August 2025

Column

State Of Motshelo

IN BOTSWANA 2025

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Executive Summary

In Botswana, metshelo remain one of the most culturally relevant ways for people to save, lend, and support each other financially—having existed for as long as money itself has been part of the country's economy. But while the tradition remains strong, the logistics often fall short — late payments, unclear records, and lack of enforcement being common issues.

The 2025 Motshelo survey set out to explore the current state of Motshelo usage in Botswana. We surveyed 140 Batswana to understand who is currently using metshelo, how they use them, what problems they face, and whether they'd be open to a tech-based solution.

Most respondents were young, employed, and digitally active — and they showed clear frustration with the manual processes still used today. Yet they also showed strong interest in a digital upgrade, especially one that would offer record keeping, reminders, security, and mobile money integration.

This report covers the responses to these questions and what it would take to build something Batswana would actually use. It also outlines the risks, barriers to adoption, and opportunities for developers, financial institutions, and community leaders looking to modernize — without losing the communal spirit that makes metshelo so powerful.

Executive Summary

Introduction

If you've lived in Botswana long enough, you've probably come across a motshelo. Maybe your aunt runs one for groceries. Or your friends use one to save for December. These informal savings groups are everywhere — and for good reason. They help people pool money together and support each other financially, especially when banks feel too far, too formal, or too slow.

But metshelo aren't unique to Botswana. Around the world, millions of people rely on similar group savings systems. In Nigeria, it's called Ajo. In South Africa, Stokvels are massive — even used for buying houses. The Chinese call it Hui. Latin America run Tandas. In the Middle East, it's known as Gam'eya.

These systems work on trust, relationships, and shared goals. You put in your share regularly, and when it's your turn, you get a lump sum. Simple in theory — but incredibly powerful in practice.

In Botswana, metshelo aren't just financial tools. They're part of the culture. From buying uniforms and groceries to helping each other in emergencies, metshelo are woven into daily life.

That's why we ran the 2025 survey: to understand how people are using metshelo today, what's working, and what needs an upgrade.

What We Asked

To understand the current state of metshelo in Botswana — we asked 140 people across the country a series of targeted questions.

Who they are

We captured age, gender, employment status, and location. This helped us see which demographic groups are most active in metshelo and who might be underserved.

Participation levels

We asked whether they'd ever joined a motshelo, how many people were in their group, and how money was collected and tracked.

Types of metshelo used

From grocery and burial societies to rotational and lending groups — we wanted to understand the main formats people use.

What's not working

We dug into common pain points — late payments, poor record keeping, lack of enforcement — to find patterns across groups.

How they feel about going digital

Could tech help? We explored whether people would use an app, what features they'd want, and what concerns they have.

Would they pay for it

Would people pay for a cleaner, safer way to manage group savings?

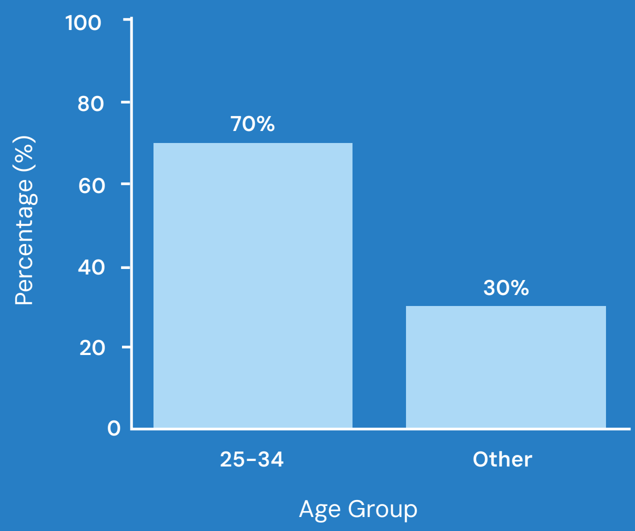
These six areas gave us a well-rounded view — not just of how metshelo function today, but where they could go tomorrow.

Results

Here's what the numbers told us.

