**SEEP Questions**

Organization: **L-IFT**

Table of Contents

[SEEP INTAKE INTERVIEW 3](#_Toc105689315)

[Introduction 3](#_Toc105689316)

[Verification 4](#_Toc105689317)

[SEEP CENSUS 8](#_Toc105689318)

[SEEP-CHAIRPERSON INTERVIEW 12](#_Toc105689319)

[Introduction 12](#_Toc105689320)

[Confirmation 13](#_Toc105689321)

[History of Group 14](#_Toc105689322)

[Training 15](#_Toc105689323)

[Replication 15](#_Toc105689324)

[Form and finance 16](#_Toc105689325)

[Eligibility 18](#_Toc105689326)

[Benefits 19](#_Toc105689327)

[Group enterprise 19](#_Toc105689328)

[Relations with other institutions and technology 19](#_Toc105689329)

[SEEP-GROUP MEETING INTERVIEW 22](#_Toc105689330)

[Introduction 22](#_Toc105689331)

[Incidental questions 27](#_Toc105689332)

[Relations with other institutions and technology 30](#_Toc105689333)

[SEEP-INDIVIDUAL MEMBER SURVEY 37](#_Toc105689334)

[SEEP-MIS\_DATACOLLECTION 39](#_Toc105689335)

[SEEP-RECORDKEEPER INTERVIEW 40](#_Toc105689336)

[Introduction 40](#_Toc105689337)

[Biodata 41](#_Toc105689338)

[Financial performance 42](#_Toc105689339)

[Institutional performance 44](#_Toc105689340)

[Training 45](#_Toc105689341)

[Form and Finance 45](#_Toc105689342)

[Group enterprise 47](#_Toc105689343)

# SEEP INTAKE INTERVIEW

## Introduction

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-INT-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. |  |
| SEEP-INT-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. |  |
| SEEP-INT-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 |
| SEEP-INT-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. |  |
| SEEP-INT-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. |  |
| SEEP-INT-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 |
| SEEP-INT-7 | When can we make an appointment to do this first interview, the intake interview? |  |
| SEEP-INT-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* |  |
| SEEP-INT-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 |  |
| SEEP-INT-10 | So you are sure your group doesn’t want to participate? | Yes  No |
| SEEP-INT-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 |
| SEEP-INT-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

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-INT-13 | Please help me verify the following information I have about your group |  |
| SEEP-INT-14 | Name of group {0}, is this correct? | Yes  No, please specify what is the correct name’ |
| SEEP-INT-15 | Region {0}, is this correct? | Yes  No, please specify what is the correct name’  I don't know |
| SEEP-INT-16 | District {0}, is this correct? | Yes  No, please specify what is the correct name’  I don't know |
| SEEP-INT-17 | Parish {0}, is this correct? | Yes  No, please specify what is the correct name’  I don't know |
| SEEP-INT-18 | Village {0}, is this correct? | Yes  No, please specify what is the correct name’  I don't know |
| SEEP-INT-19 | Group number {0}, is this correct? | Yes  No  I don't know |
| SEEP-INT-20 | Date first training started {0}, is this correct? | Yes  No  I don't know |
| SEEP-INT-21 | Number of members at group formation {0}, is this correct? | Yes  No  I don't know |
| SEEP-INT-22 | Women members {0}, is this correct? | Yes  No  I don't know |
| SEEP-INT-23 | Name of chairperson {0}, is this correct? | Yes  No  I don't know |
| SEEP-INT-24 | Trainer name {0}, is this correct? | Yes  No  I don't know |
| SEEP-INT-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) |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-INT-26 | How much was the fixed savings amount during first cycle? (Mali) |  |
| SEEP-INT-27 | How much was the share amount during first cycle? (Uganda) |  |
| SEEP-INT-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 |
| SEEP-INT-29 | Where does the group meet nowadays? |  |
| SEEP-INT-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 |
| SEEP-INT-31 | When was the last group-meeting? | I don't know |
| SEEP-INT-32 | At what time was the last group meeting held? | I don't know |
| SEEP-INT-33 | When do you expect the next group meeting to take place? |  |
| SEEP-INT-34 | How often does your group meet? | Daily  Weekly  Every 2 weeks  Monthly  It is not regular  Other (specify)  I don’t know |
| SEEP-INT-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 |
| SEEP-INT-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 |
| SEEP-INT-37 | At what time of the day does the group meet? | It is not a fixed time  I don’t know |
| SEEP-INT-38 | How many group members does the group have at the moment? | I don't know |
| SEEP-INT-39 | How many of the members are female / how many are male? |  |
|  | *Female*  *Male* |  |
| SEEP-INT-40 | What savings obligations do group-members have? |  |
|  | *- They all save exactly the same amount*  *- 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*  *- They save in shares, with minimum 1 share and maximum 5 shares*  *- They save in shares, no minimum, maximum 5 shares*  *- They save in shares, but other rules apply (specify rules)*  *- Other (specify the diverging savings obligation)* | *Yes*  *No*  *I don't know* |
| SEEP-IN-T41 | 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 |
| SEEP-INT-42 | Can group members take loans from the savings held by the group? | Yes  No  I don’t know |
| SEEP-INT-43 | What rules apply for being eligible for a loan? |  |
|  | *- Attendance of group meetings*  *- Members can take a loan worth 3x their savings*  *- Other minimum savings criteria*  *- Have a sound plan what to do with the money*  *- Invest the money in business*  *- Other (specify)* | *Yes*  *No*  *I don't know* |
| SEEP-INT-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 |
| SEEP-INT-45 | What is the interest rate charged by the group? Indicate the interest rate as a percentage. | Other  I don’t know |
| SEEP-INT-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 |
| SEEP-INT-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 |
| SEEP-INT-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 |
| SEEP-INT-49 | Who is currently the chairperson? |  |
| SEEP-INT-50 | What is the chairperson’s gender? | Female  Male  undefined  I don’t know |
| SEEP-INT-51 | Could you please give me the chairperson’s phone number? | I don't know  Does not have a phone number |

