

# R Notebook

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*21/08/2019*

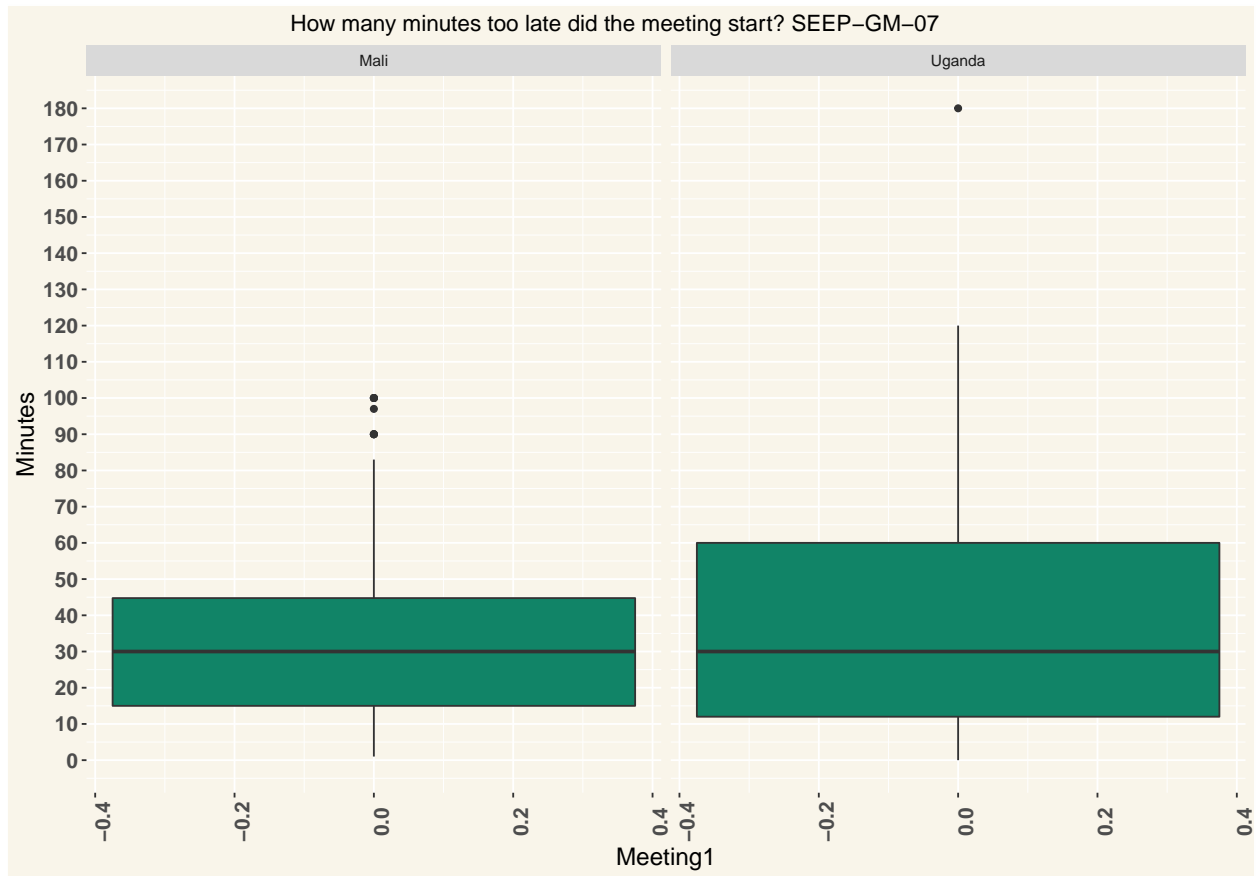
## Q6 Did the meeting start late?

Late	Mali_1	Mali_2	Mali_3	Uganda_1	Uganda_2	Uganda_3
Yes	86	76	58	81	84	79
No	66	76	94	60	59	57
Respondents	152	152	152	141	143	136

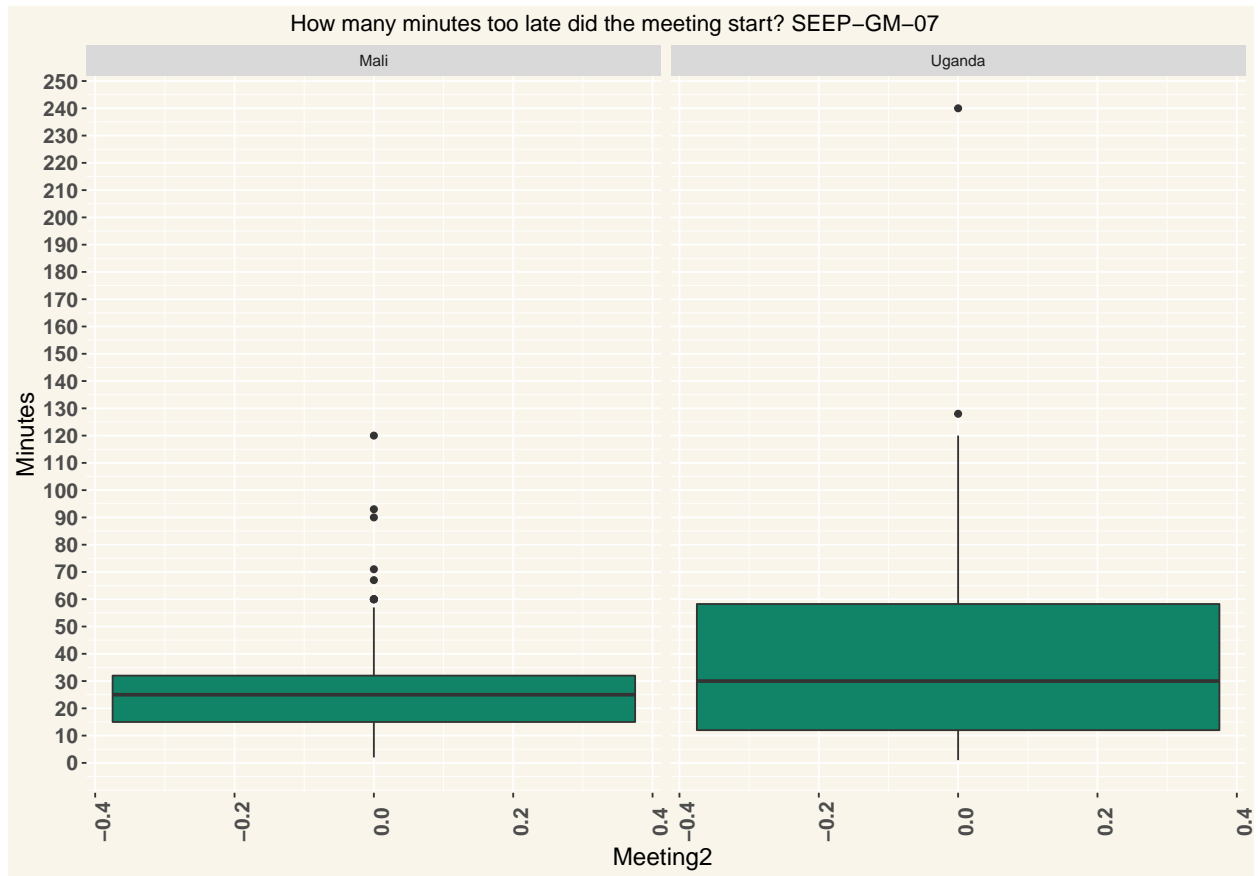
Late	Mali_1	Mali_2	Mali_3	Uganda_1	Uganda_2	Uganda_3
Yes	0.565789473684211	0.5	0.381578947368421	0.574468085106383	0.587412587412587	0.580882352941176
No	0.434210526315789	0.5	0.618421052631579	0.425531914893617	0.412587412587413	0.419117647058824
Percentage	1	1	1	1	1	1

## Q7 How many minutes too late did the meeting start?

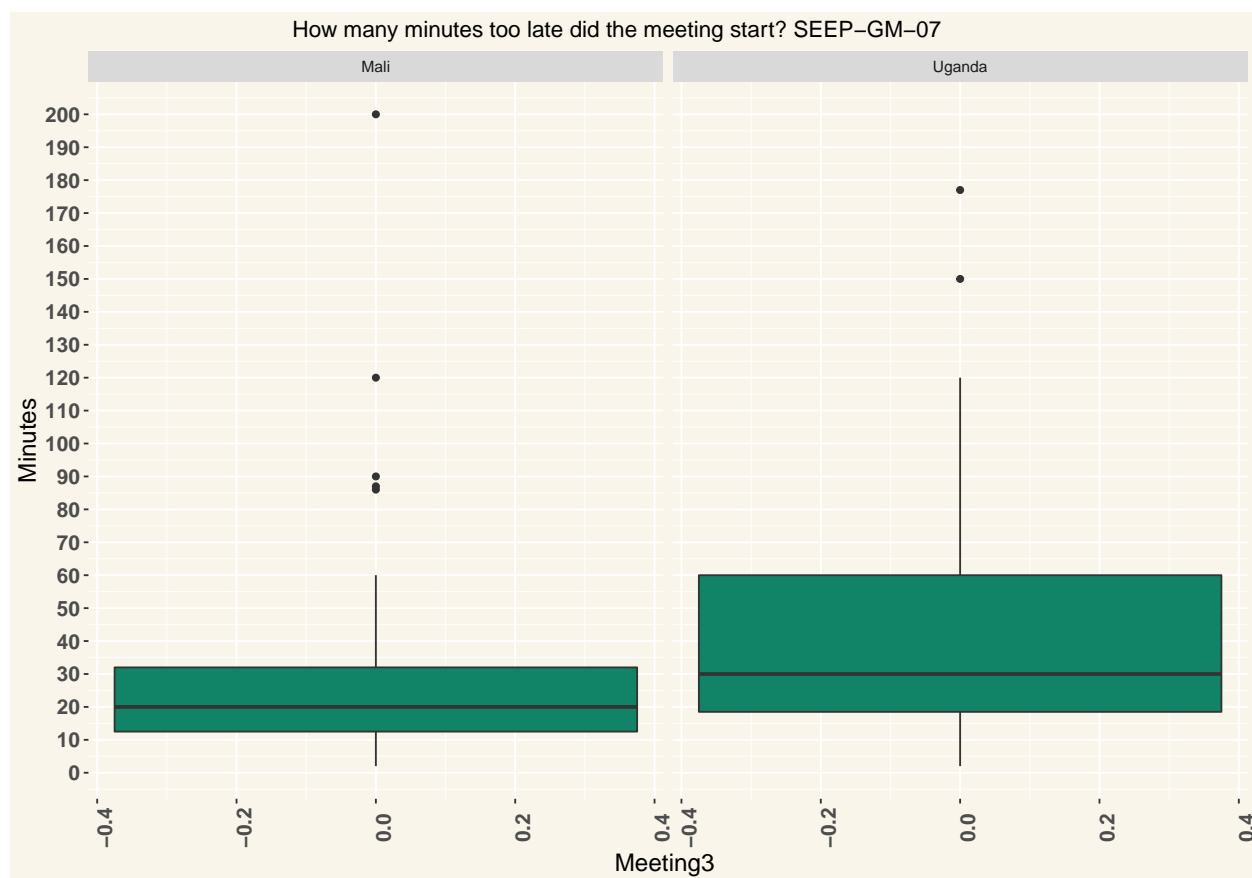
```
## [1] "G1"
```



```
## [1] "G2"
```



```
## [1] "G3"
```



```
##      group Mali Uganda
## 1 Meeting1  86    81
## 2 Meeting2  76    84
## 3 Meeting3  59    79
```

## Q8 What was the reason/were the reasons the meeting started late?

Late	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Chairperson or other committee members were late	91	7	89	116	38	10
Members were late	NA	155	204	NA	144	10
The location was not ready yet	NA	NA	12	NA	7	10
People were first talking and discussing	NA	1	5	NA	5	10
Nobody paid attention to the time	NA	1	1	NA	NA	10
Other (specify)	NA	1	NA	NA	NA	10

Late	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Chairperson or other committee members were late	1	0.04240	0.28600	1	0.1960	0.0000
Members were late	NA	0.93900	0.65600	NA	0.7420	0.0000
The location was not ready yet	NA	NA	0.03860	NA	0.0361	0.0000
People were first talking and discussing	NA	0.00606	0.01610	NA	0.0258	0.0000
Nobody paid attention to the time	NA	0.00606	0.00322	NA	NA	0.0000

Late	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uga
Other (specify)	NA	0.00606	NA	NA	NA	

```
## # A tibble: 2 x 2
##   Country      n
##   <chr>    <int>
## 1 Mali      152
## 2 Uganda    141
```

```
## # A tibble: 2 x 2
##   Country      n
##   <chr>    <int>
## 1 Mali      153
## 2 Uganda    155
```

```
## # A tibble: 2 x 2
##   Country      n
##   <chr>    <int>
## 1 Mali      153
## 2 Uganda    155
```

