**Q.3 Respondent’s position in the group**

This survey was meant to be implemented on all the normal people in the group. However, in Uganda the researchers already started early with this interview and then ended up interviewing quite a number of committee members.

In Mali indeed practically all respondents had no position: 97 percent. In Uganda there were 12 percent chairperson, 9 percent record keeper, 8 percent box-keeper, 7 percent money counter and 7 percent key keeper. This means that only 59 percent of the respondents are ordinary members without any task. It should be noted though, that in Uganda up to 50 percent of the members actually have a position, so the data remains valid.

**Q.4 How long the respondent had been with the group**

The respondents in Mali for large majority had been with the group for 5 to 10 years (80 percent). Another 18 percent had been with the group for 1 to 5 years and just 2 percent for less than a year.

In Uganda the members were part of the group for shorter: 60 percent for 5 to 10 years, 30 percent for 1-5 years and 4 percent for less than a year. There were even members who were in the group for longer, 3 percent for 10 to 15 years and 2 percent for longer than 15 years.

**Q.5 How many VSLA groups are you a member of**

In Mali the vast majority of hte respondents are only in one group: 84 percent. Another 12 percent are member of 2 groups and 4 percent in 3 groups.

In Uganda membership of multiple groups is common: just 50 percent of the respondents are in just one group. 29 percent are in 2 groups, 12 percent in 3 groups and 3 percent in 4 groups and even 4 percent in 5 or more groups.

**Q.6 Why are you a member in several groups**

This question was only asked to those people who were in several groups.

Most of the respondents selected several options.

The first reason in both countries was “To be allowed to save more” (84 percent in Mali and 76 percent in Uganda).

For Mali the second most selected reason was “to enjoy the different meetings and company of different groups”. In Uganda the second reason was “to have access to more loans”, which was 3rd most selected reason for Mali. In Uganda the 3rd most selected reason was “to have my money spread, so less risk” which 62 percent of Ugandan respondents selected.

**Q.7 How many groups have you left in the past three years?**

In Mali practically no respondent had ever left a group, just 3 percent.

In Uganda, leaving a group was more common. 17 percent had left 1 group, 4 percent left 2 groups, and 1 percent left 3 groups.

**Q.8 What was the main reason you left the group**

In Uganda, where far more people had left the group, the primary reason was “Bad performance/ management of the group” which was selected by 41 percent of the respondents who had left a group. The second option was “other” which was selected by 25 percent. Other main reasons were “I was in other VSLAs/ I had too many groups” (16 percent) and “conflict with other members” (13 percent).

In Mali the most selected reason was “other” (30 percent of those respondents who had left a group or 8 people). In Mali 22 percent left due to “bad performance/ management of the group”, 15 percent because they wanted to stop using savings groups, 15 percent because they had too many savings groups.

**Q.9 How many savings groups have you (re) joined in the past 3 years**

In both countries only few members had (re)joined a savings group in the past 3 years. In Uganda 82 percent had not rejoined any and 71 percent in Mali. Of those who (re)joined a group in the past 3 years, the majority of course joined only one group, which was 23 percent in Mali and 15 percent in Uganda of all respondents.

**Q.10 what was the main reason for (re)joining a savings group**

The main reason was “I wanted to start saving again” (48 percent in Mali, 47 percent in Uganda). The second reason was “I wanted an additional savings group to have more flexibility” (22 percent in Mai, 28 percent in Uganda). Third reason was “I found a very good group that I was happy about” (20 percent Mali, 19 percent Uganda).

In a few cases the member was specifically invited by the group. This was for 9 percent in Mali and 2 percent in Uganda.

**Q.11 Did you have an individual bank account when you joined the group**

In Uganda 22 percent of the respondents reported that they had an individual bank account when they joined the group. In Mali this was practically nobody, just 3 percent.

**Q.12 Do you currently have a bank-account**

In Uganda just 7 additional people had a bank-account during the interview, 139 people 923 percent) whereas 132 had an account when they joined the group. In Mali in fact, the number of individual bank accounts had declined. While it was 21 people with personal accounts when they joined the group, only 18 still had an account.

**Q.13 Do you use both bank-account and VSLA**

In Mali VSLA was used significantly more than the bank-account. Almost one-third of those with a bank-account said they in reality “Only used VSLA” not the bank-account (30 percent). Another 62 percent in Mali who had a bank-account said they used “I use VSLA more but also bank account”. Only 2 of them said they used bank-account more than VSLA (8 percent).

In Uganda most of those with a bank-account said “I use VSLA more but also bank account” (71 percent). Just 9 percent (or 15 users) said they use only VSLA and in fact leave their bank-account unused. In Uganda 18 percent ussed VSLA and bank-account equally. Just two respondents (1 percent of those with a bank-account) said they use bank-account more than VSLA.

**Q.14 Do you prefer to save in a VSLA or with your bank account?**

The vast majority of those who had a bank-account in both countries said that for savings they “Much prefer savings group” (77 percent in Mali and 81 percent in Uganda).

In Uganda the remaining respondents with a bank-account were mostly neutral between the two options “They are equally good” (14 percent). In Mali there were 8 percent each who said “Prefer bank account a little bit” and “Much prefer bank account”.

**Q.15 What advantages do you think VSLAs have as compared to bank account?**

This was a multiple selection question.

