

Attitudes and Practices
of Credit Union
Members and
Non-Members in
Malawi and Grenada:

Synthesis Report

GEMINI Technical Report No. 58

GEMINI

GROWTH and EQUITY through MICROENTERPRISE INVESTMENTS and INSTITUTIONS
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**Attitudes and Practices of Credit Union
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by

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ATTITUDES AND PRACTICES OF CREDIT UNION MEMBERS AND NON-MEMBERS IN MALAWI AND GRENADA: SYNTHESIS REPORT

A. INTRODUCTION

The FY1992 FVA/PVC buy-in to the GEMINI project was intended to help the worldwide credit union movement expand its financial services to micro-and small-scale enterprises (MSEs). The immediate objectives of the project were to obtain further information on the extent and nature of credit union involvement in MSE financing, and to introduce tools and techniques that would help expand that involvement.

One of the tools introduced in this process was the use of surveys to obtain information on member (and non-member) knowledge, attitudes and practices. The importance of using surveys has long been accepted in U.S. and other developed country credit unions. Survey use among developing country credit unions, on the other hand, is virtually non-existent. Although the specific results were used to help the participating credit unions assess the need to change -- to introduce new services, change interest rate practices, and better respond to the financial interests of their members -- the purpose of this report is not to present a statistical description or analysis of the surveys, but to present a composite overview of the results and to illustrate the practical benefits that can be gained from conducting member surveys.

1. Methodology and Purpose

The FVA-PVC buy-in was intended to be a two-phase effort. Phase one was to be a data gathering and experimentation phase. Phase two was to be an expansion of the results to a broader base.

Two countries -- Grenada and Malawi -- were selected for the first phase. Two credit unions in each country volunteered to participate in the project. The two credit unions in each country occupied different market niches. In Grenada, St. Georges was an urban credit union in a competitive financial environment, while River Sallee was a rural credit union

located in an area in which there were no banks or other competing financial institutions. Both were community-based credit unions. In Malawi, Railway credit union was an employee-based credit union serving employees of the national railway company, while Nalipiri was a community-based credit union located in a secondary city.

Each credit union participated in an institutional analysis, and in a survey of a sample of its membership and selected non-members from within its field of membership. Both of these activities focused primarily on the competitive positioning of the credit union within its self-defined market -- particularly as related to serving members with small businesses -- attempting to highlight changes the credit unions should make to improve their responsiveness to member interests and stimulate growth.

2. The Process

In each country the pilot project followed a similar process:

- An introductory workshop was held with representatives from the leagues and participating credit unions, to describe the objectives, clarify the process and achieve consensus on the intended results;
- Interviewers previously selected by the credit unions were trained in surveying techniques, and the wording/intent of the questionnaires was clarified;
- While the interviewers conducted the interviews the technicians, in collaboration with league personnel and the local credit unions, conducted the credit union analyses;
- The survey results were entered into the computer, and basic frequency distributions and cross tabulations calculated;¹
- A workshop was held with each of the credit unions to describe the results of the surveys and analyses, and to derive consensus on action steps to be taken to carry the project forward;
- A business plan was drafted and, in a later credit union board session, adopted by the board; and
- A final workshop was held with the league board to discuss findings and conclusions.

In Malawi, a special membership meeting was convened in each credit union to discuss the findings with the members who had responded to the survey.

¹In Malawi, due to computer malfunction, the results were hand tabulated.

3. The Surveys

The member and non-member surveys were one aspect of a multi-faceted approach toward assessing the credit union, its involvement in MSE financial services, and its growth potential. As a result, they had very specific objectives:

- **awaken credit union leadership to the prevalence of micro-entrepreneurs among their existing and potential memberships, and create an interest among leaders to serve this sector of the membership better;**
- **awaken credit union leadership to the existence of competitive pressures that are undermining the credit unions' ability to grow; and**
- **Awaken credit union leadership to the concept of competitive strengths and weaknesses, and use these to demonstrate courses of action that will increase credit union growth prospects.**

The questionnaires were based on the results of previous attitude research on credit union members, both in and outside the U.S., and on the results of previous credit union evaluations and studies in developing countries. The central hypotheses have been:

- **Large numbers of credit union members and potential members in the developing countries have small businesses, either as their primary or secondary sources of income. In addition, member spouses often have small businesses. The credit union often serves as a source of funding for these small businesses.**
- **The main constraint to the ability of credit unions to serve adequately the interest of their small business members is their inability to mobilize adequate levels of savings. This inability to mobilize savings is due to: (a) credit union policies that discourage savings; (b) increasing competition from other financial institutions, that the credit union leadership is largely unaware of; (c) lack of a sufficient range of high-quality services that would attract members and non-members; and (d) other factors that discourage members from making greater use of their credit union and non-members from joining.**

The questionnaires were designed to provide insights into these particular issues.

The main objective of the survey exercise in Grenada and Malawi was to develop and test a questionnaire that was useful and that could be used by other credit unions in the future. Thus, the process was experimental, with determining the usefulness of surveys and refining the questionnaire as the principal objectives. The questionnaire was modified between the Grenada and Malawi field tests; thus, the results in the two countries are not strictly comparable. The survey instruments were revised again following the Malawi field tests. The results were used to help formulate credit union strategies in the four credit unions and

in presentations to leadership in various forums to awaken an interest in the issues. The following presentation covers the content of the results as presented to these audiences.

4. The Samples

A total of 651 members and 222 non-members were interviewed in the two countries (see Table 1). Members to be surveyed were to be randomly selected by the credit unions². The non-members were selected by the credit union managers from people known to be within the bond of the credit union. Randomness could not be preserved in the non-member sample, so the results are, at best, illustrative.

Table 1

Survey Samples			
Country and CU	Members	Non-Members	Total
Grenada			
St. Georges	143	44	187
River Sallee	173	54	227
Malawi			
Railway	198	62	260
Nalipiri	137	62	199
Totals	651	222	873

It is important to recognize that these were not intended to be statistically significant samples. This was exploratory research, in which the statistical significance of any responses vis-a-vis the individual credit unions was less important than the testing of understandability of the questions themselves to an international subject population, and to identify and precode likely responses to permit simplified data handling by individual credit unions. Surveys that will be carried out in the future by credit unions will not consist of statistical significant samples; the ease of use of the survey instrument is more important than the statistical validity of the findings.

B. CREDIT UNIONS AND MICROENTERPRISES

1. Prevalence of Micro-Enterprises

Consistent with previous findings³, members owning small businesses comprised an important subsector of credit union membership in each of the credit unions studied, ranging from 20.9 percent in the Railway credit union in Malawi to a high of 45.4 percent in the Nalipiri

²The credit unions did not have computerized member lists, and although the managers were instructed to "randomly" select members to be surveyed, the "randomness" of the selections could not be ascertained.

³John H. Magill, *Credit Unions: a Formal Sector Alternative for Financing Microenterprise Development*, GEMINI Working Paper No. 22, Washington, D.C.: GEMINI, September 1991.

credit union in the same country (see Figure 1).

Two characteristics of the distribution have special importance for planning MSE strategies. In Malawi, members of the community based Nalipiri credit union were much more likely to have small businesses. However, even the employee-based Railway credit union had a large number of members who owned small businesses.⁴ In Grenada, the urban-based St. Georges credit union had a larger proportion of members with small enterprises than the rural-based River Sallee. Members with microenterprises are most likely to be found in urban, community-bond credit unions; however, even in rural or employee-based credit unions, members owning microenterprises are likely to form an important subsector of the credit unions' memberships.

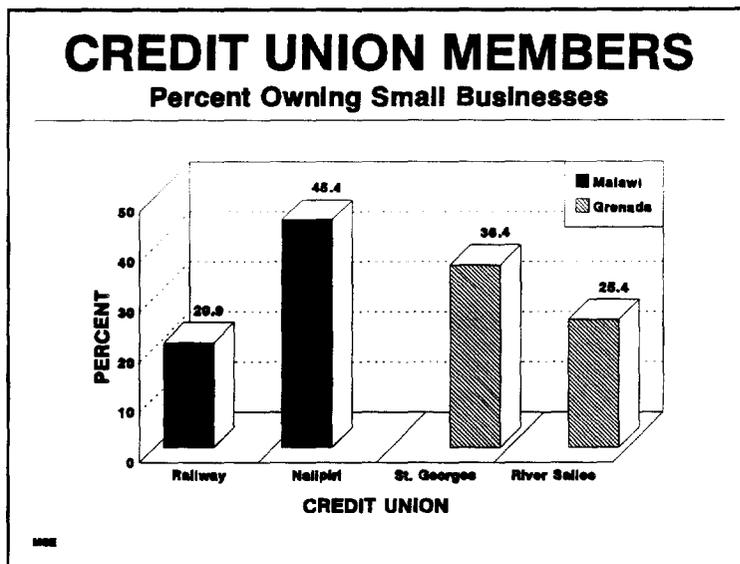


Figure 1

Even when the members themselves do not own small businesses, their spouses often do. Between 8.6 (River Sallee respondents) and 23.7 (Nalipiri) percent of the respondents indicated that their spouses owned or operated small businesses. Approximately 13 percent of the respondents in the other two credit unions indicated their spouses had small businesses.

From this we can tentatively conclude that MSEs are an important subset of the membership of credit unions in the developing countries. They tend to be more prevalent in community-based credit unions, and in urban credit unions.

2. Primary versus Secondary Source of Income⁵

As expected, the businesses owned by members of employee-based credit unions tend to be secondary sources of income: nearly 90 percent of the Railway credit union members who had small businesses reported that those business represented a secondary source of income. Since members had to be employees of the railway to qualify for membership, that employ-

⁴This is significant because in an employee-based credit union the members must be employed by the company; that is, they have full time jobs. What this shows is that many people in developing countries operate small businesses in addition to their regular employment.

⁵This question was added after the Grenada surveys; consequently, data on Grenada members are not available.

ment tended to be their primary source of income. In contrast, MSE members of Nalipiri credit union were more evenly divided: nearly half (47.1 percent) reported that their businesses were their primary sources of income.

3. Types of Businesses

The types of businesses owned by the members were typical of microenterprises in the countries. Small-scale trade and commerce activities -- of foodstuffs, firewood, clothing, liquor and agricultural produce -- were the primary businesses in both Malawi (41 percent of the respondents) and Grenada (37 percent). Farming, which is not strictly a microenterprise, was the second most prevalent category in both countries. Limited numbers of respondents were engaged in artisan handicrafts, carpentry, construction, transportation, tailoring, mechanics, metalworking, and other similar activities. There were no particular patterns to these responses, and no direct implications for development of credit union services based on the types of occupations encountered.