## Q9 Did the meeting start with a specific ritual, like a prayer, a song, a speech? (Multiple Choice)

Ritual	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
A song or dance	178	26	18	172	115	6
A prayer	0	141	283	0	115	257
A speech	0	24	1	0	11	0
Reciting group rules/constitution	0	11	1	0	8	0
Other (specify)	0	0	1	0	52	0

Ritual	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
A song or dance	1	0.129	0.0592	1	0.382	0.0228
A prayer	0	0.698	0.931	0	0.382	0.977
A speech	0	0.119	0.00329	0	0.0365	0
Reciting group rules/constitution	0	0.0545	0.00329	0	0.0266	0
Other (specify)	0	0	0.00329	0	0.173	0
Percentage	1	1	1	1	1	1

```
## # A tibble: 2 x 2
##   Country      n
##   <chr>    <int>
## 1 Mali      152
## 2 Uganda    141
```

```
## # A tibble: 2 x 2
```

```
## Country      n
## <chr>    <int>
## 1 Mali      153
## 2 Uganda    155

## # A tibble: 2 x 2
## Country      n
## <chr>    <int>
## 1 Mali      153
## 2 Uganda    155
```

## Q10 Did the meeting have a round of questions or comment where each member got a chance to speak?

Questions	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes	144	132	127	79	64	47
No	8	20	25	62	77	89
Other (specify)	0	0	0	0	1	0
I don't know	0	0	0	0	1	0
Respondents	152	152	152	141	143	136

Questions	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes	0.947	0.868	0.836	0.56	0.448	0.346
No	0.0526	0.132	0.164	0.44	0.538	0.654
Other (specify)	0	0	0	0	0.00699	0
I don't know	0	0	0	0	0.00699	0
Percentage	1	1	1	1	1	1

## Q11 How were the savings collected?

Savings	Mali_G1	Mali_G2	Mali_G3
One member was called at a time	82	82	83
All members put their savings at the same time	35	47	47
It was supposed to be one member at a time but it was chaotic and some doing at same time	0	0	0
Other (specify)	35	23	22
Respondents	152	152	152

Savings	Mali_G1	Mali_G2	Mali_G3
One member was called at a time	0.539	0.539	0.546
All members put their savings at the same time	0.23	0.309	0.309
It was supposed to be one member at a time but it was chaotic and some doing at same time	0	0	0
Other (specify)	0.23	0.151	0.145
Percentage	1	1	1

## Q12 Did each savings amount get counted?

Savings	Mali_G1	Mali_G2	Mali_G3
Yes, each savings amount got counted and the total was announced by a money counter	140	147	146
Yes, each savings amount got counted but total not announced	10	3	3
No, savings was not counted but put in view of others without counting	2	1	3
No, savings was not counted and not in view of others	0	1	0
Respondents	152	152	152

Savings	Mali_G1	Mali_G2	Mali_G3
Yes, each savings amount got counted and the total was announced by a money counter	0.921	0.967	0.961
Yes, each savings amount got counted but total not announced	0.0658	0.0197	0.0197
No, savings was not counted but put in view of others without counting	0.0132	0.00658	0.0197
No, savings was not counted and not in view of others	0	0.00658	0
Percentage	1	1	1

## Q14 How were the savings recorded?

Savings	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Written record of each member's savings	97	120	87	136	138	129
Some written system but only for total	21	17	19	1	4	1
Memory based system but only for total	10	6	13	0	0	1
Other (specify)	16	8	12	0	0	0
Respondents	144	151	131	137	142	131

Savings	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Written record of each member's savings	0.674	0.795	0.664	0.993	0.972	0.985
Some written system but only for total	0.146	0.113	0.145	0.0073	0.0282	0.00763
Memory based system but only for total	0.0694	0.0397	0.0992	0	0	0.00763
Other (specify)	0.111	0.053	0.0916	0	0	0
Percentage	1	1	1	1	1	1

## Q15 Do members have an individual pass-book?

Passbook	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2
Yes, and they keep it themselves and bring it to the meeting	23	22	43	24	17
Yes, but it is kept in the group	3	0	0	100	105
No, no passbooks	126	130	109	15	18
Other (specify)	0	0	0	2	3
Respondents	152	152	152	141	143

Passbook	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2
Yes, and they keep it themselves and bring it to the meeting	0.151	0.145	0.283	0.17	0.119
Yes, but it is kept in the group	0.0197	0	0	0.709	0.734
No, no passbooks	0.829	0.855	0.717	0.106	0.126
Other (specify)	0	0	0	0.0142	0.021
Percentage	1	1	1	1	1

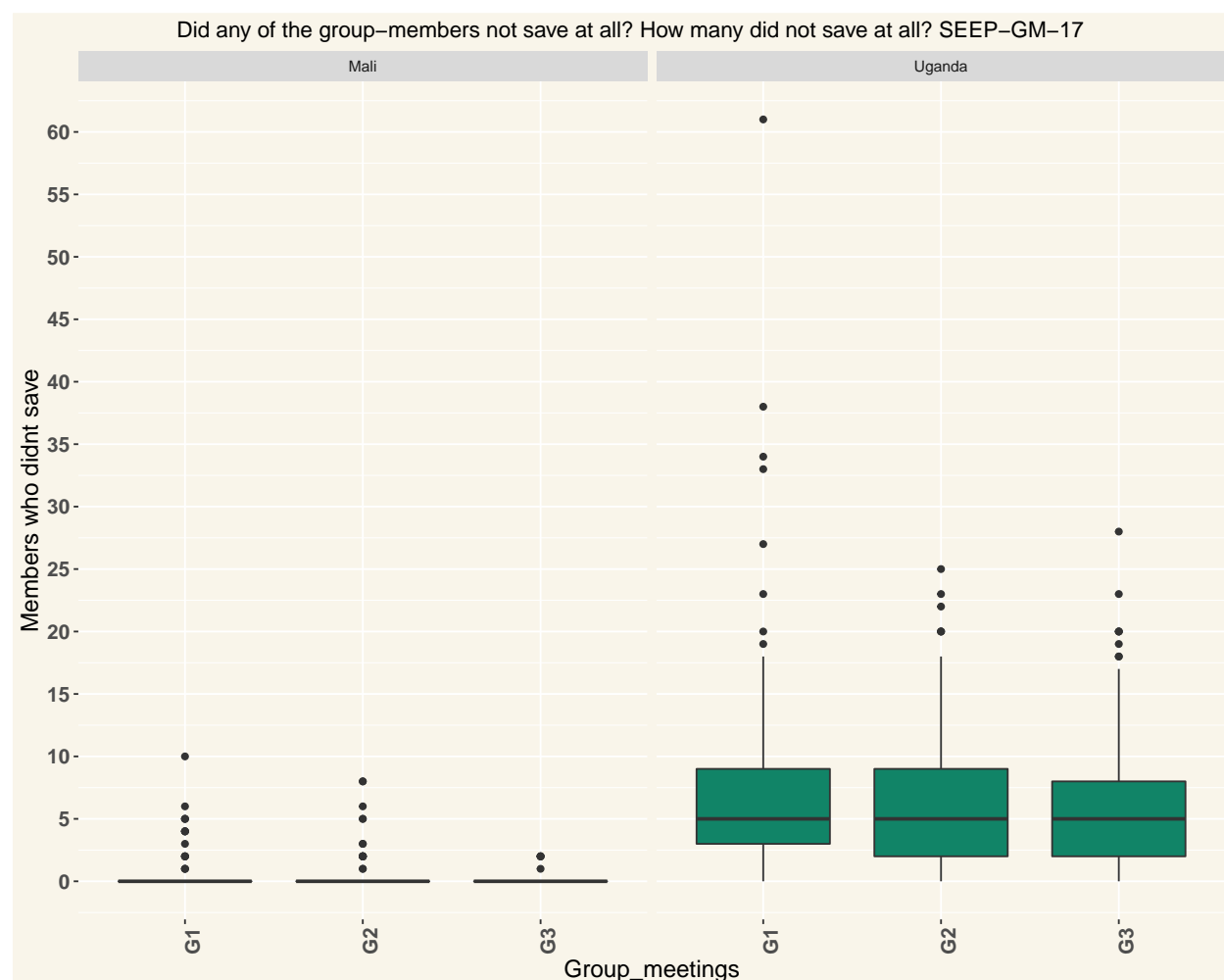
## Q16 Did the savings get recorded in the individual pass-books?

Passbook	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes, with stamps for each share bought	1	0	1	117	116	112
Yes, with a pen indicating each share bought	21	22	17	6	7	8
Yes, amounts written out	1	0	5	1	1	2
Other (specify)	3	0	21	2	2	0
Respondents	26	22	44	126	126	122

Passbook	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes, with stamps for each share bought	0.0385	0	0.0227	0.929	0.921	0.918
Yes, with a pen indicating each share bought	0.808	1	0.386	0.0476	0.0556	0.0656
Yes, amounts written out	0.0385	0	0.114	0.00794	0.00794	0.0164
Other (specify)	0.115	0	0.477	0.0159	0.0159	0
Percentage	1	1	1	1	1	1



**Q17 Did any of the group-members not save at all? How many did not save at all?**



Country	G1	G2	G3
Mali	152	152	152
Uganda	141	143	136

**Q18 Who did not save?**

Non_savers	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
People who were absent	10	13	3	88	92	93
People present	3	0	1	0	0	1
Both absent and present people	4	3	1	31	30	22
Respondents	17	16	5	119	122	116

Non_savers	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
People who were absent	0.588	0.812	0.6	0.739	0.754	0.802
People present	0.176	0	0.2	0	0	0.00862
Both absent and present people	0.235	0.188	0.2	0.261	0.246	0.19
NA	1	1	1	1	1	1

## Q19 Was it considered against the rules that some people did not save?

Non_savers	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2
Yes, very much	12	12	7	26	2
Yes, but no big deal made of it	3	0	0	41	3
No, did not seem to	2	4	0	43	5
No, it was clearly according to the rules, it is allowed to miss savings	0	0	0	8	1
Other (specify)	0	0	0	2	1
Respondents	17	16	7	120	1

Non_savers	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2
Yes, very much	0.706	0.75	1	0.217	0
Yes, but no big deal made of it	0.176	0	0	0.342	0
No, did not seem to	0.118	0.25	0	0.358	0
No, it was clearly according to the rules, it is allowed to miss savings	0	0	0	0.0667	0
Other (specify)	0	0	0	0.0167	0
Percentage	1	1	1	1	1

## Q20 Did the group give out loans at the meeting?

Loans	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes	62	70	67	97	77	70
No	90	82	85	42	66	66
Other (specify)	0	0	0	2	0	0
Respondents	152	152	152	141	143	136

Loans	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes	0.408	0.461	0.441	0.688	0.538	0.515
No	0.592	0.539	0.559	0.298	0.462	0.485
Other (specify)	0	0	0	0.0142	0	0
Percentage	1	1	1	1	1	1

## Q22 Did people request loans or were they offered loans?

Loans	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2
Each member had the chance to request for a loan	59	70	66	85	73
Specific members were asked whether they wanted a loan	2	0	2	3	3
Specific members were assigned to get a loan	1	0	0	6	1
Other (specify)	0	0	0	5	3
Respondents	62	70	68	99	80

Loans	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2
Each member had the chance to request for a loan	0.952	1	0.971	0.859	0.912
Specific members were asked whether they wanted a loan	0.0323	0	0.0294	0.0303	0.0375
Specific members were assigned to get a loan	0.0161	0	0	0.0606	0.0125
Other (specify)	0	0	0	0.0505	0.0375
Percentage	1	1	1	1	1

## Q23 How were the loan allocated?

Loans	Mali_G1	Mali_G2
There were more applicants for loans than available loans, so only some were successful at getting a loan	34	31
All those requesting a loan received a loan	27	39
Loans were given (it was assumed all wanted a loan)	0	0
Other (specify)	1	0
Respondents	62	70

Loans	Mali_G1	Mali_G2
There were more applicants for loans than available loans, so only some were successful at getting a loan	0.548	0.443
All those requesting a loan received a loan	0.435	0.557
Loans were given (it was assumed all wanted a loan)	0	0
Other (specify)	0.0161	0
Percentage	1	1

## Q24 Did loan recipients need to meet financial criteria?

Loans	Mali_G1	Mali_G2	Mali_G3
Yes, record keeper verified that loans were within a specified multiple of member's savings.	27	21	17
Yes, loan eligibility depended on previous repayment or other criteria	11	9	15
No, anyone could take a loan	24	39	36
Other(specify)	0	1	0
Respondents	62	70	68

Loans	Mali_G1	Mali_G2	Mali_G3
Yes, record keeper verified that loans were within a specified multiple of member's savings.	0.435	0.3	0.25
Yes, loan eligibility depended on previous repayment or other criteria	0.177	0.129	0.221