# SEEP CENSUS

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CE-1 | You will be given a list of villages to visit, and within each village, you will be given the name of several sample VSLA groups. In addition to interviewing the sample groups, you will have to conduct a census of all of the VSLAs in the village, including the replicated groups. Both of these tasks will require repeated visits to the village, and therefore you must establish good relations with the village authorities. Contact with authorities When you come to the village, you should introduce yourself to the chief, or elders, depending on the social structure and expectations. Explain the purpose of your visit: You are from L-IFT, a company that does research on Savings Groups in several countries, and you have been asked to carry out a study in Mali and Uganda. You want to learn about the VSLAs in the village so that other countries can learn from the experience to make it better. Therefore you will need everyone to be very frank. You are not looking for “good news” or “bad news”. You just want to learn what has happened. Some of the interviews will be in small groups or with individuals so that people will not be embarrassed to talk about any problems they may have. Others will be before the entire village. Get the help of the chief or other authorities to hold a meeting with the community at which you can explain the study, and make a list of all the VSLAs in the village. Take their advice about the best way to do this. Explain any constraints you have about time and number of visits and thank them for their help. Starting with the community meeting, and continuing through all of your visits, you will be expected to identify all the VSLAs in the village. Make sure you understand the definitions of all the types of groups before beginning your work. The definitions appear in the Interviewer Guide. The following are likely steps that can be proposed and explained to the chiefs; however, the researcher must be agile and respectful to the village authorities, and should accept their advice, and assistance. Community Meeting Schedule and hold a community meeting to explain the purpose of the study, and tell people to expect to see the researcher periodically over the following weeks. The chief will organize the meeting, and he or she should be requested to ask for representatives of all informal financial groups to be present. Customary introductions by the Chief or Elders Identify yourself, and any relations you have in the area that will give you credibility. Present the purpose of the study and your visits (as you have presented them to the chief, above). Ask if there are any questions, and answer them as completely as possible. If you do not know the answer to a question, promise to find out and answer the question on your next visit. Your openness will encourage the members to be open with you. Ask someone from the village to tell the history of savings groups in the village. This will help determine if another project has worked in the village training groups. It will be important to capture the dates of all savings group forming activities, by any agency. If possible, tape record what is said. Write down the names of all savings groups, resolving any ambiguities during this meeting, such as two groups with similar names, or one group with more than one name. For each group, collect the name of a suitable person to contact to learn about the group, and, for those who are present, ask them to stay after the meeting to arrange a quick talk with that group. Thank the elders, thank the participants, end the meeting, and immediately meet with representatives of the groups. |  |
| SEEP-CE-2 | The initial village meeting will probably not identify all the groups in the village. Since your objective is to identify all the groups in each village, do not limit your information sources to the community meeting. Continue to ask, “Do you know of any groups of villagers who meet regularly to save money?” You should ask that question to every group you visit and also during casual encounters in shops and restaurants, churches and mosques, and when simply relaxing, or walking around the village. It is important to identify all the groups in the village, and there is no list of them, except for the one that you create. |  |
| SEEP-CE-3 | Have you heard of the VSLA {0}? | Group still exists with same name  Group still exists but new name  Group collapsed  Nobody has ever heard of this group  Other(specify) |
| SEEP-CE-4 | What is the group’s new name? |  |
| SEEP-CE-5 | When did the group change name? |  |
| SEEP-CE-6 | Why did the group change its name? | It split into two group (fissure)  So many members changed that it needed a new name  Just because they liked a new name  Other (specify) |
| SEEP-CE-7 | What caused the group to collapse? What happened? |  |
| SEEP-CE-8 | What was the reason for the group-collapse? | Money missing  Loans not repaid  Religious reasons  Group had fulfilled its purpose and members decided to wind it up  Cash-box stolen by outsider  Cash-box stolen by group-member/committee member  Mismanagement committee  Conflicts/fights  Family opposition  Members got old or moved away  Other (specify) |
| SEEP-CE-9 | For each of the other groups (not the sampled groups) identified in the village, collect the information below. You may be able to do this at the community meeting; more often, you will have to set up a time to visit the group. Note that respondents may be reluctant to admit that their group is not active, so be sure to ask the question about when the group last met before forming any conclusions. |  |
| SEEP-CE-10 | How many other groups are there in the village? |  |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CE-11 | Name of group |  |
| SEEP-CE-12 | Location: Where does the group meet? |  |
| SEEP-CE-13 | Are you visiting the exact meeting place? | Yes  No |
| SEEP-CE-14 | please take a GPS location of the place |  |
| SEEP-CE-15 | Contact person #1: Who is someone who can provide me with information about the group? |  |
| SEEP-CE-16 | Phone number of contact person #1 |  |
| SEEP-CE-17 | Contact person #2: Who is someone else who can provide me with information about the group? |  |
| SEEP-CE-18 | Phone number of contact person #2 |  |
| SEEP-CE-19 | FUNCTION: How does the group operate? | The group retains savings from meeting to meeting with prime purpose to lend out and give savings back (DISTRIBUTING ASCA)  The group retains savings indefinitely and lends to members for investment, household expenses, or to pay for members’ emergencies such as funerals (NON DISTRIBUTING ASCA)  The group collects savings at every meeting, and gives all the collected funds to one member in turn, and the group retains no money from meeting to meeting (ROSCA)  We do not collect savings  I don’t know or can’t find out  Don’t know, can’t find out |
| SEEP-CE-20 | ORIGIN How did the group come to exist (and if it is a project group, is it in the sample?) | Project sample group  Project non-sample group  Other project group  Replicated group  Group unrelated to any project, pre-existing  Group unrelated to any project, but started later than project  Other (specify) |
| SEEP-CE-21 | Did the group have any relation to the group (originally) named {Iteration 1-50}? | The group is unrelated to this group  The group just borrowed a few ideas from this group, but mostly the group was just formed using known methodology  The group heard and learned about the methodology of this group and then set up themselves copying most or part  The group was initiated or trained by a member of this group  The group was started by some members who left this group  The group was a split off of this group  The group was formed by the same trainer as this group  Other (specify) |
| SEEP-CE-22 | PURPOSE: What is the primary reason the group came together? | Non-specific financial services  Farmers group  Social group  Funeral society  Women’s group  Business group  Other(specify) |
| SEEP-CE-23 | When did the group start saving? |  |
| SEEP-CE-24 | When did the group last meet? |  |
| SEEP-CE-25 | Number of members |  |
| SEEP-CE-26 | In your opinion is the group still active? | Yes fully, meetings are as frequent as originally agreed and complete or nearly complete attendance  Yes mostly, meetings are as frequent as originally agreed, but attendance is weak  Somewhat, meetings are not regular and attendance is sporadic  No, no longer active  Other (specify) |
| SEEP-CE-27 | Please give more details about the activity or inactivity of the group from last question |  |
| SEEP-CE-28 | What other information do you have about the situation or health of the group? |  |

# SEEP-CHAIRPERSON INTERVIEW

## Introduction

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-1 | Greetings, my name is .... I am from L-IFT which does research about savings groups and VSLAs in particular and what role savings groups have in members’ lives. As I have said before, I particularly want to learn the experiences of VSLAs and how they have developed over time. So we are very pleased to be able to speak to you now, as you are the chairperson of the VSLA group {0} in {1} .We would like to ask you a number of questions about the history and the practice of the group. For all questions you can always say that you don’t know the answer or you don’t want to answer. This interview takes place between just you and me. All you report here is confidential, we will not share any of the findings with the other group members nor will we refer directly to your person or group for any of the opinions you voice here. |  |

## Confirmation

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-2 | Let me know if I have your name correctly. Is it {0} ? | Yes  No |
| SEEP-CH-3 | What is your name? |  |
| SEEP-CH-4 | Could you give me your phone number if I need to reach you again? |  |
| SEEP-CH-5 | Do you answer that phone, or someone else? | Self  Someone else (please specify) |
| SEEP-CH-6 | And are you the chairperson of the {0} VSLA? | Yes  No, chairperson isn’t available, so you have me( please specify position) |
| SEEP-CH-7 | When did you join the group? | I don’t remember  I don’t want to answer |
| SEEP-CH-8 | IF WITH GROUP SINCE IT STARTED: Are you the founder of the group? | Yes  Yes, one of the founders  No  No, we don’t have a ‘founder’  Can’t answer |
| SEEP-CH-9 | When did you become the chairperson? | I don’t remember  I don’t want to answer |
| SEEP-CH-10 | Have you been the chairperson continuously since that time? | Yes, continuously  No, for a while someone else was chairperson  Other (specify) |
| SEEP-CH-11 | How did you become chairperson? | I was elected with voting  We talked about it and we agreed I should be chairperson  I was appointed (e.g. by village leader, group trainer...)  I appointed myself  Other (specify)  I don’t remember  I don’t want to answer |
| SEEP-CH-12 | As chairperson, what are your duties? | Open or close the meetings  Oversee the meetings  Help the members stay disciplined  Decide the penalties that members pay  Resolve conflicts around repayment  Resolve other conflicts between members  Represent the group in the community  Train the group committee  Make sure the bookkeeping is correct  Train new members  It is an honorary or ceremonial post with no duties  Other( please specify) |
| SEEP-CH-13 | Are there other members who could fulfill the post of chairperson, if you were not around? | Yes, many  Yes, a few  I am training my replacement now  No, I am necessary. |
| SEEP-CH-14 | Are you a member of any other VSLAs at the moment? | Yes  No  I don’t want to answer |
| SEEP-CH-15 | Including this group, how many VSLA groups are you a member of? |  |
| SEEP-CH-16 | Why are you member of more than one VSLA? | To save more than one group allows  To access more loans than one group allows  To spread risks  To help the different groups  To network, learn what is happening  Other (specify)  I don’t want to answer |
| SEEP-CH-17 | Before joining this VSLA, were you part of another financial group of any kind? Perhaps a tontone (Mali) or Merry-go-round (Uganda)? | Yes  Yes, I was in a tontine/merry go round member  Yes, I was in a savings group/AVEC/VSLA member  No, this savings group was my first financial group  Other (specify)  I don’t want to answer |

## History of Group

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-18 | Would you tell me the history of your group? |  |
| SEEP-CH-19 | When was the group trained as a VSLA? | Yes  No |
| SEEP-CH-20 | Did the group already exist under some other form before it was trained as a VSLA? | Yes  No |
| SEEP-CH-21 | FUNCTION: How does the group operate? | The group retains savings from meeting to meeting with prime purpose to lend out and give savings back (DISTRIBUTING ASCA)  The group retains savings indefinitely and lends to members for investment, household expenses, or to pay for members’ emergencies such as funerals (NON DISTRIBUTING ASCA)  The group collects savings at every meeting, and gives all the collected funds to one member in turn, and the group retains no money from meeting to meeting (ROSCA)  We do not collect savings  I don’t know or can’t find out  Don’t know, can’t find out |
| SEEP-CH-22 | What happened to the group membership after you received training? | Some members left  Membership stayed the same  New members joined |

## Training

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-23 | I’d like to ask you about the training you received as a group. Who trained you in how to run a VSLA? | Name of trainer:  Can’t remember her name  Other (specify)  Don’t know. |
| SEEP-CH-24 | What happened to the trainer {0} ? | They are a group member  They are still around in the village or nearby  Moved away, retired, or died  Don’t know |
| SEEP-CH-25 | What organization did the trainer {0} work with? |  |
| SEEP-CH-26 | Did you ever support {0} with small gifts or money? | Yes, regular payments of money for training  Yes, money at share-out time  Yes, food, airtime, clothes,etc.  Other:  No  Don’t know |
| SEEP-CH-27 | Thinking about the training you received, which of the following best describes it? | It was very good and we are independent  It was good but we still appreciate help  It was good but there are things we don’t know so we need help  It was lacking some things (describe) |
| SEEP-CH-28 | Does the group still receive visits from [NGO name]? | Yes  No  I don't know |
| SEEP-CH-29 | What does the NGO do for your VSLA when they visit? | Observes meetings and collects data  Manages meetings  Maintains group records  Manages the share-out  Helps us solve problems  Delivers other development programs  Other (specify)  Helps us solve problems.  Other (specify) |

