



# How SILCs in Africa and Latin America have responded to the COVID-19 pandemic: One year later

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# Abbreviations

<b>CARO</b>	Central Africa Regional Office
<b>COVID-19</b>	Coronavirus disease 2019 (infection caused by SARS-CoV-2 virus)
<b>CRS</b>	Catholic Relief Services
<b>EARO</b>	East Africa Regional Office
<b>FAO</b>	Food and Agriculture Organization (UN)
<b>FFPI</b>	FAO Food Price Index
<b>FGD</b>	Focus Group Discussion
<b>IGA</b>	Income Generating Activity
<b>LACRO</b>	Latin America and Caribbean Regional Office
<b>MFI</b>	Microfinance Institution
<b>PIQA</b>	Program Impact and Quality Assurance
<b>PPE</b>	Personal Protective Equipment
<b>PoU</b>	Prevalence of Undernourishment
<b>PSP</b>	Private Service Provider
<b>SACCO</b>	Savings and Credit Cooperative
<b>SARO</b>	Southern Africa Regional Office
<b>SG</b>	Savings Group
<b>SILC</b>	Savings and Internal Lending Community
<b>WARO</b>	West Africa Regional Office

# Executive Summary

Globally, the COVID-19 pandemic has caused hardship and suffering for billions of people, and as of early 2022 has directly led to the death of over 6 million people. Beyond sickness and death, the pandemic and associated economic shutdowns have deepened poverty and exacerbated hunger. In such crisis contexts, participation in savings groups (SG) may foster resilience, as the groups provide their members with the means to save money and acquire lump sums to pay for basic needs and invest in income generating activities (IGA). As of VSL Associates' most recent global count, in 2016, approximately 14 million people worldwide had access to savings groups, and membership has helped some poor and food insecure people confront and mitigate some of the challenges posed by the pandemic.<sup>1</sup>

## The purpose and contributions of the study

This study presents the results of focus group discussions (FGD) with Catholic Relief Services (CRS) Savings and Internal Lending Communities (SILC) and individual interviews with SILC members administered in seven countries in Africa (Chad, Ghana, Kenya, Madagascar, Mali, Rwanda and Uganda) and two in Latin America (Ecuador and Guatemala) from August 24, 2021, to October 22, 2021, to understand how SILC groups have responded to the public health and economic crises after more than a year of living with the COVID-19 pandemic. This study follows up an initial 2020 study of how SILCs responded to COVID-19, carried out in seven countries in Latin America (Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Mexico and Nicaragua) and 11 countries in sub-Saharan Africa (Burkina Faso, Chad, the Gambia, Ghana, Kenya, Madagascar, Mali, Niger, Senegal, Sierra Leone and Tanzania).


The 2020 study provided an initial snapshot of SILC members' experiences with COVID-19. It was, however, conducted early in the ongoing pandemic, and therefore left many questions unanswered. In the 2021 study, to fill gaps in knowledge, the research team conducted in-person focus group discussions and validated responses from multiple members of each SILC FGD; asked groups which health-safety practices they continued to implement and whether they envisioned implementing them in the future; identified savings, lending, and share-out trends over the course of the pandemic compared to before March 2020; probed whether groups or members had identified new business opportunities; and assessed groups' ongoing relationships with their fee-for-service Private Service Providers (PSP).

## Study methods

To collect in-depth data from FGDs and individual interviews, while maintaining some of the geographic breadth provided by the 2020 SILC COVID-19 study, this study asked the research teams in each participating country to conduct at least 10 focus group discussions with SILC groups (20 in Madagascar) that were still meeting actively at the time of the research – and supplement each FGD with at least four individual interviews with SILC members.

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<sup>1</sup> Data provided by VSL Associates and cited in Allen, Benjamin S. 2018. State of Practice: Savings Groups and the Dynamics of Inclusion. Washington, DC: The SEEP Network.



Seven of the sampled countries – Chad, Ecuador, Ghana, Guatemala, Kenya, Madagascar and Mali – had participated in the 2020 surveys, and each experienced different prohibitions on group gathering sizes, degrees and durations of economic shutdowns, and patterns of SILC decision-making at the time of the surveys. The two countries that did not participate in the previous surveys – Rwanda and Uganda – experienced severe economic lockdowns and restrictions on group gatherings that likely affected the functioning and practices of the SILC groups within them. Finally, the comparison of African SILCs to Latin American SILCs provides perspective on the sustainability of the PSP model during protracted crises, as the PSP model is generally more mature and widespread in the former region than in the latter.

## Results

### Livelihoods, food security and access to non-SILC finance

About half of the groups interviewed in the FGDs mentioned the difficulties prompted by market closures and/or restrictions on transport, and 79% mentioned their members losing work and income or spoke of how their agricultural production commanded lower prices than usual. In individual interviews, study participants elaborated on the challenges of market closures, including having to sell their produce at low prices.

Regarding food security, 58% of the SILC groups mentioned that price increases had affected their members' food security, and others discussed how their members had reduced their food consumption (45%) due to lost income.

### Interviewees' perceived COVID-19 risk and health-safety practices

Most interviewees perceived some risk from COVID-19 and had adopted health-safety practices. Of the 415 individual interviewees, 94% washed their hands with soap and water or used hand sanitizer; 87% had started wearing masks; and 57% were practicing physical distancing. Nevertheless, 78% of interviewees had not yet been vaccinated due to lack of access to the vaccine, ineligibility, distance to vaccination centers or fear of side effects – and for a few, lack of concern about COVID-19.

### SILC meeting continuity during the pandemic

Of the 110 SILCs that participated in the FGDs, 47% continued to meet regularly, without interruption, throughout the period from March 2020 to August-October 2021. SILCs that suspended operations began to meet again once restrictions on gatherings were lifted and/or the groups' members were ready to do so. Most of the groups that suspended their meetings (90%) did so without sharing out the group's cash to the members, and 63% of them had placed the group's locked cashbox – with the cash inside it – in the possession of a group member. While the pandemic inflicted hardships on groups and their members, 73% of the groups reported that no members had left due to COVID-19-related hardships.

### SILC health-safety practices

In March 2020, CRS issued COVID-19 health-safety guidance for SILCs to all country programs, for dissemination to SILCs and their members. All but five SILCs interviewed in 2021 had applied at least one recommended health-safety practice

for meetings contained in the guidance since the start of the COVID-19 pandemic. The most common practice was having members use face masks during meetings (required by 87% of SILCs), followed by providing soap and water to wash hands at meetings (80%) and having members sit at least one meter apart from each other (75%). The most common health-safety practices still being employed by groups at the time of the study were hand-washing and mask wearing.

### SILC savings

In 2021, 72% of SILC FGDs reported that their members were saving less than they had before the start of the COVID-19 pandemic. Among individual interviewees who had completed at least one cycle in SILC, 59% said the same. However, 85% of individual interviewees said they still saved money weekly at their SILC meeting.

### SILC lending

In 2021, although many SILCs experienced declines in group savings, 92% continued to lend. However, 47% of these groups said their members had to borrow less than they could before the pandemic.

In individual interviews, 85% of respondents had taken at least one loan from their SILC group since the start of COVID-19. Many invested in income generating activities while others spent the money on education, family or health expenses.

### SILC social fund

All but two SILCs interviewed had a social fund. Fifty-four percent said that members had used money from the social fund to address COVID-19-related problems.

### SILC share-out

Most (86%) SILC groups interviewed in 2021 had held at least one end-of-cycle share-out since March 2020. Of these, 46% said that their members had received a smaller amount in their most recent share-out than in their last share-out prior to the start of the pandemic. However, 92% of interviewees whose SILCs had held at least one share-out since March 2020 reported earning a profit.

### Relationships with PSPs

Ninety-seven percent of the groups in this study supported by a PSP reported that they had communicated with their PSP during COVID-19. Of these groups, 69% said they communicated with their PSP with about the same frequency as before the pandemic, and 54% of groups that continued to communicate with their PSP did so in person.

Forty-three percent of SILCs said they continued to pay their PSP the fees they had previously agreed, and 16% had renegotiated lower or less frequent payment with their PSPs.

### Adoption of formal finance or non-cash transactions

Just two SILCs, in Rwanda, decided to shift their weekly savings deposits from cash to mobile money deposits made into a group account. A third, in Kenya, began to deposit its cash savings in a bank.

## SILC community leadership and new business opportunities

Of the 110 SILCs studied, 40% had worked to help their community respond to COVID. Sixty-four percent of SILCs supported by PSPs said their PSP had provided help through campaigns to build community awareness and/or encourage people to comply with government COVID-19 prevention measures.

Eleven SILCs took advantage of new business opportunities provided by the pandemic, and 39 said that their individual members had exploited new business opportunities, such as selling face masks, soap or hand sanitizer and setting up food kiosks.

## Groups' and members' judgment of SILC in their lives

SILC members' reflections on the effects of their membership were overwhelmingly positive. In 88% of SILC FGDs, members agreed SILC had benefited them. When individual interviewees were asked the same question, 95% said that being a SILC member had been positive for them and their families.

## Conclusions and recommendations

The key lessons learned from this study are:

1. SILCs provided much-needed financial resilience to their members by continuing to meet, save, lend and conduct share-outs during the pandemic.
2. SILC members overwhelmingly thought that belonging to their group was good for them and their families.
3. All SILCs employed at least one recommended health-safety practice, with most employing more. The most frequent health-safety practice was requiring members to wear face masks during meetings, required by 87% of SILCs.
4. The SILC social funds have played a key role in helping members confront the crises caused by the COVID-19 pandemic.
5. Most SILCs' relationships with their PSPs remained the same during the pandemic.
6. Very few SILCs (two) shifted from cash to non-cash savings during the pandemic.
7. Few groups and members identified and exploited new business opportunities during the pandemic.

The study recommends that:

1. SILCs be trained on ways to adapt their operations to respond to new crises and incorporate these contingencies into their constitutions.
2. Hand-washing at meetings should be encouraged in future SILC guidance because of its benefits for protecting against myriad illnesses.

# Introduction

Globally, the COVID-19 pandemic has caused hardship and suffering for billions of people. As of early 2022, COVID-19 has directly led to the death of over 6 million people.<sup>2</sup> Beyond sickness and death, the pandemic and associated economic shutdowns have deepened poverty and exacerbated hunger. The FAO recently estimated that “between 720 and 811 million people in the world faced hunger in 2020 – as many as 161 million more than in 2019. Nearly 2.37 billion people did not have access to adequate food in 2020 – an increase of 320 million people in just one year,” and “after remaining virtually unchanged for five years, the prevalence of undernourishment (PoU) increased 1.5 percentage points in just one year – reaching a level of around 9.9 percent.” Indeed, the Food and Agricultural Organization of the United Nations (FAO) finds that about 12% of the global population – 928 million people – was severely food insecure in 2020, “148 million more than in 2019.” The FAO attributes these rises to the economic recession caused by the pandemic and governments’ responses (including market and business closures, limits on gathering sizes and travel restrictions), as well as to spikes in food prices, conflict and violence, and climate-related disasters that struck in 2020.<sup>3</sup>

In such crisis contexts, participation in SGs may foster resilience, as the groups provide their members with the means to save money and acquire lump sums to pay for basic needs and invest in income generating activities (IGA). As of 2016, approximately 14 million people worldwide had access to savings groups,<sup>4</sup> and membership has helped some poor and food insecure people confront and mitigate some of the challenges posed by the pandemic. A recent study of SGs in sub-Saharan Africa found that households with an SG member coped better with COVID-19-related challenges than households without one. It also found that SGs have the potential to promote member and community resilience – by continuing to meet, save and lend during the pandemic and by manufacturing and distributing personal protective equipment (PPE) and creating “community action plans to prevent the spread of COVID-19.”<sup>5</sup> SGs foster cooperation and social cohesion among members. They often maintain a social fund to help members pay for unexpected medical care and other emergencies. CRS has recognized these and other SG benefits for the global poor, and has implemented its SG approach, SILC, in 61 countries since 2006.

2 Johns Hopkins Coronavirus Resource Center, <https://coronavirus.jhu.edu/>.

3 FAO, IFAD, UNICEF, WFP and WHO. 2021. The State of Food Security in the World 2021. Transforming food systems for food security, improved nutrition and affordable healthy diets for all. Rome: FAO. <https://doi.org/10.4060/cb4474en>. pp. vi, xii.

4 This is the most recent global SG member estimate, compiled in 2016 by VSL Associates, and cited in Allen, Benjamin S. 2018. State of Practice: Savings Groups and the Dynamics of Inclusion. Washington, D.C.: The SEEP Network.

5 Namisango, Eve, et al. 2021. Evidence Review of Women's Groups and COVID-19: Impacts, Challenges, and Policy Implications for Savings Groups in Africa. American Institutes for Research. p. 5.

SILCs are community-based, user-owned, self-managed savings groups designed to serve communities with little or no access to formal financial services (Box 1). Since CRS's adoption of the model in 2006, SILCs have been and continue to be a central component of CRS's development programming. As of September 30, 2021, the agency and its partners have supported the establishment of 188,535 groups with over 4.5 million members in 61 countries worldwide. In addition, CRS and its implementing partners have trained and certified 6,113 SILC PSPs who form, train and support SILC groups in exchange for fees paid to them by the groups.

#### Box 1. What SILCS Are

- 15–30 self-selecting members
- Self-managed/owned by members
- Regular, weekly savings in the main fund
- Transparent – all transactions take place during weekly meetings
- Loans issued to members from main fund
- Social fund for crises/emergencies
- End-of-cycle share-out from locked cashbox timed to coincide with members' need for cash

This study presents the results of SILC FGDs and individual SILC member interviews administered in nine countries in Africa and Latin America from August 24, 2021, to October 22, 2021. The study was conducted to understand how SILC groups have responded to the public health and economic crises caused by more than a year of living with the COVID-19 pandemic.