Loans	Mali_G1	Mali_G2	Mali_G3
No, anyone could take a loan	0.387	0.557	0.529
Other(specify)	0	0.0143	0
Percentage	1	1	1

## Q25 Were any rules about loan purpose applied or discussed?

Loans	Mali_G1	Mali_G2	Mali_G3	Uganda_G1
Yes, loan purpose had to be productive	15	4	22	4
Yes, loan purpose had to be useful (could be productive, emergencies, school fees. . . )	22	27	24	1
loan purpose was mentioned but no criteria seemed required	5	10	1	3
Loan purpose was not discussed	20	29	21	3
Other (specify)	0	0	0	3
Respondents	62	70	68	9

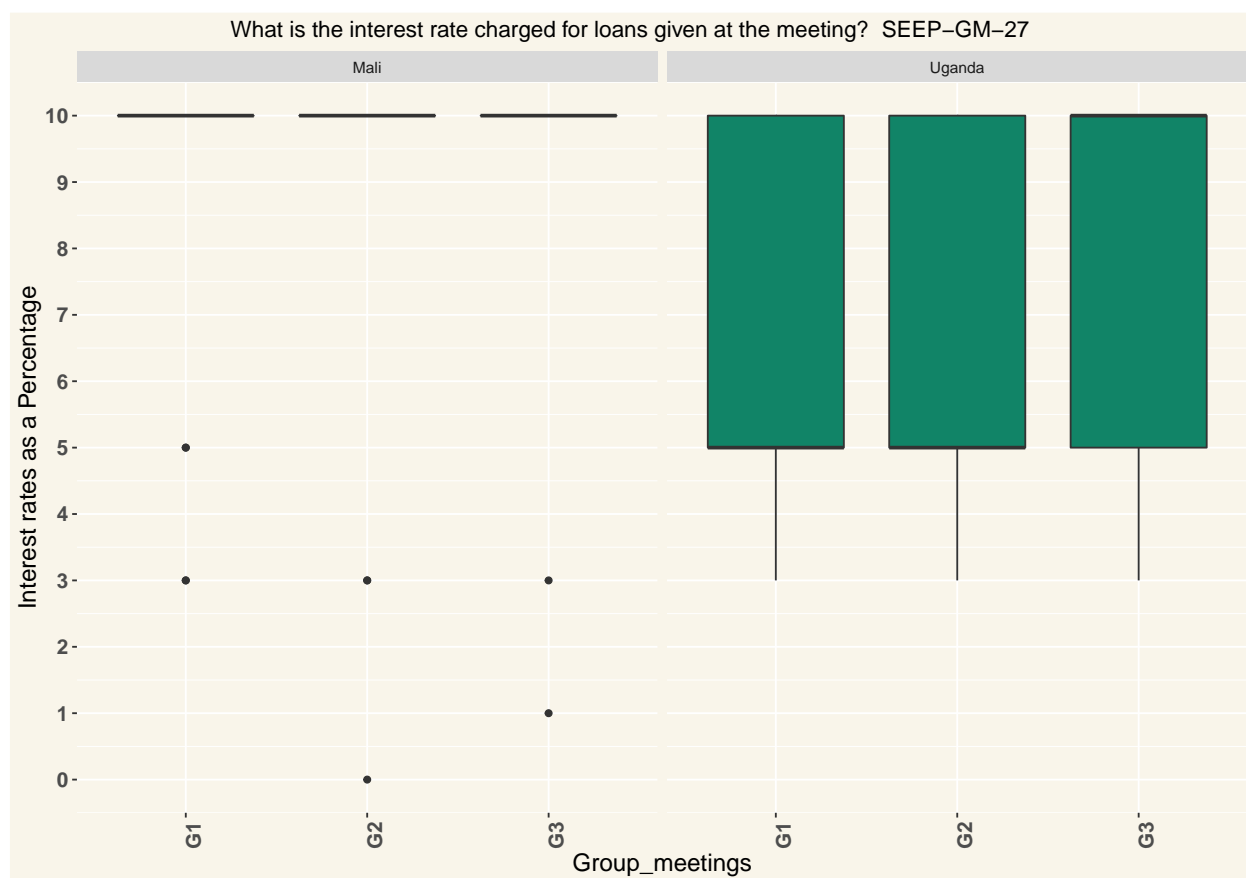
Loans	Mali_G1	Mali_G2	Mali_G3	Uganda_G1
Yes, loan purpose had to be productive	0.242	0.0571	0.324	0
Yes, loan purpose had to be useful (could be productive, emergencies, school fees. . . )	0.355	0.386	0.353	0
loan purpose was mentioned but no criteria seemed required	0.0806	0.143	0.0147	0
Loan purpose was not discussed	0.323	0.414	0.309	0
Other (specify)	0	0	0	0
Percentage	1	1	1	1

## Q26 Who made the loan approval decision?

Loans	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
The chairperson	8	3	6	8	11	5
The committee	26	23	22	24	21	28
The entire savings-group (voting)	7	5	14	31	27	30
Just by discussion, nobody decided	6	15	8	24	14	7
All requests automatically approved	14	24	18	10	7	2
Other (specify)	1	0	0	2	0	0
Respondents	62	70	68	99	80	72

Loans	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
The chairperson	0.129	0.0429	0.0882	0.0808	0.138	0.0694
The committee	0.419	0.329	0.324	0.242	0.262	0.389
The entire savings-group (voting)	0.113	0.0714	0.206	0.313	0.338	0.417
Just by discussion, nobody decided	0.0968	0.214	0.118	0.242	0.175	0.0972
All requests automatically approved	0.226	0.343	0.265	0.101	0.0875	0.0278
Other (specify)	0.0161	0	0	0.0202	0	0
Percentage	1	1	1	1	1	1

**Q27 What is the interest rate charged for loans given at the meeting?**



Country	G1	G2	G3
Mali	62	70	68
Uganda	99	80	72

**Q28 how is that calculated?**

Calculated	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
One time, on amount borrowed.	4	10	5	14	7	1
Monthly, for period borrowed.	55	58	62	57	46	42
Recalculated each month on declining balance of loan	0	2	1	28	26	28
Other:	3	0	0	0	1	1
Respondents	62	70	68	99	80	72

Calculated	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
One time, on amount borrowed.	0.0645	0.143	0.0735	0.141	0.0875	0.014
Monthly, for period borrowed.	0.887	0.829	0.912	0.576	0.575	0.583

Calculated	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	U
Recalculated each month on declining balance of loan	0	0.0286	0.0147	0.283	0.325	0.
Other:	0.0484	0	0	0	0.0125	0.
Percentage	1	1	1	1	1	1

### Q31 Did the group have any conflict or disagreement in the meeting?

Conflict	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes, a large disagreement/conflict	3	0	1	3	0	0
Yes, just small disagreements	4	5	0	18	7	3
No, I did not notice anything	124	133	151	119	135	132
Other (specify)	21	14	0	1	1	1
Respondents	152	152	152	141	143	136

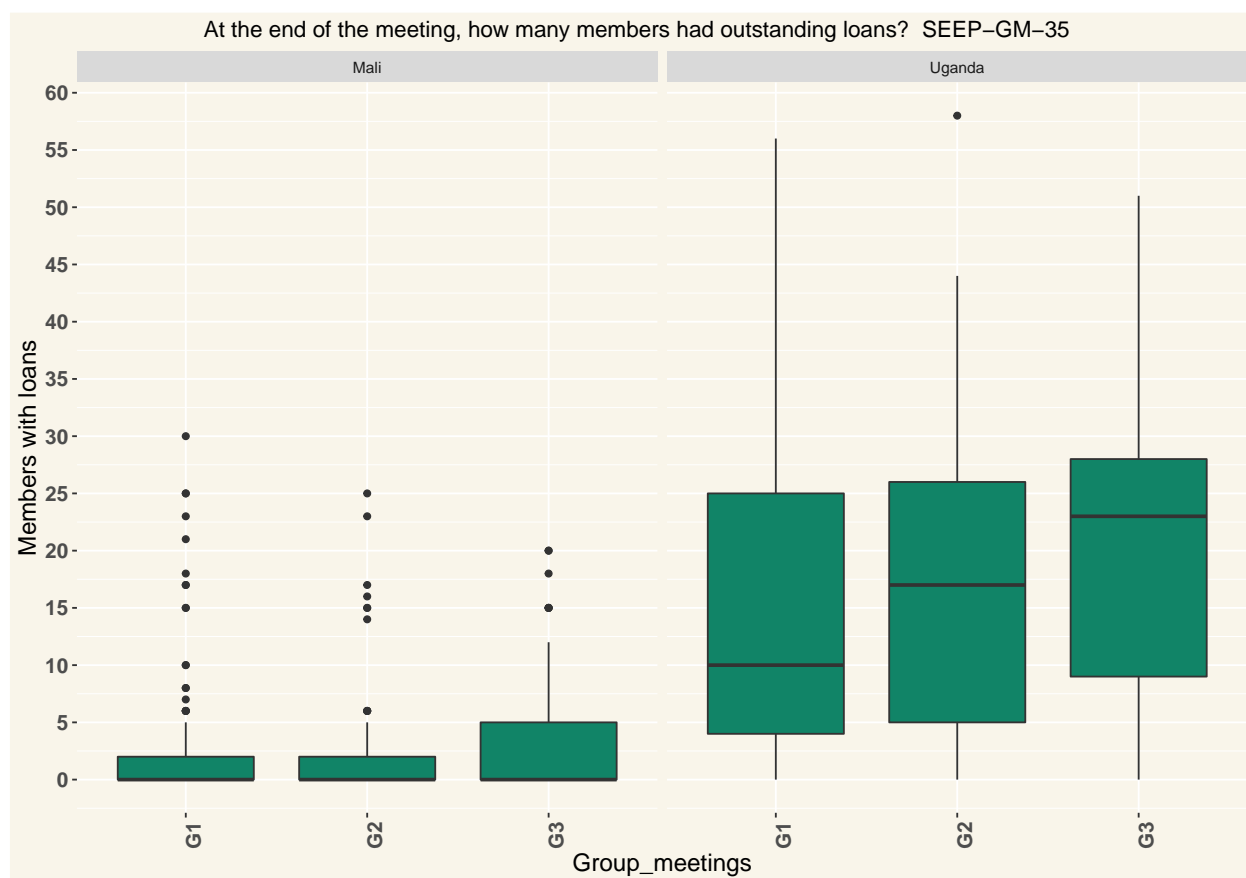
Conflict	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes, a large disagreement/conflict	0.0197	0	0.00658	0.0213	0	0
Yes, just small disagreements	0.0263	0.0329	0	0.128	0.049	0.0221
No, I did not notice anything	0.816	0.875	0.993	0.844	0.944	0.971
Other (specify)	0.138	0.0921	0	0.00709	0.00699	0.00735
Percentage	1	1	1	1	1	1

### Q32 Was the conflict or disagreement resolved?

Conflict	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes	8	3	0	17	6	1
More or less	0	2	3	2	1	2
No	0	0	0	2	0	0
Respondents	8	5	3	21	7	3

Conflict	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes	1	0.6	0	0.81	0.857	0.333
More or less	0	0.4	1	0.0952	0.143	0.667
No	0	0	0	0.0952	0	0
Percentage	1	1	1	1	1	1

**Q35 At the end of the meeting, how many members had outstanding loans?**



Country	G1	G2	G3
Mali	152	152	152
Uganda	141	143	136

**Q36 Does the group have a social fund?**

Fund	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes	8	2	0	112	116	116
No	144	150	152	29	27	20
Respondents	152	152	152	141	143	136

Fund	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes	0.0526	0.0132	0	0.794	0.811	0.853
No	0.947	0.987	1	0.206	0.189	0.147
Percentage	1	1	1	1	1	1

### Q37 How is it funded?

Fund	Mali_G1	Mali_G2
Members contribute a fixed amount every meeting	3	2
Members contribute up to a certain amount then contributions are frozen until it drops below that amount.	0	0
Other:	5	0
Respondents	8	2

Fund	Mali_G1	Mali_G2
Members contribute a fixed amount every meeting	0.375	1
Members contribute up to a certain amount then contributions are frozen until it drops below that amount.	0	0
Other:	0.625	0
Percentage	1	1

### Q38 What are the conditions to access the social fund?

Fund	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Members borrow with interest	2	0	1	2	3	2
Members borrow without interest	1	0	1	104	106	111
Members are given gifts that are not repaid	5	1	0	3	2	2
Other:	0	1	0	3	6	1
Respondents	8	2	2	112	117	116

Fund	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Members borrow with interest	0.25	0	0.5	0.0179	0.0256	0.0172
Members borrow without interest	0.125	0	0.5	0.929	0.906	0.957
Members are given gifts that are not repaid	0.625	0.5	0	0.0268	0.0171	0.0172
Other:	0	0.5	0	0.0268	0.0513	0.00862
Percentage	1	1	1	1	1	1