4. Business Characteristics

The microenterprises owned by credit union members are very small (see Figure 2). Approximately half of the businesses provided employment only for the owner, and over 90 percent of the businesses employed less than 4 people. The Nalipiri credit union was a major exception to this pattern, with only 22 percent of the respondents owning single-person firms and 74 percent employing between two and four people. Microenterprises owned by credit union members in Malawi tended to be larger than those in Grenada. The businesses also tended to hire only family members. Nearly 60 percent of the Malawi respondents⁶ hired only family members in their businesses.

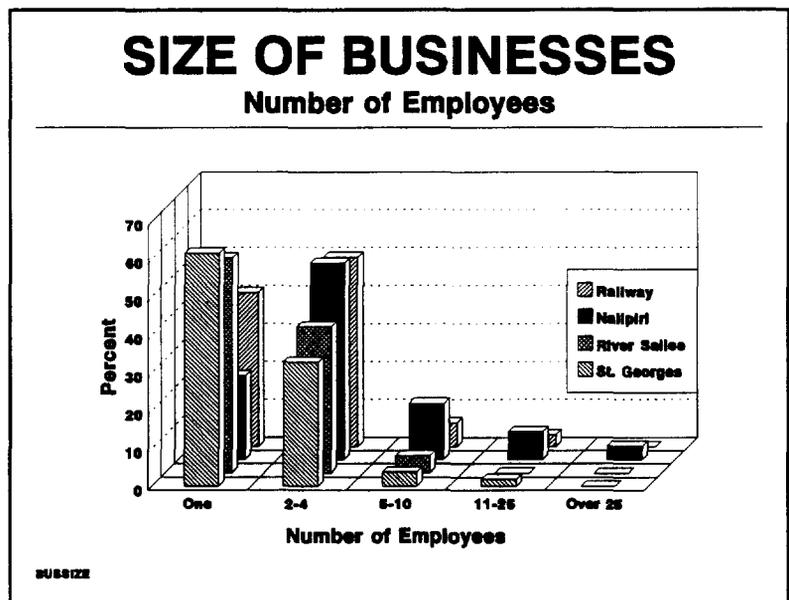


Figure 2

⁶This question was added after the surveys were conducted in Grenada.

In Malawi⁷, 56.5 percent of the member-owned small businesses were located in the home, 11.6 percent occupied an owned or leased shop, 11.6 percent occupied permanent market stalls, and another 12.3 percent had no fixed business location. Female respondents (64.1 percent) were more likely to operate home-based businesses than male respondents (54.8 percent) and less likely to have owned or leased shops or permanent markets stall, or to function as itinerant vendors.

5. MSE Borrowing Patterns

Credit union members tend to borrow from their credit unions to finance their small business activities (see Table 2). Of the four credit unions studied, only in the Railway credit union

Table 2

Percent of Members with Small Businesses Who Have Borrowed from the Credit Union for Their Businesses	
Railway	6.2 %
Nalipiri	33.4
St. Georges	38.5
River Sallee	54.5

do members not borrow from the credit union to finance their businesses. Very few MSE members of this credit union reported borrowing for business purposes at all, yet the fact that it is an employee-based credit union may mean that loans for small businesses are discouraged.

The current loan balances reported by the respondents supports this observation. With the single exception of members of St. Georges credit union in Grenada, very few respondents reported having

loans from any institution other than the credit union. A significant portion of St. Georges members, had current MSE loans from banks, reflecting the more competitive urban environment this credit union faces.⁸

Most member borrowing for business purposes is for inventory, supplies and materials: 46.9 percent of those respondents in Malawi who cited a need to borrow for their businesses and 47.4 percent of the Grenada respondents reported that they wanted to borrow for this purpose. Equipment purchases were the second most important purpose for borrowing, cited by 38.1 percent of the Grenada respondents and 33 percent of the Malawi respondents. Few respondents in either country mentioned hiring employees, consolidating existing debt or covering cash shortages as a major objective of their business loans.

Both the amounts and duration of loans needed by microenterprise owners fall within the norms of credit union loans for personal borrowing. In Malawi, 67 percent of the respondents indicated they needed funds for up to one year, and 90 percent needed the funds for less than three years. A similar pattern was found in Grenada. While only 8.2 percent indicated a need for very small loans (up to US\$200), only 21 percent cited a need for loans

⁷The question was not asked in Grenada.

⁸The credit union also had extremely restrictive credit practices, which forced members to turn elsewhere for financing.

larger than US\$3,750. And, 43 percent of the Grenada respondents needed loans for less than one year, and only 20 percent cited a need for loan maturities greater than 3 years, the current credit union limit.

6. Gender Differences

In three of the four credit unions women members were less likely to own small businesses than their male counterparts (see Table 3). Only in Malawi's Railway credit union were women more likely than men to have small businesses.

Table 3

Percent Owning Small Businesses		
	Men	Women
Railway	17.7%	40.9%
Malipiri	46.3	44.2
St. Georges	43.1	31.0
River Sallee	36.7	16.0

Women-owned businesses tend to be smaller than male-owned businesses. Across the board the difference was significant. More women-owned businesses provided employment for only the respondent, and in only 4.3 percent of the cases in one credit union did women-owned businesses employ more than four persons (see Table 4).

Table 4

No. of Employees	Distribution of Business Size by Gender of Owner							
	Railway		Malipiri		St. Georges		River Sallee	
	Male	Female	Male	Female	Male	Female	Male	Female
1 only	39.1%	44.4%	12.9%	34.8%	44.0%	76.9%	48.3%	73.3%
2 to 4	47.8	55.6	45.2	60.9	44.0	23.1	44.8	26.7
5 to 10	8.7	-	22.6	4.3	8.0	-	6.9	-
11 to 25	4.3	-	12.9	-	4.0	-	-	-
More than 25	-	-	6.5	-	-	-	-	-

Several other important distinctions between male and female microenterprise owners appeared in the data. Women members tend to borrow less frequently for their businesses than men. When they do borrow for their businesses, however, they borrow from the credit union; fewer women than men reported having business loans from banks or other sources. Also, only 25.6 of the female enterprise owners hired non-family members in their businesses, compared to 53.2 percent of the male enterprise owners.

7. Summary and Conclusions

Owners of micro-enterprises are an important subset of credit union members throughout the developing world. Microenterprise members of credit unions differ little from the microenterprises served by specialized microenterprise programs, either in terms of the businesses they are engaged in, the size of those businesses, or their borrowing requirements.

The prevalence of home-based businesses, especially among female respondents, suggests that credit unions have a natural market niche in serving microenterprises that can use home equity or other personal assets as collateral -- greatly simplifying the project appraisal and loan process in these cases.

From a credit union standpoint, it is important to note that the size and duration of loans requested by most microenterprises differ little from the personal loans requested by other members. This should allow the credit union to treat these as ordinary personal loans rather than as major business loans requiring feasibility studies, special collateral, or business plans. This is necessary to keep costs down.

Microenterprises do, however, have special needs that are not well met by current credit union practices. First, the heavy emphasis on credit for inventories and supplies implies that they need quick access to funds, and cannot afford to wait long periods until loans are approved. Second, the fact that funds are most needed for inventory purposes means that they need the flexibility of varying the outstanding loan balance, both up and down, whenever required by the business itself. To meet this demand credit unions would need to develop and offer revolving lines of credit and quasi transaction instruments to permit easy access to funds. Loans for equipment, buildings and land are more consistent with traditional credit union lending practices -- term installment loans.

The services credit unions need to add to respond to these specialized needs are pre-approved open-end lines of credit and quasi-transaction services (such as loan drafts) that allow the member to draw down on loan funds and make payments against principle quickly and easily.

C. SAVINGS PATTERNS OF CREDIT UNION MEMBERS

The inability of credit unions to mobilize sufficient savings has long been recognized as one of the major impediments to improving financial services and to growth. The surveys pointed out some of the reasons credit unions have difficulty mobilizing savings.

1. Member Loyalty

Credit union members display little loyalty to the credit union when it comes to saving. In 3 of the 4 credit unions, more than 60 percent of the members held savings accounts in other financial institutions (see Figure 3). In the case of St. Georges, an urban credit union where the members have a variety of financial institutions to choose from, nearly 9 out of every 10 members have savings in some other institution. River Sallee had the lowest percentage of members with savings in other institutions, due probably to its isolated location and lack of

alternative financial institutions. Even there, however, 44 percent of the members made the effort to travel to the major towns to deposit savings.

Not only do members save in other institutions, they tend to save in several different institutions. As the data from Grenada illustrate, members (especially members of urban credit unions) have savings in multiple institutions (see Figure 4). As can be expected, fewer members from River Sallee had savings in more than one institution (the credit union), and they tended to have savings in fewer different institutions.

Members of St. Georges, on the other hand, tended to have savings in more institutions; fewer had savings in only the credit union, and the average number of institutions members held savings in was higher.

An interesting side note is the small number of respondents who said they had no savings accounts at all. This implies that they did not consider their credit union shares to be "savings" accounts.

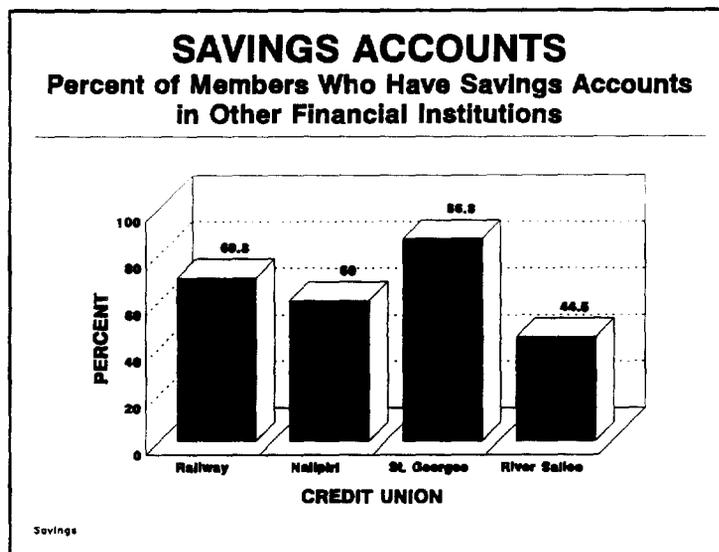


Figure 3

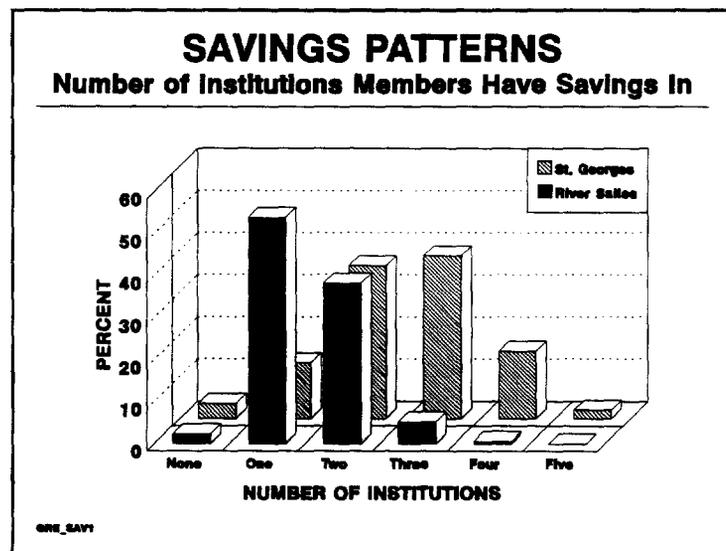


Figure 4

their savings, of those members who said they did, more than half said they preferred to keep most of their savings in an institution other than the credit union.