This study follows up an initial study of how SILCs responded to COVID-19, carried out from March 2020 to April 2020 in seven countries in Latin America (Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Mexico and Nicaragua), and from July 2020 to August 2020 in 11 countries in sub-Saharan Africa (Burkina Faso, Chad, The Gambia, Ghana, Kenya, Madagascar, Mali, Niger, Senegal, Sierra Leone and Tanzania). In March 2020, when the COVID-19 pandemic was a relatively new phenomenon, CRS developed and disseminated guidance to its country programs and SILCs, outlining options for groups' responses to the pandemic. The options included: ceasing to meet immediately, while keeping the group's funds in the group's cashbox or depositing them into a mobile money account or a group account at a local financial institution; sharing out the money in the cashbox to group members immediately, then ceasing to meet; or continuing to meet, while adopting safety and sanitary procedures to reduce the risk of contracting or spreading COVID-19 during meetings.

For groups that decided to continue to meet, the CRS guidance (see Appendix A) provided concrete recommendations to increase members' safety, including the following:

- Providing soap and water or alcohol-based hand sanitizer to permit members to wash or sanitize their hands before and after meetings, and after handling cash,
- Having members sit at least one meter apart from each other,
- Discouraging vulnerable members (such as the elderly, infirm or ill members, and children) from attending meetings,
- Asking vulnerable members to send representatives to meetings to deposit in their name,
- Establishing a central “cashpoint” for cash transactions in which the cashbox is placed in the center of the group circle and access to conduct transactions is limited to one group member at a time,
- Shortening meeting times by not serving food or drink and not combining meetings with other activities, and
- Conducting meetings in shifts to reduce the number of members present at any one time.

Later in the pandemic, mask wearing became a recommended health-safety practice globally. But in March 2020, proper face masks were in short supply and public health guidance recommended that people only wear masks if they were exhibiting symptoms.

## Summary findings of the 2020 SILC COVID-19 study

The 2020 COVID-19 SILC study evaluated the effects of the pandemic on SILC members and their families, as well as group decisions regarding meeting continuity and health-safety practices adopted by conducting phone interviews with representatives from 411 SILCs in Latin America and 433 SILCs in Africa. CRS and country program (CP) staff conducted the phone interviews, and representatives spoke on behalf of their SILC groups. To identify SILCs, each CP drew samples from lists of CRS- or implementing partner-trained SILCs, from active and closed projects. The comprehensiveness of the sampling frames varied by CP, but each CP randomly sampled 10 to 50 SILCs to interview; identified and called a representative of each SILC by phone; and uploaded the data to Google forms (Latin America) or CommCare<sup>6</sup> (Africa) for compilation and analysis.

The 2020 study found that shutdowns of weekly markets in Africa reduced the prices at which SILC members could sell their goods and raised the prices of necessities. Most representatives reported that their SILC members were experiencing reduced incomes, and members of some SILCs reported food insecurity because of a decline in purchasing power, rising food prices and COVID-19 travel restrictions that made getting to food markets difficult or impossible.

SILC group responses to the COVID-19 pandemic contrasted between Latin America, where only one in four groups were still meeting in March 2020 or April 2020,<sup>7</sup> and Africa, where 81% of groups had decided to continue to meet while implementing

6 [CommCare](#) is a mobile data collection platform developed and owned by [Dimagi](#).

7 The exception in Latin America was Nicaragua, where 70% of groups whose representatives were interviewed were continuing to meet at the time of their interviews.

health-safety measures. In Africa, 9% of groups had stopped meeting without sharing out; 6% had shared out and stopped meeting; and just 1% continued to meet without implementing recommended health-safety measures.<sup>8</sup> When asked why their groups continued to meet, 47% of representatives in Africa said they considered the risk acceptable; 39% said their groups needed to ensure that outstanding loans were repaid; 35% said their groups needed to prepare for the previously planned share-out; and 35% provided other reasons, including needing access to lump sums of money and uncertainty about when the COVID-19 crisis would end.

In Latin America, 101 SILCs reported implementing modified meeting procedures to reduce COVID-19 transmission risk:

1. 82% required members sit at least one meter apart from each other,
2. 81% had their members wash their hands,
3. 64% established a central cashpoint,
4. 52% required their members wear masks,
5. 39% had their members use hand sanitizer, and
6. 27% held meetings in shifts.

A few prohibited elderly and vulnerable members from attending meetings but allowed them to send a representative to the meeting to conduct transactions on their behalf.

In Africa, the survey question about health-safety practices provided respondents with a detailed list from which to select. Frequencies of adoption of health-safety practices were as follows:

- 68% of groups provided soap and water,
- 67% required members to sit at least one meter from each other,
- 64% required members to wash their hands at the beginning of each meeting, 52% at the end of the meeting and 49% after handling money,
- 44% had established a central cashpoint,
- 41% reduced meeting times,
- 38% held meetings in shifts, and
- 34% required their members to wear face masks.

## Contributions of the 2021 SILC COVID-19 study

The 2020 study provided an initial yet comprehensive snapshot of SILC members' early experiences with COVID-19 and groups' decisions in 18 countries at two time points – March 2020 to April 2020 in Latin America and from July 2020 to August 2020 in Africa. This was conducted early in an ongoing pandemic and therefore left many questions unanswered. The research team worked to fill the following knowledge gaps in the follow-up 2021 SILC COVID-19 study.

<sup>8</sup> The only African country where most SILCs had stopped meeting at the time of the study was Senegal, where 77% (14) of the 18 groups interviewed had ceased meeting without sharing out.

1. SILC representatives in 2020 spoke on behalf of their groups, but the interviews were conducted by phone and there was no way for the interviewers to collect perspectives and opinions from other SILC members. The 2021 study, in contrast, included in-person focus group discussions that collected and validated responses from multiple members of each SILC FGD and conducted individual interviews with multiple members of each SILC to ensure that a range of experiences and perspectives are represented in the data.
2. The SILCs whose representatives were interviewed in 2020 had only been implementing health-safety practices for a short time, so the study could not draw conclusions regarding which practices would remain in force for the duration of the pandemic and which would be abandoned due to expense, inconvenience, or other reasons. Understanding groups' long-run decisions is essential to informing revised guidance, so the 2021 study asked which health-safety practices SILC groups continued to implement and whether they envisioned continuing them into the future.
3. The negative income shocks and food insecurity experienced by SILC members in 2020 were already affecting their savings and lending, but insufficient time had passed to understand how these effects would affect share-outs and whether lump sums from SILC loans and share-outs would be enough to help members confront the challenges posed by the pandemic. The 2021 study asked about savings, lending and share-out trends over the course of the pandemic compared to the group's experience prior to March 2020 (when the pandemic started in much of the world). It also asked questions about membership turnover – including whether members had left due to hardships caused by the pandemic and whether new members had joined since the pandemic began. The 2021 study then asked the SILC groups (in FGDs) and individual members (in individual interviews) whether they thought continuing to be a SILC member was positive, negative or had made no difference for them and their families since the pandemic began.
4. The 2020 study had been completed too early in the pandemic to gather systematic evidence of entrepreneurship and leadership opportunities for SILC groups and members from the pandemic. This phenomenon only became clear with anecdotal evidence that emerged later in 2020 and 2021 that the pandemic was providing new entrepreneurial and community leadership opportunities for some SILC groups and members. The 2021 study asked groups whether they or some of their members had identified new business opportunities opened by the pandemic, and whether groups or their members had taken on new local leadership roles related to COVID-19.
5. The 2020 study was completed too early in the pandemic to verify if the SILCs' relationships to their PSPs had changed due to travel restrictions and/or negative income shocks reducing SILC savings deposits, and if SILCs therefore had renegotiated their PSP fees or stopped paying them entirely. So, the 2021 study asked a set of questions pertaining to SILC groups' relationships with their PSP, including communication with the PSP, PSP visits and payments.

# Sampling and Methods

To collect in-depth data from focus group discussions and individual interviews, while maintaining some of the geographic breadth provided by the 2020 SILC COVID-19 study, this study proposed to sample 10 countries in Africa, within its four CRS administrative regions – CARO (Central Africa), EARO (East Africa), SARO (Southern Africa) and WARO (West Africa) – and in the Latin America region (LACRO). Each country team was tasked with conducting at least 10 focus group discussions with SILC groups (with the exception of 20 in Madagascar) that were still meeting actively at the time of the research. They were also tasked with supplementing each FGD with at least four individual interviews with SILC members after the FGDs. The sampling goal was to complete 110 FGDs and 440 individual interviews in the following 10 countries: Chad, Ecuador, Ghana, Guatemala, Kenya, Madagascar, Mali, Niger, Rwanda and Uganda. All sampled countries, save Niger,<sup>9</sup> participated in the study and provided data (Figure 1).

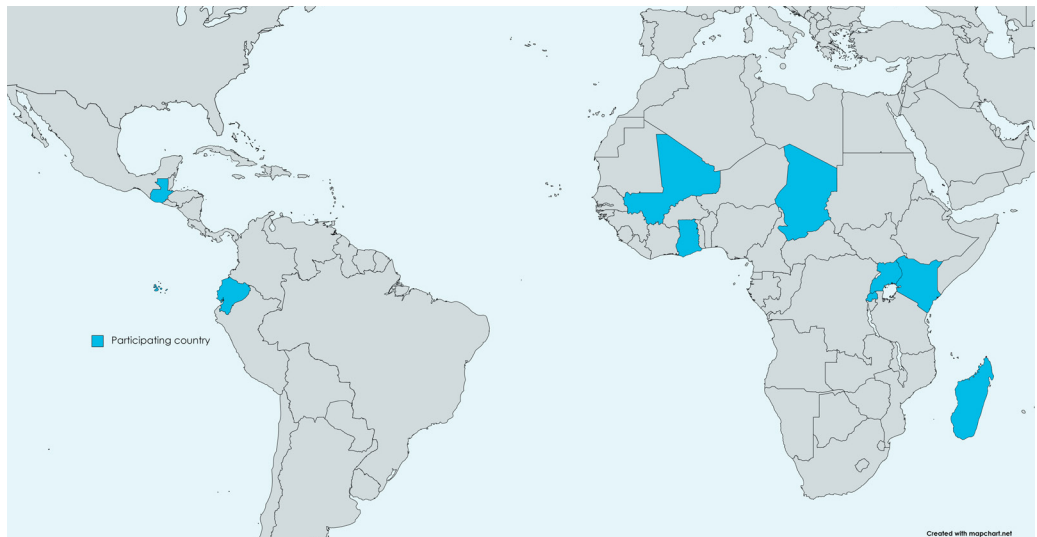


Figure 1. Participating countries in the 2021 SILC COVID-19 study

The nine participating countries were selected because they vary along key dimensions that jointly provide a representative perspective on the experiences of SILC groups during the COVID-19 pandemic. Seven of the countries – Chad, Ecuador, Ghana, Guatemala, Kenya, Madagascar and Mali – had participated in the Latin American and African surveys in 2020. At the time of the surveys, each country experienced different prohibitions on group gathering sizes; degrees and durations of economic shutdowns; and patterns of SILC decision-making. The two countries that had not participated in the previous surveys – Rwanda and Uganda – experienced severe economic lockdowns and restrictions on group gatherings that likely affected the functioning and practices of the SILC groups within them.

<sup>9</sup> The timing of data collection for this study conflicted with the priority workstreams of CRS Niger staff members.

Finally, the comparison of African to Latin American SILCs provides perspective on the sustainability of the PSP model during long-running crises, as the PSP model is generally more mature and widespread in the former region than in the latter.

Most of the nine participating countries reached their target of 10 FGDs (20 in Madagascar) and 40 individual interviews (80 in Madagascar). One country – Mali – was unable to reach the final group, although the team there conducted more than the minimum-required 40 individual interviews. The distribution of FGD and individual interview responses from the nine participating countries was as follows:

TABLE 1. FGD AND INDIVIDUAL INTERVIEW SUBMISSIONS BY COUNTRY

COUNTRY	CRS REGION	FGD	INDIVIDUAL INTERVIEW
Chad	CARO	12	45
Rwanda		14	40
Kenya	EARO	10	40
Uganda		10	40
Ecuador	LACRO	11	45
Guatemala		11	42
Madagascar	SARO	20	81
Ghana	WARO	13	40
Mali		9	42
<b>TOTAL</b>		<b>110</b>	<b>415</b>

Each country team was asked to sample randomly from lists of active SILCs. The seven countries participating in 2021 that had participated in the 2020 study – Chad, Ecuador, Guatemala, Kenya, Ghana, Madagascar and Mali – were asked to select SILCs from the list of those SILCs whose representatives had been interviewed in 2020. With respect to geography, however, each participating country team made its own decisions: some country teams conducted FGDs and interviews with SILCs in multiple regions of their country, while others sought a deeper understanding of the experiences of SILC members in one region. The principal investigator provided guidance on acceptable within-country sampling flexibility, recognizing that the small samples in each country's submission meant that little added understanding would be provided in some countries by distributing their 10 FGDs across a wider area. To the extent that the findings presented in this report can be generalized to the broader population of SILCs and SILC members across the globe, it is because data were collected in a diverse sample of countries, rather than from a diverse set of regions within each country. Proper caution is therefore warranted in generalizing the findings.

Each participating country team administered two CommCare-based data collection tools:<sup>10</sup>

1. A focus group discussion (FGD) with SILC groups, covering the topics of COVID-19's effects on their economic activities, food security and access to non-SILC finance; meeting continuity during the pandemic; the health-safety practices the groups employed to reduce the risk of COVID-19 transmission during meetings; plans to continue employing health-safety practices after the pandemic recedes; trends relating to savings, loans, social fund use and share-outs; groups' relationships with their PSPs; and groups' opportunities for community leadership during the pandemic.
2. An individual interview questionnaire administered to SILC members, covering the topics of COVID-19's effects on the interviewee's economic activities, food security and access to non-SILC finance; trends in the interviewee's SILC savings, borrowing and share-out since COVID-19 began; the interviewee's ability to use money from SILC or other sources to buy PPE; the interviewee's judgment of how much being a SILC member has helped protect them from the negative effects of the pandemic; health-safety practices their SILCs employ and the interviewee employs at home; their knowledge of the prevalence of COVID-19 in their community; and their family's COVID-19 vaccination status.

Both tools included open-ended and closed-ended questions, and the data analysis involved producing frequency counts of responses disaggregated by region and country. For open-ended questions, responses were coded by theme and, where relevant, the frequency with which each theme was mentioned is reported. The frequency calculations by code were then employed to select the representative quotes presented in this report.