### Q39 What are the criteria for receiving social fund money?

Fund	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Specific list of uses only (such as death, birth, injury)	5	1	2	32	28	35
Request money for any social need	3	0	0	75	88	80
Other (specify)	0	1	0	5	1	1
Respondents	8	2	2	112	117	116

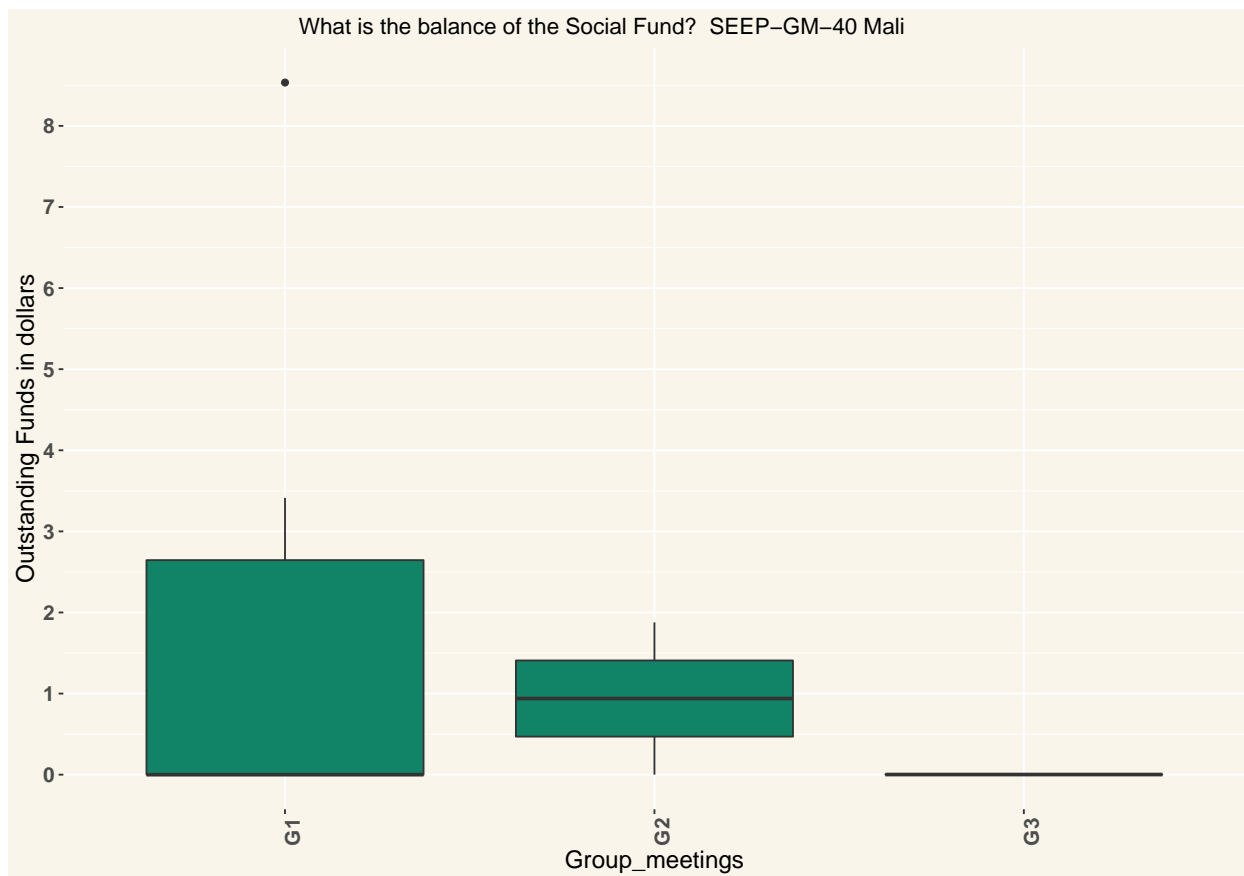
Fund	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Specific list of uses only (such as death, birth, injury)	0.625	0.5	1	0.286	0.239	0.302
Request money for any social need	0.375	0	0	0.67	0.752	0.698



Fund	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	U
Other (specify)	0	0.5	0	0.0446	0.00855	0.
Percentage	1	1	1	1	1	1

## Q40 What is the balance of the Social Fund?

- Mali exchange rate 0.00169950
- Uganda exchange rate 0.000270226



```
## [1] "Uganda"
```



Country	G1	G2	G3
Mali	8	2	2
Uganda	112	117	116

#### Q41 Did any elections take place or get discussed for committee positions?

Elections	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
No, not mentioned	148	151	152	139	142	136
Yes, discussed but planned for later	2	0	0	1	0	0
Yes, elections took place	2	1	0	1	1	0
Respondents	152	152	152	141	143	136

Elections	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
No, not mentioned	0.974	0.993	1	0.986	0.993	1
Yes, discussed but planned for later	0.0132	0	0	0.00709	0	0
Yes, elections took place	0.0132	0.00658	0	0.00709	0.00699	0
Percentage	1	1	1	1	1	1

## Q44 How was the cash handled?

Cash	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G3
Separate money counter/ separate bookkeeper/ separate treasurer,	60	74	97	112	137
Separate bookkeeper / treasurer	83	75	55	24	4
All done by same person	9	3	0	5	2
Respondents	152	152	152	141	143

Cash	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G3
Separate money counter/ separate bookkeeper/ separate treasurer,	0.395	0.487	0.638	0.794	0.95
Separate bookkeeper / treasurer	0.546	0.493	0.362	0.17	0.02
All done by same person	0.0592	0.0197	0	0.0355	0.01
Percentage	1	1	1	1	1

## Q45 Where was the cash money stored between previous and this meeting?

Cash	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
In a box with several locks	5	1	1	125	116	102
In a box with 1 lock	144	149	150	2	0	1
In another container that could be locked	0	1	1	0	0	0
In another container locked with one lock	0	0	0	4	13	15
No money was left (all lent out)	1	1	0	0	0	0
Other (specify)	0	0	0	6	10	15
Respondents	150	152	152	137	139	133

Cash	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
In a box with several locks	0.0333	0.00658	0.00658	0.912	0.835	0.767
In a box with 1 lock	0.96	0.98	0.987	0.0146	0	0.00752
In another container that could be locked	0	0.00658	0.00658	0	0	0
In another container locked with one lock	0	0	0	0.0292	0.0935	0.113
No money was left (all lent out)	0.00667	0.00658	0	0	0	0
Other (specify)	0	0	0	0.0438	0.0719	0.113
Percentage	1	1	1	1	1	1

## Q46 Did any of the money from the group get stored in a (bank-)account or mobile money account between last and this meeting?

Cash	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
Yes, all excess cash was stored in the account	21	24	23	7	11	11
Yes, some excess cash was stored in the account	1	0	1	3	4	0
No, the excess cash was too little	30	26	23	23	23	16

Cash	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda
No, it was not considered	94	102	105	90	99	102
Other (specify)	5	0	0	15	3	3
I don't know	1	0	0	3	3	4
Respondents	152	152	152	141	143	136

Cash	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda
Yes, all excess cash was stored in the account	0.138	0.158	0.151	0.0496	0.0769	0.0809
Yes, some excess cash was stored in the account	0.00658	0	0.00658	0.0213	0.028	0
No, the excess cash was too little	0.197	0.171	0.151	0.163	0.161	0.118
No, it was not considered	0.618	0.671	0.691	0.638	0.692	0.75
Other (specify)	0.0329	0	0	0.106	0.021	0.0221
I don't know	0.00658	0	0	0.0213	0.021	0.0294
Percentage	1	1	1	1	1	1

**Q47 Did any of the money from the group get stored in different places, e.g. different group members?**

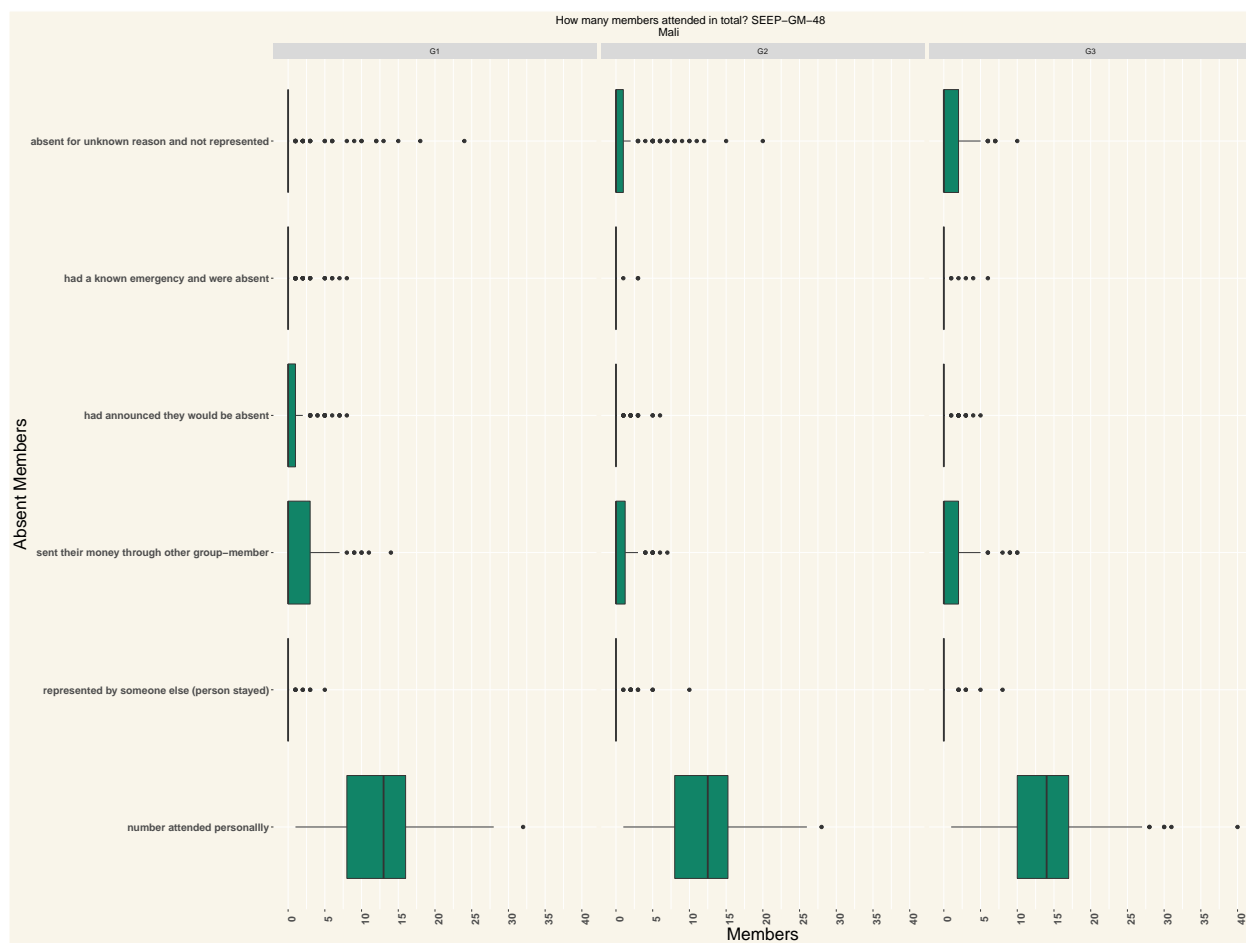
Cash	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
All in one place	125	130	130	126	132	122
In two places	26	22	22	8	8	8
Other (specify)	1	0	0	4	3	2
I don't know	0	0	0	3	0	4
Respondents	152	152	152	141	143	136

Cash	Mali_G1	Mali_G2	Mali_G3	Uganda_G1	Uganda_G2	Uganda_G3
All in one place	0.822	0.855	0.855	0.894	0.923	0.897
In two places	0.171	0.145	0.145	0.0567	0.0559	0.0588
Other (specify)	0.00658	0	0	0.0284	0.021	0.0147
I don't know	0	0	0	0.0213	0	0.0294
Percentage	1	1	1	1	1	1