## Replication

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-30 | Have you or any members of your group ever trained any other group to help them form their own VSLA? | Yes  No |
| SEEP-CH-31 | How many groups have you or your members trained? |  |
| SEEP-CH-32 | How many of these trained groups still exist? |  |
| SEEP-CH-33 | Will you please tell me their names and location so I can make sure I have them in the list of all the groups? |  |
|  | *Group 1-15 ( Name and Location)* |  |
| SEEP-CH-34 | In the past, has your group ever gotten so big that some members left to start a new group? | Yes  No  I don't know |
| SEEP-CH-35 | How many times has that happened (how many splinter groups) |  |
| SEEP-CH-36 | How many of these groups still exist? |  |
| SEEP-CH-37 | Will you please tell me their names and location so I can make sure I have them in the list of all the groups? |  |
|  | *Group 1-15 ( Name and Location)* |  |
| SEEP-CH-38 | Do you think you yourself could train other people to form a new VSLA? | Yes  No |
| SEEP-CH-39 | Do you think other members of your group could train other people to form a new VSLA? | Yes  No |
| SEEP-CH-40 | Do you ever talk to other groups in {0} about how their group is doing? | Yes  No |
| SEEP-CH-41 | Do you ever share new ideas with other groups? | Yes  No |
| SEEP-CH-42 | Could you give me an example? |  |
| SEEP-CH-43 | Have other groups ever shared new ideas with your group? | Yes  No |
| SEEP-CH-44 | Could you give me an example? |  |

## Form and finance

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-45 | FUNCTION: How does your group operate? | The group retains savings from meeting to meeting with prime purpose to lend out and give savings back (DISTRIBUTING ASCA)  The group retains savings indefinitely and lends to members for investment, household expenses, or to pay for members’ emergencies such as funerals (NON DISTRIBUTING ASCA)  The group collects savings at every meeting, and gives all the collected funds to one member in turn, and the group retains no money from meeting to meeting (ROSCA)  We do not collect savings  I don’t know or can’t find out  Don’t know, can’t find out |
| SEEP-CH-46 | PURPOSE: What is the primary reason the group came together? | Non-specific financial services  Farmers group  Social group  Funeral society  Women’s group  Business group  Other(specify) |
| SEEP-CH-47 | How does the group save? | Each member saves exactly the same at every meeting during the cycle (but some members can save for 2 or 3 “mains”)  Each member saves the same at each meeting, but the amount fluctuates according to the economic situation (hunger months, we save less) (but some members can save for 2 or 3)  Each member can decide each meeting what to save, but minimum of one share, and there is a maximum number of shares  Each member can decide each meeting, no minimum but a maximum number of shares  Each member can decide each meeting what to save, no minimum, no maximum  Other (specify)  I don’t want to answer |
| SEEP-CH-48 | How much is the fixed savings amount? in Mali (1 main) |  |
| SEEP-CH-49 | How much is the share value? (in Uganda) | We don’t use a share system. |
| SEEP-CH-50 | When did the current cycle start? | I don’t know  I don’t want to answer |
| SEEP-CH-51 | How long is a savings cycle usually in months? |  |
| SEEP-CH-52 | You said your group periodically “shares out” – distributes the group funds among the members. When did you last share-out? | I don’t know  I don’t want to answer |
| SEEP-CH-53 | Did someone help the group at last share-out? | Yes  No |
| SEEP-CH-54 | Who provided help at last share-out? | Volunteer or Village Agent or Replicator  Another group  NGO or CBO  Government agency  Religious institution (mosque, church, ...)  Private company  Other (specify)  None  Does not want to answer |
| SEEP-CH-55 | Do you or anyone in your group know how to calculate the share out so that each person gets the right amount? | Yes  No |
| SEEP-CH-56 | How many members know how to calculate the share-out? |  |
| SEEP-CH-57 | Why don’t more members know how to calculate the share-out? | They don’t need to, we have enough, we are happy the way it is  They are not educated or literate  No one has shown us  Other: |
| SEEP-CH-58 | The most recent time you shared out, did all the members receive the amount they expected? | all members were fully satisfied  most members were receiving what they expected with a few having some minor issues  quite some members had issues with the share out amount, it was less than expected  all were disappointed with the share-out amount |
| SEEP-CH-59 | What caused the amount to be lower than expected? | We lost money from late loans  We lost money from external theft  We had a failed group investment  We lost money but we don’t know how  Some members were suspicious or they are never happy  Don’t know |
| SEEP-CH-60 | How is the share-out calculated? | Everybody gets back what they saved and paid (interest paid on loans goes back to the person paying)  Everybody gets their saving back and the remainder split equally amongst the members  Everybody gets their savings back and the interest is distributed proportionately  All the money is split up evenly among all the members regardless of how they have saved.  Everybody gets an exact share according to participation (1, 2 or 3 ‘mains’)  I don’t know  I don’t want to answer |

## Eligibility

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-61 | Let’s talk about your village {0} When you think about all the people who live here, who are the people who could not be members of any VSLA? I don’t need their names, but just the sort of people. Why could they not be members of a VSLA? What type of people are they? Why can’t ...” |  |
| SEEP-CH-62 | And when you think about your village {0} what type of people are the people who could not be members of YOUR VSLA? |  |
| SEEP-CH-63 | Thank you. To follow up on what you said, I’m going to read some different categories of person. For each, please tell me whether they could be a member of your group? |  |
|  | *- Men*  *- Women*  *- Salaried people, like teachers or*  *government workers*  *- People with disabilities, like blind or lame*  *- Young children still in school*  *- People with bad reputation*  *- Very old people who cannot work much anymore*  *- People with a lot of debts*  *- People with a different religion*  *- youth (15-17 and 18-24 and 25-34)*  *- people with HIV/AIDS*  *- single women*  *- people who have been/are sex workers*  *- polygamous men*  *- wives of polygamous households* | *Yes*  *No* |

## Benefits

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-64 | What do you think is the most important benefit of being in a VSLA? |  |

## Group enterprise

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-65 | Does the VSLA group have any joint economic activity? | Yes  No  I don’t know  I don’t want to answer |
| SEEP-CH-66 | If so, please describe what these joint economic activities are? | Joint production  Bulk purchases of inputs  Bulk selling/Joint marketing of output  Group business  Other (specify) |
| SEEP-CH-67 | For each activity, does the whole group do it together, or only some of the members? | Yes, as the whole group together  Yes, but only part of the group  No  I don’t know  I don’t want to answer |
| SEEP-CH-68 | Do the members trade with each other / provide each other business / refer customers to each other? | Yes  No  I don’t know  I don’t want to answer |

## Relations with other institutions and technology

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-69 | Does your group have any relationship(s) with the following types of organisations? | NGOs  CBOs  Government agencies  Religious institutions (mosque, church, ...)  Political party  Private company  Other (specify)  None  Does not want to answer |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-70 | What type of relationship exist with organisation  { a. NGOs  b. CBOs  c. Government agencies  d. Religious institutions (mosque, church, ...)  e. Political party  f. Private company  g. Other (specify)  h. None  i. Does not want to answer } ? | Just contact (information exchange)  They supervise us  They advise us / awareness raising  They give us training  They sell to us  They help us with selling/finding clients  They give us market information/price information  They give us money  They give us loans  They give us in-kind goods  They help us build group network (savings group association)  They do research/ data collection  Other (specify)  I don’t want to answer |
| SEEP-CH-71 | When was the most recent contact with the organisation  { a. NGOs  b. CBOs  c. Government agencies  d. Religious institutions (mosque, church, ...)  e. Political party  f. Private company  g. Other (specify)  h. None  i. Does not want to answer } ? | I don’t remember  I don’t want to answer |
| SEEP-CH-72 | How satisfied are you with this relationship with the organisation  { a. NGOs  b. CBOs  c. Government agencies  d. Religious institutions (mosque, church, ...)  e. Political party  f. Private company  g. Other (specify)  h. None  i. Does not want to answer } ? | Very satisfied  A little satisfied  Neutral  A little dissatisfied  Very dissatisfied  I don’t want to answer |