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<sup>10</sup> These tools are provided in Appendices B and C.

# Results

## Demographics

### SILC FGDs

Of the 110 SILC FGDs conducted, 71% were in rural areas, 20% in peri-urban areas and 9% were in urban areas (Table 2). With the exceptions of Ecuador, Rwanda and Uganda, most FGDs were conducted with rural SILCs. These countries include Chad, Guatemala and Mali, where all participating SILCs were rural. In contrast, in Ecuador 55% of FGDs were with urban SILCs; and in Rwanda and Uganda, 50% each were with peri-urban SILCs.

TABLE 2. LOCATION OF SILCs THAT PARTICIPATED IN FGDs

COUNTRY	CRS REGION	PERI-URBAN	RURAL	URBAN	TOTAL
Chad	CARO	0	10	2	<b>12</b>
Rwanda		7	5	2	<b>14</b>
Kenya	EARO	1	9	0	<b>10</b>
Uganda		5	5	0	<b>10</b>
Ecuador	LACRO	2	3	6	<b>11</b>
Guatemala		0	11	0	<b>11</b>
Madagascar	SARO	1	19	0	<b>20</b>
Ghana	WARO	6	7	0	<b>13</b>
Mali		0	9	0	<b>9</b>
<b>TOTAL</b>		<b>22</b>	<b>78</b>	<b>10</b>	<b>110</b>

Most SILCs interviewed were in their second or higher cycle, and 63% had had a representative interviewed in 2020. Three groups were in their first cycle; 24 were in their second; 30 were in their third; 24 were in their fourth; and 29 were in their fifth or higher cycle.

Most FGD participants were women, with a median of eight (mean 9.2) women and one (mean 1.9) man present. This attendance pattern was consistent with the greater prevalence of women than men in SILC: the median number of women SILC members among the groups interviewed was 18.5 (mean 18.7), while the median number of male members was four (mean 4.4).

### Individual interviews

Seventy-nine percent of the 415 individual interviewees were women, and 21% were men. Women constituted most of the individual interviewees in all nine study countries, with shares ranging from 65% (Uganda) to 98% (Mali). In all countries but Rwanda, most of the men interviewed were household heads, while the

percentages of women who were household heads varied from 14% (Rwanda) to 84% (Guatemala). Individual interviewee ages ranged from 17 to 89 years old, with the median interviewee 40 years old (inter-quartile range 32 to 50) and the mean age 42.

While the sampling plan had requested that the country teams conduct four individual interviews per SILC FGD – and so presumed that the four interviewees would be members of the SILC whose FGD had just concluded – at least one country team, Ecuador, had to seek members of other SILCs to interview. In Ecuador, SILC members invited to participate in FGDs could only stay until the end of the FGD. With just one team member facilitating the FGD and then conducting the individual interviews, SILC member participants would lose patience and depart. To complete at least 40 individual interviews, the researchers had to go to the houses of members of other SILCs and invite them to interview. Similar challenges may have occurred in other participating countries, and spelling or other errors in recording SILC group names – which can make members of a single SILC appear to be members of different SILCs – most likely affected the principal investigators' count of SILCs represented by individual interviewees. The upshot is that analysis of the 415 individual interviewees' SILC memberships indicates that they belonged to about 136 SILCs – not the expected 110 (Table 3).

TABLE 3. ESTIMATE OF NUMBER OF SILCS REPRESENTED IN INDIVIDUAL INTERVIEWS, BY COUNTRY

COUNTRY	CRS REGION	N (SILCS REPRESENTED IN INDIVIDUAL INTERVIEWS)
Chad	CARO	14
Rwanda		12
Kenya	EARO	13
Uganda		10
Ecuador	LACRO	36
Guatemala		12
Madagascar	SARO	18
Ghana	WARO	12
Mali		9
<b>TOTAL</b>		<b>136</b>

All but 19 of the SILC members interviewed had completed at least one cycle in SILC, with 84% having completed at least two cycles (Table 4).

TABLE 4. INDIVIDUAL INTERVIEWEES' SILC CYCLES COMPLETED

CYCLES COMPLETED	N (INDIVIDUAL INTERVIEWEES)	PERCENT (OF 415 RESPONDENTS)
Still in first cycle	19	4.6%
1	46	11.1%
2	115	27.7%
3	105	25.3%
4	66	15.9%
5 or more	64	15.2%
<b>Total</b>	<b>415</b>	<b>100%</b>

## How the Covid-19 pandemic affected the SILC members' economic lives, food security, and access to finance

The COVID-19 pandemic has caused global suffering – from illness and death, but also from economic lockdowns, curfews and prohibitions on gatherings, market closures, supply chain disruptions, travel restrictions and food price spikes – threatening or destroying the livelihoods of millions and exposing many to food insecurity and hunger. While SILC can provide a means to achieve resilience against shocks, including those caused by COVID-19, the SILC groups and members made it clear that they have been harmed by the pandemic, and many are suffering from food insecurity.

### Livelihoods

Regarding their livelihoods, about half of the groups interviewed in the FGDs mentioned the difficulties prompted by market closures and/or restrictions on inter-urban transport to and from markets. Seventy-nine percent of the groups said their members had lost work and income or spoke of how their agricultural production has commanded lower prices than usual due to travel restrictions and market closures – or restrictions on the number of vendors and customers allowed into markets (to preserve physical distancing). Finally, 20% of groups mentioned the burden of higher prices for the purchase of primary necessities, including food (Table 5).

Regarding both the economic consequences of COVID-19, and its impacts on the food security of SILC members, most or all members of 99% of the groups said they had had experiences like those described by the participants who answered the questions.<sup>11</sup>

11. The questions about COVID-19's effects on SILC members' economic activities and food security were accompanied by requests from the researchers for those members of the FGDs who had not provided the answers to express whether they had had experiences similar to those related by the participants who did respond. Researchers then asked more participants to speak about their experiences. Both the initial question and the follow-up experiences are incorporated into the coding of responses to economic effects and food security reported here.

TABLE 5. ECONOMIC EFFECTS OF COVID-19 EXPRESSED IN THE FGDs

COUNTRY	CRS REGION	MARKET CLOSURE	TRANSPORT	LOSS OF WORK, INCOME, LOWER PRICES EARNED, SELLING PRODUCE	PRICE HIKES	SILC MEETINGS - SUSPENDED OR LOWER ATTENDANCE	PROBLEMS WITH LOANS, SAVINGS, DEBT
Chad	CARO	10	8	6	0	2	0
Rwanda		6	7	9	5	0	1
Kenya	EARO	7	7	9	2	7	3
Uganda		8	5	10	1	0	0
Ecuador	LACRO	1	1	10	0	0	2
Guatemala		2	5	10	4	0	0
Madagascar	SARO	15	15	18	3	0	0
Ghana	WARO	6	4	12	5	1	0
Mali		1	2	3	2	2	2
TOTAL		56	54	87	22	12	8

In individual interviews, study participants elaborated on the challenges of market closures (mentioned by 244 interviewees) and prices, including having to sell their produce at low prices and paying more for the necessities they purchased (mentioned by 123 interviewees). Many mentioned multiple issues simultaneously. Below is a selection of representative responses:

- In Chad, a female SILC member whose response reflected that of many other interviewees, told the researcher, “Markets closed, travel to buy supplies became complicated, and the prices of transport and essential products have risen.”
- In Ecuador, a female SILC member said that she had been affected “greatly, because we couldn’t travel to the city to sell our products.”
- A male SILC member in Ghana explained that “travel restrictions have blocked so many sources of income that my family and I used to have, and fertilizer prices have risen.”
- A female SILC member in Guatemala said that COVID-19 had affected her family because “several family members became unemployed.”
- In Kenya, a female SILC member explained that there was less production in the past year, because “we didn’t get enough farm inputs. Our income was reduced. I sell maize, and I sold at a loss during this pandemic. There is no money in circulation, markets are closed, and traveling has become a challenge.”
- A female SILC member in Madagascar explained that “access to travel outside the village is very difficult because of the lockdown, while the sale of products to [local city] Brickaville is blocked. This leads to financial problems in the household.

The revenue from our production decreases because of the local sale, but the price of basic necessities increases.”

- A male SILC member in Mali said that “the labor for cultivating my fields comes from the west. Due to the lockdown, my laborers cannot travel, so my economic activities – agriculture and animal husbandry – are paralyzed.”
- Finally, a male SILC member in Uganda cited several challenges, including the closure of markets where he used to sell his produce, low prices he received for his produce (especially beans) and difficulty travelling to buy supplies.

### Food security

While incomes for many SILC members declined during 2020 and 2021 due to reductions in livelihood activities, global food prices soared in 2021. Setting as a baseline (index = 100) the global average food prices for 2014 to 2016, the FAO Food Price Index (FFPI) rose from an average of 98.1 in 2020 to 125.8 in 2021. The average monthly values during the field data collection period for this study were 128 in August, 129.2 in September and 133.2 in October 2021.<sup>12</sup> These global food price increases were felt locally among the SILC groups and members interviewed in this study, and their responses addressed issues of food access (increases in prices of food and transport due to travel restrictions), availability (market closures and lack of supply) and utilization (reducing food consumption and eating more of one’s own harvest).

When asked about their challenges with food security, the FGD participants highlighted the burden of price increases for food and other primary necessities. Fifty-eight percent of the groups mentioned price increases specifically, while others addressed prices indirectly by noting how their members had reduced their food consumption (45%) due to lost income, which normally would have been used to buy additional food. Twenty-five percent of the groups mentioned that transport to and from markets was more difficult than it had been before the pandemic, due to road closures or restrictions on the number of riders on public transportation. Thirty-seven percent of the groups mentioned that securing food had become more difficult because markets were closed, or the markets simply did not have the same quantity of supplies or selection of food that they had had prior to the pandemic. Twelve percent of the groups mentioned switching from buying (increasingly expensive or scarce) food to consuming their own harvest. Indeed, a few of these groups did not consider themselves to be suffering from food insecurity, as they had posted bumper crops in 2020 and so had plenty of their own harvest to consume. Finally, two groups in Ecuador and one in Mali mentioned receiving public food aid – in Ecuador, FGD participants said the aid came from politicians seeking reelection during the pandemic (Table 6).

12 The FFPI “consists of the average of 5 commodity group price indices [meat, dairy, cereals, vegetable oils, and sugar], weighted with the average export shares of each of the groups for 2014–2016: in total 95 price quotations considered by FAO commodity specialists as representing the international prices of the food commodities are included in the overall index. Each sub-index is a weighted average of the price relatives of the commodities included in the group, with the base period consisting of the averages for the years 2014–2016.” Source: FAO World Food Situation, <https://www.fao.org/worldfoodsituation/foodpricesindex/en/>.

TABLE 6. FOOD INSECURITY ISSUES DUE TO COVID-19, AS EXPRESSED IN THE FGDS

		ACCESS		AVAILABILITY		UTILIZATION	
COUNTRY	CRS REGION	FOOD PRICE INCREASES	TRANSPORTATION RESTRICTIONS AND DIFFICULTIES	PUBLIC FOOD SUPPORT	MARKET CLOSURES, LACK OF SUPPLY	REDUCED CONSUMPTION	EAT OWN HARVEST OR FOOD RESERVE
Chad	CARO	6	3	0	9	1	4
Rwanda		9	2	0	6	9	1
Kenya	EARO	3	2	0	2	7	0
Uganda		6	2	0	7	4	4
Ecuador	LACRO	2	4	2	3	2	3
Guatemala		8	9	0	0	3	0
Madagascar	SARO	16	2	0	8	13	0
Ghana	WARO	8	2	0	4	7	1
Mali		6	1	1	2	4	0
TOTAL		64	27	3	41	50	13
Percent of 110 SILCs		58.2%	24.5%	2.7%	37.3%	45.5%	11.8%

### SILC members' access to non-SILC financial services

Members of about half of the SILCs that participated in FGDS used non-SILC financial services, and most of these said that access to those funds had become more difficult since the start of the pandemic. Some microfinance institutions (MFI) and commercial banks had implemented more stringent rules to access loans (mentioned by 23.6% of groups) and/or restricted their office hours or implemented COVID safety protocols that made conducting transactions inside their branches more difficult (mentioned by 17.3%). In addition, members of several SILCs had concerns about their increasing risks of delinquency or defaulting on bank loans, since they had lost employment and income during the pandemic (mentioned by 11.8%) (Table 7).

TABLE 7. NON-SILC FINANCIAL ACCESS DURING COVID-19, AS EXPRESSED IN THE FGDs

COUNTRY	CRS REGION	HARDER TO GET TO BANKS, MFIS DUE TO RESTRICTED HOURS, COVID PROTOCOLS	BANKS, MFIS IMPOSED MORE STRINGENT REQUIREMENTS ON LOANS	BANKS, MFIS EXTENDED THE LOAN PERIOD OR PROVIDED OTHER HELP	HIGHER RISK OF DELINQUENCY AND DEFAULT	NO INCONVENIENCE	MEMBERS WITHDREW MONEY TO BUY FOOD	MEMBERS HAD NO ACCESS OR USE ANYWAY
Chad	CARO	0	0	0	0	0	0	12
Rwanda		5	5	0	1	1	0	3
Kenya	EARO	0	5	0	9	0	0	0
Uganda		5	1	0	1	0	0	4
Ecuador	LACRO	4	5	1	1	1	0	2
Guatemala		0	3	0	0	0	0	8
Madagascar	SARO	0	1	0	0	0	2	17
Ghana	WARO	4	4	0	1	1	0	5
Mali		1	2	0	0	0	1	5
TOTAL		19	26	1	13	3	3	56
Percent of 110 SILCs		17.3%	23.6%	0.9%	11.8%	2.7%	2.7%	50.9%

### How SILC members perceived their own risk of contracting COVID-19

Individual interviewees were asked a series of questions to assess their own sense of risk from COVID-19: what safety measures they took to protect themselves and their families; whether they and their families had been vaccinated against COVID-19; and whether they knew anyone in their SILC or community who had become infected with COVID-19.

