Seep Individual Interviews

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

|  |  |  |
| --- | --- | --- |
| position\_in\_group | Mali | Uganda |
| Chairperson | 1 | 71 |
| Record Keeper | NA | 52 |
| Box-keeper | 5 | 46 |
| Money Counter | 9 | 39 |
| Key holder | 6 | 45 |
| General member | 586 | 358 |
| Respondents | 607 | 611 |

|  |  |  |
| --- | --- | --- |
| position\_in\_group | Mali | Uganda |
| Chairperson | 0.00165 | 0.116 |
| Record Keeper | NA | 0.0851 |
| Box-keeper | 0.00824 | 0.0753 |
| Money Counter | 0.0148 | 0.0638 |
| Key holder | 0.00988 | 0.0736 |
| General member | 0.965 | 0.586 |
| Percentage | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| Years\_in\_Group | Mali | Uganda |
| Less than 1 year | 8 | 15 |
| 1-5 years | 63 | 102 |
| 5-10 years | 280 | 201 |
| 10-15years | NA | 11 |
| Above 16 years | NA | 7 |
| Respondents | 351 | 336 |

|  |  |  |
| --- | --- | --- |
| position\_in\_group | Mali | Uganda |
| Chairperson | 0.00165 | 0.116 |
| Record Keeper | NA | 0.0851 |
| Box-keeper | 0.00824 | 0.0753 |
| Money Counter | 0.0148 | 0.0638 |
| Key holder | 0.00988 | 0.0736 |
| General member | 0.965 | 0.586 |
| Percentage | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| Member | Mali | Uganda |
| 1 (only this group) | 509 | 307 |
| 2 groups (one other apart from this group) | 71 | 176 |
| 3 groups | 24 | 76 |
| 4 groups | 2 | 19 |
| 5 or more | 1 | 22 |
| I don’t want to say | NA | 11 |
| Respondents | 607 | 611 |

|  |  |  |
| --- | --- | --- |
| Member | Mali | Uganda |
| 1 (only this group) | 0.839 | 0.502 |
| 2 groups (one other apart from this group) | 0.117 | 0.288 |
| 3 groups | 0.0395 | 0.124 |
| 4 groups | 0.00329 | 0.0311 |
| 5 or more | 0.00165 | 0.036 |
| I don’t want to say | NA | 0.018 |
| Percentage | 1 | 1 |

# 6. Why are you member of several groups? (Multiple Selection)

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| To be allowed to save more | 82 | 224 |
| To access more loans | 69 | 186 |
| To have my money spread, so less risk | 39 | 183 |
| To enjoy the different meetings and company of all the members | 71 | 118 |
| To learn more | 41 | 71 |
| Other (specify) | 2 | 18 |
| I don’t want to say | 0 | 1 |
| Respondents | 607 | 611 |

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

|  |  |  |
| --- | --- | --- |
| Groups\_left | Mali | Uganda |
| None | 580 | 482 |
| 1 | 18 | 101 |
| 2 | 7 | 24 |
| 3 | 2 | 4 |
| Respondents | 607 | 611 |

|  |  |  |
| --- | --- | --- |
| Groups\_left | Mali | Uganda |
| None | 0.956 | 0.789 |
| 1 | 0.0297 | 0.165 |
| 2 | 0.0115 | 0.0393 |
| 3 | 0.00329 | 0.00655 |
| NA | 1 | 1 |

# 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) | 4 | 7 |
| I was in other VSLAs (I had too many) | 4 | 21 |
| Bad performance/management of the group | 6 | 53 |
| Conflict with other members | 2 | 17 |
| I was expelled | 1 | 1 |
| Other (specify) | 8 | 32 |
| Doesn’t want to answer | 2 | 1 |
| Respondents | 27 | 132 |

|  |  |  |
| --- | --- | --- |
| Reason | Mali | Uganda |
| I no longer wanted to use savings group for saving (no fault of the saving group, my decision) | 0.148 | 0.053 |
| I was in other VSLAs (I had too many) | 0.148 | 0.159 |
| Bad performance/management of the group | 0.222 | 0.402 |
| Conflict with other members | 0.0741 | 0.129 |
| I was expelled | 0.037 | 0.00758 |
| Other (specify) | 0.296 | 0.242 |
| Doesn’t want to answer | 0.0741 | 0.00758 |
| NA | 1 | 1 |

# The Others file

|  |  |
| --- | --- |
| Mali | Uganda |
| a cause de la distance | NA |
| ce sont des groupes créé par des ong | NA |
| ces groupes ne fonctionnent plus | NA |
| NA | changed place of residence |
| NA | changed the area of residence |
| NA | defaulters |
| NA | fraud |
| NA | group had stopped |
| NA | group just collapsed |
| NA | had little money |
| NA | i did not have enough money to save |
| NA | i dnt have enough money |
| NA | i had less income |
| NA | i had low income |
| NA | i have many things to do |
| NA | i lost a husband who was supporting me to save in that group |
| NA | income reduced |
| NA | it collapsed |
| NA | it stopped altogether |
| NA | it was all about scarcity |
| NA | it was far a way |
| NA | it was far away from my home |
| j’ etait malade je pouvais pas participer au activités du groupe | NA |
| la pauvreté | NA |
| la présidente est décède et groupes n’a plus fonctionne | NA |
| NA | little money |
| NA | long distance |
| NA | long journey |
| NA | no money |
| NA | not payable by saving group |
| propos3 | NA |
| suite au décès de la presidente les membres sont eparpiers de part et d’autre dans les different groupes | NA |
| NA | the group collapsed |
| NA | the place was abit far from his home so when they started daving in his home he sarted saving from his home under the mango tree. |
| NA | thieft from the locals |