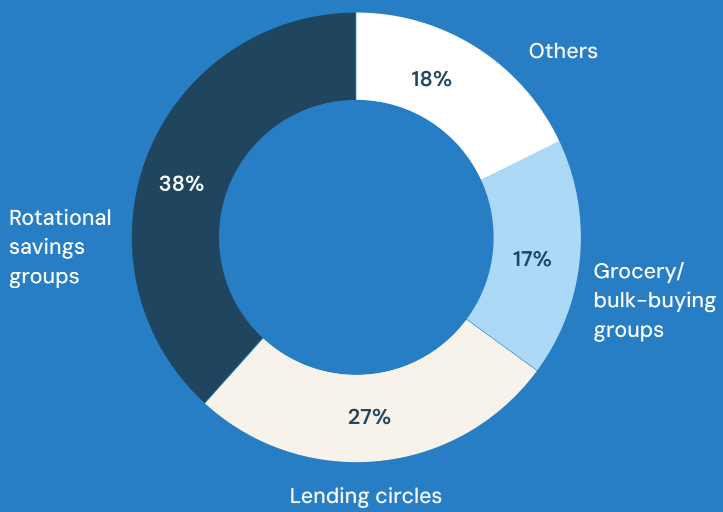
Age group dominance

Most of the people surveyed — nearly 70% — were between 25 and 34 years old. That tells us that metshelo aren't just your mom's thing anymore. They're alive and well among younger, working-age Batswana. This group is digitally active, socially connected, and looking for smarter ways to manage their money. If there's any group ready for a tech-driven motshelo experience, it's them.



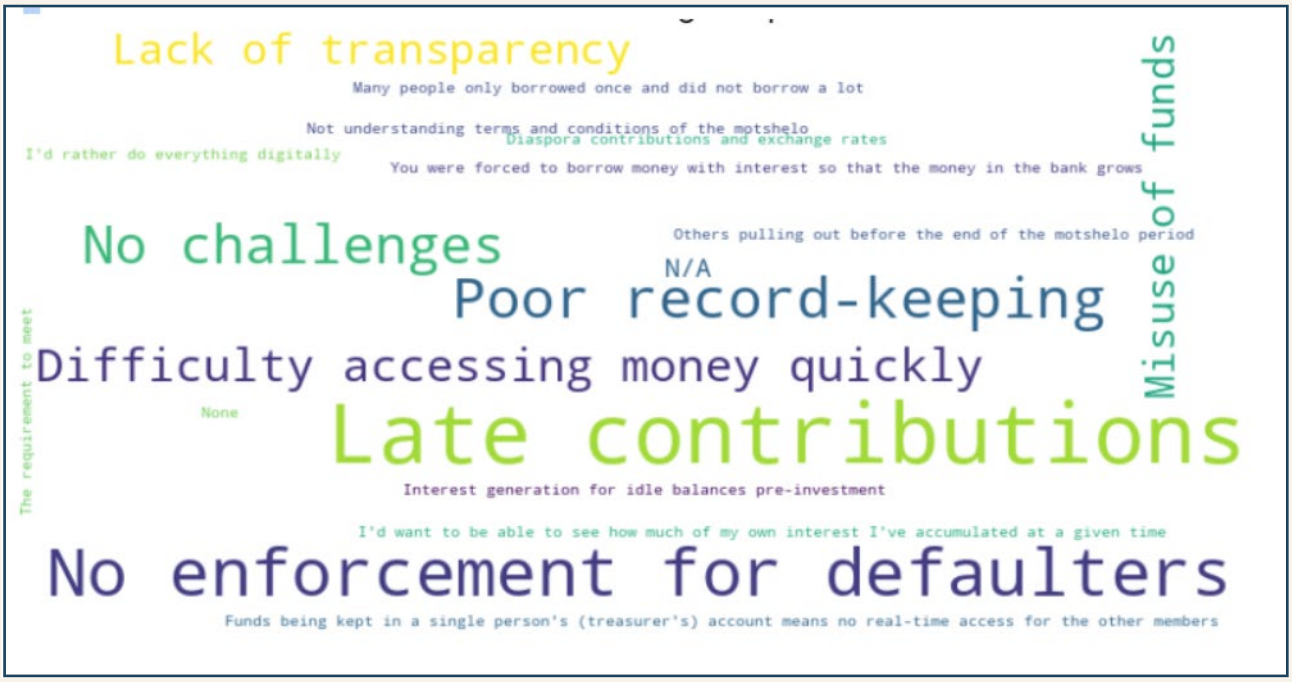
Most common motshelo types

Rotational savings groups came out on top (38%), followed by lending circles (27%) and grocery/bulk-buying groups (17%). These categories show how people are using metshelo to meet both short-term needs (cash rotation, bulk buys) and longer-term goals (credit access). It also means a one-size-fits-all digital product won't cut it. People want different things from their motshelo — flexibility is key.