Finally, an alarming finding in the data is that members frequently keep *most* their savings in other institutions. Between 21 and 46 percent of the member respondents said that they held most of their saving in some other institution. In the case of the Malawi credit unions, banks and building societies were the primary alternatives. In Grenada, banks were the preferred alternative.

This finding is reinforced by a question that was added to the questionnaire after the Grenada interviews. When asked if they had one institution where they *preferred* to keep

2. Why Members Save Where They Do

In Grenada, the major reasons cited for choosing a particular institution to place most savings in were location, reputation, safety and tradition. Those choosing the credit union did so because of location, and reputation. Those choosing a bank did so because of tradition, reputation, safety and high interest rates. Local factors obviously influenced the decisions, as location was the major influence for River Sallee members, who would have to travel a considerable distance to place savings in an alternative institution, but played very little role in the decision of St. Georges' members. Tradition was a much more important factor among St. Georges members than it was for River Sallee members; when someone begins a youth savings program at a bank (St. Georges did not offer minor accounts) the tradition of saving with a bank became a very strong influence. High interest rates, and saving to obtain a loan were relatively unimportant factors in determining where savings were held.

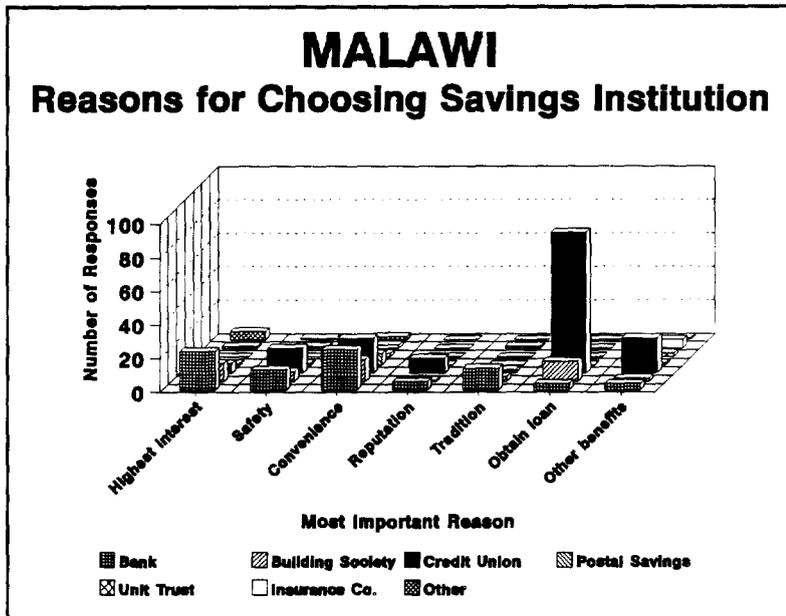


Figure 5

The situation was quite different in Malawi. For those members who put most of their savings in the credit union, the ability to obtain a loan was the overwhelming reason for making that decision (see Figure 5). Similarly, obtaining a housing loan was a major reason for saving in a building society. To obtain higher interest, members saved in a bank, building society or other institution.

Perhaps equally revealing are the reasons credit union members chose *not* to put their major savings in the credit union. In Grenada⁹ the major reasons were:

- low interest rates on savings paid by the credit union;
- inability to withdraw savings easily; and
- prior history with other institutions (primarily banks).

⁹This question was not asked in Malawi.

3. Conclusions

The inability of credit unions in the developing world to mobilize savings is the single most important impediment to their ability to meet the loan demands of their members. The survey pointed out some of the particular manifestations of this inability to generate savings. Their own members keep savings in other institutions, and a substantial number keep the majority of their savings in some other institution.

Many developing country credit unions argue that their primary purpose is to serve their borrowers. But they must become aware of two factors. First, to have the funds needed to meet borrower needs they must attract more savings, but they cannot attract more savings when the services they offer are so unattractive that members prefer to save elsewhere. Second, while credit union leaders argue that serving borrowers is more important than serving savers, this philosophy is counter to the reality of what members want. All members save; only one-half to one-third (in most credit unions) borrow. As we will see in the next section, both members and potential members consider savings to be more important than borrowing.

The implication of the survey responses is that when members have the option of saving in other institutions they will do so. By saving in other institutions, credit union members are saying two things about their credit unions:

- interest rates are not competitive with those offered by other financial institutions; and
- the ability to withdraw savings whenever they want to (not when the credit union wants to let them) is important.

In short, they find the savings services of the credit unions unattractive and uncompetitive.

The credit union that is primarily oriented toward borrowers, that does not pay good dividends on shares, that does not pay a competitive interest rate on deposits, and that places all sorts of impediments on withdrawing savings, is sadly out of step with the interests of its members. They will be abandoned by their members, who increasingly have access to other viable savings options.

D. FINANCIAL SERVICE USAGE: IMPLICATIONS FOR NEW SERVICE DEVELOPMENT

The services members and non-members use -- or say they use -- can serve as a proxy indicator of the types of services they are looking for, and the types of services competitors are offering that are attractive to the respondents. The services that are most often men-

tioned are the services credit unions need to be most concerned about offering to maintain member loyalty and attract new members.

1. Services Members Use

Credit union members tend to use more financial services (both within the credit union and other financial institutions than non-members, and they use those services more intensively.

The two services most used by members (see Table 5) were both savings services -- they saved for education and retirement. Business loans led personal loans as the most popular loan services, ranked third and fourth in the priority list of services. Payroll deduction -- through which members have part of their salaries deducted and put directly into savings or to pay off an outstanding loan -- was the fifth most popular service. Two other savings products (high-interest deposits and special purpose savings) were the final two services that were used by more than 20 percent of the members. Contrary to leadership perceptions of the services members found most valuable, the members themselves clearly preferred savings to loans. Four of the top seven ranked services were savings products; only two were loans. A credit union that wants to increase member loyalty should probably focus on improving the quality of its savings services.

At the low end of the scale, services such as travelers checks, bill-paying, auto loans, credit cards, foreign currency accounts, money machines and remittances, are services that few members currently use. The credit unions should not be trying to develop these services in the absence of strong competitive pressure from other financial institutions to do so.

Table 5

SERVICES USED BY CU MEMBERS (percent using each service)	
Education Savings	35.1%
Retirement Savings	34.4
Business Loans	25.7
Personal Loans	24.0
High-Interest Savings	22.9
Special Purpose Savings	21.6
Housing Loans	19.8
Youth Savings	19.5
Student/Education Loans	12.8
Direct Deposit	9.4
Checking Account	8.0
Money Orders	6.6
Travelers Checks	2.1
Bill-Paying Services	1.8
Travel Loans	1.8
Hire/Purchase Loans	1.8
Auto Loans	1.1
Revolving Credit	0.7
Overdraft Loans	0.7
Evening/Saturday Hours	0.4
Credit Card	0.4
Foreign Currency Accounts	0.4

2. Services Non-Members Use

On average, non-members reported using fewer services than members, and for any given service, a lower percentage of non-members reported using that service than members. The major exception to this pattern was that a much higher percentage of non-members reported using checking accounts.

The top four financial services mentioned by non-members (see Table 6) were all savings instruments. Retirement savings (24.1 percent), high interest deposits (22.8 Percent),

education savings (21.8 percent) and special purpose savings (16.7 percent). Although the question was worded to describe formal savings instruments, the respondents interpreted the question to mean the purpose they saved for. Financial institutions in Malawi did not offer formal savings programs in these categories.

Non-members were far less likely than members to mention that they had access to loans. The top ranked loan service (student and education loans) ranked eighth at 9.5 percent. Personal, housing and business loans were ranked 11th, 12th and 13th in importance. However, the low usage of loan services probably reflects the lack of availability of loan sources for poor people rather than an absence of interest in obtaining loans.

A credit union that wants to attract non-members needs to determine which of its services will be most attractive to those potential members, and which new services it needs to develop in order to attract them. The data indicate that credit unions should probably stress savings rather than loan services to attract new members.

Table 6

SERVICES USED BY NON-MEMBERS (percent using each service)	
Retirement Savings	24.1%
Education Savings	22.8%
High-Interest Savings	21.8
Special Purpose Savings	16.7
Payroll Deduction	15.9
Direct Deposit	11.0
Checking Account	9.9
Student/Education Loans	9.5
Youth Savings	8.7
Money Orders	7.8
Personal Loans	6.5
Housing Loans	6.4
Business Loans	4.0
Travelers Checks	3.2
Bill-Paying Services	0.8
Revolving Credit	0.8
Travel Loans	0.8
Auto Loans	0.8

3. Checking Accounts

Years of member research in the U.S. showed conclusively that people tend to save where they have their checking accounts. Already more than one third (38 percent) of St. Georges' members have checking accounts (see Figure 6).

