



Members of the Amkeni SILC group in Bukavu, DRC. Photo credit: Raissa Rwizibuka Karama, CRS Consultant.

Transformative Pathways: An In-depth Look at Social Cohesion Integration in DRC's Savings & Internal Lending (SILC) Program

Catholic Relief Services in the Democratic Republic of Congo (CRS DRC) together with CRS' Strategic Change Platform 1: Fostering Just and Cohesive Society conducted research of the outcomes resulting from the integration of social cohesion programming into the Integrated Youth Development Activity (IYDA) funded by the United States Agency for International Development (USAID) and led by the Education Development Center (EDC).

The North and South Kivu regions of the DRC have a history of ethnic tensions, conflict, and displacement due to resource competition, armed factions, and political turmoil, creating a fragile security environment. Ethnic rivalries, resource disputes, political instability, and armed groups have caused widespread internal displacement and fractured social structures. To address these complex challenges, tailored interventions are needed, focusing on conflict resolution, political stability, and holistic economic strategies to resolve underlying socio-political complexities.

The IYDA project aimed to nurture positive engagement and resilience in youth from these regions. It achieved this through various educational activities, vocational training, life skills instruction, and participation in [Saving and Internal Lending Community \(SILC\) groups](#). In the

project's final year, CRS recognized the impact of tension and conflict on these youth SILC groups and utilized additional resources to incorporate social cohesion initiatives. This intervention reached 2,358 young SILC members across 83 groups, providing them with training in social cohesion and peaceful conflict resolution. To reinforce these teachings, field agents made monthly visits to the 83 SILC groups, overseeing both SILC and social cohesion interventions.

Research Methodology

The CRS DRC research assessed outcomes six months post-integration of the social cohesion intervention. The research was designed to determine whether this intervention improved factors contributing to enhanced group performance and economic strengthening and to identify potential causal relationships and factors promoting social cohesion, ultimately leading to positive effects on performance and economic activities.

The team applied a mixed-method and quasi-experimental strategy including two experimental groups: (1) [the treatment zone](#) with 83 SILC groups reached by social cohesion and peaceful conflict management trainings, and (2) [the control zone](#) with 59

SILC groups without these trainings. The baseline and endline survey applied a context-specific version of CRS' [Social Cohesion Barometer](#) with 1,196 SILC members. Assumption-based monitoring identified critical factors influencing social cohesion success, while the midterm study also used a qualitative method to measure change three months after integration, employing the QuIP¹ technique during 141 individual interviews and 64 focus groups with both male and female participants.

Research Findings

This case study illustrates the beneficial effects of enhanced social cohesion on SILC programming; while both treatment and control groups experienced improvements in participation, trust, conflict resolution, and decision-making, the gains were greater for treatment groups. The treatment group also excelled in economic practices, showing increased savings contributions, credit utilization, and improved economic status compared to the control group, underscoring social cohesion's impact on economic outcomes.



Impact on Social Practices & Perceptions: The research findings highlight the impact of enhanced social cohesion on SILC participation. Improvements in trust and interdependence are noticeable in both treatment and control zones. In the treatment zone, 96.0% of participants reported successful resolution of internal conflicts within their SILC groups, surpassing the 83.6% reported in the control zone. This 13.0% mid-term increase underscores the effectiveness of improved social cohesion in conflict resolution. The training improved youth skills in conflict recognition and resolution and led to a rise in the practice of these skills during SILC group meetings. Additionally, enhanced social cohesion positively influenced decision-making within SILC groups, promoting more collaborative and informed decision-making processes.



Impact on Economic Practices & Perceptions: While SILC performance generally improved across groups during the project, the treatment zone exhibited more significant enhancements after integration of the social cohesion intervention. In this zone, regular savings contributions by SILC members increased by 7.5%, while decreasing by 1.2% in the control zone. Furthermore, the treatment zone experienced a 14% boost in members accessing credit within SILC groups, surpassing the 8.1% increase in the

control zone. Notably, the treatment zone also reported a 7.5% increase in members reporting improved economic status due to SILC participation, compared to a 3.4% increase in the control zone. These findings align with SAVIX² data, which validate substantial financial service usage³ in both zones.



Impact on Economic Strengthening: An analysis of economic strengthening indicators reveals substantial enhancements in SILC group performance. In the treatment zone, participants reported a 7.0% increase in the initiation, expansion, or diversification of income-generating activities, from 88.0% at baseline to 95.0% at midterm. Conversely, the control zone witnessed a 3.0% decline in this aspect. Likewise, a noteworthy 7.5% upswing in the treatment zone was observed among members who attributed their improved economic status to SILC participation, compared to a 3.4% increase in the control zone. Following the social cohesion intervention, 68 out of 83 SILC groups in the treatment zone identified at least one joint group income-generating activity. Midterm interviews underscored this advancement, revealing a substantial 25.0% increase in group identification of a group income-generating activity among SILC members in the treatment zone. In contrast, the treatment group experienced a 20% reduction in this aspect. This finding aligns with data indicating a 10% increase in the proportion of SILC members in the treatment zone making productive investments with their loans, while control zone members reported a 5% decrease.

Research Insights

- **Economic Strengthening Through Social Cohesion:** Enhanced mutual trust empowers SILC members to increase individual and collective investments, suggesting that improving social cohesion can strengthen financial outcomes.
- **Long-term Local Oversight for Social Cohesion:** While integrating social cohesion into SILC programming yielded positive results, sustaining these results likely requires long-term local oversight which could be achieved by establishing a committee to monitor and promote social cohesion within SILC groups.

CONCLUSION: The integration of social cohesion into SILC programming yielded positive economic outcomes. Conflict management and social cohesion training directly influence attitudes and practices, active SILC engagement, increased savings and credit use, and collaborative productivity. These changes cultivate harmonious coexistence and have a positive effect on other sectoral results, including the economic resilience of conflict-affected youth.

¹ Qualitative Impact Assessment Protocol

² The Savings Group Information Exchange

³ An analysis of the data indicates an increase in the value of credit granted, ascending from CDF 792,998 in February 2022 to CDF 1,079,961 in June 2022.