Major pain points and trust issues in current systems

The top frustrations? Late contributions, lack of enforcement when people don't pay, and messy records. Add in poor transparency and the occasional misuse of funds, and you've got a system built on trust but leaking at the seams. If people are going to move to an app, it needs to fix these problems — not just digitize them.



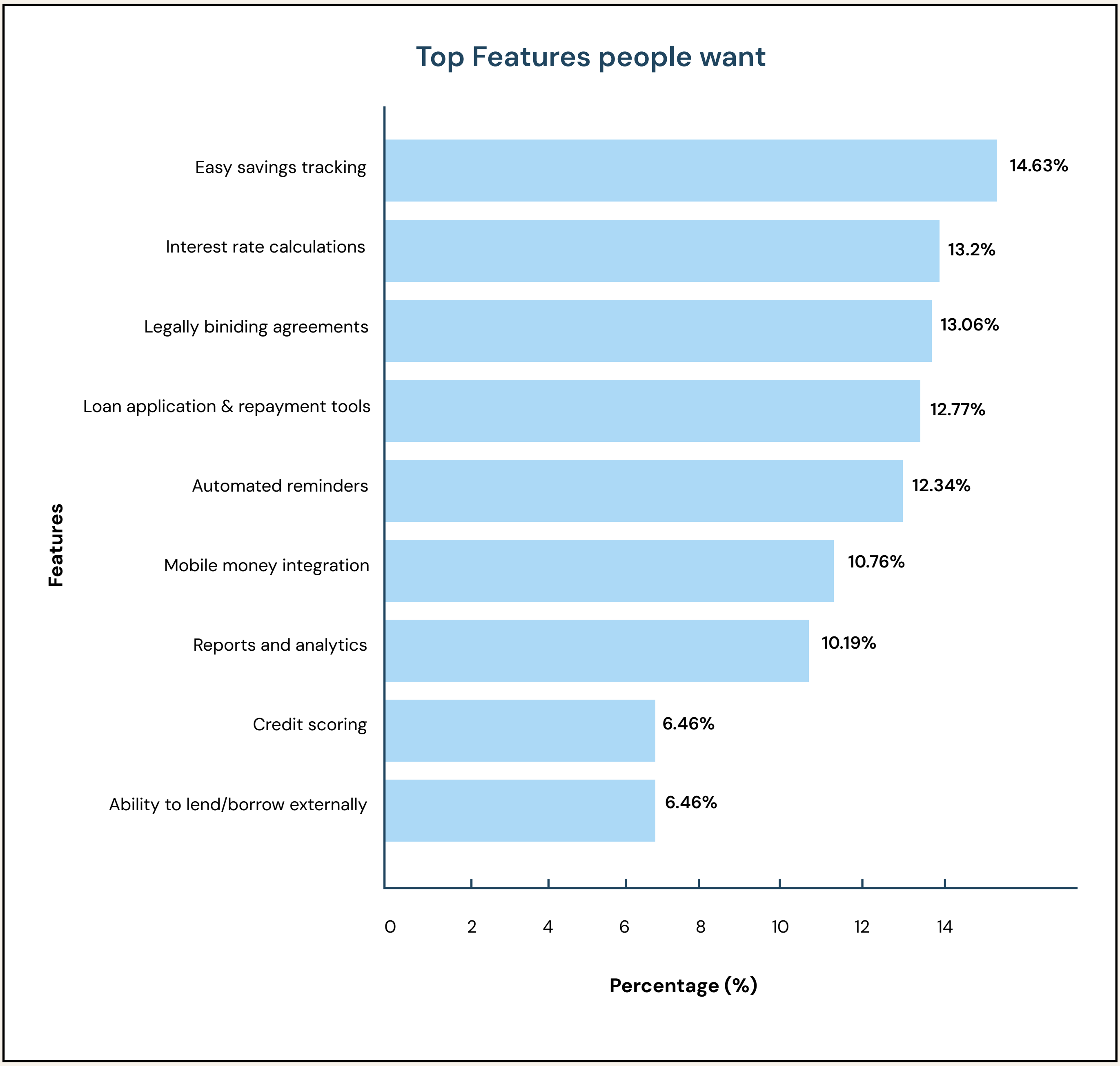
User openness to digital platforms

Over half (53%) gave a 10/10 score when asked about interest in a digital motshelo app. And it wasn't just checkbox enthusiasm — people had things to say:

- "Sounds great."
- "Though technical, it's innovative."
- "Anything for convenience and efficiency — sign me up."
- "This is a great idea."
- "It would be great to have something automated."
- "Not everyone is good at Excel, and the manual way of using books is outdated."