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

|  |  |  |
| --- | --- | --- |
| Groups\_rejoined | Mali | Uganda |
| None | 434 | 503 |
| 1 | 138 | 91 |
| 2 | 27 | 16 |
| 3 | 8 | 1 |
| Respondents | 607 | 611 |

|  |  |  |
| --- | --- | --- |
| Groups\_rejoined | Mali | Uganda |
| None | 0.715 | 0.823 |
| 1 | 0.227 | 0.149 |
| 2 | 0.0445 | 0.0262 |
| 3 | 0.0132 | 0.00164 |
| NA | 1 | 1 |

# 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 | 83 | 51 |
| I wanted an additional saving group to have more flexibility | 38 | 30 |
| I found a very good group that I was happy about | 34 | 20 |
| The savings group wanted me as a member (I was invited) | 15 | 2 |
| Other (specify) | 3 | 5 |
| Respondents | 173 | 108 |

|  |  |  |
| --- | --- | --- |
| Reason | Mali | Uganda |
| I wanted to start saving again via a savings group | 0.48 | 0.472 |
| I wanted an additional saving group to have more flexibility | 0.22 | 0.278 |
| I found a very good group that I was happy about | 0.197 | 0.185 |
| The savings group wanted me as a member (I was invited) | 0.0867 | 0.0185 |
| Other (specify) | 0.0173 | 0.0463 |
| NA | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| Bank\_account | Mali | Uganda |
| Yes | 21 | 132 |
| No | 586 | 479 |
| Respondents | 607 | 611 |

|  |  |  |
| --- | --- | --- |
| Bank\_account | Mali | Uganda |
| Yes | 0.0346 | 0.216 |
| No | 0.965 | 0.784 |
| NA | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| Bank\_account | Mali | Uganda |
| Yes | 18 | 139 |
| No | 589 | 472 |
| Respondents | 607 | 611 |

|  |  |  |
| --- | --- | --- |
| Bank\_account | Mali | Uganda |
| Yes | 0.0297 | 0.227 |
| No | 0.97 | 0.773 |
| NA | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| Account\_Use | Mali | Uganda |
| I use VSLA more but also bank account | 16 | 114 |
| I use bank account more but also VSLA | 2 | 2 |
| I use both equally | NA | 29 |
| I use only VSLA | 8 | 15 |
| Respondents | 26 | 160 |

|  |  |  |
| --- | --- | --- |
| Account\_Use | Mali | Uganda |
| I use VSLA more but also bank account | 0.615 | 0.712 |
| I use bank account more but also VSLA | 0.0769 | 0.0125 |
| I use both equally | NA | 0.181 |
| I use only VSLA | 0.308 | 0.0938 |
| NA | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| Preference | Mali | Uganda |
| Much prefer savings group | 20 | 129 |
| Prefer savings group a little bit | 1 | 6 |
| They are equally good | 1 | 23 |
| Prefer bank account a little bit | 2 | 1 |
| Much prefer bank account | 2 | 1 |
| Respondents | 26 | 160 |

|  |  |  |
| --- | --- | --- |
| Preference | Mali | Uganda |
| Much prefer savings group | 0.769 | 0.806 |
| Prefer savings group a little bit | 0.0385 | 0.0375 |
| They are equally good | 0.0385 | 0.144 |
| Prefer bank account a little bit | 0.0769 | 0.00625 |
| Much prefer bank account | 0.0769 | 0.00625 |
| NA | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| I receive interest on savings | 321 | 455 |
| I enjoy the meetings | 153 | 320 |
| I feel part of a community | 136 | 318 |
| I can take loans | 484 | 387 |
| I can receive a large sum at the end | 358 | 343 |
| Closer to home | 239 | 324 |
| With people I trust | 147 | 182 |
| Other (specify) | 4 | 26 |
| None | 1 | 2 |
| I don’t know | 19 | 0 |
| Doesn’t want to answer | 0 | 1 |
| Respondents | 607 | 611 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| Private, nobody knows details | 16 | 193 |
| Flexible/no rules | 1 | 81 |
| Accessible at all times | 5 | 128 |
| Builds a credit history | 0 | 81 |
| More secure | 12 | 255 |
| Possibility to use savings for paying/ sending money | 2 | 92 |
| Possible to get a loan | 10 | 68 |
| Other (specify) | 6 | 33 |
| None | 103 | 87 |
| I don’t know | 457 | 117 |
| Doesn’t want to answer | 2 | 8 |
| Respondents | 607 | 611 |