In all participating countries but Ecuador, most individual interviewees did not know any fellow SILC member who had become infected with COVID-19 (Table 8).

TABLE 8. INDIVIDUAL INTERVIEW RESPONDENTS' KNOWLEDGE OF THEIR PEERS' COVID EXPERIENCES

COUNTRY	CRS REGION	KNEW AT LEAST ONE FELLOW SILC MEMBER WHO CONTRACTED COVID-19 (% OF COUNTRY'S INTERVIEWEES)	KNEW AT LEAST ONE NON-SILC COMMUNITY MEMBER WHO CONTRACTED COVID-19 (% OF COUNTRY'S INTERVIEWEES)
Chad	CARO	0%	0%
Rwanda		5%	57.5%
Kenya	EARO	2.5%	15%
Uganda		5%	30%
Ecuador	LACRO	64.4%	91%
Guatemala		0%	26%
Madagascar	SARO	2.5%	2.5%
Ghana	WARO	0%	0%
Mali		0%	5%
Percent of 415 respondents		8.67%	23.4%

In contrast, when asked about their fellow non-SILC-member villagers' experiences with COVID-19, more respondents said they knew or knew of local people who had contracted the virus. Of the 415 interviewees, 23.4% knew someone in their community who had been infected with the virus and 68% did not – another 9% were uncertain. The countries in which the highest share of interviewees knew someone who had contracted COVID-19 were Ecuador and Rwanda, where 91% and 57.5% of interviewees, respectively, knew someone who had contracted COVID-19.

Most interviewees perceived some risk from COVID-19 and had adopted practices to reduce their families' risk of contracting the virus. Of the 415 interviewees, 94% washed their hands with soap and water or used hand sanitizer; 87% had started wearing masks; 57% were practicing physical distancing; and 56% had reduced their social contacts with others. Sixteen percent had taken other actions, including disinfecting money with alcohol-based sanitizer; avoiding shaking hand with others; bathing and changing clothes upon returning home; disinfecting their shoes; using surgical gloves to deliver goods to customers; cleaning their homes and utensils and covering their food; maintaining a balanced diet; using lemon water; consuming ginger tea; inhaling *ravintsara*<sup>13</sup> and eucalyptus essential oils; using their grandmothers' herbal infusion remedies; restricting outings from home to those that are strictly necessary; and getting vaccinated.

Over 95% of interviewees said they thought their health safety practices had worked, largely because they or their family members had not contracted or died of

<sup>13</sup> *Ravintsara* is an essential oil derived from the *Cinnamomum camphora* tree, native to Madagascar. It is a multi-action essential oil, providing cleansing and invigorating properties when diffused or used aromatically and powerful skin-cleansing properties when applied topically.

COVID-19. Nevertheless, 77.8% of interviewees had not yet been vaccinated at the time of field data collection (Table 9).

TABLE 9. COVID-19 VACCINATION AMONG INTERVIEWEES AND THEIR FAMILIES

COUNTRY	CRS REGION	YES, BOTH INTERVIEWEE AND FAMILY	YES, INTERVIEWEE ONLY	YES, INTERVIEWEE'S FAMILY ONLY	NO (NO RESPONSE)	TOTAL
Chad	CARO	1	3	0	41	45
Rwanda		8	5	14	13	40
Kenya	EARO	2	3	6	29	40
Uganda		3	7	6	24	40
Ecuador	LACRO	31	2	11	1	45
Guatemala		21	2	7	12	42
Madagascar	SARO	0	0	0	81	81
Ghana	WARO	0	1	4	34 (1)	40
Mali		0	2	1	39	42
TOTAL		66	25	49	274 (1)	415
Percent of 415 respondents		16%	6%	11.8%	66% (0.2%)	100%

Of those who had not yet been vaccinated, 34% said they had no access to the vaccine; 23% said they were not yet eligible to receive it; 19% said that vaccination centers were too far away; 11% said they feared side effects; and 4% said they were not worried about COVID-19.<sup>14</sup>

Regarding purchases of PPE to reduce the risk of contracting COVID-19, of the 405 interviewees who said they had received money in a share-out in the past year, 37% had used some of their share-out money to buy soap; 31% to buy masks; 0.5% to buy gloves; and 28% said that they did not use their share-out money to buy any PPE.<sup>15</sup> Another 3% chose the response “other,” and gave lists of products that included masks, soap, hand sanitizers, essential oils and hand-washing kits.

14 One interviewee said that they were not yet eligible because local authorities must be vaccinated first. Seven percent (24) selected the option “other,” and their explanations included not knowing about the COVID-19 vaccine, not having time to get it and not having decided yet whether to get it. A few said they had already contracted and recovered from COVID-19.

15 An error in the CommCare survey app development led this question to be asked as a multiple-choice question in which interviewees could only select one response, rather than a checkbox question, which would have permitted interviewees to select more than one response.

## Group meeting continuity and suspension

In each country, SILCs were confronted with economic lockdowns and prohibitions on gatherings that varied in severity and enforcement. Of the 110 SILCs that participated in the FGDs, 47% continued to meet regularly, without interruption, throughout the period of the pandemic that comprises March 2020 to August 2021 or September 2021. Fifty-two percent, in contrast, stopped meeting for a time, and then began to meet again once restrictions on gatherings were lifted and/or the groups' members were ready to do so.<sup>16</sup> In Chad and Ecuador, all SILCs that participated in the study's FGDs had stopped meeting for a time and then restarted. Similarly, eight of the 10 groups (80%) interviewed in Kenya suspended their meetings for a time before restarting. Most groups that suspended their meetings said that they did so for one to two months. Some groups stopped meeting for just a couple of weeks, others for three to six months and one stopped meeting for a full year. Follow-up discussions with SILC staff in Ecuador indicate that the SILCs there generally suspended their meetings for three to five months immediately after the start of the pandemic, when the country prohibited large gatherings. In contrast, in Madagascar, 75% of SILCs interviewed had continued to meet regularly throughout the pandemic period. This is also true for 67% of groups in Ghana, 64% in Guatemala and 60% in Uganda.

Most of the groups that suspended their meetings (90%) did so without sharing out. Of the six that shared out before suspending, four completed their cycles as planned, shared out and then suspended their meetings; only two shared out early and suspended their meetings before their originally planned share-out date.<sup>17</sup>

Of the 51 groups that suspended their meetings without sharing out, 63% placed the group's locked cashbox – with the cash inside it – in the possession of a group member. Another group removed the cash from the box and distributed it to various members for safekeeping. The other 10 groups placed the money in a bank, MFI or savings and credit cooperative (SACCO) in a member's account or in the SILC's name, or in a mobile money wallet in the SILC's name.<sup>18</sup>

## SILC membership changes during the pandemic

Given the economic hardships caused by COVID-19 – including lost income and markets, and the fact that some SILCs had to suspend operations – one might expect most groups to experience membership turnover as some members can no longer afford to contribute to weekly savings.<sup>19</sup> However, 73% of the groups reported that no members had left due to COVID-19-related hardships, including 79% of groups that met regularly throughout the pandemic and 68% of groups that suspended operations for a time and then resumed meeting.<sup>20</sup> Of the 27% of SILCs

16 One group (1%) in Ghana declined to respond to the question, or the interviewer did not record the group's response in CommCare.

17 It is plausible that the option to share-out early and suspend group operations may not have been properly explained to the SILCs' leadership and members, but in the 2020 COVID-19 study, 59% of SILC representatives reported that this option was communicated to their groups.

18 One SILC each in Kenya and Rwanda deposited the group's money in a mobile money wallet in the SILC's name.

19 There is no systematic global data on annual savings group member turnover. However, in a pre-pandemic, 2019 study of savings groups in high-risk contexts in Africa, the SEEP Network found that 29% of groups had had at least five members depart since the previous cycle. (Source: Wheaton, Ashley. 2019. An Empirical Risk Assessment of Savings Groups. The SEEP Network.)

20 The countries whose SILCs were most affected by member departure included Chad, where 50% of SILC FGDs reported members departing due to COVID-19-related hardships, and Guatemala, where 55% of

that saw at least one member depart due to COVID-19-related hardships, 86% said that the member(s) had not returned to the group by the time of the 2021 field research data collection.

Among the groups that had lost members due to COVID-19-related hardships, reasons given pertained to loss of income and resources and inability to save in the group.<sup>21</sup>

- In Chad, a group lost members due to “difficulty saving following the closure of markets.”
- In Ghana, a member left because “she lost her income as a seamstress since her sewing machine broke.”
- In Guatemala, members left because “they didn’t have money to save, since they were no longer working.”
- In Kenya, a member left because “her business closed down.”
- In Rwanda, “due to COVID-19 effects,” a member “lost her financial capacity to pay the weekly savings amount.”
- And in Uganda, members’ “IGAs closed because of COVID-19 lockdown restrictions. They had been selling cooked food at night.”

The members who had stayed in their groups, meanwhile, explained that they appreciated the solidarity of working together in SILC and the financial benefits of membership.

- In Chad, members of six SILCs spoke of solidarity, agreeing that SILC “gives us solidarity, unites us.”
- In Ghana, members spoke of loans and financial benefits. One group said, “The savings group is helpful in providing loans for members. It provides opportunity for income generating activities.”
- Members of a second Ghana SILC said that “It was in our interest to be in the group because of the easy access to finance. Those who were not SILC members were stressed financially, but we had it easy.”
- In Guatemala, members spoke of saving, credit and share-out. Members of one group said that “The benefits that one gets at the moment of saving is what sustains the group,” and another explained, “You can acquire a loan [during the cycle] and you get your savings back at the end of the cycle.”
- A group in Kenya built group solidarity through an IGA: “We started a poultry project that keeps us together. We bought 100 improved *kienyeji*<sup>22</sup> chicks.”
- In Madagascar, members of one group explained, “The SILC group is the only hope we have to help us get out of the health and economic crisis.”
- In Rwanda, “What kept us in the groups is that SILC is very helpful and profitable because it helps us get loans to solve our issues.”
- And in Uganda, “Our SILC savings earn profits, there’s easy access to loans. Saving with this group enables us to accumulate money to buy bigger assets like land and enables us to achieve the goals we’ve set.”

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groups reported the same.

21 In addition, 25% (5) of SILCs in Madagascar reported losing members due to hardships caused by the country’s drought, rather than to the COVID-19 pandemic.

22 A common breed of chickens in Kenya.

Finally, 40% of SILCs (including 45% of groups that had members depart due to COVID-19-related hardship) said that new members had joined their group since the start of the COVID-19 pandemic. The reasons given for joining centered around the resilience and social cohesion benefits of SILC, including saving for the future, taking loans to meet needs (including medical care), mutual support among members and end-of-cycle profits at share-out.

- In Ghana, a new member explained that she joined “because [she] saw how the SILC members were able to accumulate money to do business.”
- A new member of another group in Ghana said, “I was motivated to join because I saw how they could depend on the group savings to support themselves.”
- In Guatemala, one group invited new members to join “so that the group continues to grow.”
- In Kenya, a new member joined a group to replace a member who had moved to Nairobi.
- In Madagascar, a member joined a group after hearing explanations from an existing member about the benefits of SILC and was convinced “that the group could resolve the majority of her financial difficulties during this difficult time.”
- In Rwanda, a group explained that a new member joined “because our group is well organized, and we normally don’t have conflicts among us. In addition, our SILC group helps children with malnutrition problems. And our rules and instructions are clear, and we get more profits than other groups in the community.”
- In Uganda, new members said they joined because “they admired the transparency in SILC management,” “they wanted to gain benefits like social networking, profits and easy access to loans,” and “they envied the economic progress of the SILC members.”
- One new member in a Uganda SILC highlighted group solidarity innovations “like group t-shirts.”

## Group health-safety practices

### Health-safety practices employed

All but five SILCs interviewed in 2021 had applied at least one health-safety practice recommended in CRS’s March 2020 guidance since the start of the COVID-19 pandemic. The mean number of health-safety practices applied by SILCs was 6.4 (median 6), with the maximum number 13 (out of 14 options given in the FGD questionnaire). The most common health-safety practice applied by SILCs was having members use face masks during meetings, required by 87% of SILCs; followed by providing soap and water to wash hands, required by 80% of SILCs; and having members sit at least one meter apart from each other during meetings, required by 75% of SILCs. In contrast, just under half of SILCs held their meetings outdoors or in well-ventilated spaces, and fewer embraced other recommendations provided in CRS’s 2020 guidance, such as holding meetings in shifts to reduce gathering sizes; providing a central cashpoint with access limited to one member at a time; and prohibiting elderly and other vulnerable members from attending SILC meetings (Figure 2).