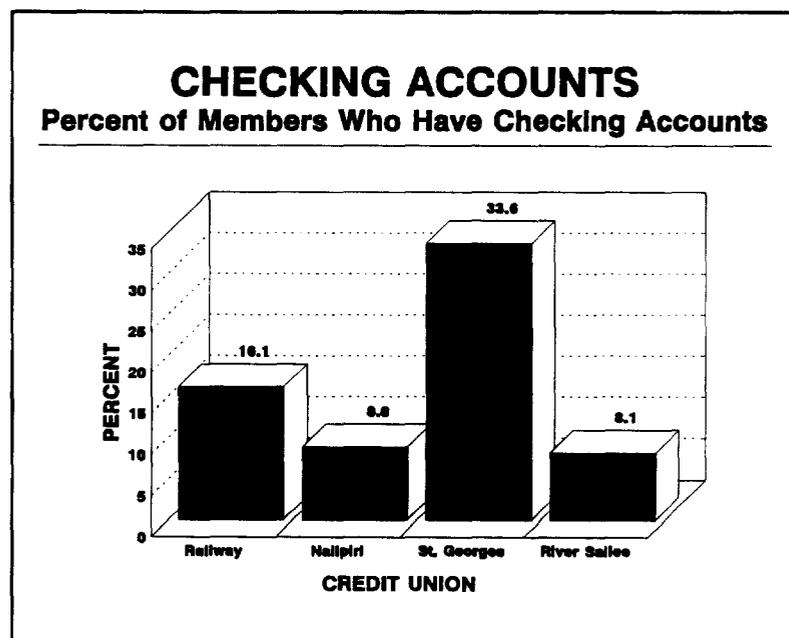


Figure 6

This does not mean that credit unions in the developing world should be encouraged to offer checking accounts, especially when they lack the financial or managerial capacity to implement such a service. They should, however, monitor the trend of member use of checking services. As member use of checking accounts in banks increases, their loyalty to the credit union will decline. At some point, the credit union will find it absolutely necessary to offer a transac-

tion service to retain membership.

4. Summary and Conclusions

Considerable care must be exercised in interpreting these results. A low incidence rating for a given service can either be interpreted as meaning the respondents do not want that particular service, or that it is not available and therefore they cannot use it.

To the extent that current usage reflects member and non-member interests, the major service that both members and non-members seem to be interested in are savings. At the same time, the low usage of loans among non-members implies the existence of a market for loans among the potential members. Credit unions need to identify the reasons that potential members are not joining, in spite of the availability of loan funds, and begin to address those as a means of attracting a larger membership base.

E. COMPETITIVE STRENGTHS AND WEAKNESSES: MEMBER AND NON-MEMBER PERCEPTIONS

The perceptions people have of an institution have an impact on their willingness to use its services.

1. Member Attitudes

Members felt that credit unions were more friendly and courteous than banks, a factor that credit unions have been able to capitalize on worldwide. Members also felt that credit unions were more conveniently located and kept more convenient hours than banks. Credit unions were viewed as easier to get a loan from, and charged lower services charges and interest rates on loans. More than half of the members thought that the credit union was just a safe a place to keep savings in as a bank. All of these are positive attitudes that credit unions should stress in marketing their services to members and non-members alike.

Members were less enthusiastic about other features of the credit unions. Fewer than half of the members, for example, thought that credit unions offered all of

Table 7

Positive CU Member Attitudes Toward the Credit Union (percent of responses)	
More Friendly Courteous	76.6%
More Convenient Hours	72.5
More Convenient Location	69.0
Easy to Get Loans From	66.9
Lowest Service Charges	54.0
As Safe as Banks	52.8
Lower Interest on Loans	50.9
Always Have Funds to Lend	49.4
Serve Small Businesses	49.2
Quick Loan Approval	49.2
Offer All Needed Services	44.6
Require Less Collateral	34.9

the financial services they needed or wanted, or that they required less collateral than banks. Only 21 percent of the die-hard members felt that credit unions offered higher interest rates on savings than banks.¹⁰

On the negative side, more than half of the members said their credit union paid a lower rate on savings, half said they only give small loans, and nearly half said credit unions made it difficult to withdraw savings. Other major complaints about the credit unions were that they required too much collateral for loans, only loaned to people with friends or connections, often did not have enough funds to make loans, and did not offer the services they wanted.

Table 8

Negative CU Member Attitudes Toward the Credit Union (percent of responses)	
Only Offer Savings/Loans	74.7%
Lower Interest on Savings	53.7
Only Have Small Loans	50.2
Hard to Withdraw Savings	46.2
Too Much Collateral	45.4
Only Lend to Friends	44.4
Don't Have Funds to Lend	44.3
Don't Offer Needed Services	43.3
Long Time to Process Loans	40.3
Not for Small Businesses	38.2
Not as Safe as Banks	31.3
Hard to Get Loans From	24.2
Less Convenient Location	18.4

In Grenada, members who owned small enterprises were more critical of their credit union on a number of key attitude variables than other members were. For example, they were more likely to say that the credit unions:

- only loaned to persons with connections to board or staff;
- take a long time to approve and disburse loans;
- make it difficult to withdraw savings; and
- often do not have enough funds to make loans.

This is consistent with expectations, as owners of enterprises have a greater need for cash withdrawals and immediate approvals and disbursements of loans than members using the credit union for consumer purchases.

In Malawi, surprisingly, members who owned small enterprises held more positive attitudes toward the credit union on a number of key attitude variables than other members did. They were less likely than other members to say the credit union:

- did not offer the services they needed;
- made it difficult to withdraw savings;
- took an excessive amount of time to approve and disburse loans; and
- only made loans to members with connections.

¹⁰This is a clear case of *cognitive dissonance*, as none of the credit unions paid a higher interest rate on savings than the local banks.

In Malawi, therefore, not only are enterprise-owning members an important subsector of credit union membership, they tend to have very positive attitudes toward the credit union.

2. Non-Member Attitudes

Non-members had less well defined attitudes toward the credit union. Most responded "Don't Know" to many of the comparison questions placed before them; only about half as many non-members as members had definite opinions - either positive or negative -- about the credit union.

Table 9

Positive Non-Member Attitudes Toward the Credit Union (percent of responses)	
More Convenient Hours	38.7%
More Convenient Location	36.4
More Friendly/Courteous	32.5
Easy to Get Loans From	31.9
Quick Loan Approval	23.5
Serve Small Businesses	21.8
Lowest Service Charges	18.5
Always Have Funds to Lend	17.6
Offer All Needed Services	17.6
As Safe as Banks	16.0
Require Less Collateral	14.3
High Interest on Savings	10.8

On the positive side, non-members acknowledged that credit union have more convenient hours and location, are more courteous and friendly than banks, and are easier to get a loan from (see Table 9). These have been the traditional strengths of credit unions -- in the developed as well as the developing world -- and need to form the basis of any attempt to expand membership.

The major negative perceptions held by non-members were that credit unions only offer savings and loans, and don't offer the services they needed, are not as safe as banks, require too much collateral, only loan to

friends or people with connections, often do not have funds to lend, make it hard to withdraw savings, and pay lower interest on savings (see Table 10). The most frequently cited reasons for not belonging to a credit union were: (1) that they were not aware of the credit union, (2) credit unions did not offer the services they needed, or the services were considered to be of poor quality, (3) low interest on savings, and (4) they were not eligible for membership.¹¹ These perceptions require different responses from the credit unions. The lack of awareness of the credit union implies a lack of effective promotion and marketing, suggesting that the credit unions should expand their marketing efforts. But marketing is not sufficient to attract new members if the services offered do not meet the prospective members' needs or if the quality of services is not attractive or not competitive with services offered by other institutions.

Table 10

Negative Non-Member Attitudes Toward the Credit Union (percent of responses)	
Only Offer Savings/Loans	37.8%
Not as Safe as Banks	25.2
Too Much Collateral	24.4
Only Lend to Friends	24.4
Don't Have Funds to Lend	24.4
Don't Offer Needed Services	24.4
Hard to Withdraw Savings	42.5
Lower Interest on Savings	17.2
Only Have Small Loans	16.8
Long Time to Process Loans	16.0
Higher Interest on Loans	15.4
Less Convenient Location	15.3
Hard to Get Loans From	13.4

¹¹This was an erroneous response in the case of most non-members, as they were selected from among persons who were considered to be within the common bond definition of the credit union.

Of respondents who had previously been members, the most frequently cited reasons for leaving the credit union were: (1) problems or disagreements with credit union personnel or officers, (2) low interest paid by the credit union on savings, and (3) need to withdraw funds.

3. Conclusions

Responses to the surveys pointed out some clear areas that credit unions should concentrate on. They should obviously build on their strengths of being more friendly and courteous than banks, charging lower interest and service fees on loans, and being easier to obtain loans from.

But they need to overcome basic weaknesses as well. Members and non-members alike are well aware that credit unions do not pay as high an interest on savings as other financial institutions. This is probably one of the major reasons members hold substantial portions of their savings in other institutions, and is a major impediment to attracting new members. They also need to overcome the perception that they offer only limited financial services, that they are not as safe as banks, and that it is difficult to withdraw savings from credit unions.

F. SUMMARY AND CONCLUSIONS

Credit union expansion in the developing world, whether through new membership or through intensified member use of the credit unions, will depend on the ability of credit unions to identify the attitudes their members and potential members hold toward the credit union, and to build on the positive perceptions and take the necessary steps to overcome the weaknesses. The surveys used in these two experimental efforts have shown that member attitude surveys can help credit unions identify the areas to concentrate on. Member and non-member attitude surveys are an important tool for assessing competitive strengths and weaknesses, determining member financial service needs, and planning strategies to help the credit union grow.

The results of the surveys during phase one of this project were very consistent with the results of member attitude surveys carried out in the U.S. credit union movement during the 1970s, the period during which U.S. credit unions made a significant move toward becoming full service financial institutions. Accelerating the use of attitude surveys among developing country credit unions can be an important factor in the growth patterns of those movements as well.

Experience in using these questionnaires suggests that at least two different types of questionnaires may be needed. First, there is a need for a highly simplified questionnaire that can be

used by very unsophisticated credit union personnel. This questionnaire should be limited to no more than two pages of "key" questions.

Any more sophisticated questionnaire must be modular. There need to be separate components that individual credit unions can use or not use, as their particular situation dictates.

Finally, the questionnaires must, to the extent possible, be standardized and precoded. Non-standardized questionnaires and open-ended questions are difficult to support and process. The variety of responses to the first two rounds of questionnaires provides a strong basis for accomplishing both of these objectives.

ANNEX A

GRENADA: MEMBER SURVEY

Date _____

Questionnaire # _____

In order to help us classify the information gathered in this survey, we would like you to answer some basic questions about you and your family.

1. Sex: Male ; Female . 2. Age on your last birthday: _____
3. Marital Status: Single ; Married ; Common Law ; Separated ; Divorced ; Widowed ; Other .
4. How would you classify your principal occupation?