# 17.Are you using mobile money?

|  |  |  |
| --- | --- | --- |
| mobile\_money\_use | Mali | Uganda |
| Yes | 27 | 442 |
| No | 580 | 169 |
| Respondents | 607 | 611 |

|  |  |  |
| --- | --- | --- |
| mobile\_money\_use | Mali | Uganda |
| Yes | 0.0445 | 0.723 |
| No | 0.956 | 0.277 |
| NA | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| Choice | Mali | Uganda |
| I use VSLA more but also mobile money | 22 | 322 |
| I use mobile money more but also VSLA | 3 | 12 |
| I use both equally | 1 | 59 |
| I use only VSLA | 1 | 46 |
| I use only mobile money | NA | 2 |
| I use neither | NA | 1 |
| Respondents | 27 | 442 |

|  |  |  |
| --- | --- | --- |
| Choice | Mali | Uganda |
| I use VSLA more but also mobile money | 0.815 | 0.729 |
| I use mobile money more but also VSLA | 0.111 | 0.0271 |
| I use both equally | 0.037 | 0.133 |
| I use only VSLA | 0.037 | 0.104 |
| I use only mobile money | NA | 0.00452 |
| I use neither | NA | 0.00226 |
| NA | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| preference | Mali | Uganda |
| Much prefer VSLA | 24 | 376 |
| Prefer VSLA a little bit | 2 | 36 |
| They are equally good | NA | 27 |
| Prefer mobile money a little bit | 1 | 1 |
| I don’t know | NA | 2 |
| Respondents | 27 | 442 |

|  |  |  |
| --- | --- | --- |
| preference | Mali | Uganda |
| Much prefer VSLA | 0.889 | 0.851 |
| Prefer VSLA a little bit | 0.0741 | 0.0814 |
| They are equally good | NA | 0.0611 |
| Prefer mobile money a little bit | 0.037 | 0.00226 |
| I don’t know | NA | 0.00452 |
| NA | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| Disciplines me | 116 | 199 |
| I receive interest on savings | 256 | 469 |
| I enjoy the meetings | 168 | 298 |
| I feel part of a community | 150 | 289 |
| I can take loans | 428 | 382 |
| I can receive a large sum at the end | 347 | 308 |
| Closer to home | 213 | 266 |
| With people I trust | 132 | 150 |
| Other (specify) | 0 | 13 |
| None | 6 | 0 |
| I don’t know | 41 | 7 |
| Doesn’t want to answer | 1 | 2 |
| Respondents | 607 | 611 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| Private, nobody knows details | 8 | 285 |
| Flexible/no rules | 2 | 147 |
| Accessible at all times | 31 | 240 |
| Builds a credit history | 0 | 82 |
| More secure | 7 | 255 |
| Possibility to use savings for paying/ sending money | 2 | 180 |
| Other (specify) | 2 | 6 |
| none | 88 | 31 |
| I don’t know | 464 | 47 |
| Doesn’t want to answer | 8 | 7 |
| Respondents | 607 | 611 |

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

|  |  |  |
| --- | --- | --- |
| Stopped\_groups | Mali | Uganda |
| Yes, one of my own groups | 20 | 114 |
| Yes, a group I know personally but I was not member | 23 | 150 |
| Yes, I heard about it but don’t know the group directly | 1 | 64 |
| No, I never heard of a savings group stopping completely | 505 | 211 |
| I am not sure | 58 | 72 |
| Respondents | 607 | 611 |

|  |  |  |
| --- | --- | --- |
| Stopped\_groups | Mali | Uganda |
| Yes, one of my own groups | 0.0329 | 0.187 |
| Yes, a group I know personally but I was not member | 0.0379 | 0.245 |
| Yes, I heard about it but don’t know the group directly | 0.00165 | 0.105 |
| No, I never heard of a savings group stopping completely | 0.832 | 0.345 |
| I am not sure | 0.0956 | 0.118 |
| NA | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| variable | Mali | Uganda |
| Lack of time | 10 | 17 |
| Bad performance/management of the group | 15 | 191 |
| Fraud/theft by members(s) | 10 | 178 |
| Theft by outsider(s) | 1 | 26 |
| Conflict between members | 12 | 152 |
| Forced to stop (by outsiders) | 1 | 6 |
| Members stopped being interested | 11 | 40 |
| Group was too small to continue | 4 | 4 |
| Other (specify) | 5 | 22 |
| I don’t know | 63 | 76 |
| Respondents | 607 | 611 |

# 24. What is the gender of the respondent?

|  |  |  |
| --- | --- | --- |
| gender | Mali | Uganda |
| Female | 607 | 429 |
| Male | NA | 182 |
| Respondents | 607 | 611 |

|  |  |  |
| --- | --- | --- |
| gender | Mali | Uganda |
| Female | 1 | 0.702 |
| Male | NA | 0.298 |
| Percentage | 1 | 1 |

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

|  |  |  |
| --- | --- | --- |
| Country | Mean\_age | Median\_age |
| Mali | 40.9078947368421 | 40 |
| Uganda | 42.2414355628059 | 40 |
| Respondents | 607 | 611 |