## RESULTS

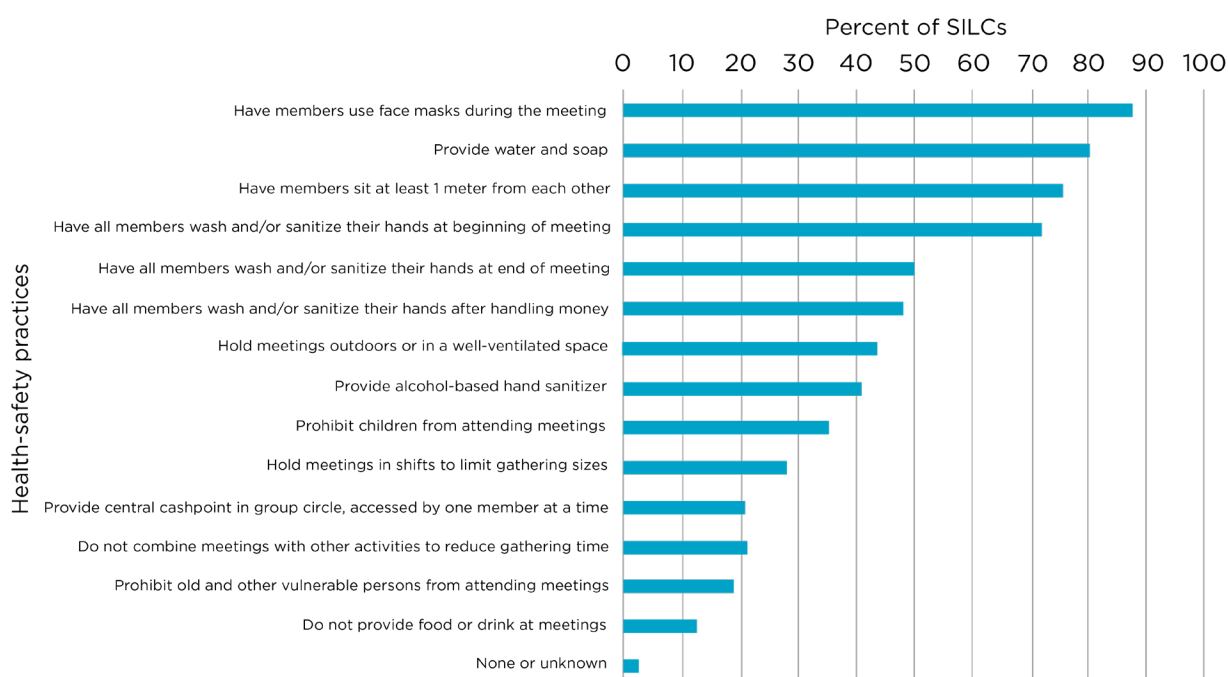


Figure 2. Health-safety practices employed by SILCs, as expressed in the FGDs

The health-safety findings in 2021 were broadly consistent with the results provided by the 2020 COVID-19 SILC studies. As was true in 2020, most SILCs in 2021 provided soap and water for hand-washing and had members physically distance at least 1 meter during meetings. The main change in common practices from 2020 to 2021 was the use of face masks during meetings. In 2020, 52% of SILCs in Latin America, and 34% of SILCs that were still meeting in Africa, had required members to wear face masks during meetings. In 2021, in contrast, 87% of groups said they required face masks. This increase in the face masks requirement likely reflects three changes since 2020: scientists gained a better understanding over time of how COVID-19 transmits through the air, and how face masks can help reduce transmission risk; governments in many countries issued mandates requiring that face masks be worn in public; NGO staff visiting SILCs in active projects encouraged face mask use, and sometimes provided face masks; and face masks became more widely available for purchase by general populations in late 2020 and 2021 than they had been at the start of the pandemic.<sup>23</sup>

In the 2021 study, the 105 groups that reported they had employed at least one health-safety practice during the pandemic were asked if their group still employed any of these practices. Ninety-three percent – including majorities (61% to 100%) of groups in each country – said they did. The most common health-safety practices still being employed by groups at the time of study were hand-washing (79%) and mask wearing (59%), and half of all groups continued to employ both practices.

23 Another difference from 2020 may be the share of groups (44%) that meet outdoors or in well-ventilated spaces. We do not have data to measure the change, however, as the option was not given in the 2020 COVID-19 SILC surveys. In addition, we do not know what share of the 48 groups that met outdoors in well-ventilated spaces adopted the practice due to COVID-19, or simply continued to meet in their usual, well-ventilated space during the pandemic.

When asked how the health-safety measures they applied worked in practice during meetings, and how well the members thought those measures had worked to reduce the risk of COVID-19 transmission, responses varied. Many groups spoke of the obligation to take precautions, and some called attention to the existence of government mandates. Several others simply listed the health-safety practices they employed. A few described how the health-safety measures were enforced during meetings.

- In Chad, one group explained that a member is designated to enforce mask wearing, and “if there’s no mask, there’s no meeting.”
- A group in Ecuador explained that they place alcohol-based hand sanitizer at the entrance to the meeting venue, and on the table next to the cashbox and bowls.
- A group in Ghana told the researchers that during savings meetings, the money counter and other members would wash their hands after the meeting. The group secretary was tasked with ensuring that hand-washing was done by all.
- A group in Guatemala that employed masks, hand sanitizing, hand-washing and physical distancing and said that “first the members disinfect their hands, then they enter [the meeting venue] wearing a mask, and one person approaches the cashbox at a time and then sits back down [before the next person approaches the cashbox].”
- In Kenya, a group that employed hand-washing, face masks and physical distancing explained that “all members have been sensitized and are aware of the COVID safety measures, and so they just try to adhere to them whenever they attend the meeting. There is a time-keeper who ensures that everyone is adhering to COVID rules and that all have washed their hands and are wearing masks.”
- In contrast, another group in Kenya admitted that they were not very vigilant in their health-safety practices, explaining that “we see few infections or people contracting the virus.”
- In Madagascar, a group explained that “before the meeting we wash our hands, then we put on a face mask, and after the meeting we wash our hands again.”
- Another group in Madagascar provided greater details on their meeting procedures: “A hand-washing station is always installed in front of the door at every meeting. A member (or sometimes a member’s child) is required to check all members in the facility. If a member or someone has entered without washing their hands, they should be directed to do so, and told not to enter without meeting this standard.”
- In Mali, a group explained that first, they scan the location of the meeting to ensure that it is appropriate; then each member washes their hands with soap; after handling money, the members wash their hands again with soap; all members sit in such a way as to respect the recommended physical distance; and finally, the members wash their hands again at the end of the meeting.
- A group in Rwanda related its enforcement of health-safety measures to government requirements: “Before we start our meeting, every member must wear a face mask properly; we wash our hands and sit at least one meter from each other. After depositing money in the cashbox, we wash our hands [again] with soap and water. In this way we motivate each other to follow the preventive measures against COVID-19, as required by the government.”
- Finally, a group in Uganda explained that “members are not allowed in saving meetings without masks.”

When asked how well they thought their health-safety practices worked, most groups highlighted that few or no members of their group had contracted COVID-19.

- A group in Ghana that employed hand-washing, alcohol-based hand sanitizer and physical distancing thought their safety measures had been helpful, “because throughout the difficult times till now none of our members has fallen ill. So, we continually save, and this increases our money.”
- A group in Kenya that employed hand-washing, alcohol-based sanitizer and masks said, “[the health-safety practices] have helped us prevent infection, especially from contracting the virus. No member has contracted the virus.”
- A group in Madagascar that employed just hand-washing said that “this practice has helped us during the pandemic because we haven’t seen any signs of COVID-19 among our members. Even the existence of other diseases has decreased.”

A few groups, in contrast, expressed uncertainty about the effectiveness of their health-safety practices, as some members did not comply or had contracted COVID-19. One group in Ecuador that required face masks and hand-washing was not sure how to judge the health-safety measures, since some of its members had contracted COVID-19; and a group in Uganda that required members to wash their hands with soap, use alcohol-based hand sanitizer, wear face masks and physically distance, said that “some members hesitate to put these safety measures into practice.”

The most common health-safety practices that groups had considered employing, but decided not to, were using hand sanitizer (instead of soap and water) and wearing face masks. Explanations for deciding against either or both were that they were expensive; and with respect to masks, that members would forget to bring them to the meetings.

### Continued adherence to health-safety practices

Continued adherence to health safety practices varied by country and, in parts of Ecuador, by urban or rural status. Researchers in Ecuador noticed that rural SILC members exhibited different attitudes toward continuing health safety practices than urban SILC members. Due to the country’s relatively high COVID vaccination rate at the time of the field data collection – approximately 80% of adults had been vaccinated – many rural SILC members had ceased to wear face masks. In contrast, urban members continued to wear masks. However, in Guatemala, where most SILCs are rural and the adult COVID vaccination rate was comparatively low at the time of field data collection, SILCs would fine members who failed to wear masks.<sup>24</sup>

Globally, however, the correlation between a group’s location and whether it continued to employ health-safety practices at the time of the field data collection is weak. While all 10 urban SILCs included in the study said they still employed health-safety practices, 73% of peri-urban and 92% of rural SILCs said the same – including all three rural and one of the two peri-urban SILCs interviewed in Ecuador.<sup>25</sup>

<sup>24</sup> Observations made during field research by Silvia Armas in the department of Sucumbíos, Ecuador, and Darvin Huinac in the Dry Corridor region of Guatemala.

<sup>25</sup> Among the practices the three rural SILCs interviewed in Ecuador listed as still practicing were washing hands and wearing masks – though one group specified that they continued to require masks to be worn “by those who come from the city.”

### Health-safety practices after pandemic recedes

Both SILC FGDs and individual interviewees were asked if there were any health-safety practices that they thought their groups would continue to employ at meetings once the pandemic recedes, and both types of respondents gave similarly positive answers.<sup>26</sup> Eighty-six percent of the SILCs said they planned to employ some health-safety practices after the pandemic recedes, and 93% of individual interviewees said the same:

- 81% of groups and 80% of interviewees said that their group would continue to enforce hand-washing and/or the use of hand sanitizer.
- 38% of groups and 39% of interviewees said that their group would continue to have members wear face masks.
- 26% of groups and 21% of interviewees said that their group members would continue to physically distance.
- 4% of groups and 1% of interviewees said that their group would continue to implement a central cashpoint.

### Changes to savings, lending, social fund use and share-out during the pandemic

#### Savings

One consequence of the COVID-19 pandemic and the associated economic shutdowns was that regular savings in many SILCs declined, leading to reductions in loan amounts and share-out lump sums. According to a group in Rwanda, “It’s difficult to get money to save because our members are jobless.” This trend in reduced member savings was seen in both the 2020 and 2021 studies. In the 2020 study, 75% of the groups that were continuing to meet had experienced decreased and/or less regular savings deposits from their members. Thirteen percent of the groups, at the time of their 2020 interviews, were allowing their members to withdraw some or all of their savings, without conducting a share-out – a practice typically not permitted.

In 2021, 72% of SILC FGDs reported that their members were saving less at the time of the 2021 field data collection than they had before the start of the COVID-19 pandemic. These groups included majorities of groups in every participating country except Mali, where four groups reported that savings had decreased, four reported that they were about the same and one reported increased savings (Figure 3).

<sup>26</sup> This is unsurprising, since the individual interviewees were selected from among the SILC FGD participants.

## RESULTS

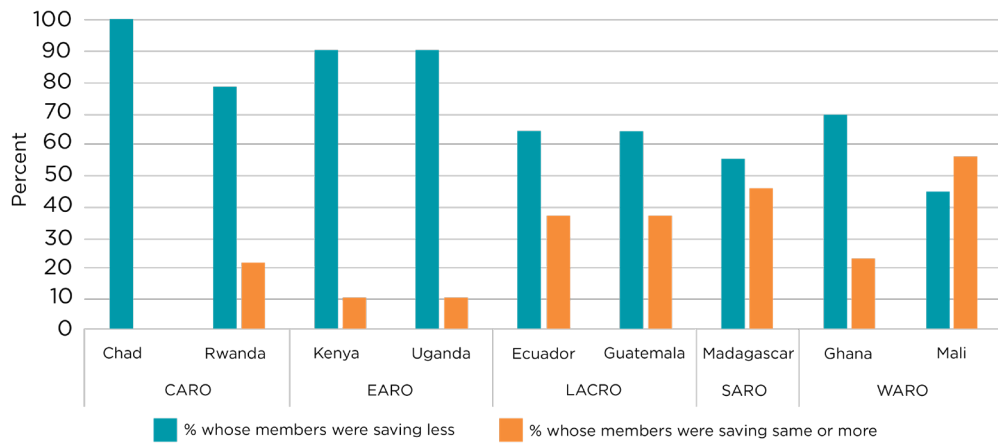


Figure 3. SILC group savings trends, as expressed in the FGDs

Among individual interviewees who had completed at least one SILC cycle, responses were similar: 59% reported that they were saving less in their SILC than they had before the pandemic. Frequent reasons given were loss of income leading to a lack of cash to save and needing to prioritize spending on home and family necessities like food before saving in their SILC. However, the percentages of individual interview respondents saying they saved less varied more widely across countries than indicated by the FGDs. Those individual interviewees saving less than before the pandemic were majorities in just six of the nine participating countries. In fact, 74% of interviewees in Ghana, 59% in Mali and 57% in Madagascar reported saving the same or more (Figure 4).

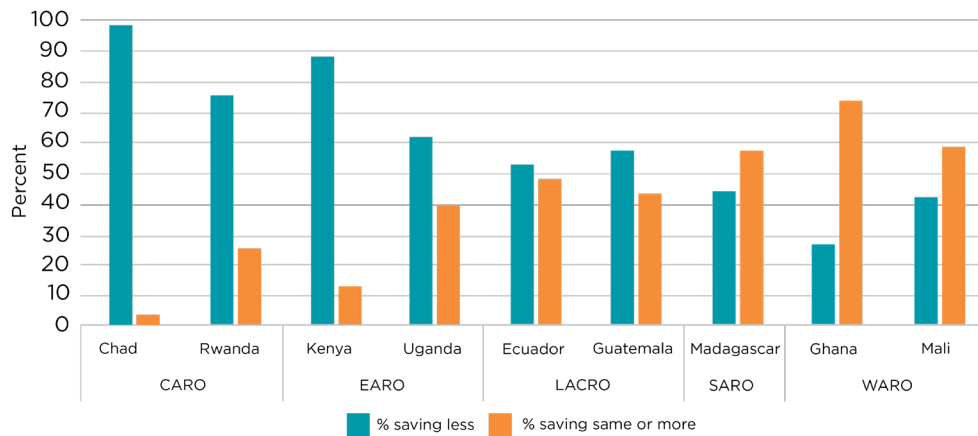


Figure 4. SILC member savings trends, as expressed in the individual interviews

When asked whether they were still able to save money weekly at their SILC meeting, even if they could not save the same amount as before, 85% of individual interviewees across the nine participating countries – and majorities of interviewees in each country – said yes. The lowest shares saying yes (62% each) were found in Ecuador and Guatemala, where strict lockdowns and loss of income may have affected members' ability to save more than elsewhere, while 95% of interviewees in Kenya said they could still save weekly. All 40 interviewees in Uganda said the same (Figure 5).

