



MOTSWEDI SAVINGS AND CREDIT CO-OPERATIVE SOCIETY

AN EVALUATION STUDY OF MOTSWEDI LOAN POLICY

YEAR: 2023

## **INTRODUCTION AND CONSENT**

### **Good day.**

Motswedi Savings and Credit Co-operative Society is conducting an Evaluation study on its loan Policy. The Task team wishes to get your views concerning the Loan Policy as a way to accomplish the objectives of serving the general membership with competitive and affordable loans. Whatever information you provide will be kept strictly confidential and used only for the benefit of this study therefore we would very much appreciate your participation.

Date of Interview.....

## **SECTION A: GENERAL INFORMATION**

1. In which of the following age group do you fall under?
  - a. 18 to 35
  - b. 36 to 50
  - c. 51 to 60
  - d. 61 and above
  
2. Gender .....

  - a. Male
  - b. Female

  
3. What is the highest educational qualification that you have attained?
  - a. Never been to school
  - b. Non formal
  - c. PSLE
  - d. JC
  - e. BGCSE
  - f. Certificate
  - g. Diploma
  - h. Degree
  - i. Above degree

4. Are you living with any disability?
  - a. Yes
  - b. No
  
5. What is your employment status?
  - a. Permanent and Pensionable
  - b. Pensioner
  - c. Contract
  - d. Self Employed
  
6. How long have you been a Motswedi member
  - a. 0 to 5 years
  - b. 6 to 10 years
  - c. 11 to 15 years
  - d. 16 and above

**SECTION B: TECHNICAL INFORMATION**

7. Are you aware that Motswedi Saccos has a Loan Policy Document?
  - a. Yes
  - b. No (go to Question 9)
  
8. How did you get to know about Motswedi Loan Policy Document?
  - a. Word of mouth
  - b. Radio
  - c. T.V
  - d. Motswedi Facebook page
  - e. Motswedi Brochures
  - f. SMS from Motswedi office
  - g. Other (Specify).....

9. Which loans have you applied for at Motswedi Saccos ( you can circle more than one)

- a. Ordinary Loan
- b. Emergency Loan
- c. Quick Loan
- d. Petty Cash loan
- e. Property Development Loan
- f. Never applied for a loan

10. If you have circled "**Never applied for a loan**" what could be the reason/s? ( go to Q 17)

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11. When applying for a loan, where did you get guidance regarding the type of loans to apply for?

- a. Motswedi officers
- b. Motswedi Loan policy
- c. Motswedi Brochure
- d. Motswedi website
- e. Motswedi Social Media platforms
- f. Other (Specify).....

12. Where did you get the application forms from?

- a. Motswedi Saccos Website
- b. Motswedi Saccos office
- c. From a Friend
- d. They were emailed to me by Motswedi officer/s
- e. Other (Specify) .....

13. How did you submit your completed application form?

- a. Email
- b. Fax
- c. Hand delivered
- d. Someone dropped them at the office on my behalf
- e. Other (Specify) .....

14. What challenges do you normally encounter concerning loan application conditions?

*( Interest rate, Lending ratio, 6 months waiting period, Loan administration fee, Loan ceiling, Loan Top up etc)*

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15. What challenges do you normally encounter concerning loan application criteria?

*( Collateral / security, Allowances, Ability to pay etc)*

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16. In your view, what needs to be done to address challenges outlined in Question 14 and 15?

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17. Do you have any other comments you wish to make?

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**Thank you for your time**