**Continued Relationship**

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-CH-73 | Does the group have a relationship with a financial service provider? | Yes, as a group  Yes, but individual members  No, nobody has any relationship  I don’t know  I don’t want to answer |
| SEEP-CH-74 | What type(s) of relationship does the group have with a financial service provider? | Individual group members have accounts (unrelated to the group)  Individual group members have loans (unrelated to the group, group not guaranteeing loan)  Individual group members have accounts as a result of the group  Individual group members have loans, related to the group, group guaranteeing loan or member’s track record helping to get the loan  Group has an account (e.g. for excess funds)  Group has a loan from financial service provider  I don’t know  I don’t want to answer |
| SEEP-CH-75 | In what type of institution(s) does the group have an account? | Commercial Bank  MDIs  MFIs  Credit institutions  SACCOs  MNO (mobile money)  Other (specify)  I don’t want to answer |
| SEEP-CH-76 | How did the group obtain its account? | Entirely group’s initiative/idea  Due to information from outside entity  Suggested by outside entity  Recommended by outside entity  Imposed by outside entity  Given by outside entity  I don’t know  I don’t want to answer |
| SEEP-CH-77 | For what does the group use the account? | Saving excess savings throughout the cycle  Keeping large amounts before share-out  Transferring money to group members  Receiving money from group-members  Transferring money to outsiders  Receiving money from outsiders  Receiving loans  Repaying loans  Other (specify)  I don’t know  I don’t want to answer |
| SEEP-CH-78 | Does the group use mobile money for group activities? | Yes  No  I don’t know  I don’t want to answer |
| SEEP-CH-79 | In what way(s) does the group use mobile money? | Receiving savings deposits and loan repayments from members  Disbursing loans to members  Paying business partners  Getting paid by business partners  Other (specify)  Receiving loans  Other (specify) |
| SEEP-CH-80 | Is the group registered with any local authority? E.g. with the municipality, ministry of cooperatives, chamber of commerce, etc. | Yes  No  I don’t know  I don’t want to answer |
| SEEP-CH-81 | Why is the group registered? | It is an obligation from the government  We wanted to formalize our group / we wanted to register  We needed the registration for getting a bank account  We needed the registration for something else  Other (specify) |
| SEEP-CH-82 | At which office did you register the group? | Department/Ministry of cooperatives  Townhall  Chamber of Commerce  Mosque/church  Other (specify) |
| SEEP-CH-83 | Did it cost any money to register? | yes  no |
| SEEP-CH-84 | How much did the registration cost? |  |
| SEEP-CH-85 | What are the benefits of registration? | Members take the group more seriously  Outsiders take the group more seriously  We can access support  We can open a bank-account  Other (specify) |
| SEEP-CH-86 | Does the group use any form of technology? E.g. calculator on phone? an app on a phone to do bookkeeping? | Yes  No |
| SEEP-CH-87 | What forms of technology does the group use? | Stand-alone calculator  Calculator on simple phone  Calculator on smart phone  Sending messages on simple phone  Sending messages on smart phone  Recording numbers or balances on simple phone  Recording numbers or balances on smart phone  Camera on simply phone  Camera on smart phone  Other (specify) |
| SEEP-CH-88 | Finally, some general questions about the group. Going forward, what do you think is the greatest strength of the group? |  |
| SEEP-CH-89 | No one wants anything to go wrong with your group, but sometimes the best way to be safe in future is to be ready for problems. What are the challenges and main concerns of your group for the coming years? |  |
| SEEP-CH-90 | Thank you for your time. |  |

# SEEP-GROUP MEETING INTERVIEW

**GROUP MEETING 1**

## Introduction

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM1-1 | Greetings, my name is .... I am from L-IFT which does research about savings groups and VSLAs and what role they have in members’ lives. Today I come for the first time to your meeting. I am grateful for you all to receive me. I will just be quiet and observe the meeting. At the end of the meeting I have a few questions. I will try to disturb as little as possible. But to check , you are the VSLA Group name {0} in Village {1} Is that correct? | yes  no |
| SEEP-GM1-2 | What is the correct name or correct village? |  |
| SEEP-GM1-3 | What time was the meeting planned to start? |  |
| SEEP-GM1-4 | What time did the meeting actually start? |  |
| SEEP-GM1-5 | Did the meeting start late? | Yes  No |
| SEEP-GM1-6 | How many minutes too late did the meeting start? |  |
| SEEP-GM1-7 | What was the reason/were the reasons the meeting started late? | Chairperson or other committee members were late  Members were late  The location was not ready yet  People were first talking and discussing  Nobody paid attention to the time  Other (specify) |
| SEEP-GM1-8 | Did the meeting start with a specific ritual, like a prayer, a song, a speech? | A song or dance  A prayer  A speech  Reciting group rules/constitution  Other (specify)  I don’t know |
| SEEP-GM1-9 | Did the meeting have a round of questions or comment where each member got a chance to speak? | Yes  No  Other (specify)  I don’t know |
| SEEP-GM1-10 | How were the savings collected? | One member was called at a time  All members put their savings at the same time  It was supposed to be one member at a time but it was chaotic and some doing at same time  Other (specify) |
| SEEP-GM1-11 | Did each savings amount get counted? | Yes, each savings amount got counted and the total was announced by a money counter  Yes, each savings amount got counted but total not announced  No, savings was not counted but put in view of others without counting  No, savings was not counted and not in view of others  Other (specify) |
| SEEP-GM1-12 | Did the total savings get counted? | Yes, and total announced to group  Yes, but total not announced  No, did not seem to be counted  Other (specify) |
| SEEP-GM1-13 | How were the savings recorded? | Written record of each member’s savings  Non-written system for each members’s savings.  Some written system but only for total  Memory based system but only for total  Other (specify) |
| SEEP-GM1-14 | Do members have an individual pass-book? | Yes, and they keep it themselves and bring it to the meeting  Yes, but it is kept in the group  No, no passbooks  Other (specify) |
| SEEP-GM1-15 | Did the savings get recorded in the individual pass-books? | Yes, with stamps for each share bought  Yes, with a pen indicating each share bought  Yes, amounts written out  Other (specify) |
| SEEP-GM1-16 | Did any of the group-members not save at all? How many did not save at all? |  |
| SEEP-GM1-17 | Who did not save? | People who were absent  People present  Both absent and present people |
| SEEP-GM1-18 | Was it considered against the rules that some people did not save? | Yes, very much  Yes, but no big deal made of it  No, did not seem to  No, it was clearly according to the rules, it is allowed to miss savings  Other (specify) |
| SEEP-GM1-19 | Did the group give out loans at the meeting? | Yes  No  Other (specify) |
| SEEP-GM1-20 | How did the procedure for giving the loan go? |  |
| SEEP-GM1-21 | Did people request loans or were they offered loans? | Each member had the chance to request for a loan  Specific members were asked whether they wanted a loan  Specific members were assigned to get a loan  Other (specify) |
| SEEP-GM1-22 | How were the loan allocated? | There were more applicants for loans than available loans, so only some were successful at getting a loan  All those requesting a loan received a loan  Loans were given (it was assumed all wanted a loan)  Loans were assigned (people were forced to take a loan)  Other (specify) |
| SEEP-GM1-23 | Did loan recipients need to meet financial criteria? | Yes, record keeper verified that loans were within a specified multiple of member’s savings.  Yes, loan eligibility depended on previous repayment or other criteria  No, anyone could take a loan  Other(specify) |
| SEEP-GM1-24 | Were any rules about loan purpose applied or discussed? | Yes, loan purpose had to be productive  Yes, loan purpose had to be useful (could be productive, emergencies, school fees...)  loan purpose was mentioned but no criteria seemed required  Loan purpose was not discussed  Other (specify) |
| SEEP-GM1-25 | Who made the loan approval decision? | The chairperson  The committee  The entire savings-group (voting)  Just by discussion, nobody decided  All requests automatically approved  Other (specify) |
| SEEP-GM1-26 | What is the interest rate charged for loans given at the meeting? |  |
| SEEP-GM1-27 | how is that calculated? | One time, on amount borrowed.  Monthly, for period borrowed.  Recalculated each month on declining balance of loan  Other: |
| SEEP-GM1-28 | Did the group make any other decisions? | New rules  Change rule(s)  Allowing new members  Dealing with defaulted loans  Dealing with members leaving  Other issues (specify) |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM1-29 | Who made the decision about  { a. New rules  b. Change rule(s)  c. Allowing new members  d. Dealing with defaulted loans  e. Dealing with members leaving  f. Other issues (specify)} ? | The chairperson  The committee  The entire savings-group (voting)  Just by discussion, nobody decided  All requests automatically approved  Other (specify) |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM1-30 | Did the group have any conflict or disagreement in the meeting? | Yes, a large disagreement/conflict  Yes, just small disagreements  No, I did not notice anything  Other (specify) |
| SEEP-GM1-31 | Was the conflict or disagreement resolved? | Yes  More or less  No  Other (specify) |
| SEEP-GM1-32 | What was the issue? |  |
| SEEP-GM1-33 | How was it resolved? |  |
| SEEP-GM1-34 | At the end of the meeting, how many members had outstanding loans? |  |
| SEEP-GM1-35 | Does the group have a social fund? | Yes  No |
| SEEP-GM1-36 | How is it funded? | Members contribute a fixed amount every meeting  Members contribute up to a certain amount then contributions are frozen until it drops below that amount.  Other: |
| SEEP-GM1-37 | What are the conditions to access the social fund? | Members borrow with interest  Members borrow without interest  Members are given gifts that are not repaid  Fund is used to support people outside of group  Other: |
| SEEP-GM1-38 | What are the criteria for receiving social fund money? | Specific list of uses only (such as death, birth, injury)  Request money for any social need  Other (specify) |
| SEEP-GM1-39 | What is the balance of the Social Fund? |  |
| SEEP-GM1-40 | Did any elections take place or get discussed for committee positions? | No, not mentioned  Yes, discussed but planned for later  Yes, elections took place  Other (specify) |
| SEEP-GM1-41 | Was there competition, that is, more than one candidate per post? | Yes  No |
| SEEP-GM1-42 | How did elections take place? | Secret voting  Open voting  Discussions  Chairperson/committee appointed  Other (specify) |
| SEEP-GM1-43 | How was the cash handled? | Separate money counter/ separate bookkeeper/ separate treasurer,  Separate bookkeeper / treasurer  All done by same person  Other (specify) |
| SEEP-GM1-44 | Where was the cash money stored between previous and this meeting? | In a box with several locks  In a box with 1 lock  In another container that could be locked  In another container locked with two or more locks  In another container locked with one lock  No money was left (all lent out)  Other (specify) |
| SEEP-GM1-45 | Did any of the money from the group get stored in a (bank-)account or mobile money account between last and this meeting? | Yes, all excess cash was stored in the account  Yes, some excess cash was stored in the account  No, the excess cash was too little  No, it was not considered  Other (specify)  I don’t know  I don’t want to answer |
| SEEP-GM1-46 | Did any of the money from the group get stored in different places, e.g. different group members? | All in one place  In two places  Other (specify)  I don’t know |
| SEEP-GM1-47 | How many members attended in total? |  |
|  | *- number attended personally*  *-number were represented by someone else (person stayed at meeting)*  *-number sent someone with the savings (person did not stay at the meeting)*  *-number sent their money through other group-member*  *-member had announced they would be absent*  *-member had a known emergency and were absent*  *-number were absent for unknown reason and not represented* |  |
| SEEP-GM1-48 | How many members arrived after meeting started? |  |
| SEEP-GM1-49 | Has the group experienced any of the following since last meeting up to end of this meeting? |  |
|  | *- Lost money through theft or fraud from a committee member*  *-Lost money through theft by outsider*  *-Member(s) dropout*  *-Death of a member*  *-Poor administration*  *-Dishonesty by members causing loss of money*  *-Members paying loan late*  *-Members not repaying loan*  *-Errors in records in ledger or passbook*  *-Election new committee*  *-Elections but same committee appointed*  *-Lock box broken into*  *-Lock box stolen/lost*  *-Money deposited in bank-account*  *-Money lost/stolen on the way to or from bank-account*  *-Disputes between members*  *-Disputes between committee and members*  *-Disputes amongst committee members* | *Yes*  *No*  *Don't know* |
| SEEP-GM1-50 | Was any of the following used at the group-meeting? | Calculator on phone  Separate calculator  App on phone including e-recording  Tablet or computer  Mobile money  eWallet |

