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Choice of savings instruments among rural women maize farmers:  
evidence from Uganda

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**Appendix I: The Study Districts and Villages**

Bulambuli District		Sironko District		Tororo District	
Village Name	No. of Respondents	Village Name	No. of Respondents	Village Name	No. of Respondents
Abbatoir	2	Akipenet B	3	Beach	1
Bikajjo	1	Ayuyo	2	Bubutu	1
Bikajo	3	Ayuyo A	1	Bufukhulaa	3
Bukomolo	3	Bendo zone	3	Bufumbula	4
Bumagaga b	2	Buganga a	1	Buhindi	1
Bumakika	3	Buganga b	1	Bukhashawa	1
Bumanganga	1	Bumanda c	3	Bukhasyewa	2
Bumwambu	3	Bunganga	1	Bukhinde	8
Bundege	13	Bunganga a	2	Bukikayi	4
Bungwanyi	1	Ggule b	3	Bulako	2
Bunyaka	3	Gule	3	Bumabono	3
Burukuru	3	Gule a	3	Bumasokho	1
Busano	3	Gule b	3	Bumatanda	1
Busiu cell	3	Gule c	3	Bumukoya	2
Busukuya	1	Iyolwa	2	Bumulaka	1
Buwalibitsa	3	Iyolwa central	3	Bumulehwa	1
Chuma	4	Magola a	1	Bumulekwa	2
Gewa cell	1	Malawa b	3	Bumwabu	1
Jewa	5	Mella pajjabo a	3	Bumwambu	3
Jewa cell	2	Ngata b	3	Bunabalayo	1
Kibembe	1	Ngetta b	1	Bunambutye	1
Kisenyi	6	Ngetta c	5	Bunamoni	3
Kisumu	2	Owere a	1	Bunamono	2
Lubanga cell	5	Pabasi a	1	Bunandutu	3
Makenya	1	Pabasi b	2	Bunanganda	3
Masoola	3	Pabone c	3	Bunanimi	2
Mpogo	2	Pajabo b	3	Bunaninu	2
Mujin cell	3	Pajangango b	3	Bunetibo	4
Mujini	3	Pajjabo a	3	Bungokho	6
Murumba	2	Pajjangango a	3	Bushende	3
Muvule	5	Pakamalungi	1	Busiango	4
Nabwana	2	Pakamalungi b	1	Busiu	3
Nabwanga	2	Paloto a	10	Busoba	6
Nabwaya	3	Paloto b	10	Busyeba	2
Nakilembe	1	Paonyara	4	Buta	1
Nalugaya	1	Papada	1	Butsesoli	4
Nalukaya	5	Parpada b	1	Butsoli	1
Namili	1	Pawagwe a	1	Butta	1
Namune cell	1	Ponyara	3	Buwabwala	3
Nangendo	2	Popanyi a	1	Buwakooli	3
Napiyo	1	Popanyi b	2	Buwambala	3
Nasusi	3	Popi b	2	Buwasheba	2
Salikwa	2	Port a	1	Buwasyeba	4
Sironko cell	1	Port b	1	Buwatszala	4
Wabwene cell	1	Pot b	6	Buwatuwa	4
Wabweni cell	1	Pronin cell	3	Buwebele	3
Total (n)	120		120		120

**Appendix II: Variance inflation factors results for multicollinearity test.**

<b>Variable</b>	<b>VIF</b>	<b>1/VIF</b>
AGE	1.07	0.94
HHSIZE	1.11	0.90
EDU	1.09	0.92
DIST_FINANCE	2.70	0.37
INC_1	2.37	0.42
INC_3	3.34	0.30
INC_4	3.11	0.32
VALUE_MAIZE	1.08	0.93
FARM_SIZE	1.24	0.81
FOOD_SECURITY	1.12	0.90
MAIZE_PLOT	2.03	0.49
FARM_SIZE	3.62	0.28
Mean VIF	1.85	

**Appendix III: Hausman tests of IIA assumption**

<b>Savings Categories</b>	<b>chi2</b>	<b>Df</b>	<b>P&gt;chi2</b>
0 Not saving	-0.64	10	.
1 Save with VSLA	1.55	13	1.00
2 Save with Banks	3.56	6	0.74
3 Save at Home	0.00	1	1.00

**Appendix IV: Determinates of choice of savings instruments among women farmers in Eastern Uganda (No savings category was the base outcome)**

Variable	Save with VSLAs (n=144)	Save with Banks (n=47)	Savings at Home (n=53)
Household size (No.)	0.24 (0.71)	-0.03 (0.72)	0.05 (0.96)
Age (years)	0.02* (0.01)	0.03* (0.07)	0.02 (0.24)
Years of education	0.00 (0.92)	-0.07** (0.01)	0.02 (0.20)
Distance to financial institution (km)	-0.02*** (0.01)	0.06*** (0.00)	-0.04*** (0.00)
Value of maize harvested (UGSH)	-0.00 (0.87)	0.000 (0.57)	0.00 (0.81)
<b>Physical Capital</b>			
Maize Plot (ha)	0.03 (0.11)	-0.20** (0.08)	0.24* (0.19)
Farm Size (ha)	0.02 (0.14)	0.28** (0.01)	0.00 (0.98)
<b>Financial Capital</b>			
Income that allows to build savings	0.91* (0.06)	2.14*** (0.00)	1.62** (0.03)
Income equal expenses	0.61* (0.07)	2.05*** (0.00)	2.71*** (0.00)
Income not sufficient to save	-1.11** (0.03)	-18.57 (0.97)	-15.00 (0.99)
Income that allows to save little	Omitted	Omitted	Omitted
Food security (1= average of those that worry about food 0=otherwise)	-0.61* (0.06)	0.58 (0.25)	0.31 (0.49)
Drought (1=average of those that experienced drought 0= otherwise)	0.17 (0.60)	0.61 (0.22)	-0.02 (0.96)

**Note: Numbers in brackets are standard errors; \* $p < 0.1$ , \*\* $p < 0.05$ , \*\*\* $p < 0.0$**

Source: Survey data, 2018