<input type="checkbox"/> Housewife	<input type="checkbox"/> Clerical
<input type="checkbox"/> Laborer	<input type="checkbox"/> Self-employed, business owner
<input type="checkbox"/> Managerial	<input type="checkbox"/> Domestic
<input type="checkbox"/> Professional	<input type="checkbox"/> Other
<input type="checkbox"/> Technical	
5. What is the highest level of schooling you've attended?

<input type="checkbox"/> No Formal Education	<input type="checkbox"/> Trade-Junior-Technical college
<input type="checkbox"/> Primary Schooling	<input type="checkbox"/> Some Tertiary (college)
<input type="checkbox"/> Some Secondary	<input type="checkbox"/> Graduated from Tertiary (college)
<input type="checkbox"/> Graduated from Secondary	<input type="checkbox"/> Graduate-Professional Degree

In the next portion of the survey we would like you to answer some questions about the financial institutions you presently use.

- 6.a. Do you have a checking account? Yes ; No .
 - b. Which financial institution do you have the checking account in?
 Bank Credit Union Other
 - 7.a. Do you have savings or a savings account in any financial institution? Yes No .
- If no, skip to question #8*

Please check each institution that you have a savings account in.

- | | |
|--|--|
| <input type="checkbox"/> Commercial or Merchant Bank | <input type="checkbox"/> Unit Trust |
| <input type="checkbox"/> Building Society | <input type="checkbox"/> Insurance Company |
| <input type="checkbox"/> Credit Union | <input type="checkbox"/> Finance Company |
| <input type="checkbox"/> Savings club | <input type="checkbox"/> Susu, Partner, Box (or other similar) |
| <input type="checkbox"/> Other _____ | |

- b. Which of these institutions do you have the LARGEST amount of savings in?

Please check only one answer

- | | |
|--|--|
| <input type="checkbox"/> Commercial or Merchant Bank | <input type="checkbox"/> Unit Trust |
| <input type="checkbox"/> Building Society | <input type="checkbox"/> Insurance Company |
| <input type="checkbox"/> Credit Union | <input type="checkbox"/> Finance Company |
| <input type="checkbox"/> Savings club | <input type="checkbox"/> Susu, Partner, Box (or other similar) |
| <input type="checkbox"/> Other _____ | |

- c. What is the most important reason why you chose this institution to put your savings in?

Please circle only one answer

- | | |
|---|---|
| <input type="checkbox"/> Highest rate of interest | <input type="checkbox"/> Convenient hours |
| <input type="checkbox"/> Safety | <input type="checkbox"/> Reputation |
| <input type="checkbox"/> Convenient location | <input type="checkbox"/> Other _____ |

- d. If the answer to question 7.b. is not the credit union, why have you decided not to put most of your savings in the credit union?
- Interest rates too low
 - Can't withdraw money easily
 - Other _____

8.a. Do you have a fixed or term deposit in any financial institution?
 Please check one: Yes _____; No _____ If no, skip to question #9

Please check each institution that you have a fixed or term deposit in:

- Commercial or Merchant Bank
- Building Society
- Credit Union
- Savings club
- Other _____
- Unit Trust
- Insurance Company
- Finance Company
- Susu, Partner, Box (or other similar)

b. Which of these institutions do you have the LARGEST amount of money in?

Please circle only one answer

- Commercial or Merchant Bank
- Building Society
- Credit Union
- Savings club
- Other _____
- Unit Trust
- Insurance Company
- Finance Company
- Susu, Partner, Box (or other similar)

c. What is the most important reason why you chose to have your fixed or term deposit in this institution?

Please check only one answer

- Highest rate of interest
- Safety
- Convenient location
- Convenient hours
- Reputation
- Other _____

d. If the answer to question 8.b. is not the credit union, why have you decided not to put most of your savings in the credit union?

- Interest rates too low
- Can't withdraw money easily
- Other _____

9. Do you have any of the following types of savings accounts? Please check all answers that apply, in either the Bank, CU, or Other column. For example, if you have a Christmas Savings account in both a bank and credit union, check both columns. If you have a Christmas Savings account at the Post Office or a Building Society, put a check in the Other column.

Savings Accounts		Institution		
		Bank	CU	Other
a.	Christmas Savings Account			
b.	Retirement Savings Account			
c.	Youth (children's) Savings Account			
d.	Education Savings Account			

10. Do you have any of the following types of accounts? *Please check all answers that apply, in either the Bank, CU, or Other column.* For example, if you have a checking account in both a bank and credit union, check both columns. If you have a checking account at the Post Office or a Building Society, put a check in the Other column.

Transaction Services		Institution		
		Bank	CU	Other
a.	Regular Checking account (or share draft)			
b.	Checking account with overdraft protection			
c.	Checking account that pays you interest on the balance			
d.	Foreign currency account			

11. Below is a list of loan services some institutions offer. For each service that you have used, please check whether you use a Bank, CU, or Other Financial Institution. *You may check more than one box*

Services		Institution		
		Bank	CU	Other
a.	Home mortgage loan, to purchase a house or land			
b.	Furniture, appliance, or home improvement loan			
c.	Auto loan, to purchase an automobile			
d.	Personal loan			
e.	Business loan for your small business			
f.	Student or education loan			
g.	Travel loan			

12. Below is a list of other services some financial institutions offer. If you currently use any of these services, please check whether you use a Bank, CU, or Other Financial Institution. *You may check more than one box*

Services		Institution		
		Bank	CU	Other
a.	Money orders			
b.	Payroll deduction to make a regular deposit to savings, or a payment on a loan			
c.	Direct deposit of your paycheck or other regular income check			
d.	Travelers checks			
e.	Money machine (Automated Teller Machine)			
f.	Credit card			
g.	Safety deposit box			
h.	Pre-established line of credit			

Services		Institution		
		Bank	CU	Other
i.	Evening and Saturday hours			
j.	Bill-paying services			

13. Below is a series of statements about financial institutions. Which institution do you think each statement best applies to? *Please mark only one box per row*

Features		Institution		
		Bank	CU	Other
a.	Has the most convenient location for you			
b.	Has the most convenient hours			
c.	Always has enough funds available to make loans			
d.	Pays the highest interest rate on savings			
e.	Charges the lowest interest rate on loans			
f.	Has the lowest service charges			
g.	Has staff that are courteous, friendly, helpful, and knowledgeable			
h.	Provides the fastest service			

14. Please indicate whether you agree or disagree with the following phrases about credit unions: *Please check a box for every row*

Some People Say that Credit Unions		Agree	Dis-Agree	Don't Know
a.	Only offer savings accounts and small loans			
b.	Pay a lower interest rate on savings and fixed deposits than banks or other financial institutions do			
c.	Do not provide credit cards or cash machine services			
d.	Only lend money to members with connections to staff, Board, or credit committee members			
e.	Offer higher interest on a savings account than a bank does			
f.	Take a long time to approve and give out loans			
g.	Make it very difficult for members to withdraw their shares and savings			
h.	Limit the amount of money a member may borrow more than a bank does			
i.	Frequently do not have enough money on hand to make a loan, so the member has to wait			
j.	Charge higher interest rates on loans than banks or building societies			
k.	Are more friendly, personal and courteous than banks			

Some People Say that Credit Unions		Agree	Dis-Agree	Don't Know
l.	Don't care if you do not pay back a loan			
m.	Have more convenient hours and locations than banks			
n.	Do not let small businesses be members			
o.	Are easier to get loans from than a bank			
p.	Only handle small transactions			
q.	Are not as safe as the bank			

15. Do you own and operate a small business, either as your main occupation or as a source of extra income? Yes ; No .

If you own and operate a small business, continue with question #16. If not, skip to question #23.

16. What does this business do? _____

17. How many people including yourself does the business employ full time?

- One person
- Two to four people
- Five to ten people
- Ten to twenty-five people
- More than twenty-five people

18. Have you ever borrowed money from the credit union to help run this business?

Yes ; No .

19. Do you currently have a loan from any of the following for your business? *Check as many as apply*

- Bank
- Credit Union
- Relatives
- Money lender
- Business supplier
- Other _____

20. If you needed to borrow money to help run your business, what would you need the money for? *Check as many as apply*

- Purchase supplies
- Purchase equipment
- Temporary shortages of cash
- Pay off or consolidate other debts
- Hire temporary employees
- Other _____

21. If you need to borrow money to help run your business, how much would you want to be able to borrow? *Please check just one answer*

- Less than \$500
- Between \$500 and \$2,500
- Between \$2,500 and \$5,000
- Between \$5,000 and \$10,000
- Between \$10,000 and \$50,000
- Greater than \$50,000

22. And for how long would you need to borrow this money? *Please check just one answer*

- Less than 7 days (1 week)
- 1 week to 1 month
- From 1 month to 6 months
- From 6 months to 1 year
- From 1 year to 3 years
- Greater than 3 years

If You are married, or have a common law spouse or partner, please answer the following questions. If not, skip to question #35.

23. How would you classify your spouse's principal occupation or activity?

- | | |
|---------------------------------------|--|
| <input type="checkbox"/> Housewife | <input type="checkbox"/> Clerical |
| <input type="checkbox"/> Laborer | <input type="checkbox"/> Self-employed, business owner |
| <input type="checkbox"/> Managerial | <input type="checkbox"/> Domestic |
| <input type="checkbox"/> Professional | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Technical | |

24. Who is considered the chief wage earner in your household?

- Respondent
- Spouse
- Both equally
- Other

25. Who normally manages the family's money, pays the bills, etc.?

- Respondent
- Spouse

26. Does your spouse own or operate a small business? Yes ; No .

If your spouse does not own or operate a small business, please skip to question #35.

27. What does this business do? _____

28. How many people, including your spouse, does the business employ full time?

- One person
- Two to four people
- Five to ten people
- Ten to twenty-five people
- More than twenty-five people

29. Have you ever borrowed money from the credit union to help run your spouse's business?

Yes ; No .

30. Has your spouse ever borrowed money from the credit union to help run this business?

Yes ; No .