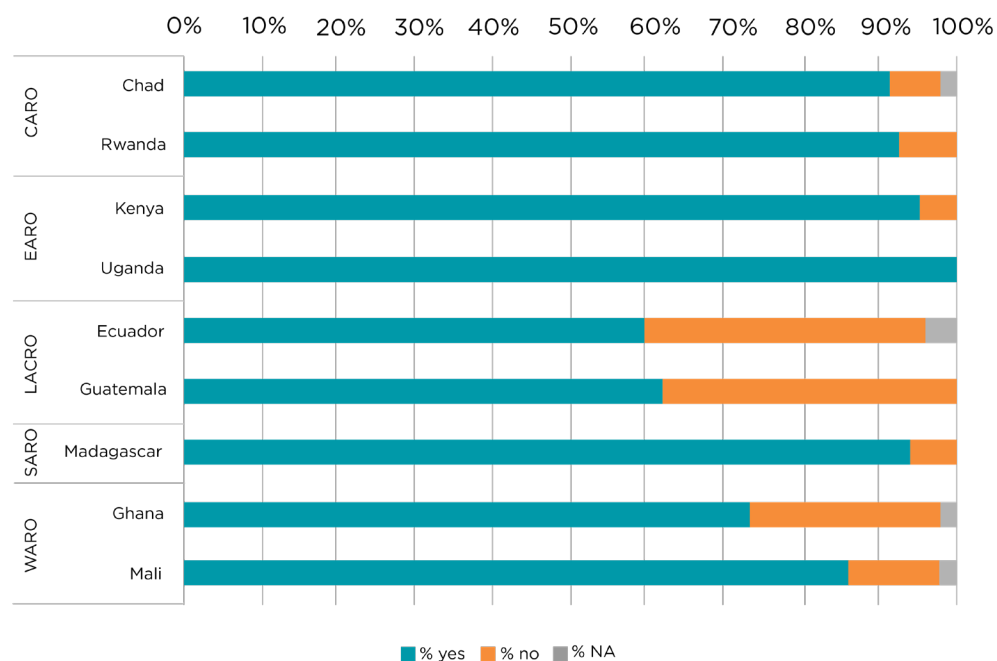


Figure 5. SILC members able to save weekly, as expressed in the individual interviews

While savings trends shifted due to the COVID-19 pandemic, few groups altered their formal savings rules. Just 14% of groups changed their minimum and maximum or target savings rules after the start of COVID-19, while 85% did not.<sup>27</sup> Most groups that changed their minimum and maximum rules reduced their minimum savings, while a few increased their maximum contributions. A few altered both. One group in Guatemala changed both the minimum and maximum savings and lowered the monthly interest it charged on loans. A group in Madagascar lowered its target savings, while a group in Mali reduced its minimum savings by 50%.

## Lending

Trends in group lending were examined in both the 2020 and 2021 studies. In the 2020 study, 74% of groups were still issuing loans at the time of their representatives' interviews, including 75% whose representatives said they had seen declines and/or reduced regularity in members' savings.

In 2021, although SILCs experienced declines in group savings during the COVID-19 pandemic, 92% continued to lend – including 67% of groups in Mali; 82% in Ecuador; 90% to 93% in Madagascar, Ghana and Rwanda; and 100% in Chad, Guatemala,

<sup>27</sup> One group did not respond to the question.

Kenya and Uganda. Just eight groups said they no longer provided loans. When asked why they no longer provided loans, one said they were nearing the end of their current cycle, so were no longer issuing new loans until the next cycle (Madagascar); another four said that lack of income may mean members cannot repay the loan (two in Ecuador, one in Madagascar, one in Rwanda); and two said that just the management committee was meeting in person, so loans could not be approved by the full group (Mali).

Of the 101 groups that reported continuing to provide loans during the pandemic, 62% said that their lending experience had changed since the start of the pandemic. The amount that members could borrow, compared to how much they had been able to borrow before the pandemic, varied. Forty-seven percent of groups that continued to lend said their members had to borrow less, while 32% said their members could borrow about the same, and 6% said that their members could borrow more. In Guatemala, Kenya, Rwanda and Uganda, the majority of FGDs agreed that their members could not borrow as much as they could before, while majorities in Ecuador, Madagascar and Mali said that their members could borrow more or about the same as before the pandemic.<sup>28</sup>

SILC members who said that borrowing from their group was not the same as before COVID-19, largely gave reasons that pertained to lower group savings and consequent lack of money or risks of loan delinquency and default for large amounts.

- In Ecuador, a group said that “Because we cannot save the same amount as before, there are fewer funds for loans.”
- A group in Ghana said, “The money in the box was not enough to give to all members who wanted loans [or]... give them the amounts they wanted.”
- A group in Guatemala said, “The scarcity of income means that we cannot provide a large amount of money and the difficulty for repayments is greater, because savings are lower.”
- A group in Kenya said, “Members’ savings have reduced, and members are repaying their loans more slowly than before.”
- A group in Madagascar said, “We’re afraid that if the difficulties of the pandemic continue, we might not be able [to] repay larger loans.”
- And in Uganda, a group said, “Our savings have reduced, so there is less money in our loan fund.”

In individual interviews, 85% of respondents had taken at least one loan from their SILC group since the start of COVID-19 – 98% of them from the main fund. Many of those who borrowed invested in income generating activities such as buying land or sewing machines or starting new businesses, while others spent the money on education, family or health expenses. At the time of their interview, 93% were not delinquent on their loans: 59% of these said they had repaid their loan on time, and 41% said their loan repayment was not yet due and that they were on track to repay their loan on time. Finally, 0.8% reported being delinquent on their loans.

<sup>28</sup> In Chad, five SILCs said, “it depends,” and in Ghana five groups had stopped lending money.

## Social fund use

All but two SILCs interviewed had a social fund.<sup>29</sup> Of these 68% said they lent social fund money without interest; 30% said they issued the money to members as grants; and 2% said they lent it with interest.<sup>30</sup> Fifty-four percent of groups said that members had used money from the social fund to address COVID-19-related health, family or food security problems; 44% said that no member had used the social fund for such problems; and 2% said they were uncertain. The majority of SILCs in Chad, Guatemala, Kenya, Rwanda and Uganda said their members had used the social fund to help with COVID-19 issues, while the majority in Ecuador, Ghana, Madagascar and Mali said the social funds were not used to address COVID-19-related problems. Representative uses of the social fund for COVID-19-related problems included payments for medicine, food, personal protective equipment, funeral expenses and medical bills.

- In Chad, members of a group used the social fund to buy masks because the police were enforcing the practice.
- In Ecuador, members of one group used the social fund for “death in the family, lack of food at home, medicines and lack of work.”
- A group in Ghana lent social fund money so that members could “solve their personal problems like doing business, working their farms, etc.”
- In Guatemala, members of multiple groups used social fund money to buy medicines; and members of one group used the social fund to pay for the funeral of a family member.
- In Kenya, members of five groups used the social fund to offset funeral expenses and hospital bills.
- In Madagascar, members of three groups used social fund money to buy medicines, and another group used it to buy food.
- In Mali, members of one group took social fund money to pay for the care of children, to purchase school supplies, to celebrate the wedding of a member’s daughter and to care for one member’s daughter-in-law.
- In Rwanda, the members of a group said, “We all shared the social fund during lockdown so that we can get money to buy food since most of us lost jobs due to COVID-19.”
- In Uganda, social fund money was used to buy food, pay medical bills and rent, and pay for increased transport fees to local health clinics.

<sup>29</sup> One group in Guatemala did not maintain a social fund, and one group in Ghana did not respond to the question.

<sup>30</sup> One group did not specify how members could access social fund money. Of the four groups that selected “other,” one simply said they had not used the social fund, another two that they do not lend it to members, and one said, “no loans” (pas de prêt). It is unclear whether these last three SILCs mean that they donate the social fund money to their members.

## Share-out

The 2020 study was conducted too early in the COVID-19 pandemic to examine changes in share-out amounts before and after March 2020. But by the time data was collected for the 2021 study, most SILCs had conducted at least one share-out and their members could reflect on how their earnings from SILC had changed. Most (86%) SILC groups interviewed in 2021 had held at least one end-of-cycle share-out since March 2020, the start of the COVID-19 pandemic. Of these, 46% said that their members had received a smaller amount in their most recent share-out than in their last share-out prior to the start of the pandemic; 38% said their members had received more, and 14% about the same.<sup>31</sup> In five of the nine countries that participated in the study, the share of SILCs that said their members had received less money in the most recent share-out than in the last one before the pandemic was greater than the share that said their members had received more. The countries where more groups said their members had received less were Chad, Ecuador, Guatemala, Kenya and Rwanda. In Ghana, Madagascar, Mali and Uganda, higher shares of groups said their members received more in the most recent share-out than in the last one before the pandemic (Figure 6). However, how much more, and whether the difference was due to savings, interest payments on loans or other sources is unknown.

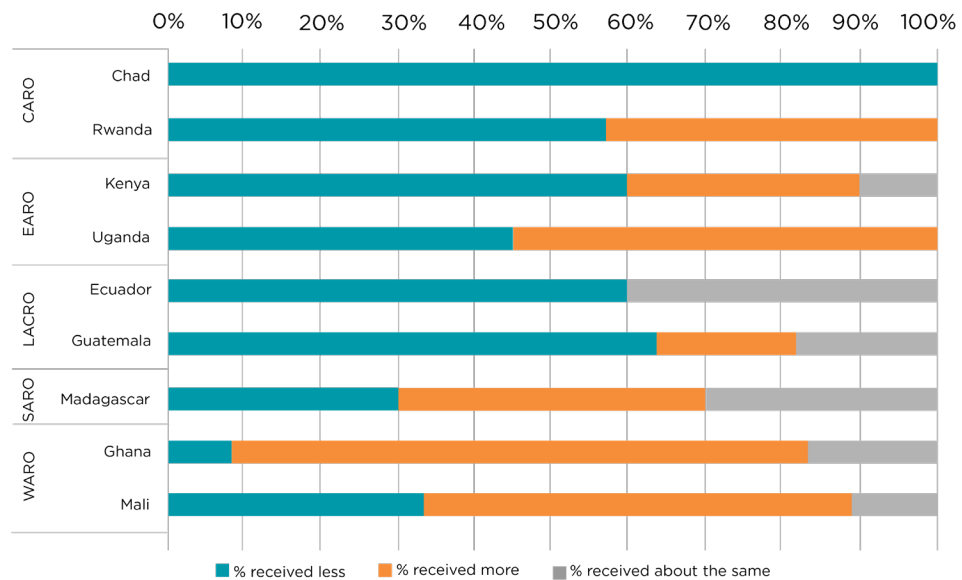


Figure 6. Amount of money SILC members received at last share-out compared to the final share-out before the pandemic, as expressed in the FGDs

While 42.7% of SILCs in the study shared out less money in their most recent share-out than they had in their final share-out before the COVID-19 pandemic began, and therefore their members received less money at share-out than they had before the pandemic, most SILC members still earned money at share-out. Ninety-two percent of the 388 interviewees whose SILCs had held at least one share-out since March 2020 reported earning a profit on their cycle savings.

<sup>31</sup> Three percent (2) of groups did not respond to this question.

## Relationships with PSPs

Most of the SILCs interviewed for this study – 81% – were supported by a PSP. Of the 19% that were not, 76% were in LACRO, where the SILC PSP model has not featured as prominently in CRS programming as it has in Africa. Ninety-seven percent of the groups supported by a PSP reported that they had communicated with their PSP during COVID-19. Of these groups, 69% said they communicated with their PSP at about the same frequency they had communicated before the pandemic, 18% said less often, and 10% said more often. The majority of SILCs in all countries except Kenya reported communicating with their PSP at about the same frequency, while half the groups in Kenya reported that they communicated less often with their PSP, while only one group there communicated more frequently with its PSP.

Despite lockdowns and travel difficulties in many countries, 54% of groups that continued to communicate with their PSP did so in person; 6% communicated by mobile phone and 37% by a combination of in-person visits and mobile phone. Among the groups that combined in-person and mobile phone communication, the PSP conducted in-person visits monthly with 13%; on demand with 15%; and weekly with 4%.<sup>32</sup>

When asked how the SILC's interactions with the PSP changed during COVID-19, several groups said there had been no change, a few said that visits had reduced due to the pandemic and a few others said they communicated more by phone now.

Thirty-nine percent of the SILCs that participated in the study said they no longer paid their PSP at the time of field data collection, while 43% said they continued to pay their PSP the fees they had previously agreed to, with 16% indicating that they had renegotiated their PSP fees since the start of the pandemic. Of those groups that renegotiated their PSP fees, 64% said that collecting money to pay the PSP fees was harder now than it had been before the pandemic; 21% said it was easier; and 14% said the difficulty was about the same as before the pandemic. In contrast, among the groups that continued to pay the previously agreed PSP fees, 37% said collecting money for PSP fees was easier now; 34% said that it was harder; and 29% said it was about the same. Among those groups that said collecting money for PSP fees was harder now, most explanations highlighted the COVID-19 crisis and members' reduced income and group deposits.

- Groups in Chad, Kenya and Madagascar that continued to pay the previously agreed fees said paying was harder because they were suffering from a financial crisis, that COVID-19 had blocked everything, that their members had reduced income and that money was hard to find.
- Groups in Ecuador, Ghana, Kenya, Madagascar, Mali and Rwanda that had renegotiated their PSP fees said paying was harder because the members had reduced income and savings, and one group in Uganda said that its members “hesitate to pay.”

Most, but not all, renegotiated PSP fees involved reduced payment amounts or frequency to their PSPs. All groups that had renegotiated their PSP fees were in their second to fourth cycle at the time of data collection. A group in Ecuador in its third cycle said it now paid the PSP less frequently, while two third-cycle groups in Kenya

<sup>32</sup> Unfortunately, an error in CommCare caused this question to be asked only of SILCs that reported communication with their PSP using a combination of in-person visits and mobile phone communication. It was not asked of groups that reported just in-person communication with their PSP.

reduced their payment amounts – one by 50%, the other by 40%. A group in Mali in its fourth cycle reduced its payments by 40%. Finally, a third-cycle group in Uganda reduced its normal payments by 17%. In contrast, a fourth-cycle group in Mali said it had increased its PSP fees by 67% “after share-out.”

### Adoption of formal finance or non-cash transactions

Just two SILCs, in Rwanda, decided to shift their savings deposits from cash payments during their weekly meeting to mobile money deposits made into a group account during the COVID-19 pandemic. A third, in Kenya, began to deposit its cash savings in a bank. Two more SILCs in Kenya and one more in Rwanda were already using digital financial services for savings and loans before the COVID-19 pandemic started.