The interest is driven by lived experience and shows appetite for a tech-based solution that solves admin headaches.

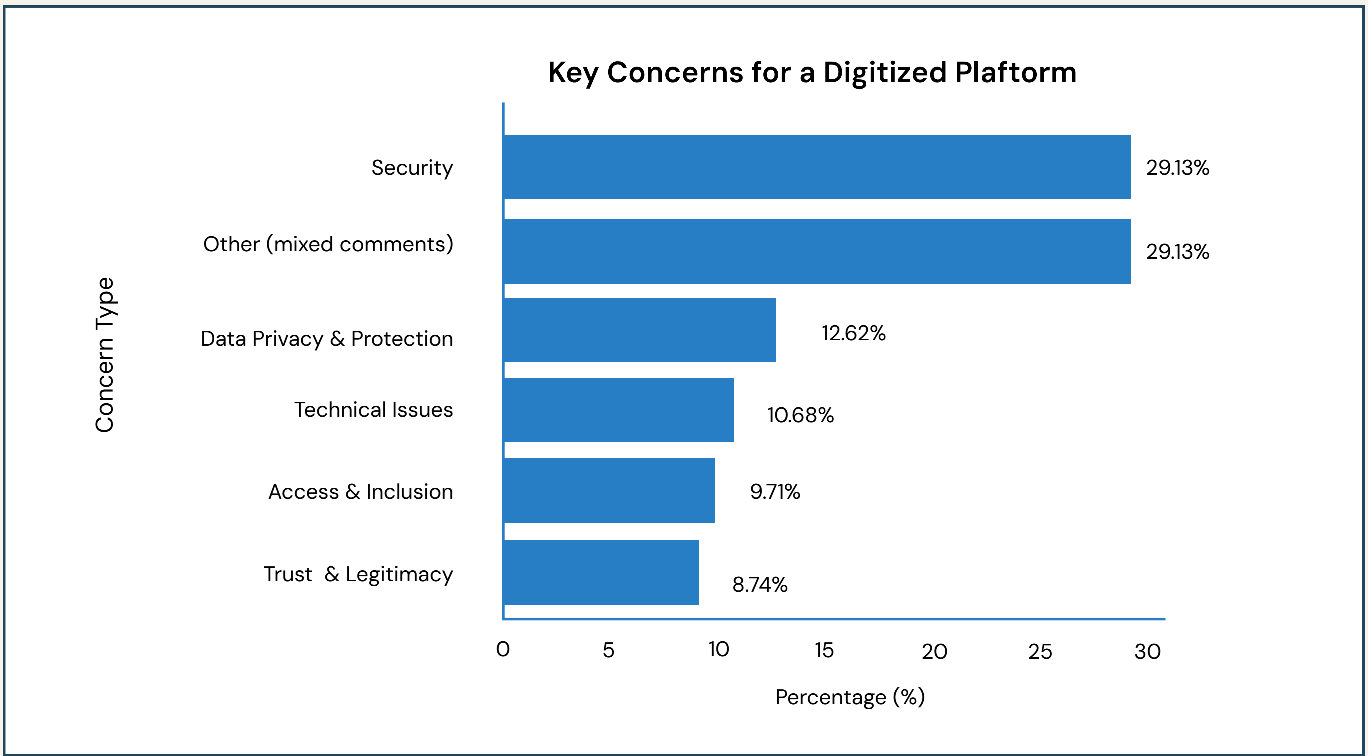
Top features people want include: easy savings tracking (14.63%), interest rate calculations (13.20%), legally binding agreements (13.06%), loan application & repayment tools (12.77%), automated reminders (12.34%), mobile money integration (10.76%), reports and analytics (10.19%), credit scoring (6.46%), and ability to lend/borrow externally (6.46%).



This is similar to the needs shown by Nigerians in our Financial Habit report. Over 75% said they want one place to easily track their financial activity, and over 65% want automatic savings. That's the same spirit here: less complexity, more clarity.

Barriers to adoption

It's not all sunshine though for a digitized platform. People are still nervous about security, privacy, and whether a digital system can be trusted with their hard-earned cash.