## Incidental questions

**GROUP MEETING 2**

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM2-51 | Greetings, nice to meet you again. I was with you at a previous meeting. As I said before, my name is .... I am from L-IFT which does research about savings groups and VSLA and what role they have in members’ lives. Today I come for the second time to your meeting to observe how your group operates. I am grateful for you all to receive me. Like last time, I will just be quiet and observe the meeting. At the end of the meeting I have a few questions for a group of 3-6 people. I will invite these people when your meeting is over to stay with me to discuss a few questions. It would be good if normal members as well as those who have contact with other organisations stay behind. I will try to disturb as little as possible. But to check , you are the VSLA Group name {0} in Village {1} | yes  no |
| SEEP-GM2-52 | INVITE 3 TO 6 GROUP-MEMBERS TO STAY AFTER THE MEETING FOR SOME DISCUSSION. I would like to ask you a few specific questions about your group’s relationship with other organisations. Please consider all the questions I ask and discuss. In the end I will write down all your opinions: |  |
| SEEP-GM2-53 | Does the group have a relationship with a financial service provider? | Yes, as a group  Yes, but individual members  No, nobody has any relationship  I don’t know  I don’t want to answer |
| SEEP-GM2-54 | What type of relationship(s) does the group have with a financial service provider? | Individual group members have accounts (unrelated to the group)  Individual group members have loans (unrelated to the group, group not guaranteeing loan)  Individual group members have accounts as a result of the group  Individual group members have loans, related to the group, group guaranteeing loan or member’s track record helping to get the loan  Group has an account (e.g. for excess funds)  Group has a loan from financial service provider  I don’t know  I don’t want to answer |
| SEEP-GM2-55 | Does the group have an account | Yes  No  I don’t know  I don’t want to answer |
| SEEP-GM2-56 | In what type of institution does the group have an account? | Commercial Bank  MDIs  MFIs  Credit institutions  SACCOs  MNO (mobile money)  Other (specify)  I don’t want to answer |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM2-57 | How did the group obtain the {0} account? | Entirely group’s initiative/idea  Due to information from outside entity  Suggested by outside entity  Recommended by outside entity  Imposed by outside entity  Given by outside entity  I don’t know  I don’t want to answer |
| SEEP-GM2-58 | For what is the {0} account used for the group? | Saving excess liquidity throughout the cycle  Keeping large amounts before share-out  Transferring money to group members  Receiving money from group-members  Transferring money to outsiders  Receiving money from outsiders  Receiving and repaying loans from external source  Other (specify)  I don’t know  I don’t want to answer |
| SEEP-GM2-59 | For what is the {0} account used by the members? | Saving  Sending money to group  Sending money to others  Receiving money from group  Receiving money from others  Getting a loan  Repaying a loan  Other (specify) |
| SEEP-GM2-60 | Has your group considered using the services of a Financial Service Provider | Yes  Not sure  No  Other (specify) |
| SEEP-GM2-61 | Why doesn’t your group have an account? | We are too small  Too far to bank  Too many charges  Don’t trust bank  Don’t know how  Don’t have registration we need  Haven’t done it yet but will some day  Other: |
| SEEP-GM2-62 | Which financial services would be useful for your group? | Open an account  Keeping excess savings at FSP  Group loan to increase loan fund  Transferring money to members  Receiving money from members  Mobile money to transfer money to members  Mobile money to receive money from members  Insurance (specify)  Other (specify) |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM2-63 | Does the group use mobile money? | Yes  No  I don’t know  I don’t want to answer |
| SEEP-GM2-64 | In what way(s) does the group use mobile money? | Receiving savings deposits and loan repayments from members  Disbursing loans to members  Paying business partners  Getting paid by business partners  Receiving loans  Keeping excess savings amount safe  Keeping large amounts before share out  Other (specify) |
| SEEP-GM2-65 | Do group members use mobile money? |  |
|  | *Number Yes*  *Number No* |  |
| SEEP-GM2-66 | What is mobile money used for by the members? | Saving  Sending money to group  Sending money to others  Receiving money from group  Receiving money from others  Getting a loan  Repaying a loan  Other (specify) |
| SEEP-GM2-67 | How many members have a smart phone that they can use when they need it? |  |
|  | *How many group members have no phone* |  |
|  | *How many have the simplest phone* |  |
|  | *How many have a feature phone (can take photos but no apps)* |  |
|  | *how many have a simple smart phone (a few apps like Whatsapp but no additional apps possible)* |  |
|  | *How many have a full smart phone (any number of apps can be added)* |  |