31. Do you or your spouse currently have a loan from any of the following for this business? *Check as many as apply*

- Bank
- Credit Union
- Relatives
- Money lender
- Business supplier
- Other _____

32. If your spouse needed to borrow money to help run this business, what would the money be needed for? *Check as many as apply*

- Purchase supplies
- Purchase equipment
- Temporary shortages of cash
- Pay off or consolidate other debts
- Hire temporary employees
- Other _____

33. If your spouse needed to borrow money to help run your business, how much would he/she want to be able to borrow? *Please check just one answer*

- Less than \$500
- Between \$500 and \$2,500
- Between \$2,500 and \$5,000
- Between \$5,000 and \$10,000
- Between \$10,000 and \$50,000
- Greater than \$50,000

34. And for how long would he/she need to borrow this money? *Please check just one answer*

- Less than 7 days (1 week)
- 1 week to 1 month
- From 1 month to 6 months
- From 6 months to 1 year
- From 1 year to 3 years
- Greater than 3 years

35. In order to make the information gained through this survey more meaningful to us, we would like to know your approximate family income. Remember that your identity is unknown to us. What was the approximate annual income for all the members of your household before taxes in 1991? Was it:

- Less than \$1,000 Over \$20,000
- Less than \$5,000 Refused
- Less than \$10,000 Don't know
- Less than \$20,000

36. Do you own or rent your present residence?

- Own Company-provided housing
- Rent Live with other family member
- Hire/purchase Other _____

37. How long ago did you become a credit union member? *Please check only one answer*

- Less than 1 year
- 1-3 years
- 4-8 years
- More than 8 years

38. How frequently do you visit the credit union; that is, how often do you make a deposit to savings or a payment on any loan? *Please check only one answer*

- Less than once a year
- More than once a year, but less than once a month
- About once a month
- More than once a month, but less than once a week
- About once a week
- More frequently

39. Are any other members of your immediate household members of this credit union? Yes No . If so please check which: spouse; children; parents; brothers/sisters; other

40. What is the single most important new service that you think your credit union should offer?

41. What do you like best about your credit union?

42. What do you like least about your credit union; that is, what is the most important problem that your credit union should try to change?

43. If there anything else you would would like to tell us about your credit union?

ANNEX B

GRENADA: NON-MEMBER SURVEY

Date _____

Questionnaire # _____

In order to help us classify the information gathered in this survey, we would like you to answer some basic questions about you and your family.

1. Are you currently a member of any credit union? yes ; no .

If yes, which credit union? _____

2. Have you ever been a member of any credit union? yes ; no .

If the person is currently a credit union member, terminate the interview.

3. Sex: Male ; Female . 4. Age on your last birthday: _____

5. Marital Status: Single ; Married ; Common Law ; Separated ; Divorced ; Widowed ; Other .

6. How would you classify your principal occupation?

- | | |
|---------------------------------------|--|
| <input type="checkbox"/> Housewife | <input type="checkbox"/> Clerical |
| <input type="checkbox"/> Laborer | <input type="checkbox"/> Self-employed, business owner |
| <input type="checkbox"/> Managerial | <input type="checkbox"/> Domestic |
| <input type="checkbox"/> Professional | <input type="checkbox"/> Other |
| <input type="checkbox"/> Technical | |

7. What is the highest level of schooling you've attended?

- | | |
|---|--|
| <input type="checkbox"/> No Formal Education | <input type="checkbox"/> Trade-Junior-Technical college |
| <input type="checkbox"/> Primary Schooling | <input type="checkbox"/> Some Tertiary (college) |
| <input type="checkbox"/> Some Secondary | <input type="checkbox"/> Graduated from Tertiary (college) |
| <input type="checkbox"/> Graduated from Secondary | <input type="checkbox"/> Graduate-Professional Degree |

In the next portion of the survey we would like you to answer some questions about the financial institutions you presently use.

- 8.a. Do you have savings or a savings account in any financial institution? Yes No .

If no, skip to question #8

Please check each institution that you have a savings account in.

- | | |
|--|--|
| <input type="checkbox"/> Commercial or Merchant Bank | <input type="checkbox"/> Unit Trust |
| <input type="checkbox"/> Building Society | <input type="checkbox"/> Insurance Company |
| <input type="checkbox"/> Credit Union | <input type="checkbox"/> Finance Company |
| <input type="checkbox"/> Savings club | <input type="checkbox"/> Susu, Partner, Box (or other similar) |
| <input type="checkbox"/> Other _____ | |

- b. Which of these institutions do you have the LARGEST amount of savings in?

Please check only one answer

- | | |
|--|--|
| <input type="checkbox"/> Commercial or Merchant Bank | <input type="checkbox"/> Unit Trust |
| <input type="checkbox"/> Building Society | <input type="checkbox"/> Insurance Company |
| <input type="checkbox"/> Credit Union | <input type="checkbox"/> Finance Company |
| <input type="checkbox"/> Savings club | <input type="checkbox"/> Susu, Partner, Box (or other similar) |
| <input type="checkbox"/> Other _____ | |

- c. What is the most important reason why you chose this institution to put your savings in?

Please circle only one answer

- | | |
|---|---|
| <input type="checkbox"/> Highest rate of interest | <input type="checkbox"/> Convenient hours |
| <input type="checkbox"/> Safety | <input type="checkbox"/> Reputation |
| <input type="checkbox"/> Convenient location | <input type="checkbox"/> Other _____ |

9.a. Do you have a fixed or term deposit in any financial institution?
 Please check one: Yes _____; No _____ If no, skip to question #9

Please check each institution that you have a fixed or term deposit in.

- Commercial or Merchant Bank
- Building Society
- Credit Union
- Savings club
- Other _____
- Unit Trust
- Insurance Company
- Finance Company
- Susu, Partner, Box (or other similar)

b. Which of these institutions do you have the LARGEST amount of money in?

Please circle only one answer

- Commercial or Merchant Bank
- Building Society
- Credit Union
- Savings club
- Other _____
- Unit Trust
- Insurance Company
- Finance Company
- Susu, Partner, Box (or other similar)

c. What is the most important reason why you chose to have your fixed or term deposit in this institution?

Please check only one answer

- Highest rate of interest
- Safety
- Convenient location
- Convenient hours
- Reputation
- Other _____

10. Do you have any of the following types of savings accounts? Please check all answers that apply, in either the Bank, CU, or Other column. For example, if you have a Christmas Savings account in both a bank and credit union, check both columns. If you have a Christmas Savings account at the Post Office or a Building Society, put a check in the Other column.

Savings Accounts		Institution		
		Bank	CU	Other
a.	Christmas Savings Account			
b.	Retirement Savings Account			
c.	Youth (children's) Savings Account			
d.	Education Savings Account			

11. Do you have any of the following types of accounts? Please check all answers that apply, in either the Bank, CU, or Other column. For example, if you have a checking account in both a bank and credit union, check both columns. If you have a checking account at the Post Office or a Building Society, put a check in the Other column.

Transaction Services		Institution		
		Bank	CU	Other
a.	Regular Checking account (or share draft)			
b.	Checking account with overdraft protection			
c.	Checking account that pays you interest on the balance			
d.	Foreign currency account			

12. Below is a list of loan services some institutions offer. For each service that you have used, please check whether you use a Bank, CU, or Other Financial Institution. *You may check more than one box*

Services		Institution		
		Bank	CU	Other
a.	Home mortgage loan, to purchase a house or land			
b.	Furniture, appliance, or home improvement loan			
c.	Auto loan, to purchase an automobile			
d.	Personal loan			
e.	Business loan for your small business			
f.	Student or education loan			
g.	Travel loan			

13. Below is a list of other services some financial institutions offer. If you currently use any of these services, please check whether you use a Bank, CU, or Other Financial Institution. *You may check more than one box*

Services		Institution		
		Bank	CU	Other
a.	Money orders			
b.	Payroll deduction to make a regular deposit to savings, or a payment on a loan			
c.	Direct deposit of your paycheck or other regular income check			
d.	Travelers checks			
e.	Money machine (Automated Teller Machine)			
f.	Credit card			
g.	Safety deposit box			
h.	Pre-established line of credit			
i.	Evening and Saturday hours			
j.	Bill-paying services			

14. Below is a series of statements about financial institutions. Which institution do you think each statement best applies to? *Please mark only one box per row*

Features		Institution		
		Bank	CU	Other
a.	Has the most convenient location for you			
b.	Has the most convenient hours			
c.	Always has enough funds available to make loans			

Features		Institution		
		Bank	CU	Other
d.	Pays the highest interest rate on savings			
e.	Charges the lowest interest rate on loans			
f.	Has the lowest service charges			
g.	Has staff that are courteous, friendly, helpful, and knowledgeable			
h.	Provides the fastest service			

15. Please indicate whether you agree or disagree with the following phrases about credit unions:

Please check a box for every row

Some People Say that Credit Unions		Agree	Dis-Agree	Don't Know
a.	Only offer savings accounts and small loans			
b.	Pay a lower interest rate on savings and fixed deposits than banks or other financial institutions do			
c.	Do not provide credit cards or cash machine services			
d.	Only lend money to members with connections to staff, Board, or credit committee members			
e.	Offer higher interest on a savings account than a bank does			
f.	Take a long time to approve and give out loans			
g.	Make it very difficult for members to withdraw their shares and savings			
h.	Limit the amount of money a member may borrow more than a bank does			
i.	Frequently do not have enough money on hand to make a loan, so the member has to wait			
j.	Charge higher interest rates on loans than banks or building societies			
k.	Are more friendly, personal and courteous than banks			
l.	Don't care if you do not pay back a loan			
m.	Have more convenient hours and locations than banks			
n.	Do not let small businesses be members			
o.	Are easier to get loans from than a bank			
p.	Only handle small transactions			
q.	Are not as safe as the bank			

16. Why aren't you currently a member of any credit union?

Please check all answers that apply

- I am not eligible for membership
- Not aware of credit union
- Credit union does not offer the financial services I need
- Other institution pays better interest on savings
- Satisfied with current financial institution
- Other (please specify) _____

17. If you used to be a credit union member, why did you decide to leave the credit union?

- Left the field of membership
- Credit union closed
- Got better services elsewhere
- Because of problems or disagreements
- Needed to withdraw savings
- Other (Please specify) _____

18. Do you own and operate a small business, either as your main occupation or as a source of extra income? Yes ; No .

If you own and operate a small business, continue with question #16. If not, skip to question #23.

19. What does this business do? _____

20. How many people including yourself does the business employ full time?

- One person
- Two to four people
- Five to ten people
- Ten to twenty-five people
- More than twenty-five people

21. Have you ever borrowed money from a financial institution to help run this business?

Yes ; No .