Both SILCs in Rwanda that shifted away from cash transactions at their weekly meeting switched to mobile money. For these two groups, and the Kenyan group that began depositing its members' savings in a bank account, little or nothing changed regarding meeting attendance after the switch to digital or formal banking services, but savings amounts decreased for one of the Rwandan groups using mobile money, “because of the charges that you pay when using this service.” The same group implied that its members were no longer meeting in person and commented regarding demand for loans that, “before we give loans to members we used to sit together and decide to whom to give a loan, but now it’s more challenging because of the changes.” The shifts to mobile money or formal banking, however, did not affect the amount that any of the three SILCs could loan to their members.

When asked whether the members saw the shift to banks or mobile money as a temporary or permanent measure, members of the Kenyan SILC depositing their cash in a bank account said it was temporary. The members of the Rwandan group using mobile money that had experienced no changes to its operations said it would be permanent, and members of the Rwandan group that had experienced some operational changes said they were unsure.

## Community leadership and new business opportunities

Many of the SILCs that participated in the study indicated that they had taken leadership roles in their communities since the start of COVID-19. Of the 110 SILCs studied, 40% had worked to help their community respond to COVID, including 92% in Rwanda, 70% in Kenya and 55% in Mali (Figure 7).

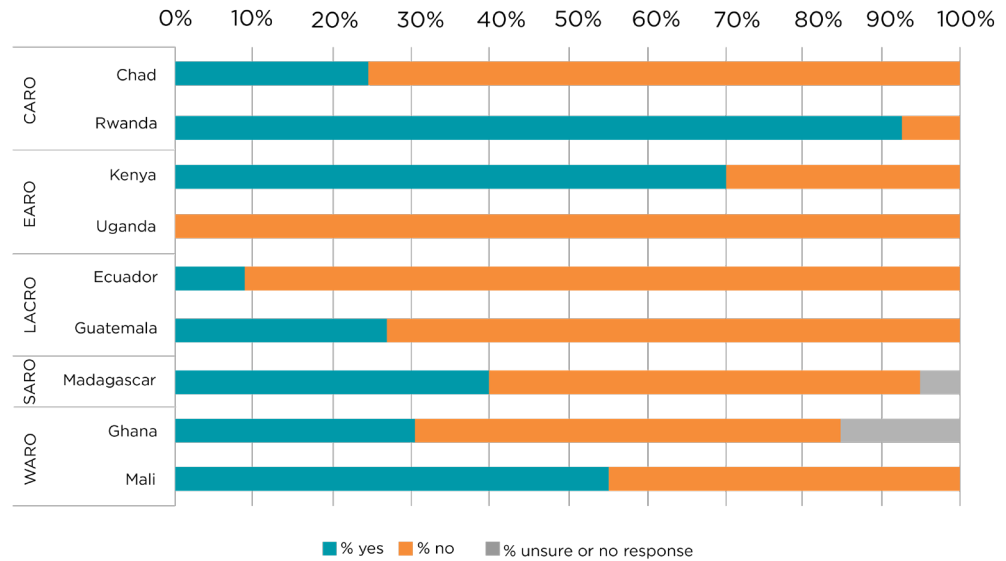


Figure 7. SILCs providing help to their communities during COVID-19, as expressed in the FGDs

Actions that SILCs took to help their communities varied from building community awareness of protection measures for COVID-19 to providing food to the elderly, selling masks and working with local authorities to promote protective measures.

- A group in Ecuador used its social fund to purchase food that was distributed to migrant families facing difficulties.
- A group in Ghana joined in communal cleaning efforts and educated school children on COVID-19 safety protocols.
- A group in Guatemala distributed food to the elderly.
- A group in Kenya sold face masks.
- Two groups in Mali provided money to buy soap which they distributed to their local schools.
- A group in Rwanda launched a “campaign to encourage people to comply with government measures to fight against COVID-19.”
- Another group in Rwanda leveraged its network of youth volunteers to encourage people to comply with government measures to fight against COVID-19.

PSPs have also been involved in helping SILC communities respond to COVID-19. Sixty-four percent of the 89 SILCs supported by PSPs said their PSP had provided help. Almost all of these PSPs led or supported campaigns to build community awareness of COVID-19 and/or encourage people to comply with government COVID-19 prevention measures. One PSP supplied jerrycans for tippy tap construction, another provided a food donation and three others distributed alcohol-based hand sanitizer.

The COVID-19 pandemic has opened new business opportunities for some entrepreneurs, including making and selling cloth face masks and hand soap. While most of the SILCs studied here did not identify or exploit new group business opportunities that arose due to the pandemic, 11 did: three sold face masks (one each in Chad, Ghana and Kenya); two sold hand sanitizer (both in Ghana); two sold hand soap (one each in Ghana and Madagascar); and three produced foods for their own consumption or for sale (one in Ecuador, two in Guatemala). Finally, one Ecuadorian group produced and sold health-safety products (but did not specify what the items were).

While just 11 groups identified and exploited new group business opportunities, 39 SILCs said that their individual members had exploited new business opportunities. Members of 26 SILCs manufactured and sold face masks, members of seven SILCs set up food kiosks, and members of another seven sold soap or hand sanitizer. Finally, a member of a group in Uganda “offered skills training in tailoring and hair dressing to students as the schools remain closed,” and members of two groups in Ecuador set up shops selling groceries and other essential items. Many of these individual entrepreneurs received support from their SILC group, often in the form of loans to start their businesses and a starting client base comprised of their fellow group members.

### Groups’ and members’ judgment of SILC in their lives

Responses regarding SILCs’ effects on their members’ lives taken from both FGDs and individual interviews were overwhelmingly positive. When asked whether SILC had been good, bad or made no difference in the lives of their members, 88% of SILCs responded that it had been good; just 8% said that it had been bad; and 2% expressed split opinions during their FGD, with some members saying that SILC membership had been good, and others that it had been bad or made no difference (Figure 8).

## RESULTS

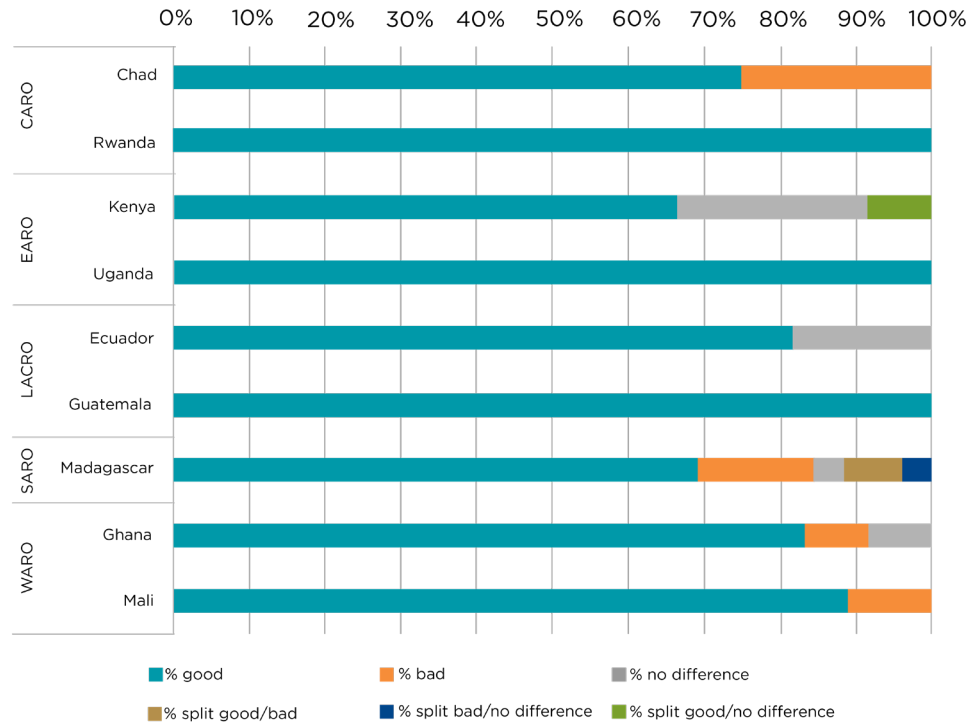


Figure 8. Members' judgment of SILC, as expressed in the FGDs

When individual interviewees were asked the same question, 94.7% said that being a SILC member had been positive for them and their family; 1.7% said it had been negative; and 1.9% said that their membership had made no difference (Figure 9).

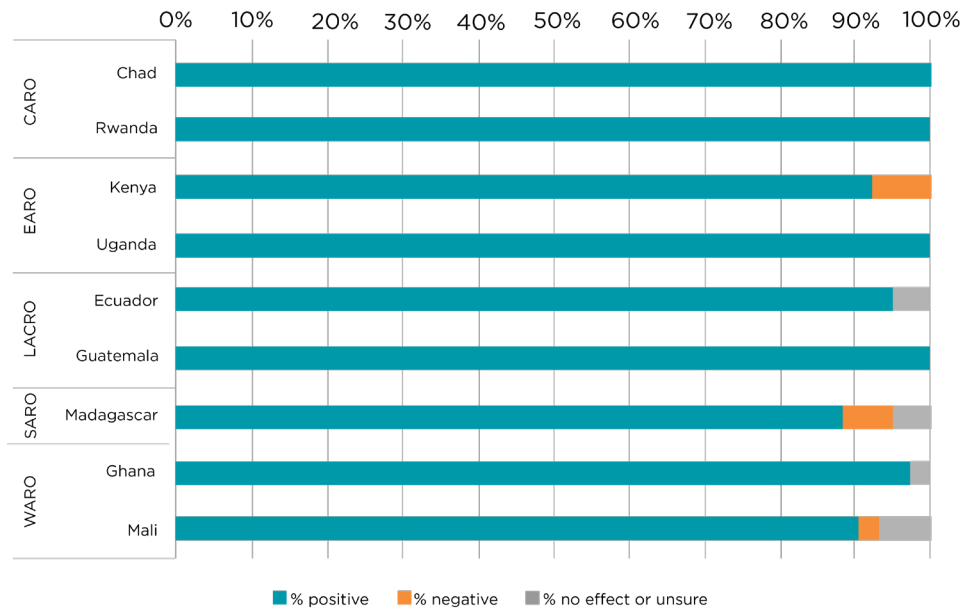


Figure 9. Members' judgment of SILC, as expressed in the individual interviews

Similarly, when asked whether they thought that SILC had helped protect them from the negative effects of COVID-19, helped them recover from any negative effects, or both, 85% said that SILC had protected them, or both protected them and helped them recover. A further 6% said that SILC had helped them recover from the negative effects of COVID-19 even though it had not protected them from those negative effects. Representative explanations include:

- A participant in Chad said that their group had helped protect her, highlighting the group's unanimous compliance with the government's COVID-19 decision.
- A participant in Ecuador said SILC had both helped protect him and helped him recover. The person said, "they gave me a hand when I asked for it."
- A second participant in Ecuador said SILC protected her. "We could plant behind our house and survive the first months of the pandemic using the savings from our group, we could invest and work using our own efforts."
- In Ghana, a member said that SILC had protected her. "We are given COVID-19 education once in a while, and we observe the proper protocols during our meetings."
- A second SILC member in Ghana said SILC membership had given her the ability to buy masks.
- In Guatemala, one member who emphasized protection said that he valued the health talks on COVID-19 delivered to his SILC.
- A second SILC member in Guatemala said she appreciated how her group had supported everybody.
- In Kenya, a member who thought that SILC had both protected her and helped her recover, said, "My business is now doing well, I am able to pay school fees, as well as buy a mask and hand sanitizer."
- A second SILC member in Kenya said, "I am able to get the help I need from the group. It comes through whenever I have issues at home or need money to do a project."
- In Madagascar, a member said that SILC had both protected her and helped her recover. "I can save without the demanding procedures imposed by MFIs. My savings have helped me recover from the negative effects of COVID-19."
- Several other SILC members in Madagascar highlighted the importance of their group savings and continued access to loans.
- In Mali, a member said that SILC had protected her by sharing information and providing mutual support between group members.
- A second SILC member in Mali appreciated the advice provided about COVID-19 prevention measures.
- In Rwanda, a member who said that SILC had both protected her and helped her recover, said, "I found in SILC money to feed my children during this pandemic, and I bought some school supplies for them." Another said, "I had some money that I saved, and I got a loan, so it helped me to recover from the effects caused by COVID. Therefore, SILC was very helpful."
- In Uganda, a member said SILC helped him recover. The membership allowed him to "borrow from the social fund to pay the clinical fees for my children."

- A second SILC member in Uganda said that SILC had protected him, and that he appreciated the encouragement he received from his fellow SILC members.

All but seven respondents judged SILC positively, saying it had protected them, helped them recover, or both. Three of the respondents who said that SILC had been bad for them explained that with money scarce, they were frustrated that they had to commit some of it to their SILC savings.

- According to one interviewee in Madagascar, SILC had been harmful “because we must save every week, even though money is scarce. So, my family has suffered for my contribution to SILC.”
- Another respondent from Madagascar said, “I am required to save in SILC while my household sacrifices our daily needs, especially food.”
- Two others spoke of the difficulty of investing their SILC money in the context of the pandemic.
- A Kenyan respondent said that “SILC has put me in debt again. The debt is another form of stress, though initially the loan [I took] helped me a lot.”

Responses regarding SILC’s role in protecting members or helping them recover from challenges associated with COVID-19 were strongly associated with the members’ judgments of the benefits or drawbacks of SILC membership, as 94% of the 393 interviewees who said SILC was positive for them and their family also said that SILC had protected them, helped them recover, or both (Table 10). This association provides evidence of a relationship between members’ perceived benefits from SILC, and their opinions about whether they have benefited from membership.