## Relations with other institutions and technology

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM2-68 | Does this VSLA group have relationships with the following type of organisations? | NGOs  CBOs  Government agencies  Religious institutions (mosque, church, ...)  Political party  Private company  Other (specify)  None  Does not want to answer |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM2-69 | What type of relationship exist with  { a. NGOs  b. CBOs  c. Government agencies  d. Religious institutions (mosque, church, ...)  e. Political party  f. Private company  g. Other (specify)  h. None  i. Does not want to answer } ? | Just contact (information exchange)  They supervise us  They advise us / awareness raising  They give us training  They sell to us  They help us with selling/finding clients  They give us market information/price information  They give us money  They give us loans  They give us in-kind goods  They help us build group network (savings group association)  They do research/ data collection  Other (specify)  I don’t want to answer |
| SEEP-GM2-70 | When was the most recent contact with the  { a. NGOs  b. CBOs  c. Government agencies  d. Religious institutions (mosque, church, ...)  e. Political party  f. Private company  g. Other (specify)  h. None  i. Does not want to answer } ? | I don’t remember  I don’t want to answer |
| SEEP-GM2-71 | How satisfied are you with this relationship with the  { a. NGOs  b. CBOs  c. Government agencies  d. Religious institutions (mosque, church, ...)  e. Political party  f. Private company  g. Other (specify)  h. None  i. Does not want to answer } ? | Very satisfied  A little satisfied  Neutral  A little dissatisfied  Very dissatisfied  I don’t want to answer |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM2-72 | Is the group registered with any local authority? E.g. with the municipality, ministry of cooperatives, chamber of commerce, etc. | Yes  No  I don’t know  I don’t want to answer |
| SEEP-GM2-73 | Why is the group registered? | It is an obligation from the government  We wanted to formalize our group / we wanted to register  We needed the registration for getting a bank account  We needed the registration for something else  Other (specify) |
| SEEP-GM2-74 | At which office did you register the group? | Department/Ministry of cooperatives  Townhall  Chamber of Commerce  Mosque/church  Other (specify) |
| SEEP-GM2-75 | Did it cost any money to register? | yes  no |
| SEEP-GM2-76 | How much did the registration cost? |  |
| SEEP-GM2-77 | What are the benefits of registration? | Members take the group more seriously  Outsiders take the group more seriously  We can access support  We can open a bank-account  Other (specify) |
| SEEP-GM2-78 | Does the group still receive any type of training or information sessions from the original trainer/facilitating NGO? | Yes  No |
| SEEP-GM2-79 | What type of support/training/information? |  |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM2-80 | Does the VSLA group have any joint economic activity? | Yes  No  I don’t know  I don’t want to answer |
| SEEP-GM2-81 | If so, please describe what these joint economic activities are? | Joint production  Bulk purchases of inputs  Bulk selling/Joint marketing of output  Group business  Other (specify) |
| SEEP-GM2-82 | For each activity, does the whole group do it together, or only some of the members? | Yes, as the whole group together  Yes, but only part of the group  No  I don’t know  I don’t want to answer |
| SEEP-GM2-83 | Do the members trade with each other / provide each other business / refer customers to each other? | Yes  No  I don’t know  I don’t want to answer |
| SEEP-GM2-84 | Does the group have any other form of innovation? | Yes  No  I don’t know  I don’t want to answer |
| SEEP-GM2-85 | Are there women in local government (commune level)? | Yes, several  Yes, one  No, none  I don’t know  Does not want to answer |
| SEEP-GM2-86 | Are these elected women member of a VSLA savings group? | Yes, all  Yes, some/one  No, none  I don’t know  Does not want to answer |
| SEEP-GM2-87 | Is this elected woman member of a VSLA savings group that was formed by SaveUp or Banking on Change? | Yes  No  I don’t know  Does not want to answer |
| SEEP-GM2-88 | Do you think their/her election is related to VSLA saving group membership? | Yes, due to savings groups she got elected  No, there is no connection  I don’t know  Does not want to answer |
| SEEP-GM2-89 | How did the VSLA savings group membership help the election? | She/they got confidence because of the SFC savings group so dared to be nominated  She/they got skills because of the SFC groups, so knew how to convince voters  She/they got all the votes from the SFC savings groups  She/they learned in the SFC savings group that it is important women get elected  Other (specify) |
| SEEP-GM2-90 | What are other motivations for joining VSLA group apart from savings? | Social/being with friends  Learning skills  Organizing women to be strong together  Possibility to get loan  Possibility to do a business as a group  Selling goods to others  Other (specify) |

**GROUP MEETING 3**

|  |  |  |
| --- | --- | --- |
| SEEP-GM3-91 | Greetings, nice to meet you again. I was with you at two previous meetings. This time again, I come to your meeting to observe how your group operates. I am grateful for you all to receive me. I will just be quiet and observe the meeting. At the end of the meeting I have a few questions for a group of 3-46 people. I will invite these people when your meeting is over to stay with me to discuss a few questions. It would be good if only normal members as well as those who have contact with other organisations stay behind, so not the chairperson or others with special roles. During the meeting I will try to disturb as little as possible. |  |
| SEEP-GM3-92 | Ask 3 to 4 members to stay. Make sure that they are different from the chairperson and the recordkeeper who have been interviewed before. 3rd meating attended |  |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM3-93 | Do you have a written constitution? | Yes  No  Other (specify) |
| SEEP-GM3-94 | Take a photo of each page of the constitution |  |
| SEEP-GM3-95 | Since the group was formed, have you changed any of the rules, or adopted new rules? | yes  no |
| SEEP-GM3-96 | Which rules were changed? | Savings amount  Share amount  Loan amount  Loan interest  Loan duration  Loan eligibility  Social Fund  Fine  Other (specify) |
| SEEP-GM3-97 | What was changed? |  |
| SEEP-GM3-98 | What are the rules of your group? |  |
| SEEP-GM3-99 | What are the rules for loan disbursement? | Maximum loan size  Maximum loan size based on savings amount  Maximum loan duration  Interest rate  Taking turns in taking loans  Whether loan use is productive  Other (specify) |
| SEEP-GM3-100 | Does your group sometimes not follow the rules? Can you give examples? |  |
| SEEP-GM3-101 | Does the group have a policy to fine members for infractions to the rules? | Yes  No |
| SEEP-GM3-102 | In your observation, is that policy observed? | Yes, rigorously  Yes, some  A bit  Hardly at all  Not at all  Other(specify) |
| SEEP-GM3-103 | What are the acts that you saw fines being levied for? | Talking during meeting  Late to meeting  Late repayment  Not saving  Arguments, saying bad things  Phone ringing during meeting  Other: |
| SEEP-GM3-104 | WHICH OF THE FOLLOWING TYPE OF PEOPLE COULD BE MEMBER OF THIS GROUP: NOTE: YOU ARE ASKING IF THEY COULD BE, NOT IF THEY ARE. |  |
|  | *-Men*  *-Women*  *-Salaried people, like teachers or government workers*  *-People with disabilities, like blind or lame*  *-Young children still in school*  *-People with bad reputation*  *-Very old people who cannot work much anymore*  *-People with a lot of debts*  *-People with a different religion-* | *Yes*  *No* |
| SEEP-GM3-105 | What is the maximum number of members the group would agree to expand to? |  |
| SEEP-GM3-106 | What types of records does the group have? | Central ledger  Passbooks  Phone, tablet or computer  Other: |
| SEEP-GM3-107 | TAKE PHOTOS OF ALL RECORDS. |  |
| SEEP-GM3-108 | What is recorded? |  |
|  | *-Meeting attendance*  *-Balance of the loan fund*  *-Balance of the social fund*  *-Individual members' savings*  *-Individual members' loan outstanding*  *-Individual members' contributions to social fund* | *Yes*  *No* |
| SEEP-GM3-109 | Is it possible to determine by simply looking at the records: |  |
|  | *-Amount owed by each member*  *-Amount saved by each member*  *-Amount of interest on each loan* | *Yes*  *No* |
| SEEP-GM3-110 | Who keeps the passbooks between meetings? | Members themselves keep it  Kept in the box or bag for money  Other place (specify)  No passbooks |
| SEEP-GM3-111 | Did any person at the group-meeting spot any errors in the bookkeeping, from this week or previous meetings | Yes  No |
| SEEP-GM3-112 | please describe the errors that you found? (amongst all 3-4 the people who stayed behind) |  |
| SEEP-GM3-113 | Did you spot any errors in the bookkeeping when you looked at the records? | Yes  No |
| SEEP-GM3-114 | How often does your group meet? | Daily  Weekly  Every 2 weeks  Monthly  It is not regular  Other (specify)  I don’t know |
| SEEP-GM3-115 | Does your group have loan meetings and meetings where no loans are given (savings meetings)? | Yes, only in some meetings can you get a loan, all meetings do savings  No, in all meetings we do both savings and loans  Other (specify) |
| SEEP-GM3-116 | How long does a group meeting typically last? |  |
|  | *-savings meeting*  *-loan meeting* |  |
| SEEP-GM3-117 | How long does a group meeting typically last? |  |
| SEEP-GM3-118 | Does your group periodically distribute - or share out - its funds among the members? | Yes, we share out( some or all)  No, we dont share out  I don't know |
| SEEP-GM3-119 | When was the most recent share out? |  |
| SEEP-GM3-120 | What was the total amount of the last share out? |  |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM3-121 | How many members participated in the share out, on { Iteration 123…} ? |  |
| SEEP-GM3-122 | Were there any members who could not repay all their loans at share out? | yes  no  don’t know |
| SEEP-GM3-123 | How much was not paid back? |  |
| SEEP-GM3-124 | What happened? Could the group resolve the issue and if so, how? |  |
| SEEP-GM3-125 | Thank you. Then, the share out before that one – can you remember it? What was the date? | Don't know |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-GM3-126 | What are other opportunities motivations for joining SFC (Uganda: VSLA) group apart from savings? | Social/being with friends  Learning skills  Organizing women to be strong together  Possibility to get loan  Possibility to do a business as a group  Selling goods to others  Other (specify) |
| SEEP-GM3-127 | How have members livelihood changed as a result of being an SFC (Uganda VSLA) member? How? | They have more income  They have less income  They have more possessions  They have less possessions  They have more businesses  They have less businesses  They have smoother finances  They have more spiky finances  Other (specify) |
| SEEP-GM3-128 | Are VSLAs used as a platform for other interventions in the communities? What are they? | For selling/buying to each other  For selling in bulk  For joint business  For learning economic skills  For learning about nutritioin  For learning about health  For learning about finance  For organizing politically  For fighting for women’s rights  Other (specify) |
| SEEP-GM3-129 | How does to the community view members of SFC (Uganda: VSLA)? |  |