"Misuse of personal data, being hacked and losing all funds."
"Will it be integrated into banking apps, [have] security protocols for data protection and privacy of members, [and] be safe from scammers who are already on the rise?"
"How would we ensure that members comply with the Motshelo agreements?"

There's also a gap in tech access in some areas — especially outside urban centres. Any rollout needs to feature simplicity, transparency, and strong onboarding.

User openness to digital platforms

Despite the concerns — 82% are open to paying a small monthly fee. Most said they'd be fine with P5/month. That's real buying intent as long as it adds clear value, builds trust, and actually makes managing a motshelo easier.

In short: the need is clear, the audience is ready, and the path forward depends on solving the right problems first.

Segments Worth Watching

Some groups are already leaning forward, while others need more support before they make the leap. Here's who to keep an eye on:

Early adopters and digitally inclined users

These are mostly younger Batswana (25–34), urban-based, full-time or part-time employed. They already use mobile money, bank transfers, and WhatsApp to run their metshelo. They're not afraid of digital tools, but they're frustrated by the inefficiencies of current systems. As one respondent put it:

"It will making record keeping easier and have audit trail when [there] are conflicts"

These are MVP users likely to try the app first and spread the word if it works.

Underserved or skeptical groups

This includes older participants (especially over 40), rural residents, and those who rely on manual methods. Their main concerns revolve around trust, security, and the cultural and societal implications of digitization. As two respondents put it:

- **"Unnecessary. Motshelo is not purely transactional, [it] is part social."**
- **"I'm against it."**

The right education, trust markers, and partnerships (e.g. banks or well-known brands) could win them over.

Opportunities

We've seen that interest is high, pain points are clear, and many users are ready for something better. So where do we go from here?

Opportunities for fintech, banks, or cooperatives

This is a wide-open space. Fintech startups can fill this space with lightweight platforms that manage contributions, payouts, and member tracking without overcomplicating the experience.

Banks can embed digital motshelo services into existing mobile banking platforms or USSD menus, targeting existing customers. Cooperatives and microfinance institutions can use digital platforms to better manage member activity, reduce administrative load, and improve trust.

There's also a partnership opportunity here: integration with mobile money platforms like Orange Money or MyZaka can simplify payments and auto-debit contributions. Collaborating with known institutions may also improve adoption by increasing trust.

Policy or regulatory considerations

Metshelo currently operate in a legal grey zone, which leaves participants exposed to risks such as fraud, disputes, and data misuse. Moving them online introduces new liabilities and the need for clear rules on dispute resolution, consumer protection, and data privacy.

Regulators will need to address: minimum standards for digital motshelo platforms, guidelines for dispute resolution and liability, data privacy and consumer protection policies. A regulatory sandbox can allow for limited launches, controlled testing, and faster learning without full-scale compliance burdens.

Recommendations for designing a digital motshelo app

Start with transparency

One of the biggest issues cited with current motshelo setups is record keeping and transparency. A digital platform must solve this first. Every member should be able to log in and instantly see the status of contributions, upcoming payouts, and historical records. Timestamped entries, downloadable statements, and audit logs should be standard.

Add enforcement tools

Informal groups often struggle to enforce rules — especially when someone misses a payment or backs out of an agreement. Digital motshelo tools can help here by building in accountability features. These could include automated reminders via SMS or WhatsApp, simple penalty trackers, and digital agreements that all members accept before joining. While not legally binding in a formal court, these agreements help create shared expectations and reduce misunderstandings.

Include offline fallback options

Not everyone has stable data connection. USSD menus and SMS-based updates are still essential, especially for older users and those in rural areas. A properly designed system should allow users to check balances, receive payment reminders, and confirm contributions without needing to open an app. This ensures accessibility for more users and reduces friction for those hesitant to go fully digital.

