | 14 |
| I wanted an additional saving group to have more flexibility | 10 | 10 |
| I found a very good group that I was happy about | 8 | 4 |
| The savings group wanted me as a member (I was invited) | 5 | NA |
| Other (specify) | NA | 1 |
| Respondents | 39 | 29 |

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

|  |  |  |
| --- | --- | --- |
| Bank\_account | Mali | Uganda |
| Yes | 3 | 29 |
| No | 148 | 125 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| Bank\_account | Mali | Uganda |
| Yes | 4 | 32 |
| No | 147 | 122 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| Account\_Use | Mali | Uganda |
| I use VSLA more but also bank account | 1 | 29 |
| I use bank account more but also VSLA | 1 | 1 |
| I use both equally | NA | 4 |
| I use only VSLA | 2 | 4 |
| Respondents | 4 | 38 |

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

|  |  |  |
| --- | --- | --- |
| Preference | Mali | Uganda |
| Much prefer savings group | 1 | 31 |
| Prefer savings group a little bit | 1 | 2 |
| They are equally good | 1 | 4 |
| Prefer bank account a little bit | 1 | NA |
| Much prefer bank account | NA | 1 |
| Respondents | 4 | 38 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| I receive interest on savings | 80 | 107 |
| I enjoy the meetings | 41 | 88 |
| I feel part of a community | 37 | 81 |
| I can take loans | 123 | 97 |
| I can receive a large sum at the end | 93 | 83 |
| Closer to home | 60 | 79 |
| With people I trust | 36 | 43 |
| Other (specify) | 0 | 10 |
| None | 0 | 2 |
| I don’t know | 2 | 0 |
| Doesn’t want to answer | 0 | 1 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| Private, nobody knows details | 3 | 42 |
| Flexible/no rules | 0 | 21 |
| Accessible at all times | 2 | 36 |
| Builds a credit history | 0 | 25 |
| More secure | 4 | 65 |
| Possibility to use savings for paying/ sending money | 1 | 24 |
| Possible to get a loan | 2 | 16 |
| Other (specify) | 0 | 9 |
| None | 29 | 23 |
| I don’t know | 110 | 28 |
| Doesn’t want to answer | 1 | 4 |
| Respondents | 151 | 154 |

# 17.Are you using mobile money?

|  |  |  |
| --- | --- | --- |
| mobile\_money\_use | Mali | Uganda |
| Yes | 4 | 106 |
| No | 147 | 48 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| Choice | Mali | Uganda |
| I use VSLA more but also mobile money | 3 | 80 |
| I use mobile money more but also VSLA | 1 | 1 |
| I use both equally | NA | 14 |
| I use only VSLA | NA | 9 |
| I use only mobile money | NA | 2 |
| Respondents | 4 | 106 |

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

|  |  |  |
| --- | --- | --- |
| preference | Mali | Uganda |
| Much prefer VSLA | 3 | 93 |
| Prefer VSLA a little bit | NA | 9 |
| They are equally good | NA | 4 |
| Prefer mobile money a little bit | 1 | NA |
| Respondents | 4 | 106 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| Disciplines me | 30 | 49 |
| I receive interest on savings | 67 | 120 |
| I enjoy the meetings | 45 | 67 |
| I feel part of a community | 42 | 67 |
| I can take loans | 110 | 88 |
| I can receive a large sum at the end | 85 | 72 |
| Closer to home | 53 | 65 |
| With people I trust | 32 | 34 |
| Other (specify) | 0 | 4 |
| None | 1 | 0 |
| I don’t know | 9 | 3 |
| Doesn’t want to answer | 1 | 1 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| Private, nobody knows details | 2 | 70 |
| Flexible/no rules | 0 | 37 |
| Accessible at all times | 5 | 62 |
| Builds a credit history | 0 | 19 |
| More secure | 3 | 62 |
| Possibility to use savings for paying/ sending money | 0 | 43 |
| Other (specify) | 0 | 0 |
| none | 21 | 4 |
| I don’t know | 119 | 16 |
| Doesn’t want to answer | 2 | 2 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| Stopped\_groups | Mali | Uganda |
| Yes, one of my own groups | 3 | 31 |
| Yes, a group I know personally but I was not member | 5 | 35 |
| Yes, I heard about it but don’t know the group directly | NA | 13 |
| No, I never heard of a savings group stopping completely | 127 | 56 |
| I am not sure | 16 | 19 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| Lack of time | 2 | 3 |
| Bad performance/management of the group | 2 | 46 |
| Fraud/theft by members(s) | 1 | 39 |
| Theft by outsider(s) | 0 | 5 |
| Conflict between members | 2 | 35 |
| Forced to stop (by outsiders) | 0 | 3 |
| Members stopped being interested | 3 | 10 |
| Group was too small to continue | 0 | 0 |
| Other (specify) | 1 | 5 |
| I don’t know | 18 | 21 |
| Respondents | 151 | 154 |

# 24. What is the gender of the respondent?

|  |  |  |
| --- | --- | --- |
| gender | Mali | Uganda |
| Female | 151 | 112 |
| Male | NA | 42 |
| Respondents | 151 | 154 |

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

|  |  |  |
| --- | --- | --- |
| Country | Mean\_age | Median\_age |
| Mali | 40.0592105263158 | 40 |
| Uganda | 40.8896103896104 | 40 |
| Respondents | 648 | 653 |