## Q48 How many members attended in total?

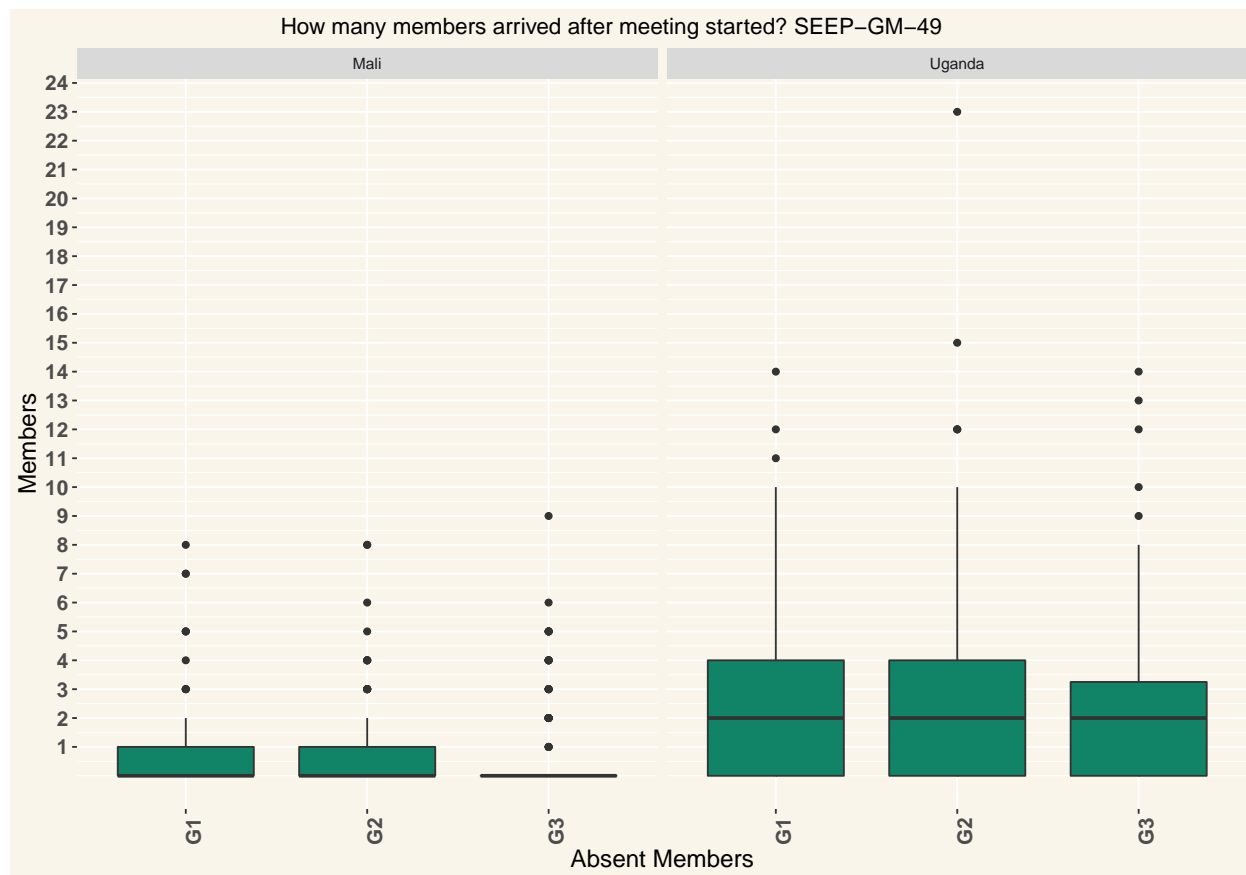


## [1] "Mali"



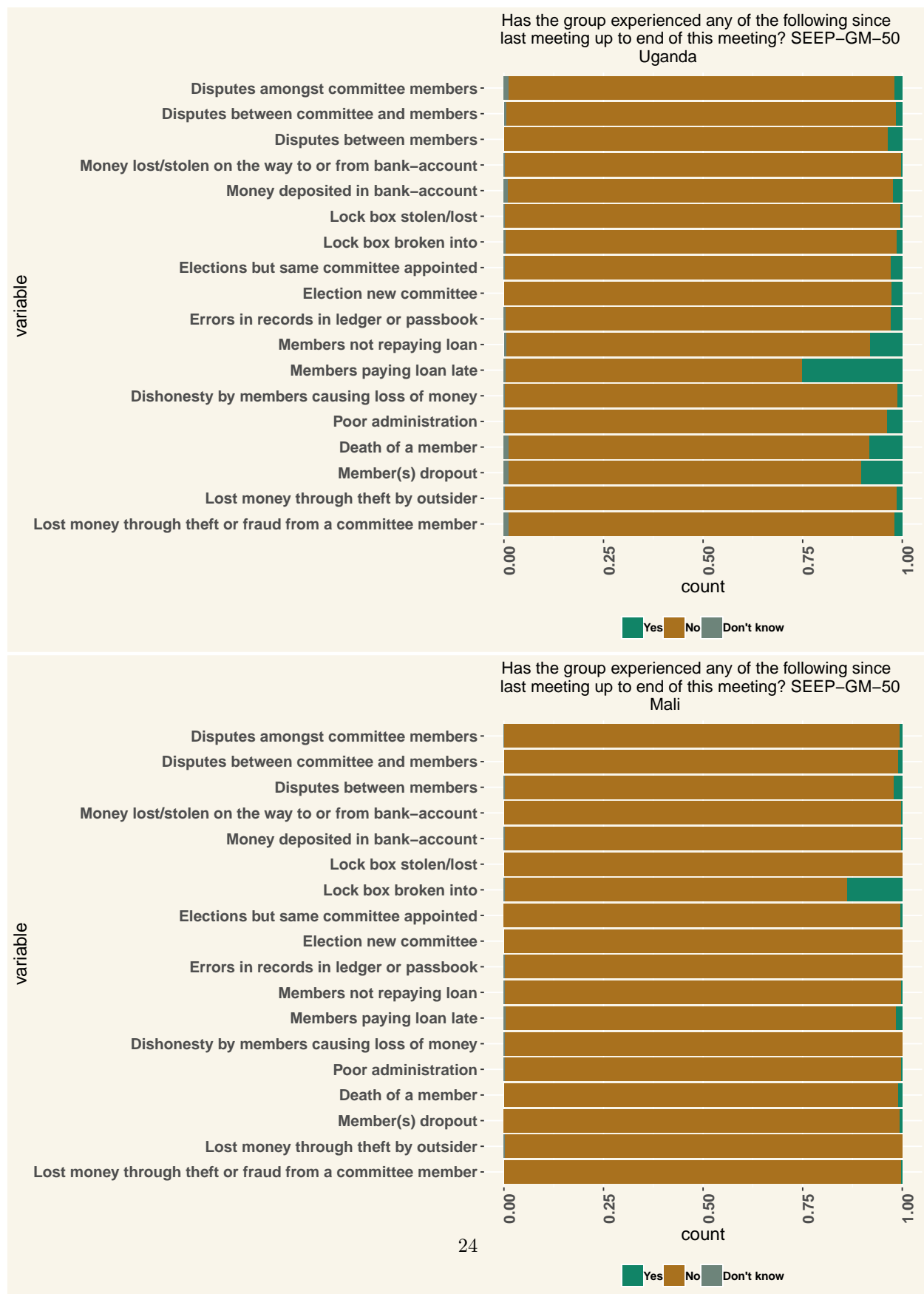
Country	G1	G2	G3
Mali	152	152	152
Uganda	141	143	136

## Q49 How many members arrived after meeting started?



Country	G1	G2	G3
Mali	152	152	152
Uganda	141	143	136

## Q50 Has the group experienced any of the following since last meeting up to end of this meeting?





Country	G1	G2	G3
Mali	152	152	152
Uganda	141	143	136

## Individual Questions Group Meeting 2

### Q\_52 M2What type of relationship(s) does the group have with a financial service provider?

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variable

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Individual group members have accounts (unrelated to the group)  
 Individual group members have loans (unrelated to the group, group not guaranteeing loan)  
 Individual group members have accounts as a result of the group  
 Individual group members have loans, related to the group, group guaranteeing loan or member's track record helping to get loan  
 Group has an account (e.g. for excess funds)  
 Group has a loan from financial service provider  
 I don't know  
 I don't want to answer  
 NA

---



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variable

---

Individual group members have accounts (unrelated to the group)  
 Individual group members have loans (unrelated to the group, group not guaranteeing loan)  
 Individual group members have accounts as a result of the group  
 Individual group members have loans, related to the group, group guaranteeing loan or member's track record helping to get loan  
 Group has an account (e.g. for excess funds)  
 Group has a loan from financial service provider  
 I don't know  
 I don't want to answer  
 NA

---

## 53 Does the group have an account

Q_53	Mali	Uganda
Yes	10	24
No	140	118
I don't know	2	1
Respondents	152	143

Q_53	Mali	Uganda
Yes	0.0658	0.168
No	0.921	0.825
I don't know	0.0132	0.00699

Q_53	Mali	Uganda
Percentage	1	1

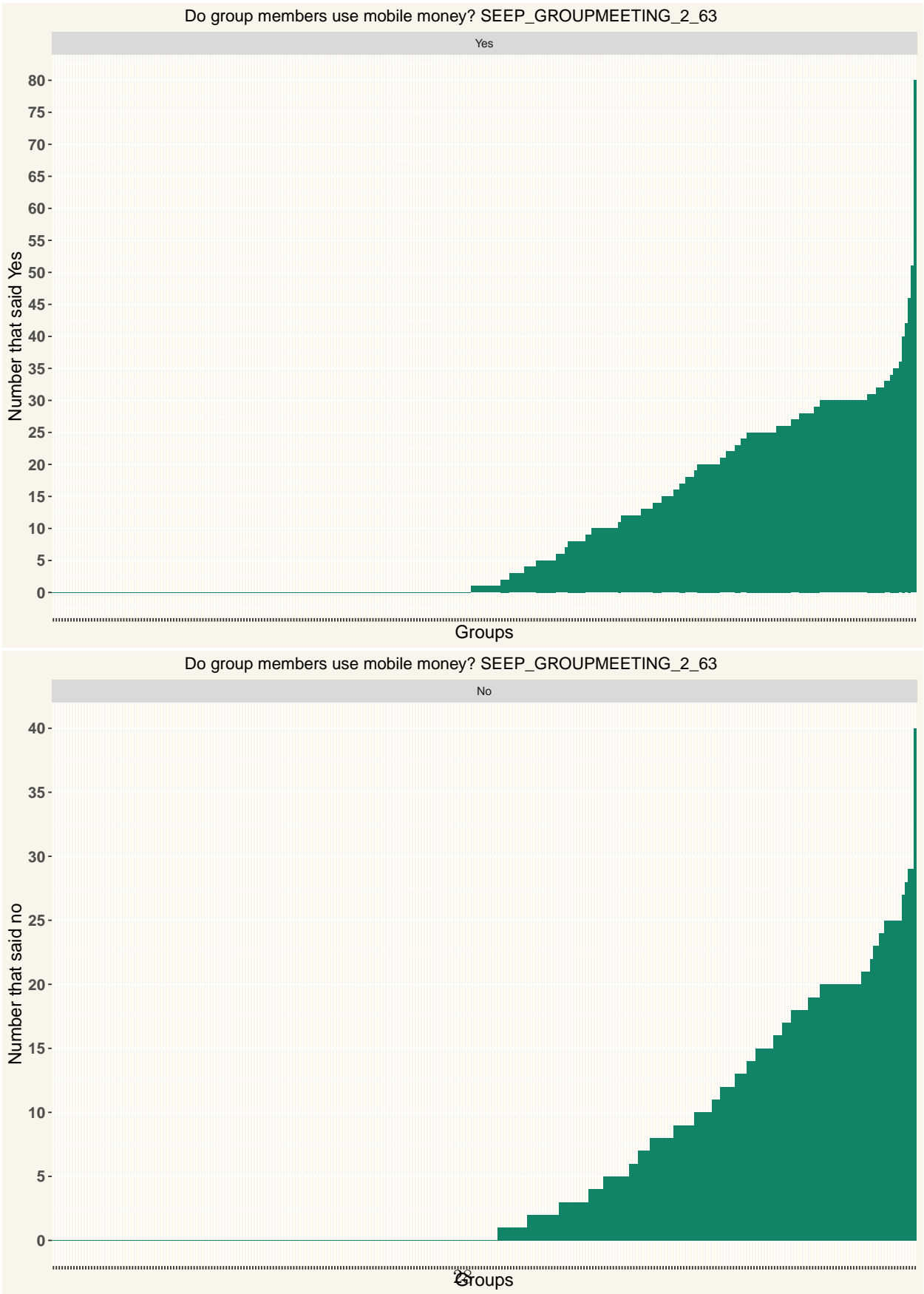
## Q61 Does the group use mobile money?