Overall, the graph shows that many features of the VSLA groups provide an advantage over a bank-account. The two most selected reasons was “I can take loans” (particularly an attractive feature in Mali, chosen by 80 percent of the respondents, and 63 percent in Uganda). The most selected in uganda was “I receive interest on savings” (74 percent in Uganda and 53 percent in Uganda). The second most selected in Mali was “I can receive a large sum at the end” (59 percent in Mali and 56 percent in Uganda). Particularly Ugandan respondents also appreciated about VSLA that they were “Closer to home” (53 percent Uganda and 39 percent Mali) “I enjoy the meetings” (52 percent Uganda and 25 percent Mali) and “I feel part of a community” (52 percent Uganda and 22 percent Mali).

**Q.16 What advantages do you think bank account has as compared to VSLAs?**

This was a multiple selection question.

As can be seen, Mali primarily said that they did not know what any advantage of a bank-account was. Presumably for these group members bank-accounts are an unknown item. In Mali there were also a number of respondents who said that the advantages of bank-accounts was “None” (17 percent in Mali, 14 percent in Uganda).

In Uganda there were a number of opinions. “More secure” was most often mentioned (42 percent, 2 percent in Mali), “Private, nobody knows details” (32 percent in Uganda, 3 percent in Mali). Other advantages were “accessible at all times” (21 percent in Uganda, 1 percent in Mali), “Possibility to use savings for paying/ sending money” (15 percent Uganda, 0 percent Mali).

**Q.17 Are you using mobile money?**

In Uganda the majority is using mobile money, 72 percent. In Mali this is virtually nobody, just 4.4 percent.

**Q.18 Are you using mobile money or VSLA more**

The majority of the respondents with mobile money are using VSLA more. However, mobile money is not unused either. The large majority reported “I use VSLA more but also mobile money” (81 percent in Mali and 73 percent in Uganda). In Uganda 10 percent did not use their mobile money at all, “I only use VSLA”. There were also some respondents who said “I use both equally” (13 percent in Uganda and 4 percent in Mali).

For those who used mobile money more, most still also used VSLA: “I use mobile money more but also VSLA” (11 percent Mali 3 percent Uganda).

**Q.19 Do you prefer to save in a VSLA or with mobile money?**

Of those who had mobile money, the vast majority preferred to use VSLA for saving over a mobile money account. This was 89 percent in Mali and 85 percent in Uganda. Another 7 percent in Mali and 8 percent in Uganda preferred VSLA a little bit over mobile money.

Only 1 person in each country preferred to save in mobile money, which was 4 percent of those having mobile money in Mali and less than 1 percent in Uganda.

**Q.20 What advantages do you think VSLAs have as compared to mobile money?**

This was a multiple selection question.

In Mali the main advantages of VSLA over mobile-money was “I can take loans” (71 percent and 63 percent in Uganda). The second most selected advantage in Mali was “I can receive a large sum at the end” (57 percent, 50 percent in Uganda). The third most selected advantage was ”I receive interest on savings” which was by far the first advantage for Uganda (42 percent in Mali, 77 percent in Uganda).

**Q.21 What advantages do you think mobile money has as compared to VSLAs?**

This was a multiple selection question.

In Mali the answers for advantages of mobile money are practically the same as for bank-accounts. It is mostly “I don’t know” and “None”, so no advantages.

In Uganda the foremost advantage is that mobile money is “Private, nobody knows details” (47 percent), second was “More secure” (42 percent), “Accessible at all times” (39 percent) and 4th was “Possibility to use savings for paying/ sending money” (29 percent).

**Q.22 Do you know of any VSLA that stopped altogether?**The response to this question was quite different in the two countries. In Mali practically nobody knew of any VSLA group that had stopped. The vast majority said “No, I never heard of a savings group stopping completely” (83 percent) and another 10 percent said “I don’t know”. Just 3 percent of the respondents had experienced their own group to collapse and another 3 percent knew personally of another group.

In Uganda the group members had experienced either from close up or from distance groups collapsing.

One-quarter (25 percent) said “Yes, a group I know personally but I was not member” and one-fifth (19 percent) reported “Yes, one of my own groups”. Another 10 percent reported “Yes, I heard about it but don’t know the group directly”. Just 35 percent of the respondetns in Uganda said “No, I never heard of a savings group stopping completely”.

**Q.23 What was the reason(s) for the VSLA(s) to stop altogether?**

This was a multiple selection question

In Mali the majority of the respondents said they did not know why the group(s) had collapsed. In Uganda the three main causes were: “Bad performance/management of the group” (48 percent in Uganda and 15 percent in Mali), “Fraud/theft by members(s)” (45 percent in Uganda, 10 percent in Mali), “Conflict between members” (38 percent in Uganda, 12 percent in Mali). In both countries some groups stopped because “members stopped being interested” (11 percent in Mali, 10 percent in Uganda).

The findings from this question is as much the answers t hat respondents did not select. For instance, only few respondents selected “Theft by outsider(s)” as a reason (7 percent in Uganda, 1 percent in Mali). “Lack of time” was sometimes a reason in Mali (10 percent in Mali, 4 percent in Uganda). “Group was too small to continue” was rare, just 4 percent in Mali, and 1 percent in Uganda.

**Q.24 What is the gender of the respondent**

In Mali only women had been interviewed for the individual survey. In Uganda 30 percent of the respondents were men.

**Q.25 Estimation of the respondent’s age**

In Mali average age was 41 years old and median was 40. In Uganda this was practically the same, average 42 and median 40.