22. Do you currently have a loan from any of the following for your business? *Check as many as apply*

- Bank
- Credit Union
- Relatives
- Money lender
- Business supplier
- Other _____

23. If you needed to borrow money to help run your business, what would you need the money for? *Check as many as apply*

- Purchase supplies
- Purchase equipment
- Temporary shortages of cash
- Pay off or consolidate other debts
- Hire temporary employees
- Other _____

24. If you need to borrow money to help run your business, how much would you want to be able to borrow? *Please check just one answer*

- Less than \$500
- Between \$500 and \$2,500
- Between \$2,500 and \$5,000
- Between \$5,000 and \$10,000
- Between \$10,000 and \$50,000
- Greater than \$50,000

25. And for how long would you need to borrow this money? *Please check just one answer*

- Less than 7 days (1 week)
- 1 week to 1 month
- From 1 month to 6 months
- From 6 months to 1 year
- From 1 year to 3 years
- Greater than 3 years

If you are married, or have a common law spouse or partner, please answer the following questions. If not, skip to question #35.

26. How would you classify your spouse's principal occupation or activity?

- Housewife
- Laborer
- Managerial
- Professional
- Technical
- Clerical
- Self-employed, business owner
- Domestic
- Other _____

27. Who is considered the chief wage earner in your household?

- Respondent
- Spouse
- Both equally
- Other

28. Who normally manages the family's money, pays the bills, etc.?

- Respondent
- Spouse

29. Does your spouse own or operate a small business? Yes ; No .

If your spouse does not own or operate a small business, please skip to question #35.

30. What does this business do? _____

31. How many people, including your spouse, does the business employ full time?

- One person
- Two to four people
- Five to ten people
- Ten to twenty-five people
- More than twenty-five people

32. Have you ever borrowed money from the credit union to help run your spouse's business?

Yes ; No .

33. Has your spouse ever borrowed money from a financial institution to help run this business? Yes ; No .

34. Do you or your spouse currently have a loan from any of the following for this business? *Check as many as apply*

- Bank
- Credit Union
- Relatives
- Money lender
- Business supplier
- Other _____

35. If your spouse needed to borrow money to help run this business, what would the money be needed for? *Check as many as apply*

- Purchase supplies
- Purchase equipment
- Temporary shortages of cash
- Pay off or consolidate other debts
- Hire temporary employees
- Other _____

36. If your spouse needed to borrow money to help run your business, how much would he/she want to be able to borrow? *Please check just one answer*

- Less than \$500
- Between \$500 and \$2,500
- Between \$2,500 and \$5,000
- Between \$5,000 and \$10,000
- Between \$10,000 and \$50,000
- Greater than \$50,000

37. And for how long would he/she need to borrow this money? *Please check just one answer*

- Less than 7 days (1 week)
- 1 week to 1 month
- From 1 month to 6 months
- From 6 months to 1 year
- From 1 year to 3 years
- Greater than 3 years

38. In order to make the information gained through this survey more meaningful to us, we would like to know your approximate family income. Remember that your identity is unknown to us. What was the approximate annual income for all the members of your household before taxes in 1991? Was it:
- Less than \$1,000
 - Less than \$5,000
 - Less than \$10,000
 - Less than \$20,000
 - Over \$20,000
 - Refused
 - Don't know

39. Do you own or rent your present residence?
- Own
 - Rent
 - Hire/purchase
 - Company-provided housing
 - Live with other family member
 - Other _____

ANNEX C
MALAWI: SURVEY

Date _____

Questionnaire # _____

Interviewer _____

1. Sex: Male 1; Female 2.

2. What is your current occupation status?

- | | |
|--|--|
| <input type="checkbox"/> 1 Self-Employed | <input type="checkbox"/> 4 Retired |
| <input type="checkbox"/> 2 Employed by Private company | <input type="checkbox"/> 5 Unemployed |
| <input type="checkbox"/> 3 Employed by government | <input type="checkbox"/> 6 Other _____ |

3. How would you classify your principal occupation?

- | | | |
|---|---|---|
| <input type="checkbox"/> 1 Housewife | <input type="checkbox"/> 7 Metal manufacturing/repairs | <input type="checkbox"/> 12 Barber or beauty shop |
| <input type="checkbox"/> 2 Student | <input type="checkbox"/> 8 Clothing, shoes, leather (manufac-
ture or repairs) | <input type="checkbox"/> 13 Artisan/Handicrafts |
| <input type="checkbox"/> 3 Farmer | <input type="checkbox"/> 9 Food preparation/services/sales | <input type="checkbox"/> 14 Repairs |
| <input type="checkbox"/> 4 Public Servant | <input type="checkbox"/> 10 Sales (retail/wholesale/trading) | <input type="checkbox"/> 15 Transportation |
| <input type="checkbox"/> 5 Teacher | <input type="checkbox"/> 11 Building/Construction | <input type="checkbox"/> 16 Other Services |
| <input type="checkbox"/> 6 Artisan/handicraft | | <input type="checkbox"/> 17 Other |

4. Do you have savings or a savings account in any financial institution? Yes 1; No 2.

If no, skip to question #5

a. Please check each institution that you have a savings account in.

- | | |
|---|--|
| <input type="checkbox"/> 1 Bank | <input type="checkbox"/> 6 Unit Trust |
| <input type="checkbox"/> 2 Building Society | <input type="checkbox"/> 7 Insurance Company |
| <input type="checkbox"/> 3 Credit Union | <input type="checkbox"/> 8 Finance Company |
| <input type="checkbox"/> 4 Savings club | <input type="checkbox"/> 9 Susu, Partner, Box (or other similar) |
| <input type="checkbox"/> 5 Postal Savings | <input type="checkbox"/> 10 Other _____ |

b. Which of these institutions do you have the LARGEST amount of savings in?

Please check only one answer

- | | |
|---|--|
| <input type="checkbox"/> 1 Bank | <input type="checkbox"/> 6 Unit Trust |
| <input type="checkbox"/> 2 Building Society | <input type="checkbox"/> 7 Insurance Company |
| <input type="checkbox"/> 3 Credit Union | <input type="checkbox"/> 8 Finance Company |
| <input type="checkbox"/> 4 Savings club | <input type="checkbox"/> 9 Susu, Partner, Box (or other similar) |
| <input type="checkbox"/> 5 Postal Savings | <input type="checkbox"/> 10 Other _____ |

c. What is the most important reason why you chose this institution to put your savings in?

Please check only one answer

- | | |
|---|---|
| <input type="checkbox"/> 1 Highest rate of interest | <input type="checkbox"/> 5 Tradition this other institution |
| <input type="checkbox"/> 2 Safety | <input type="checkbox"/> 6 To get a loan |
| <input type="checkbox"/> 3 Convenience | <input type="checkbox"/> 7 Other Benefits |
| <input type="checkbox"/> 4 Reputation | <input type="checkbox"/> 8 Other _____ |

5. Do you have a fixed or term deposit in any financial institution?

Please check one: Yes 1; No 2. If no, skip to question #6

a. Please check each institution that you have a savings account in.

- | | |
|---|--|
| <input type="checkbox"/> 1 Bank | <input type="checkbox"/> 6 Unit Trust |
| <input type="checkbox"/> 2 Building Society | <input type="checkbox"/> 7 Insurance Company |
| <input type="checkbox"/> 3 Credit Union | <input type="checkbox"/> 8 Finance Company |
| <input type="checkbox"/> 4 Savings club | <input type="checkbox"/> 9 Susu, Partner, Box (or other similar) |
| <input type="checkbox"/> 5 Postal Savings | <input type="checkbox"/> 10 Other _____ |

b. Which of these institutions do you have the LARGEST fixed or term deposit in?

Please check only one answer

- | | |
|---|--|
| <input type="checkbox"/> 1 Bank | <input type="checkbox"/> 6 Unit Trust |
| <input type="checkbox"/> 2 Building Society | <input type="checkbox"/> 7 Insurance Company |
| <input type="checkbox"/> 3 Credit Union | <input type="checkbox"/> 8 Finance Company |
| <input type="checkbox"/> 4 Savings club | <input type="checkbox"/> 9 Susu, Partner, Box (or other similar) |
| <input type="checkbox"/> 5 Postal Savings | <input type="checkbox"/> 10 Other _____ |

c. What is the most important reason why you chose this institution to put your savings in?

Please check only one answer

- | | |
|---|--|
| <input type="checkbox"/> 1 Highest rate of interest | <input type="checkbox"/> 5 Tradition with this institution |
| <input type="checkbox"/> 2 Safety | <input type="checkbox"/> 6 To get a loan |
| <input type="checkbox"/> 3 Convenience | <input type="checkbox"/> 7 Other benefits |
| <input type="checkbox"/> 4 Reputation | <input type="checkbox"/> 8 Other _____ |

6. Do you have one financial institution that you prefer to keep your savings in? Yes 1; No 2. If yes, which institution is this? **Please check only one answer**

- | | |
|---|--|
| <input type="checkbox"/> 1 Bank | <input type="checkbox"/> 6 Unit Trust |
| <input type="checkbox"/> 2 Building Society | <input type="checkbox"/> 7 Insurance Company |
| <input type="checkbox"/> 3 Credit Union | <input type="checkbox"/> 8 Finance Company |
| <input type="checkbox"/> 4 Savings club | <input type="checkbox"/> 9 Susu, Partner, Box (or other similar) |
| <input type="checkbox"/> 5 Postal Savings | <input type="checkbox"/> 10 Other _____ |

a. If yes, why? _____

7. Are you currently a member of a credit union? Yes1; No2.

a. If yes, which credit union? _____

If you are currently a member of a credit union, skip to question #8

b. If not, why aren't you are currently a member of any credit union?

