SEEP Questions

Organization: **L-IFT**

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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*	*Yes* *No* *Don't know*

	-Disputes amongst committee members	
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	Yes No

	the bookkeeping, from this week or previous meetings	
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.	