An Empirical Analysis of the Financial Self-Help Groups in Tanzania

Data Collection Summary

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Country: Tanzania

Summary: This study focuses on the recent proliferation of informal financial self-help groups, which are being promoted by development agencies aiming at overcoming savings and credit constraints. These self-help groups operate in both rural and urban areas with savings and credit as their principal products. Members are the only customers and are responsible for managing and operating the group. In developing new areas of knowledge, this study intends to combine both cross-sectional surveys and an ethnographic approach to understand socio-economic dynamics within self-organized Village Community Banks (VICOBAs) in Tanzania. The principal objective of this study is to assess factors affecting cooperation in these groups. The main research questions are: i) What are the factors working for or against cooperation in these groups? ii) Is cooperation higher or lower in socially and economically unequal members? iii) What is a common set of institutional features promoting cooperation?

Survey Time Frame and Rounds:
- Round 1: Collection of data via Individual Questionnaire- June 2011
- Round 2: Collection of data via Institutional Questionnaire- July 2011
- Round 3: Collection of data via local government questionnaire- August 2011

Modules:
- Individual Questionnaire for VICOBAs
- Institutional Questionnaire for VICOBAs
- Local Government Questionnaire

Sample: The study addresses two sets of samples: a sample of VICOBAs and a sample of members within each sampled VICOBAs.

Survey size: 600 individuals; 100 institutions; 10 local government officials.

Intervention: N/A