Please check all answers that apply

- 1 Not eligible for membership
- 2 Not aware of credit union
- 3 Poor quality or lack of services
- 4 Interest on savings too low
- 5 Lack of confidentiality
- 6 Lack of security/safety
- 7 Not convenient
- 8 Satisfied with current financial institution
- 9 Tradition
- 10 Other (please specify) _____

c. Have you ever been a member of a credit union? Yes 1; No2. If yes, why did you decide to leave the credit union? **Please check all answers that apply**

- 1 Left the field of membership
- 2 Credit union closed
- 3 Got better services elsewhere
- 4 Because of problems or disagreements
- 5 Needed to withdraw savings
- 6 Poor quality, or lack of services in CU
- 7 More convenient elsewhere
- 8 Lack of information
- 9 Other (Please specify) _____

8. Do you currently use any of the following types of financial services? *Instructions to interviewer: Make sure that one, and only one, box is ticked for every single service listed below. For any service that is ticked as "Yes", write down the institution that the respondent uses for that service.*

Savings Accounts

Institution

- yes no a. Special Purpose (Christmas) savings
- yes no b. Retirement savings
- yes no c. Youth (children's) savings
- yes no d. Education savings
- yes no e. Special (high-interest) savings

Other Accounts

- yes no f. Checking account
- yes no g. Foreign currency account

Loans

- yes no h. Mortgage loan
- yes no i. Home improvement loan
- yes no j. Auto/truck/motorcycle loan
- yes no k. Hire/Purchase loan from a store
- yes no l. Other personal loan
- yes no m. Business loan for your small business
- yes no n. Student or education loan
- yes no o. Travel loan
- yes no p. Working capital (inventory) loan
- yes no q. Overdraft, line of credit

Other Services

- yes no r. Money orders
- yes no s. Payroll deduction
- yes no t. Direct deposit of your paycheck
- yes no u. Travelers checks
- yes no v. Money machine (Automated Teller Machine)
- yes no w. Credit card
- yes no x. Safety deposit box
- yes no y. Pre-established (revolving) line of credit
- yes no z. Evening and Saturday hours
- yes no aa. Bill-paying services
- yes no ab. Remittances

9. Now we want to ask you a series of questions about credit unions. We want to ask you if you agree or disagree with statements that some people make about credit unions. For each of the following statements, please indicate whether you agree or disagree with the statement. ***Please check a box for every row***

Credit Unions:	<u>Agree</u>	<u>Disagree</u>	<u>Don't Know</u>
a. Pay a higher interest rate on savings accounts than a bank does	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
b. Are more friendly, personal and courteous than banks	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
c. Only offer savings accounts and loans	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
d. Make it very difficult for members to withdraw their shares and savings	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
e. Are easier to get loans from than a bank	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
f. Charge higher interest rates on loans than banks or building societies	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
g. Have more convenient locations than banks	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
h. Take a long time to approve and give out loans	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
i. Are not as safe as banks	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
j. Do not offer many of the financial services people need	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
k. Only handle small loans	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
l. Do not loan for small business activities	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
m. Pay a lower interest rate on savings accounts than banks or other financial institutions do	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
n. Frequently do not have enough money on hand to make a loan, so the member has to wait	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
o. Have more convenient hours than banks	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
p. Always have enough funds available to make loans	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
q. Only lend money to members with connections to staff, board, or credit committee members	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
r. Charge lower interest rate on loans than banks	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
s. Have the lowest service charges	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
t. Don't care if you do not pay back a loan	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
u. Don't require as much collateral as banks do	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

Microenterprise Information

10. Do you own and operate a small business or engage in commercial (trading) activities, either as your main occupation or as a source of extra income? Yes 1; No 2.

If you do not own a small business, DO NOT answer any more questions in this box

11. Is this business your primary source of income, or is it something you do in addition to your regular employment? Primary 1; Additional 2.

12. What does this business do? _____

13. Is this business primarily engaged in commerce (trading) 1, production (manufacturing/repairs) 2, or services 3?

14. And where do you have this business?

- 1 In, or attached to home
2 Owned, or leased shop
3 Permanent market stall or location
4 No permanent location
5 Other

15. Is this business registered?

- Yes 1; No 2.

16. How many people, including yourself, does the business regularly employ?

- 1 One person (yourself)
2 Two to four
3 Five to ten
4 Eleven to twenty-five
5 More than twenty-five

17. Do you employ anyone other than members of your own family in this business? Yes 1; No 2.

18. Have you ever borrowed money to help run your business? Yes 1; No 2. If yes, from whom? *Check as many as apply*

- 1 Bank
2 Credit Union
3 Relatives
4 Friends
5 Money lender
6 Business supplier
7 Other _____

19. If you needed to borrow money to help run this business, what would the money be needed for? *Check as many as apply*

- 1 Purchase supplies
2 Purchase stocks, or inventories
3 Purchase equipment
4 Purchase or rent land
5 Purchase or rent building
6 Temporary shortages of cash
7 Hire temporary employees
8 Other _____

20. If you needed to borrow money to help run the business, how much would you need to borrow? *Please check just one answer*

- 1 Less than _____
2 Between _____ and _____
3 Between _____ and _____
4 Between _____ and _____
5 Between _____ and _____
6 Greater than _____

21. And for how long would you want to borrow this money? *Please check just one answer*

- 1 Less than 7 days (1 week)
2 1 week to 1 month
3 From 1 month to 6 months
4 From 6 months to 1 year
5 From 1 year to 3 years
6 Greater than 3 years

Spouse Information

22. **Marital Status:** Single 1; Married or Common Law 2; Separated or Divorced 3; Widowed 4; Other 5.

If You are not married, or do not have a common law spouse or partner, please do not answer any more questions in this box.

23. **How would you classify your spouse's principal occupation or activity?**

- 1 Self-Employed 4 Retired
2 Employed by Private company 5 Unemployed
3 Employed by government 6 Other

24. **Who is considered the chief wage earner in your household?**

- 1 Respondent 3 Both equally
2 Spouse 4 Other

25. **Who normally manages the family's money, pays the bills, etc.?**

- 1 Respondent 3 Both Equally
2 Spouse

26. **Does your spouse own or operate a small business?** Yes 1; No 2; Same business as you 3.

If your spouse does not own or operate a small business, DO NOT answer any more questions in this box.

27. **What does this business do?** _____

28. **Is this business primarily engaged in commerce (trading) 1, production (manufacturing/repairing) 2, or services 3?**

29. **How many people, including your spouse, does the business regularly employ?**

- 1 One person (the spouse)
2 Two to four
3 Five to ten
4 Eleven to twenty-five
5 More than twenty-five

30. **Have you or your spouse ever borrowed money to help run your spouse's business? Yes 1; No 2. If yes, from whom? *Check as many as apply***

- 1 Bank 5 Money lender
2 Credit Union 6 Business supplier
3 Relatives 7 Other _____
4 Friends

31. **If your spouse needed to borrow money to help run this business, what would the money be needed for? *Please check as many as apply***

- 1 Purchase supplies
2 Purchase stocks, or inventories
3 Purchase equipment
4 Purchase or rent land
5 Purchase or rent building
6 Temporary shortages of cash
7 Hire temporary employees
8 Other _____

32. **If your spouse needed to borrow money to help run the business, how much would he/she want to be able to borrow? *Please check just one answer***

- 1 Less than _____
2 Between _____ and _____
3 Between _____ and _____
4 Between _____ and _____
5 Between _____ and _____
6 Greater than _____

33. **And for how long would he/she need to borrow this money? *Please check just one answer***

- 1 Less than 7 days (1 week) 4 From 6 months to 1 year
2 1 week to 1 month 5 From 1 year to 3 years
3 From 1 month to 6 months 6 Greater than 3 years

In order to make the information gained through this survey more meaningful to us, we would like to know your approximate family income. Remember that your identity is unknown to us, and the information will not be shared with anyone.

34. What was your age on your last birthday: _____

OR

What is your birthdate? ___ / ___ / ___
 day mo year

35. What level of schooling have you completed?

- | | |
|---|--|
| <input type="checkbox"/> 1 No Formal Education | <input type="checkbox"/> 5 Trade-Junior-Technical college |
| <input type="checkbox"/> 2 Primary Schooling | <input type="checkbox"/> 6 Some Tertiary (college) |
| <input type="checkbox"/> 3 Some Secondary | <input type="checkbox"/> 7 Graduated from Tertiary (college) |
| <input type="checkbox"/> 4 Graduated from Secondary | <input type="checkbox"/> 8 Graduate-Professional Degree |

36. What was the approximate annual income for all the members of your household last year? Was it:

- | | |
|--|---------------------------------------|
| <input type="checkbox"/> 1 Less than _____ | <input type="checkbox"/> 5 Over _____ |
| <input type="checkbox"/> 2 Between _____ and _____ | <input type="checkbox"/> 6 Refused |
| <input type="checkbox"/> 3 Between _____ and _____ | <input type="checkbox"/> 7 Don't know |
| <input type="checkbox"/> 4 Between _____ and _____ | |

37. Do you own or rent your present residence?

- | | |
|--|--|
| <input type="checkbox"/> 1 Own | <input type="checkbox"/> 4 Company-provided housing |
| <input type="checkbox"/> 2 Rent | <input type="checkbox"/> 5 Live with other family member |
| <input type="checkbox"/> 3 Hire/purchase | <input type="checkbox"/> 6 Other _____ |

For Credit Union Members Only

38. How long ago did you become a credit union member? *Please check only one answer*
- 1 Less than 1 year
 - 2 1-3 years
 - 3 4-8 years
 - 4 More than 8 years
39. How frequently do you visit the credit union; that is, how often do you make a deposit to savings or a payment on any loan? *Please check only one answer*
- 1 Never
 - 2 Less than once a year
 - 3 More than once a year, but less than once a month
 - 4 About once a month
 - 5 More than once a month, but less than once a week
 - 6 About once a week
 - 7 More frequently than once a week
40. Are any other members of your immediate household members of this credit union? Yes No .
If so please check which: spouse 1; children 2; parents 3; brothers/sisters 4; other 5.
41. What is the single most important new service that you think your credit union should offer?
42. What do you like best about your credit union?
43. What do you like least about your credit union; that is, what is the most important problem that your credit union should try to change?
44. If there anything else you would would like to tell us about your credit union?

GEMINI PUBLICATION SERIES

GEMINI Working Papers:

1. "Growth and Equity through Microenterprise Investments and Institutions Project (GEMINI): Overview of the Project and Implementation Plan, October 1, 1989-September 30, 1990." GEMINI Working Paper No. 1. December 1989. [not for general circulation]
- *2. "The Dynamics of Small-Scale Industry in Africa and the Role of Policy." Carl Liedholm. GEMINI Working Paper No. 2. January 1990. \$5.50
3. "Prospects for Enhancing the Performance of Micro- and Small-Scale Nonfarm Enterprises in Niger." Donald C. Mead, Thomas Dichter, Yacob Fisseha, and Steven Haggblade. GEMINI Working Paper No. 3. February 1990. \$6.00
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13. "Dynamics of Microenterprises: Research Priorities and Research Plan." Carl Liedholm and Donald C. Mead. GEMINI Working Paper No. 13. August 1990. [not for general circulation]

*Publications of general interest

14. "Review of Year One Activities (October 1, 1989 to September 30, 1990) and Year Two Work Plan (October 1 to November 30, 1990)." GEMINI Working Paper No. 14. January 1991. [not for general circulation]
- *15. "The Process of Institutional Development: Assisting Small Enterprise Institutions to Become More Effective." Elaine Edgcomb and James Cawley. GEMINI Working Paper No. 15. February 1991. \$9.70
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