# SEEP-INDIVIDUAL MEMBER SURVEY

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-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 |
| SEEP-IND-2 | How would you describe your position in the group? | Chairperson  Record keeper  Box-keeper  Money counter  Key holder  General member |
| SEEP-IND-3 | Since how long have you been with this group? (date you joined) | I don't remember |
| SEEP-IND-4 | 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 |
| SEEP-IND-5 | 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 |
| SEEP-IND-6 | How many VSLAs have you left in the past three years? | None  1  2  3  4 or more |
| SEEP-IND-7 | 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 |
| SEEP-IND-8 | How many savings groups have you (re)joined in the past 3 years? | None  1  2  3  4 or more |
| SEEP-IND-9 | 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) |
| SEEP-IND-10 | Did you have an individual bank account when you joined the group? | yes  no |
| SEEP-IND-11 | Do you currently have a bank-account? | yes  no |
| SEEP-IND-12 | 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 |
| SEEP-IND-13 | 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 |
| SEEP-IND-14 | 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 |
| SEEP-IND-15 | 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 |
| SEEP-IND-16 | Are you using mobile money? | Yes  No |
| SEEP-IND-17 | 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 |
| SEEP-IND-18 | 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 |
| SEEP-IND-19 | 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 |
| SEEP-IND-20 | 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 |
| SEEP-IND-21 | 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 |
| SEEP-IND-22 | 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 |

# SEEP-MIS\_DATACOLLECTION

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-MIS-1 | Name of Group |  |
| SEEP-MIS-2 | Group No. |  |
| SEEP-MIS-3 | Linkage to external savings | bank-account  microfinance account  SACCO account  mobile money  other (specify)  none |
| SEEP-MIS-4 | Linkage to external credit | Loan from bank  Loan from microfinance  Loan from SACCO  Loan from mobile money/digital loans  Loan from other (specify)  No loan for group |
| SEEP-MIS-5 | Date of first training meeting |  |
| SEEP-MIS-6 | Date savings started this cycle |  |
| SEEP-MIS-7 | Group trained by |  |
| SEEP-MIS-8 | Members at start of cycle |  |
| SEEP-MIS-9 | Date of data collection |  |
| SEEP-MIS-10 | Registered members at present |  |
| SEEP-MIS-11 | Registered men at present |  |
| SEEP-MIS-12 | Registered women at present |  |
| SEEP-MIS-13 | No. of members attending meeting |  |
| SEEP-MIS-14 | Dropouts this cycle |  |
| SEEP-MIS-15 | Value of savings this cycle |  |
| SEEP-MIS-16 | No. of loans outstanding |  |
| SEEP-MIS-17 | Value of loans outstanding |  |
| SEEP-MIS-18 | Write-offs this cycle |  |
| SEEP-MIS-19 | Loan fund: Cash in box/bank |  |
|  | *-Cash in box*  -Cash in bank |  |
| SEEP-MIS-20 | Cash in other funds |  |
| SEEP-MIS-21 | Property at start of cycle |  |
| SEEP-MIS-22 | Property now |  |
| SEEP-MIS-23 | Debts |  |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-MIS-24 | Total number of share bought by Member { Iteration 1,2,3…} |  |
| SEEP-MIS-25 | Vale of loan outstanding by Member {Iteration 1,2,3…} |  |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-MIS-26 | You net Profit/loss is {0} ? What is the reason the group made a loss? | Theft  Group business failure(eg bought assets and sold at a loss)  Other(specify) |

# SEEP-RECORDKEEPER INTERVIEW

## Introduction

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-1 | Greetings, my name is .... I am from L-IFT which does research about savings groups and the role savings groups have in members’ lives. I already explained to you or someone else in your group that we want to learn the experiences of savings groups and how the savings groups have developed over time. So we want to speak to the person in the group who maintains the group’s records. You may call this person the “Recordkeeper” or “Bookkeeper”, or something else. So to check, you are part of the savings group {0} in {1}. I would like to ask you about the practices of the group. For all questions you can always say that you don’t know the answer or you don’t want to answer. This interview takes place between just you and me. All you report here is confidential, we will not share any of the findings with the other group members nor will we refer directly to your person or group for any of the opinions you voice here. |  |

## Biodata

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-2 | Let me know if I have your name correctly. Is it {0} ? | Yes  No( write correct name) |
| SEEP-RK-3 | And am I correct that this is {0} village? | Yes  No( specify correct name) |
| SEEP-RK-4 | Am I correct that the group is called {0} | Yes  No ( specify correct name) |
| SEEP-RK-5 | Group Number {0} | Yes  No( type correct number)  I don't know |
| SEEP-RK-6 | When did you join the group? | I don’t remember  I don’t want to answer |
| SEEP-RK-7 | Do you have a specific designation or role in the group? | Yes( please specify)  No |
| SEEP-RK-8 | And in that role, what are your duties? Thank you. And what else? | Keep written financial records  Remember how much people owe  Decide the penalties that members pay  Resolve conflicts around repayment  Resolve other conflicts between members  Train someone else to help keep the records  Compute the share out  It is an honorary or ceremonial post with no duties  Other( please specify)  Keep the savings balance safe  bring savings to the account  conduct all responsibilities with the account |
| SEEP-RK-9 | Are there other members who could fulfill your post, if you were not around? | Yes, many  Yes, a few  I am training my replacement now  No, I am necessary. |
| SEEP-RK-10 | When was the group formed? |  |
| SEEP-RK-11 | Before it was trained trained in the VSLA methodology, did the group already exist in some other form? | Yes, it existed before the training in 2010 or 11  No, it was formed just before the training in 2010/11 |
| SEEP-RK-12 | FUNCTION: How does the group operate? | The group retains savings from meeting to meeting with prime purpose to lend out and give savings back (DISTRIBUTING ASCA)  The group retains savings indefinitely and lends to members for investment, household expenses, or to pay for members’ emergencies such as funerals (NON DISTRIBUTING ASCA)  The group collects savings at every meeting, and gives all the collected funds to one member in turn, and the group retains no money from meeting to meeting (ROSCA)  We do not collect savings  I don’t know or can’t find out  Don’t know, can’t find out |
| SEEP-RK-13 | PURPOSE: What is the primary reason the group came together? | Non-specific financial services  Farmers group  Social group  Funeral society  Women’s group  Business group  Other(specify) |
| SEEP-RK-14 | When was the group trained in the VSLA methodology? |  |
| SEEP-RK-15 | When did you start saving as a group? |  |
| SEEP-RK-16 | Who trained you? |  |
| SEEP-RK-17 | If you have met the local trainer, how would you classify him or her? | Paid staff (field agent or field supervisor)  Village Agent, paid by the group  Trained volunteer  Spontaneous volunteer  Other (please specify) |

## Financial performance

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-18 | When you were trained, did you retain savings from meeting to meeting? | Yes  No (MAYBE YOU DO NOT HAVE THE CORRECT GROUP, PLEASE VERIFY THOROUGHLY WHETHER THIS GROUP REALLY WAS PART OF THE GROUPS FORMED BY THE CARE UGANDA OR OXFAM MALI PARTNER) |
| SEEP-RK-19 | When did you stop doing that? |  |
| SEEP-RK-20 | Why did you stop retaining savings? |  |
| SEEP-RK-21 | How often does your group meet? | Daily  Weekly  Every 2 weeks  Monthly  It is not regular  Other (specify)  I don’t know |
| SEEP-RK-22 | How much does everyone contribute at each ROSCA meeting? |  |
| SEEP-RK-23 | How does the group save? | Each member saves exactly the same at every meeting during the cycle (but some members can save for 2 or 3 “mains”)  Each member saves the same at each meeting, but the amount fluctuates according to the economic situation (hunger months, we save less) (but some members can save for 2 or 3)  Each member can decide each meeting what to save, but minimum of one share, and there is a maximum number of shares  Each member can decide each meeting, no minimum but a maximum number of shares  Each member can decide each meeting what to save, no minimum, no maximum  Other (specify)  I don’t want to answer |
| SEEP-RK-24 | When did you start this cycle of saving? |  |
| SEEP-RK-25 | How many members started this cycle?/(in case of non-distriuting ASCA):How many members do you have currently? |  |
| SEEP-RK-26 | At the beginning of current cycle, how many of those members were women? OR, if non-distributing ASCA How many women are member at the moment? |  |
| SEEP-RK-27 | Are members allowed to withdraw their savings during the cycle? | Yes  No |
| SEEP-RK-28 | When was the last time that happened that someone withdrew their savings? |  |
| SEEP-RK-29 | Do you remember what was the group’s FIRST share out amount? (so the very longest time ago) | I don't know |
| SEEP-RK-30 | How many share outs do you remember and can you tell us about? |  |
| SEEP-RK-31 | I would like to ask you a few questions about the {most recent} share-out. |  |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-32 | When was the { Iteration 1,2,3…} (st, nd, rd, th) most recent share-out? |  |
| SEEP-RK-33 | How many members participated in the share out, on { Iteration 1,2,3…} ? |  |
| SEEP-RK-34 | Were there any members who could not repay all their loans at share out?” | yes  no  don’t know |
| SEEP-RK-35 | How much was not paid back? |  |
| SEEP-RK-36 | What happened? Could the group resolve the issue and if so, how? |  |
| SEEP-RK-37 | Thank you. Then, the share out before that one – can you remember it? What was the date? | Don't know |