Q_61	Mali	Uganda
Yes	2	2
No	150	139
I don't know	0	1
I don't want to answer	0	1
Respondents	152	143

Q_61	Mali	Uganda
Yes	0.0132	0.014
No	0.987	0.972
I don't know	0	0.00699
I don't want to answer	0	0.00699
Percentage	1	1



63 Do group members use mobile money?



Country	n
Mali	152
Uganda	143

## Q64 What is mobile money used for by the members?

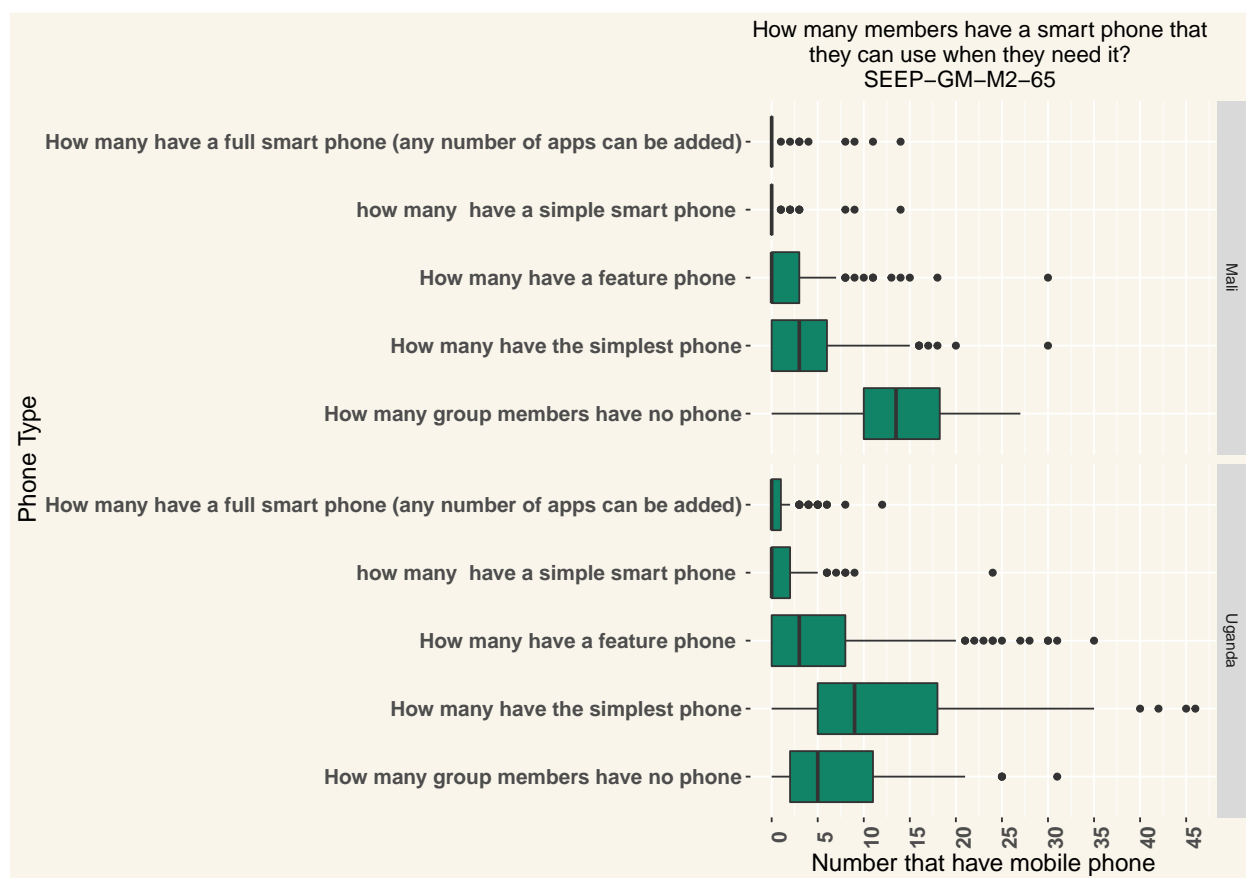
variable	Mali	Uganda
Saving	7	44
Sending money to group	6	20
Sending money to others	12	80
Receiving money from group	7	18
Receiving money from others	40	95
Getting a loan	2	19
Repaying a loan	0	16
Other (specify)	101	36
Respondents	152	143

variable	Mali	Uganda
Saving	0.04	0.134
Sending money to group	0.0343	0.061
Sending money to others	0.0686	0.244
Receiving money from group	0.04	0.0549
Receiving money from others	0.229	0.29
Getting a loan	0.0114	0.0579
Repaying a loan	0	0.0488
Other (specify)	0.577	0.11
Percentage	1	1

C2	n
NA	171
aucun	12
buying airtime	2
elles n'utilisent l'argent mobile	1
for personal use	1
il n'utilise pas l'argent mobile	1
ils n'ont pas de l'argent mobile	1
ils n'utilisent pas l'argent mobile	1
je ne sais pas	1
je sais pas	1
l'argent mobile n'est pas utilisé	2
l'argent n'est pas utilisé	3
l'argent n'est pas utilisé par les membres	1
le groupe n'utilise pas de l'argent mobile	1
le groupe n'utilise pas l'argent mobile	14
le n'utilise pas argent mobile	1
le n'utilise pas l'argent mobile	1
les membres du groupe n'utilise pas l'argent mobile	2

C2	n
les membres n'utilise pas l'argent mobile	11
les membres n'utilisent pas de l'argent mobile	3
les membres n'utilisent pas l'argent mobile	1
ne sais pas	18
neabt	1
neant	2
néant	6
no mobile money used	23
no mobile money used,because their don't use mobile phone	1
non	1
nous ne utilisons pas l'argent mobile	1
on utilise pas argent mobile	2
ont sais pas	1
pas d'utilisateurs	1
pas de compte mobile	1
pauvreté	1
personal use	1
persono mobile money usede	2
persono mobile money usede n'utilise	1
persono mobile money usedes n'utilise	1
persono mobile money usedes n'utilisent	1
persono mobile money usedes utilise	1
rien	2
sending and receiving money from distant relatives	1
they do not use mobile money	1
they don't use mobile money	5
to pay school fees	1

## 65 How many members have a smart phone that they can use when they need it?



Country	n
Mali	152
Uganda	143

## 66 Does this VSLA group have relationships with the following type of organisations? (Multiple Selection)

variable	Mali	Uganda
NGOs	5	28
CBOs	7	6
Government agencies	1	5
Religious institutions (mosque, church, ...)	2	4
Political party	1	5
Private company	0	4
Other (specify)	0	0
None	137	105
Does not want to answer	0	1

variable	Mali	Uganda
Respondents	152	143

variable	Mali	Uganda
NGOs	0.0327	0.177
CBOs	0.0458	0.038
Government agencies	0.00654	0.0316
Religious institutions (mosque, church, ...)	0.0131	0.0253
Political party	0.00654	0.0316
Private company	0	0.0253
Other (specify)	0	0
None	0.895	0.665
Does not want to answer	0	0.00633
Percentage	1	1

**81 Do the members trade with each other / provide each other business / refer customers to each other?**

Q_81	Mali	Uganda
Yes	57	45
No	94	96
I don't know	1	2
NA	152	143

Q_81	Mali	Uganda
Yes	0.375	0.315
No	0.618	0.671
I don't know	0.00658	0.014
Percentage	1	1

**82 Does the group have any other form of innovation?**

Q_82	Mali	Uganda
Yes	30	13
No	117	125
I don't know	5	4
I don't want to answer	NA	1
Respondents	152	143

Q_82	Mali	Uganda
Yes	0.197	0.0909



Q_82	Mali	Uganda
No	0.77	0.874
I don't know	0.0329	0.028
I don't want to answer	NA	0.00699
Percentage	1	1

### 83 Are there women in local government (commune level)?

Q_83	Mali	Uganda
Yes, several	2	25
Yes, one	15	44
No, none	135	68
I don't know	NA	5
Does not want to answer	NA	1
NA	152	143

Q_83	Mali	Uganda
Yes, several	0.0132	0.175
Yes, one	0.0987	0.308
No, none	0.888	0.476
I don't know	NA	0.035
Does not want to answer	NA	0.00699
Percentage	1	1

### 84 Are these elected women member of a VSLA savings group?

Q_84	Mali	Uganda
Yes, all	2	5
Yes, some/one	NA	13
No, none	NA	6
I don't know	NA	1
NA	2	25

Q_84	Mali	Uganda
Yes, all	1	0.2
Yes, some/one	NA	0.52
No, none	NA	0.24
I don't know	NA	0.04
Percentage	1	1

**85 Is this elected woman member of a VSLA savings group that was formed by SaveUp or Banking on Change?**

Q_85	Mali	Uganda
Yes	7	22
No	6	21
I don't know	2	1
Respondents	15	44

Q_85	Mali	Uganda
Yes	0.467	0.5
No	0.4	0.477
I don't know	0.133	0.0227
Percentage	1	1

**86 Do you think their/her election is related to VSLA saving group membership?**

Q_86	Mali	Uganda
Yes, due to savings groups she got elected	7	37
No, there is no connection	7	24
I don't know	3	8
NA	17	69

Q_86	Mali	Uganda
Yes, due to savings groups she got elected	0.412	0.536
No, there is no connection	0.412	0.348
I don't know	0.176	0.116
Percentage	1	1

**87 How did the VSLA savings group membership help the election? (Multiple Selection)**

variable	Mali	Uganda
She/they got confidence because of the SFC savings group so dared to be nominated	36	44
She/they got skills because of the SFC groups, so knew how to convince voters	5	45
She/they got all the votes from the SFC savings groups	4	27
She/they learned in the SFC savings group that it is important women get elected	11	14
Other (specify)	105	69
NA	152	143

variable	Mali	Uganda
She/they got confidence because of the SFC savings group so dared to be nominated	0.224	0.221
She/they got skills because of the SFC groups, so knew how to convince voters	0.0311	0.226
She/they got all the votes from the SFC savings groups	0.0248	0.136
She/they learned in the SFC savings group that it is important women get elected	0.0683	0.0704
Other (specify)	0.652	0.347
Percentage	1	1

```
## # A tibble: 54 x 2
## # Groups:   Other [54]
##   Other          n
##   <chr>        <int>
## 1 <NA>         134
## 2 aucune femme dans l'administration    1
## 3 aucune          6
## 4 aucunee        1
## 5 aucunee femme    9
## 6 aucunee femme dans l'administration    7
## 7 aucunee femme dans l'administration locale 2
## 8 aucunee personnes dans l'administration locale 1
## 9 doesn't want to answer    1
## 10 don't know    1
## # ... with 44 more rows
```

## 88 What are other motivations for joining VSLA group apart from savings?

variable	Mali	Uganda
Social/being with friends	141	110
Learning skills	81	91
Organizing women to be strong together	83	69
Possibility to get loan	83	103
Possibility to do a business as a group	61	39
Selling goods to others	20	21
Other (specify)	2	6
Respondents	152	143

variable	Mali	Uganda
Social/being with friends	0.299	0.251
Learning skills	0.172	0.207
Organizing women to be strong together	0.176	0.157
Possibility to get loan	0.176	0.235
Possibility to do a business as a group	0.13	0.0888
Selling goods to others	0.0425	0.0478
Other (specify)	0.00425	0.0137
Percentage	1	1

## Individual Questions Group Meeting 3

### Q51 Do you have a written constitution?

value	Mali	Uganda
Yes	9	80
No	143	49
Other (specify)	0	7
Respondents	152	136

value	Mali	Uganda
Yes	0.0592	0.588
No	0.941	0.36
Other (specify)	0	0.0515
Percentage	1	1

### Q53 Since the group was formed, have you changed any of the rules, or adopted new rules?

value	Mali	Uganda
Yes	103	55
No	49	81
Respondents	152	136

value	Mali	Uganda
Yes	0.678	0.404
No	0.322	0.596
Percentage	1	1

### Q54 Which rules were changed?

variable	Mali	Uganda
Savings amount	88	25
Share amount	3	25
Loan amount	7	2
Loan interest	7	10
Loan duration	19	6
Loan eligibility	0	4
Social Fund	0	15
Fine	25	19
Other (specify)	35	65
Respondents	152	136

variable	Mali	Uganda
Savings amount	0.478	0.146
Share amount	0.0163	0.146
Loan amount	0.038	0.0117
Loan interest	0.038	0.0585
Loan duration	0.103	0.0351
Loan eligibility	0	0.0234
Social Fund	0	0.0877
Fine	0.136	0.111
Other (specify)	0.19	0.38
Percentage	1	1

## 57 What are the rules for loan disbursement?

variable	Mali	Uganda
Maximum loan size	53	60
Maximum loan size based on savings amount	45	69
Maximum loan duration	75	81
Interest rate	127	106
Taking turns in taking loans	33	21
Whether loan use is productive	5	15
Other (specify)	20	8
Respondents	152	136

variable	Mali	Uganda
Maximum loan size	0.148	0.167
Maximum loan size based on savings amount	0.126	0.192
Maximum loan duration	0.209	0.225
Interest rate	0.355	0.294
Taking turns in taking loans	0.0922	0.0583
Whether loan use is productive	0.014	0.0417
Other (specify)	0.0559	0.0222
Percentage	1	1

```
## # A tibble: 9 x 2
## # Groups:   Other [9]
##   Other                                     n
##   <chr>                                     <int>
## 1 il nothing'y a pas régler pour les prêt des membres a part la méth~ 1
## 2 le payemenothingt des inothingtérêts 1
## 3 les règles de la méthodologie 1
## 4 nothing 5
## 5 nothingéanothingt 16
## 6 nothingo rules 1
## 7 nothingothinothingg 1
## 8 they donothing't give out loanothings 1
## 9 tout les membres onothingt droits au prêt 1
```