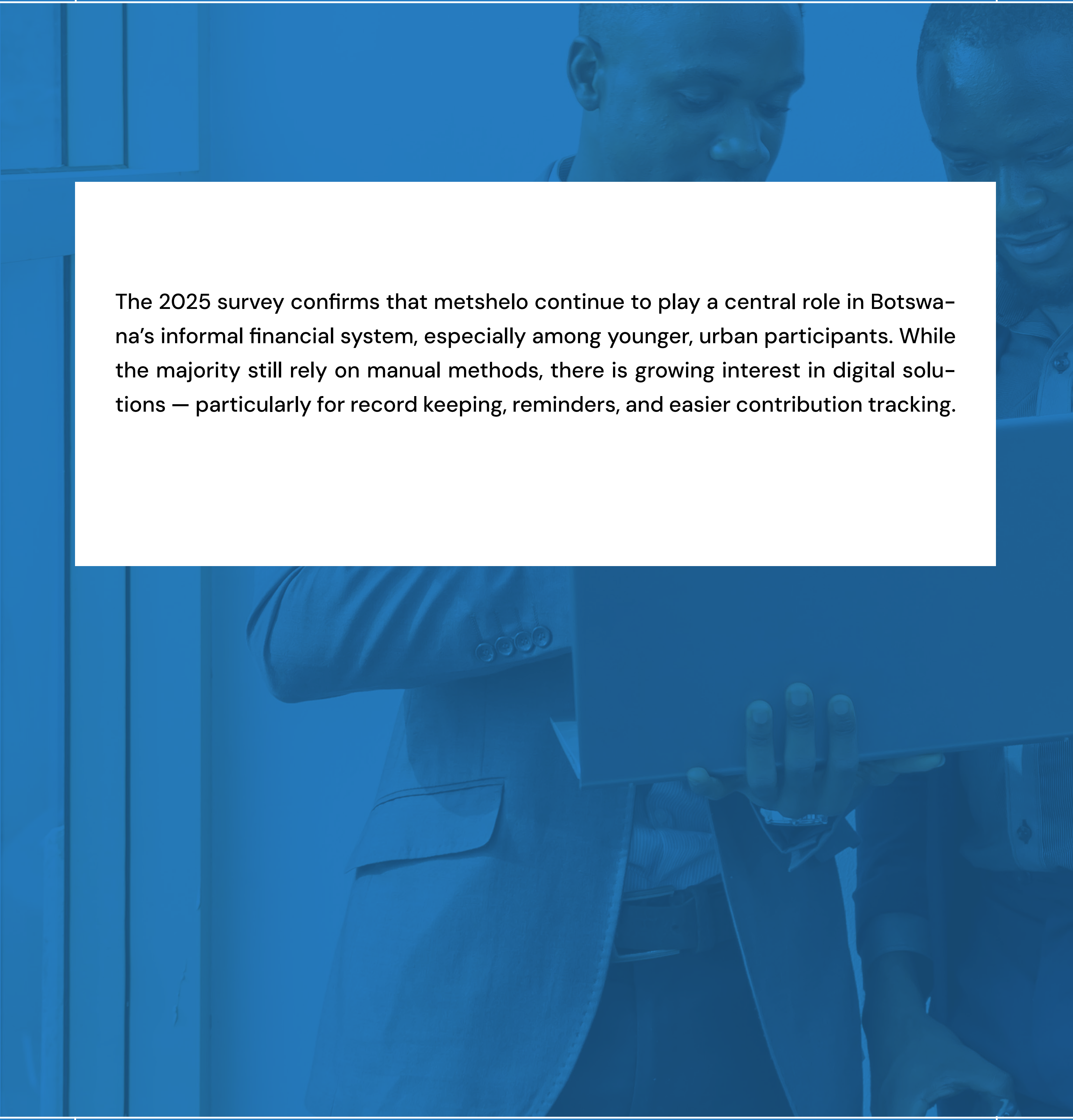
Data security

Trust is fragile — especially when money is involved. Concerns about scams, fraud, and identity theft came up repeatedly in the survey. The product must include secure logins (PINs, OTPs), encrypted data storage, and limited admin access rights. If the tool collects personal details like ID numbers or bank information, there should be clear language on how that data is used and protected. Trust signals — like partnerships with known financial institutions — can also help.

Include local language support

The platform should be available in Setswana and English, using plain, conversational language — not banking jargon. Examples, prompts, and instructions should reflect real-life motshelo use cases.

Conclusion



The 2025 survey confirms that metshelo continue to play a central role in Botswana's informal financial system, especially among younger, urban participants. While the majority still rely on manual methods, there is growing interest in digital solutions — particularly for record keeping, reminders, and easier contribution tracking.

About the authors

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Mo Shehu is the CEO of Column, a UK-based B2B communications and research firm. He holds a PhD in Informatics and has worked across academia, media, tech, and public affairs over more than a decade—leading research, content strategy, and digital visibility projects for founders, startups, and institutions. With experience spanning five countries across three continents, he leads operations at Column, overseeing research and client strategy to turn insight into action. He lives in the UK.

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