## Institutional performance

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-38 | How many members does your group have today? |  |
| SEEP-RK-39 | Thinking back to the most recent meeting of your group |  |
|  | *how many of those members were actually present* |  |
|  | *how many were not present, but were represented at the meeting by a family member or friend who came in their place?* |  |
|  | *how many were not present and not represented, but told the group in advance that they would be absent?* |  |
|  | *how many were not present and not represented, but sent their savings in with another person?* |  |
|  | *members who were absent without reason, message or warning* |  |
| SEEP-RK-40 | How are records kept in your group? What I mean by that, How do you know, from one meeting to the next, how much each person has saved, and each person has borrowed? | Central ledger  Passbooks  Memory based system  Electronic recordkeeping application  Other (specify)  Don’t know, can’t say |
| SEEP-RK-41 | When the group conducts a transaction (for example, a member deposits savings or makes a loan repayment) how is the money handled? | Member brings it to the money counter(s), who counts the money and confirm the amount to the Recordkeeper  Member brings it to the money counter(s), who don't count the money and put it in a box  Member brings it to the Recordkeeper, who counts the money and confirms the amount  Member brings it to the Recordkeeper, the money is not counted, the amount is not confirmed  Group does not use cash (describe)  Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| SEEP-RK-42 | How is money kept between meetings? | In a cashbox or other secure container. One person keeps the box, two or more people have keys  In a cashbox or other secure container. One person keeps the box, one person has keys  In a cashbox or other secure container. Same person keeps box and key.  In a box or container, unlocked.  Money is split up among members  Bank account  We don’t keep cash (describe)  We never have cash because we lend out all the money  Other: \_\_\_\_\_\_\_\_\_\_\_ |
| SEEP-RK-43 | As the group approaches the share-out date, is there anything you do differently? Why? |  |
| SEEP-RK-44 | Has your group ever had money stolen? | Yes  No |
| SEEP-RK-45 | How many times did the group have money stolen? |  |
| SEEP-RK-46 | Please tell me what happened when the money was stolen and the amount of each theft. |  |
|  | *Incident 1-10* |  |

## Training

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-47 | Does your group still receive visits from {NGO name}? | Yes  No |
| SEEP-RK-48 | How often does the group receive visits from {NGO name}? | Every week  Every two weeks  Every month  Every quarter  Every half year  Every year  Sporadically, once every few years  It varies  Other (specify) |
| SEEP-RK-49 | What do they do for your VSLA when they visit? | Observes meetings and collects data  Manages meetings  Maintains group records  Manages the share-out  Helps us solve problems  Delivers other development programs  Other (specify)  Helps us solve problems.  Other (specify) |

## Form and Finance

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-50 | Did someone help the group at last share-out? | Yes  No |
| SEEP-RK-51 | Who provided help? | Volunteer or Village Agent or Replicator  Another group  NGO or CBO  Government agency  Religious institution (mosque, church, ...)  Private company  Other (specify)  None  Does not want to answer |
| SEEP-RK-52 | Do you or anyone in your group know how to calculate the share out so that each person gets the right amount? | Yes  No |
| SEEP-RK-53 | How many members know how to calculate the share-out? |  |
| SEEP-RK-54 | Why don’t more members know how to calculate the share-out? | They don’t need to, we have enough, we are happy the way it is  They are not educated or literate  No one has shown us  Other: |
| SEEP-RK-55 | The most recent time you shared out, did all the members receive the amount they expected? | Yes, all were content  Yes, more or less, most were content  No, a few challenged the amount they got  No, some were very dissatisfied  Other (specify) |
| SEEP-RK-56 | What caused the amount to be lower than expected?” | We lost money from late loans  We lost money from external theft  We had a failed group investment  We lost money but we don’t know how  Some members were suspicious about calculations  Some members are never happy  Don’t know |
| SEEP-RK-57 | How long is a savings cycle usually in months? |  |
| SEEP-RK-58 | How is the share-out calculated? | Everybody gets back what they saved and paid (interest paid on loans goes back to the person paying)  Everybody gets their saving back and the remainder split equally amongst the members  Everybody gets their savings back and the interest is distributed proportionately  All the money is split up evenly among all the members regardless of how they have saved.  Everybody gets an exact share according to participation (1, 2 or 3 ‘mains’)  I don’t know  I don’t want to answer |
| SEEP-RK-59 | Does your group charge fines for members who break the rules? | Yes  No  In principle yes but in reality no  Other(specify) |
| SEEP-RK-60 | What are some of the things that members are fined for? | Talking during meeting  Late to meeting  Late repayment  Not saving  Arguments, saying bad things  Phone ringing during meeting  Other: |

## Group enterprise

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-61 | Is the group registered with any government authority? E.g. with the municipality, ministry of cooperatives, chamber of commerce, etc. | Yes  No  I don’t know  I don’t want to answer |
| SEEP-RK-62 | Does the group have a relationship with a financial service provider? | Yes, as a group  Yes, but individual members  No, nobody has any relationship  I don’t know  I don’t want to answer |
| SEEP-RK-63 | What type of relationship(s) does the group have with a financial service provider? | Individual group members have accounts (unrelated to the group)  Individual group members have loans (unrelated to the group, group not guaranteeing loan)  Individual group members have accounts as a result of the group  Individual group members have loans, related to the group, group guaranteeing loan or member’s track record helping to get the loan  Group has an account (e.g. for excess funds)  Group has a loan from financial service provider  I don’t know  I don’t want to answer |
| SEEP-RK-64 | In what type of institution does the group have an account? | Commercial Bank  MDIs  MFIs  SACCOs  MNO (mobile money)  Other (specify)  I don’t want to answer |

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-65 | How did the group obtain the account at  { a. Commercial Bank  b. MDIs  c. MFIs  d. SACCOs  e. MNO (mobile money)  f. Other (specify)  g. I don’t want to answer } ? | Entirely group’s initiative/idea  Due to information from outside entity  Suggested by outside entity  Recommended by outside entity  Imposed by outside entity  Given by outside entity  I don’t know  I don’t want to answer |
| SEEP-RK-66 | For what does the group use the account at  { a. Commercial Bank  b. MDIs  c. MFIs  d. SACCOs  e. MNO (mobile money)  f. Other (specify)  g. I don’t want to answer } ? | Saving excess savings throughout the cycle  Keeping large amounts before share-out  Transferring money to group members  Receiving money from group-members  Transferring money to outsiders  Receiving money from outsiders  Receiving loans  Repaying loans  Other (specify)  I don’t know  I don’t want to answer |

**Continued**

|  |  |  |
| --- | --- | --- |
| Question ID | Question | Answer |
| SEEP-RK-67 | Does the group use mobile money for group activities? | Yes  No  I don’t know  I don’t want to answer |
| SEEP-RK-68 | In what way(s) does the group use mobile money? | Receiving savings deposits and loan repayments from members  Disbursing loans to members  Paying business partners  Getting paid by business partners  Receiving loans  Keeping excess savings amount safe  Keeping large amounts before share out  Other (specify) |
| SEEP-RK-69 | Does the group use any form of technology for recordkeeping? E.g. calculator on phone? an app on a phone to do bookkeeping? | Yes  No |
| SEEP-RK-70 | What forms of technology does the group use? | Stand-alone calculator  Calculator on simple phone  Calculator on smart phone  Sending messages on simple phone  Sending messages on smart phone  Recording numbers or balances on simple phone  Recording numbers or balances on smart phone  Camera on simply phone  Camera on smart phone  Other (specify) |
| SEEP-RK-71 | Finally, some general questions about the group. Going forward, what do you think is the greatest strength of the group? |  |
| SEEP-RK-72 | No one wants anything to go wrong with your group, but sometimes the best way to be safe in future is to be ready for problems. What are the challenges and main concerns of your group for the coming years? |  |
| SEEP-RK-73 | Thank you for your time. |  |