## 58 Does your group sometimes not follow the rules? Can you give examples?

---

Q\_58

---

amendé  
at times  
at times members fail to pay on time so we push them ahead  
aucun  
b  
changed in loan duration  
coming late  
coming late and talking during meeting  
failing to force members to pay late fee  
failing to pay loans  
fines are hardly given  
fines are sometimes ignore it follow rules  
fines sometimes no it follow rules given  
ils respectent toutes les règles  
l'absence no it follow rules justifiées  
l'heure  
l'heure de la réunion  
l'heure de réunion  
l'heure des réunions  
1 heure de réunion  
1 heure de réunion, les membres viennent en retard  
1 heure des réunions et le paiement des amendes  
1 heure des réunions pendant les travaux champêtres et la cueillette des no it follow rules six de karité  
1 heures de réunion  
1 heure de réunion et le paiement de la sanction du retard  
1 heure de réunion et le paiement des amendes  
la durée des prêts  
la participation à la réunion  
la participation à la réunion  
la présence à la réunion et le paiement de l'épargne  
la présence, l'heure  
late coming  
late coming is no it follow rules followed  
late coming no it follow rules fined  
late coming with a reason  
late coming  
changed loan duration from three money to entire cycle 1  
late coming, late payments of loan  
le groupe ne respecte pas l'heure et ne participe pas tous à la réunion  
le groupe respecte bien ces règles  
le groupe respecte toutes ses règles  
le groupe respecte toutes les règles  
le murmure  
le murmure le retard  
le murmure retard  
le murmure, retard  
le murmure, souvent le retard  
le paiement des amendes

le retard  
 le retard le remboursement des pret dans le delais  
 le retard, le murmure  
 le retards  
 le retards des payement  
 le retards no it follow rules remboursements  
 les acis sont partagés  
 les amandes  
 les amendes  
 les amendes causées par le retard  
 les amendes pour la violations des règles  
 les amendes, les retards  
 les discussions lors de la réunion  
 les murmures  
 les murmures au moments de l'épargne  
 les murmures lors de la réunion  
 les respect de l heure de réunion  
 les retard  
 les retards  
 les retards et remboursements tarifs de prêts  
 les retards ne verser pas de l'épargne  
 les retards no it follow rules participation à la réunion  
 les retards parler lors de la réunion  
 les retards payement , lors de la réunion  
 les retards remboursement tarifs de prêts  
 les sanction  
 les sanctions ,payments obligatoires de l'epargne, le remboursement des pret avec intérêt  
 like no it follow rulest paying fine for late coming  
 loans sometimes are just given without checking person's saving,, sometimes fines are no it follow rulest given  
 loans,, sometimes they just give whoever requests without checking savings  
 making no it follow rulesise during meeting  
 members at times come late and pay fines  
 members coming late  
 members coming late for the meeting  
 members pay loans with interest  
 members paying loans late  
 coming late for the meeting 1  
 members who don't attend the meeting are fined  
 n  
 neant  
 néant  
 never  
 nezt  
 no it follow rules  
 no it follow rules it follow rules  
 no it follow rules le groupe respecte bien les règles  
 no it follow rules le groupe respecte bien toutes ces règles  
 no it follow rules le groupe respecte bien toutes les règles  
 no it follow rules le respecte bien toutes les règles  
 no it follow rules le respecte tous les règles  
 no it follow rules no it follow rulesus respectons bien toutes no it follow ruless règles  
 no it follow rules no it follow rulesus respectons toutes no it follow ruless règles

no it follow rules rien  
 no it follow rules we follow  
 no it follow rules, some people still come for the meeting late  
 no it follow rules; tout les règles de la méthodologie sont respecté  
 no it follow rulest attending meeting, coming late.  
 no it follow rulest saving and abscent  
 no it follow rulest saving weekly  
 on respecte les amendes causées par le retard le no it follow rules-paiement de l'épargne  
 oui  
 oui,les amendes causées par le retard no it follow rules justifié de la reunion  
 , 1  
 oui; les amendes  
 paiements des amendes  
 paying fine  
 paying fine for paying loan late than the given period  
 quand un membre viole les règles plus de 2 fois il reçoit une mise en garde et d'il le fait une 3 ème fois il est exclu du group  
 remboursement tarifs de prêts  
 retard  
 rien  
 rules of no it follow rulesise making and coming late are no it follow rulest fined  
 some members dont want to pay fine for late coming  
 some people come late  
 some times we give a member aloan more than he/she has saved  
 sometimes members fail to pay loans in time  
 sometimes the loans duration is beyond the agreed time because time comes when a member fails to pay.  
 sometimes we give a loan more than the savings of the person  
 the duration of loans payment  
 the group has no it follow rules constitution so some thy only talk through their mouth through chair person, but they have  
 the loans payment duration is beyond the agreed time.  
 they still come late and they take time with the loan  
 tout le monde respect les règles  
 tout me monde respecte les regle  
 toutes les règles sont respectées  
 venir en retard  
 we always follow our rules  
 we fail to fine members who come late  
 we follow all the rules  
 we follow the rules  
 we have never failed to follow our group rules  
 when a member fail to save  
 who should take aloan  
 yed  
 yes  
 yes ,members cinw late ,they arw talkative during the meeting,others do no it follow rulest save  
 yes ,members come late  
 yes ;members do come late etc  
 yes but we pay fine for it like coming late  
 yes example a member can only bring back the interest at the end of the month without bringing the principle  
 yes if we see that one has the capacity to pay we give him the money he wants to borrow  
 yes late repayment  
 yes like late coming is most problem  
 yes like no it follow rulest attending meeting, coming late to the meeting place,making no it follow rulesise



---

Q\_58

---

yes members do come late,talk during thww meeting.  
yes most of the times  
yes  
members always come late for the meeting. 1  
yes  
members still come late 1  
yes  
most of them still come late,and the take time to bring back the loan 1  
yes  
they come late 1  
yes  
they pay fine when they come late 1  
yes  
they still come late 2  
yes, every member had to pay the loan in three months  
yes, forexample some members dont accept late coming fines  
yes, members coming late to the meeting  
yes, members keep coming late and also members are talkative during the meeting.  
yes, no it follow rules fines for late coming with the reason  
yes, some times member are no it follow rulest fined for late coming  
yes, sometimes members dont want to pay fine for late coming  
yes, when giving loans, they just give  
yes,  
they still come late and they take time with the loan 1  
yes,  
they take time with aloan and others come later 1  
yes,, especially fines  
y  s,, giving out loans sometimes they don't check the savings  
yes,, when giving out loans  
yes,members do come late,st times they do have arguments during the meetings  
yes,no it follow rules late  
coming . 1  
yes,they still come late  
yes. forexample members are no it follow rulest charged fine for late coming  
yes. sometimes members dont want to pay fines for late coming  
yes.at times they fo no it follow rulest charge for late coming.

---

other members discuss during the meeting and at times make unnecessary no it follow rulesise. 1 yes.late coming, arguments etc 1 yes.members do come late 1 yes.they always come late,talk during the meetings etc 1

## 59 Does the group have a policy to fine members for infractions to the rules?

value	Mali	Uganda
Yes	139	106
No	13	30
Respondents	152	136

value	Mali	Uganda
Yes	0.914	0.779
No	0.0855	0.221
Percentage	1	1

## 60 In your observation, is that policy observed?

value	Mali	Uganda
Yes, rigorously	70	21
Yes, some	52	40
A bit	12	36
Hardly at all	5	6
Not at all	0	5
Respondents	139	108

value	Mali	Uganda
Yes, rigorously	0.504	0.194
Yes, some	0.374	0.37
A bit	0.0863	0.333
Hardly at all	0.036	0.0556
Not at all	0	0.0463
Percentage	1	1

## Q61 What are the acts that you saw fines being levied for? (Multiple Selection)

variable	Mali	Uganda
Talking during meeting	111	39
Late to meeting	136	89
Late repayment	97	75
Not saving	130	41
Arguments, saying bad things	96	27
Phone ringing during meeting	26	6
Other:	1	9
Respondents	152	136

variable	Mali	Uganda
Talking during meeting	0.186	0.136
Late to meeting	0.228	0.311
Late repayment	0.162	0.262
Not saving	0.218	0.143
Arguments, saying bad things	0.161	0.0944
Phone ringing during meeting	0.0436	0.021

variable	Mali	Uganda
Other:	0.00168	0.0315
Percentage	1	1

**Q63** What is the maximum number of members the group would agree to expand to?



```
## # A tibble: 2 x 2
## # Groups:   Country [2]
##   Country     n
##   <chr>   <int>
## 1 Mali     152
## 2 Uganda   136
```

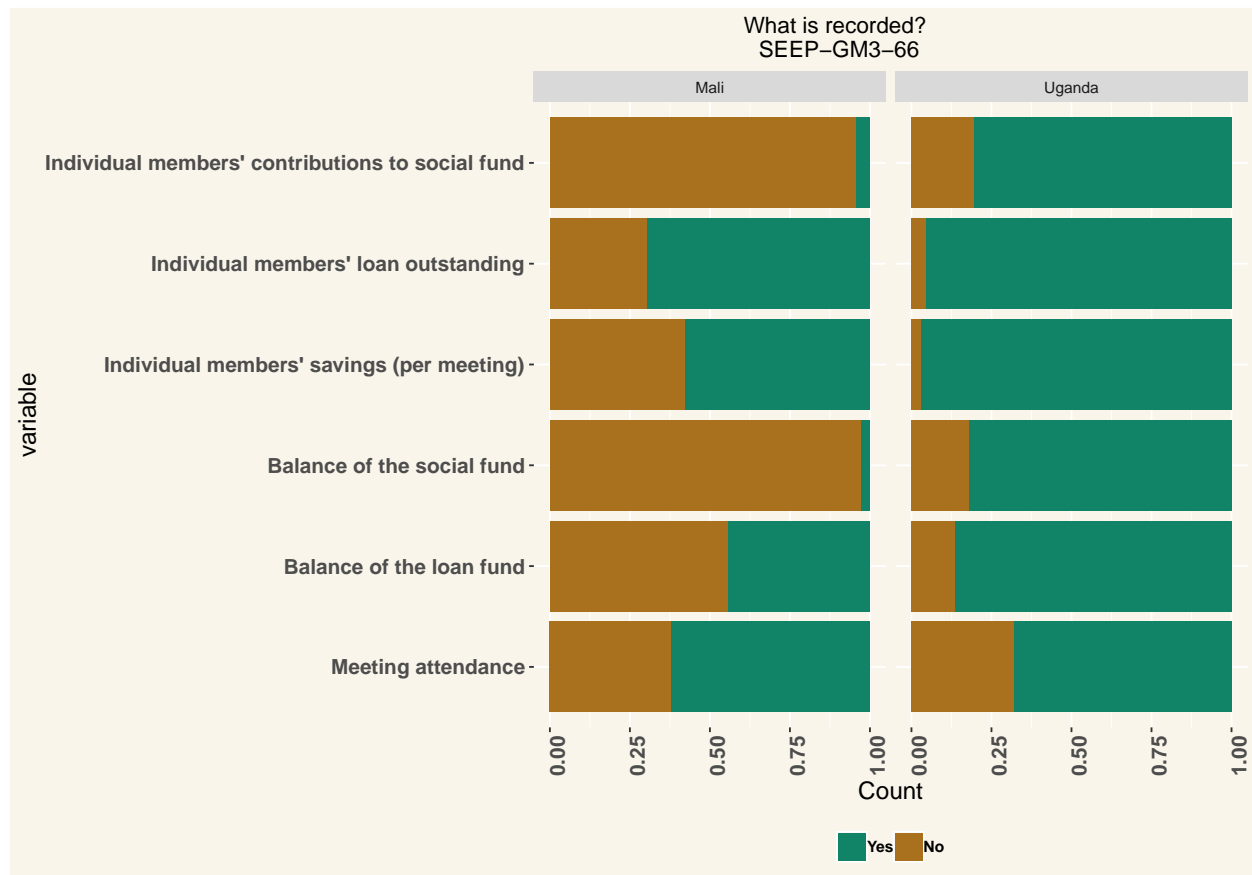
**Q64** What types of records does the group have?

variable	Mali	Uganda
Central ledger	105	111
Passbooks	18	119
Phone, tablet or computer	0	0

variable	Mali	Uganda
Other:	29	4
Respondents	152	136

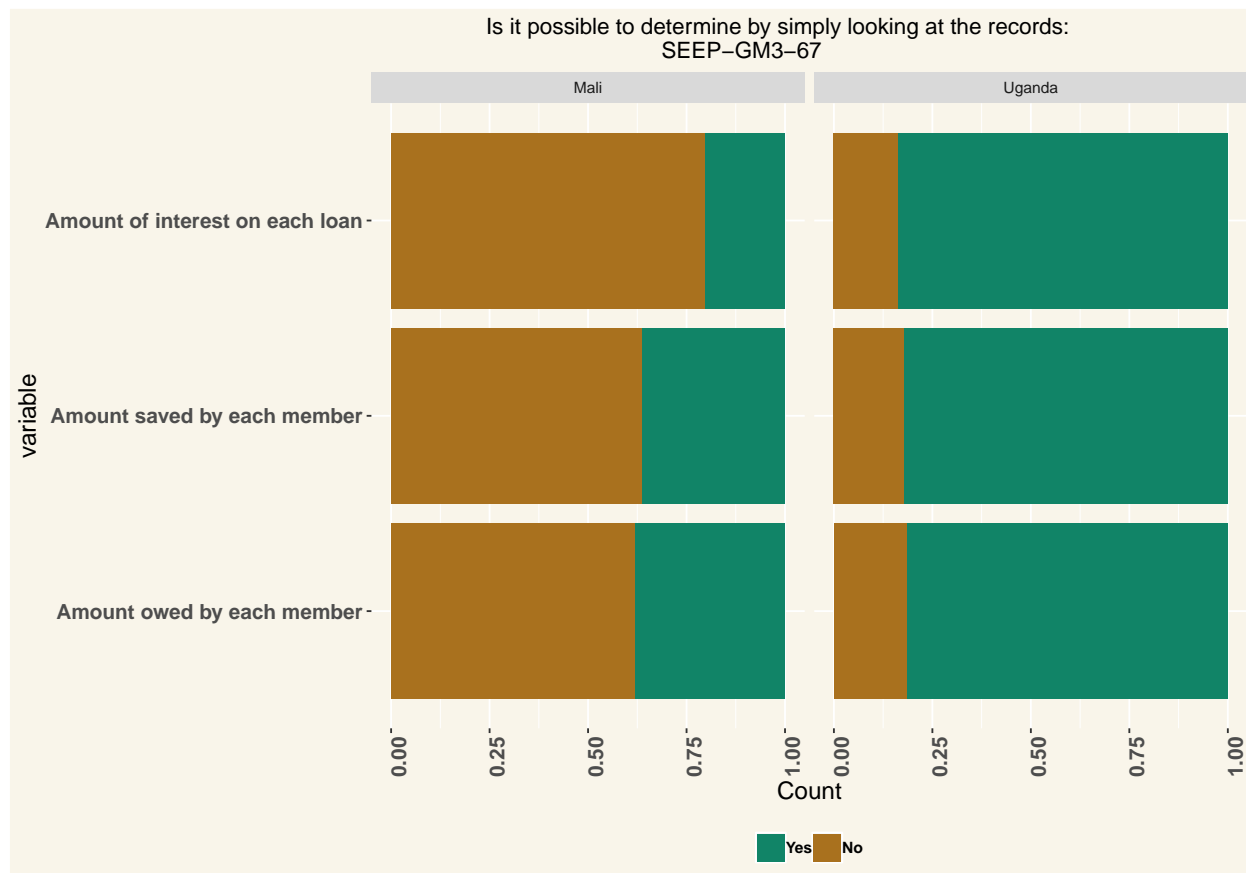
variable	Mali	Uganda
Central ledger	0.691	0.474
Passbooks	0.118	0.509
Phone, tablet or computer	0	0
Other:	0.191	0.0171
Percentage	1	1

## Q66 What is recorded? (Multiple Selection)



```
## # A tibble: 2 x 2
## # Groups:   Country [2]
##   Country     n
##   <chr>   <int>
## 1 Mali     152
## 2 Uganda   136
```

## 67 Is it possible to determine by simply looking at the records:



```
## # A tibble: 2 x 2
## # Groups:   Country [2]
##   Country     n
##   <chr>   <int>
## 1 Mali    152
## 2 Uganda  136
```

## Q68 Who keeps the passbooks between meetings?

value	Mali	Uganda
Members themselves keep it	18	17
Kept in the box or bag for money	1	99
Other place (specify)	0	3
Respondents	19	119

value	Mali	Uganda
Members themselves keep it	0.947	0.143
Kept in the box or bag for money	0.0526	0.832

value	Mali	Uganda
Other place (specify)	0	0.0252
Percentage	1	1

**Q69 Did any person at the group-meeting spot any errors in the bookkeeping, from this week or previous meetings**

value	Mali	Uganda
Yes	1	6
No	151	130
NA	152	136

value	Mali	Uganda
Yes	0.00658	0.0441
No	0.993	0.956
NA	1	1

#70 please describe the errors that you found?

```
## # A tibble: 11 x 2
## # Groups:   Others [11]
##   Others                                n
##   <chr>                                <int>
## 1 addition of money                    1
## 2 incorect loan disbursements         1
## 3 no error                            2
## 4 no errors                           1
## 5 none                                1
## 6 not writing down some members loan repayment amounts 1
## 7 quelqu'un était resté debout aucour de la réunion est une erreur 1
## 8 some members are not accounted for their loans like not recognize~ 1
## 9 there was cash recorded not received 1
## 10 this a passbook where by they were supposed to put one stumb but ~ 1
## 11 three weeks without stamping       1
```

**Q71 Did you spot any errors in the bookkeeping when you looked at the records?**

value	Mali	Uganda
Yes	18	6
No	134	130
Respondents	152	136

value	Mali	Uganda
Yes	0.118	0.0441
No	0.882	0.956
Percentage	1	1

## Q72 How often does your group meet?

value	Mali	Uganda
Daily	24	14
Weekly	128	121
Every 2 weeks	0	1
Respondents	152	136

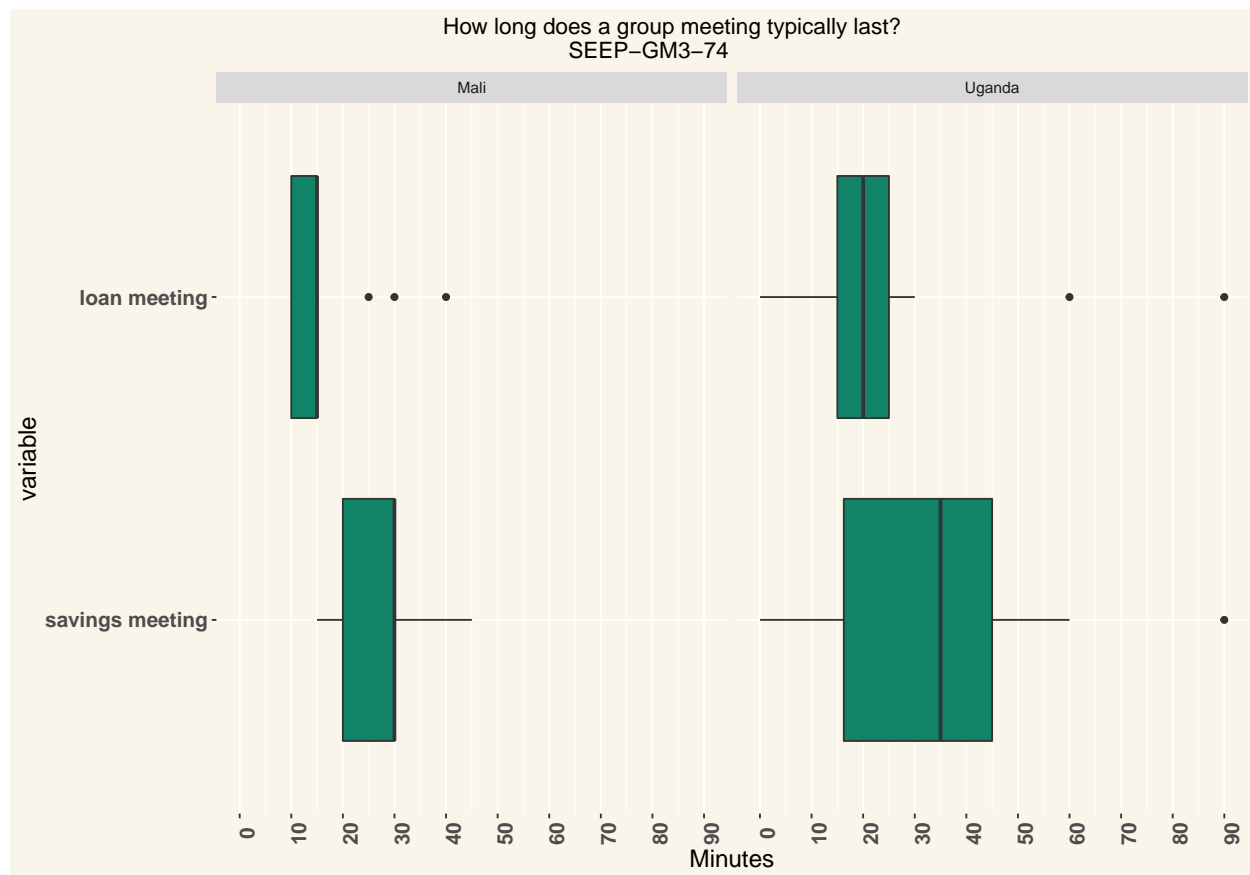
value	Mali	Uganda
Daily	0.158	0.103
Weekly	0.842	0.89
Every 2 weeks	0	0.00735
Percentage	1	1

## Q73 Does your group have loan meetings and meetings where no loans are given (savings meetings)?

value	Mali	Uganda
Yes, only in some meetings can you get a loan,all meetings do savings	24	14
No, in all meetings we do both savings and loans	128	121
Other (specify)	0	1
Respondents	152	136

value	Mali	Uganda
Yes, only in some meetings can you get a loan,all meetings do savings	0.158	0.103
No, in all meetings we do both savings and loans	0.842	0.89
Other (specify)	0	0.00735
Percentage	1	1

## Q74 How long does a group meeting typically last?



Country	n
Mali	25
Uganda	14

## Q85 What are other opportunities motivations for joining SFC (Uganda: VSLA) group apart from savings? (Multiple Selection)

variable	Mali	Uganda
Social/being with friends	143	106
Learning skills	81	106
Organizing women to be strong together	79	66
Possibility to get loan	86	97
Possibility to do a business as a group	75	38
Selling goods to others	27	17
Other (specify)	0	6
Respondents	152	136



variable	Mali	Uganda
Social/being with friends	0.291	0.243
Learning skills	0.165	0.243
Organizing women to be strong together	0.161	0.151
Possibility to get loan	0.175	0.222
Possibility to do a business as a group	0.153	0.0872
Selling goods to others	0.055	0.039
Other (specify)	0	0.0138
Percentage	1	1

**Q86 How have members livelihood changed as a result of being an SFC (Uganda VSLA) member? How?**

variable	Mali	Uganda
They have more income	130	114
They have less income	10	8
They have more possessions	101	68
They have less possessions	5	3
They have more businesses	78	44
They have less businesses	11	6
They have smoother finances	97	55
They have more spiky finances	17	2
Other (specify)	1	6
Respondents	152	136

variable	Mali	Uganda
They have more income	0.289	0.373
They have less income	0.0222	0.0261
They have more possessions	0.224	0.222
They have less possessions	0.0111	0.0098
They have more businesses	0.173	0.144
They have less businesses	0.0244	0.0196
They have smoother finances	0.216	0.18
They have more spiky finances	0.0378	0.00654
Other (specify)	0.00222	0.0196
Percentage	1	1

**Q87 Are VSLAs used as a platform for other interventions in the communities? What are they?**

variable	Mali	Uganda
For selling/buying to each other	105	49
For selling in bulk	59	17
For joint business	65	30
For learning economic skills	97	82

variable	Mali	Uganda
For learning about nutritioin	59	29
For learning about health	58	41
For learning about finance	87	67
For organizing politically	49	26
For fighting for women's rights	62	28
Other (specify)	1	6
Respondents	152	136

variable	Mali	Uganda
For selling/buying to each other	0.164	0.131
For selling in bulk	0.0919	0.0453
For joint business	0.101	0.08
For learning economic skills	0.151	0.219
For learning about nutritioin	0.0919	0.0773
For learning about health	0.0903	0.109
For learning about finance	0.136	0.179
For organizing politically	0.0763	0.0693
For fighting for women's rights	0.0966	0.0747
Other (specify)	0.00156	0.016
Percentage	1	1

## Q88 How does to the community view members of SFC (Uganda: VSLA)?

```
## # A tibble: 194 x 2
## # Groups:   Q_88 [194]
##   Q_88                                     n
##   <chr>                                <int>
## 1 active members in the community         1
## 2 appréciation des membres du groupe par la communauté     5
## 3 as a main source of school fees         1
## 4 as creative people                     1
## 5 as economically active members         1
## 6 as group which saves alot and many people community     1
## 7 as members who are active and         1
## 8 as members who are economically powerfull     1
## 9 as organised and people who are united     1
## 10 as strong group                     1
## # ... with 184 more rows
```

““