TABLE 10. CROSSTAB OF MEMBERS’ JUDGMENT OF SILC AND PERCEPTION OF HOW SILC HAS HELPED THEM, AS EXPRESSED IN THE INDIVIDUAL INTERVIEWS

RESPONDENTS’ PERCEPTIONS OF HOW SILC HAS HELPED THEM DURING COVID-19							
RESPONDENTS’ JUDGMENT OF SILC MEMBERSHIP	BOTH PROTECTED AND HELPED RECOVER	PROTECTED	HELPED RECOVER	NO	UNSURE/NO RESPONSE	TOTAL	PERCENT OF 415 RESPONDENTS
Positive	113	233	22	7	18	393	94.7%
Negative	1	5	1	0	0	7	1.7%
No effect	0	5	0	3	0	8	1.9%
Unsure / No response	2	1	1	0	3	7	1.7%
<b>Total</b>	<b>116</b>	<b>244</b>	<b>24</b>	<b>10</b>	<b>21</b>	<b>415</b>	<b>100%</b>
<b>Percent of 415 respondents</b>	<b>28%</b>	<b>58.8%</b>	<b>5.8%</b>	<b>2.4%</b>	<b>5.1%</b>	<b>100%</b>	

# Conclusions

This study conducted 110 focus group discussions with SILC groups and 415 individual interviews with SILC members in seven African and two Latin American countries. The study sought to understand how SILCs and their members have confronted the COVID-19 pandemic challenges more than one year into the crisis. The study examined the health-safety measures the groups employed to reduce their members' risk of infection during meetings, how groups' operations and financial health were affected by the pandemic, and whether and how groups and PSPs have taken leadership roles to help their communities confront the pandemic. The key lessons learned from this study are:

## **1. SILCs provided much-needed financial resilience to their members by continuing to meet, save, lend and conduct share-outs during the pandemic.**

While the study only sampled SILCs that were still meeting at the time of field data collection, and so cannot comment on global SILC survival rates during the pandemic, 47% of the SILCs sampled met continuously throughout the pandemic period. Moreover, many of the 52% of groups that suspended their meetings temporarily to comply with pandemic restrictions resumed their meetings as soon as doing so was feasible – often after just one to two months. Although members' savings declined in many SILCs, 85% of individual interviewees reported being able to deposit savings at their weekly SILC meetings, 92% of groups continued to issue loans throughout the pandemic period and 86% of the groups held at least one share-out during that time. Most groups that held a share-out during the pandemic period reported that their members had earned a cycle profit (and 92% of the individual interviewees whose SILCs had held a share-out said the same), despite the myriad challenges they faced related to the pandemic and policy responses.

Seventy-nine percent of SILC FGDs mentioned members losing work and income or spoke of lower prices for their members' agricultural produce. Others spoke to the livelihood and food security hardships caused by market closures and restrictions on travel. In this crisis context, SILC groups continued to provide their members with means to save and borrow money to cope with the negative effects of COVID-19 and, in many cases, provided a means to recover from them.

## **2. SILC members overwhelmingly thought that belonging to their group was good for them and their families.**

In all, 88% of SILC FGDs agreed that SILC membership had been good. Ninety-five percent of individual interviewees said that membership had had a positive effect on their and their families' lives, and 92% said that SILC had protected them and/or helped them recover from the negative effects of COVID-19.

## **3. All SILCs employed at least one recommended health-safety practice, with most employing more than one.**

Eighty-seven percent of SILCs had their members wear face masks during meetings, 80% provided water and soap for members to wash their hands, and 75% reported having their members sit at least one meter from each other. Most groups and interviewees reported that they would likely continue these practices in the future,

once the pandemic has receded. In fact, 81% of groups said that they would continue to employ at least one health-safety practice in the future. The top priority mentioned would be to continue to ask their members to wash or sanitize their hands before, during and after meetings. Thirty-eight percent indicated that they would continue to ask members to wear masks, and 26% indicated that they would continue to have members physically distance during meetings. In contrast, given that just 21% of groups currently employ a central cashpoint with access restricted to just one member at a time, only 4% said they would continue to employ a central cashpoint in the future.

#### **4. The SILC social funds have played a key role in helping members confront the crises caused by the COVID-19 pandemic.**

Members used social fund money to address COVID-19-related problems in 54% of SILCs studied. The money was used to purchase personal protective equipment, medicines, food, pay for childcare and cover funeral expenses.

#### **5. Most SILCs' relationships with their PSPs remained the same during the pandemic as they had been before.**

Ninety-seven percent of the groups supported by a PSP reported that they had continued to communicate with their PSP during COVID-19. Despite lockdowns and travel difficulties in many countries, 54% of groups that continued to communicate with their PSP did so in person; 6% by mobile phone, and 37% by a combination of in-person visits and mobile phone. However, 16% of groups had renegotiated their PSP fees downward, and 34% said that collecting money to pay PSP fees had become more difficult since the start of the pandemic.

#### **6. Very few SILCs shifted from cash to non-cash savings during the pandemic.**

While there are sanitary advantages to transitioning from cash to digital transactions, opportunity and willingness to do so depend on the options available, the costs and how well SILC members understand the operations, strengths and weaknesses of digital finance. Further research is needed to understand why so few – two – SILCs studied adopted digital savings and loan transactions during the pandemic.

#### **7. The saving and borrowing opportunities SILCs provided helped some members pursue new business opportunities arising from the pandemic.**

While just 11 SILCs identified and exploited new group business opportunities, individual members of 39 groups exploited new business opportunities arising from the pandemic, including selling face masks or hand sanitizer, setting up food kiosks and teaching youth (whose schools were closed) income-generating skills.

## Recommendations

Although the COVID-19 pandemic has lasted multiple years and has negatively affected SILC groups and their members, is a unique occurrence and responses specific to it may not apply generally. There are, however, two broad recommendations drawn from the pandemic to help SILCs confront future crises.

### **1. Groups should be trained on ways to adapt their operations to respond to new crises and incorporate these contingencies into their constitutions.**

A world with COVID-19 is the new normal, and new crises will occur. SILCs should incorporate into their operations – including their written constitutions – plans to respond to these new emergencies. This should include ways to change the timing, frequency and location of meetings; how to operate with reduced meeting attendance; and how to share out early should the need arise. We should use feedback from SILC members and CRS and partner staff on the 2020 SILC COVID-19 guidance as a point of departure to create generic instructions to deal with future events of this nature.

### **2. Hand-washing should be encouraged in future SILC guidance because of its benefits for protecting against myriad illnesses.**

Eighty percent of SILCs in the 2021 study reported providing soap and water for members to wash their hands, and members recognized that the benefits of this practice extend beyond COVID-19 prevention, to maladies that will continue to pose risks to group members even after the pandemic recedes. The practice of hand-washing before and after SILC meetings – and when and where possible, after handling money – should be encouraged in all future projects with SILC components.

### **3. Follow-up research should be undertaken to learn if and how SILCs and their members rebound from the challenges they have faced during the first two years of the COVID-19 pandemic.**

The 2020 and 2021 SILC COVID-19 studies found that SILCs and their members have faced myriad challenges, including lost income and employment; food security challenges due to reduced income and food price spikes; and consequent reduced lending and share-out amounts in SILC. However, SILC membership has protected some members from problems associated with COVID-19; helped other members recover from COVID-19-related problems; and provided members with access to lump sums (in loans and share-outs) unavailable to many non-members. Once the pandemic has receded and restrictions on gatherings and travel have been lifted for a significant length of time – months, probably – it would be useful to return to the SILCs whose members participated in the 2021 study and collect data on whether, and how fast, the groups' savings, lending and share-outs – and their members' livelihoods and quality of life – have recovered from the negative effects of the pandemic.

# Appendix A: CRS COVID-19 Guidance (2020)

## CRS Guidelines for SILC Groups during COVID-19 Pandemic, March 25, 2020

### WHAT IS COVID-19?

- **COVID-19 is a highly contagious respiratory disease.** It is spreading rapidly around the world. It is very important to slow further spread.
- **Anyone of any age can get the disease.** Anyone can carry the disease and pass it on, even if they do not feel sick or appear to be sick. COVID-19 spreads much more easily than many other diseases.
- **Signs and symptoms** may include cough, fever, and difficulty breathing. Some people may have aches and pains, nasal congestion, runny nose, sore throat or diarrhea. Symptoms are usually mild and begin gradually. Not everyone with the disease will show symptoms or feel unwell. Around 20% may show severe symptoms and need hospital care, and some of these may die.
- **Elderly people and/or people with pre-existing medical conditions** (such as high blood pressure, cardiovascular disease, respiratory conditions, diabetes, any immune condition such as HIV) are more likely to develop serious illness from COVID-19 than others, and should take special care to follow precautions to prevent acquiring COVID-19. Although these groups are more at risk, any person of any age can still develop serious symptoms and possibly die from COVID-19.
- Serious cases of COVID-19 require **advanced medical care.** If many people in the community get COVID-19 and need treatment, it is likely that there will not be enough resources to treat everyone who needs it. This is why prevention is critical.
- At this time there is **no vaccine or cure for COVID-19.** It is a very new disease, and scientists around the world are working to develop a vaccine and identify an effective treatment; however, it takes time to make sure that a vaccine and treatment are safe and effective.

## HOW IS COVID-19 SPREAD?

- Through **droplets of saliva**, when a person sneezes, coughs, or even talks or breathes
- **Physical touch**, including shaking hands.
- **Close contact** with another person, less than 1 meter apart.
- Touching **surfaces or objects** that have been touched by someone with the virus or where droplets have landed, and then touching your face (eyes, nose, and mouth areas).
- COVID-19 can spread **in any region**, regardless of the weather.

## HOW CAN COVID-19 BE PREVENTED?

### 1. Wash your hands regularly for at least 20 seconds, in all directions, using soap and running water or using an alcohol-based rub

- After coughing or sneezing
- When caring for the sick
- Before, during and after you prepare food
- Before eating
- Before and after breastfeeding
- After using the toilet
- When hands are dirty
- After handling animals or animal waste

### 2. Do not touch your face, especially eyes, nose, or mouth. These are the openings where the virus enters into your body.

### 3. Practice good hygiene when sneezing or coughing.

- When you sneeze or cough, sneeze/cough into your sleeve/elbow, or cover your mouth with a cloth or tissue. Dispose of the tissue in a trash bin, and then wash your hands with soap and water for at least 20 seconds.
- Do not sneeze/cough into the open. That spreads droplets widely and can infect others.
- Do not sneeze/cough into your uncovered hand. The virus can then spread to anything you touch.

### 4. Maintain physical distance between people. This should be at least 1 meter at all times, more when possible. To be at least 1 meter apart, you must not be able to touch another person if you both stretch your arms out. This will lower the chance of the virus being transmitted through the air.

### 5. Avoid physical greetings and physical contact. Do not come close to greet another person, even if you are not sick. Do not shake hands. Use another gesture, such as waving, bowing, or nodding your head.

## 6. Avoid groups and gatherings of people

- Do not attend gatherings with many people. Do not go into crowded spaces.
- Stay at home as much as possible, even if you are feeling healthy.
- If you are sick, stay home and distance yourself from others.

## WHAT ARE THE IMPLICATIONS OF COVID-19 FOR SILC GROUPS?

### SILC meetings may put people at risk for COVID-19 in several ways:

During SILC meetings, people are physically close to each other. This increases the risk of transmitting the virus from one member to another (even if a person does not appear sick and does not feel sick).

During SILC meetings, several people touch objects such as the cashbox, padlocks, keys, ledger, bowls and especially money. If a person's hands has the virus on them, it can spread when another person touches the same object.

To travel to a SILC meeting, members may use transportation or otherwise be physically close to someone who may have the virus. This increases the risk of contracting the virus.

### Government restrictions may impact the ability to conduct SILC meetings as usual:

- Restrictions on the number of people who can meet in a single place. For example, some countries are not allowing gatherings of more than 10 people. The World Health Organization (WHO) recommends gatherings of no more than 10 people, and to keep a distance of 1 meter or more between each person.
- Restrictions on people's mobility. Some countries are limiting people's travel between communities. Some countries are restricting the types of transportation that people may use (e.g., public transportation). Some countries are requiring people to "stay-in-place" or not leave their households except for essential activities such as getting food or medicines. This restriction would impact both SILC members as well as Field Agents (FA)/Private Service Providers (PSPs).
- Restrictions on work activities which could keep project staff from going to the field to work with and supervise SILC groups

## EVERY SILC GROUP NEEDS TO MAKE A PLAN IN LIGHT OF COVID-19

COVID-19 presents severe health risks to everyone. In order to protect their populations, many governments are enacting protective measures with little advance notice to the population. For these reasons, each SILC group needs to make a plan now for what you want to do, within overall government guidelines, and be ready to change that plan very quickly as the situation changes. There are 3 options that your SILC can choose from: 1) suspend meetings for now without sharing out; 2) share out as quickly as possible; 3) continue SILC operations with modified procedures

If there is active transmission in your region of the country, it is strongly recommended to suspend meetings (option 1 or option 2). If you decide to continue meetings (option 3) you should be ready to suspend at any time. Option 3 is only viable in countries where governments have not stopped gatherings.

1. Suspend SILC meetings for now without sharing out. Before doing this, you need to ensure all balances and records are established and well-communicated to all members. Ensure cash and the cash box are safe from theft and from tampering. You can decide later when to resume meeting, with modified procedures. Be ready for an early share out if decided by the members.
  - A. Physically count cash balances of all funds in front of members – use sanitary procedures before and after touching the money.
  - B. Review each member's savings, debt to the group (loans and fines), and establish group profitability at that moment. Transmit pictures of records to members and the agent to create a shared record.
  - C. If you need to suspend before you have a chance to meet, communicate balances among members.
2. Share out as quickly as possible. This avoids holding further meetings, and gives members access to their savings
  - A. Sell group assets to raise cash and add to the Main Fund.
  - B. Any amount a member owes the group (Social Fund loan, late Social Fund contributions, fines, loan payments) should be paid in cash, or deducted from the member's savings.
  - C. To bring cash to clear personal debts, members can consider any means, including borrowing privately from relatives, friends or even group members– this allows the group to share out cleanly and end its cycle.
  - D. If members take time to find cash, do not hold any meetings until the group is ready to share out.
  - E. If doing a partial share-out from available cash (situation when not all member debts are cleared), be specific on how much each member owes the group, and make a plan to have one or more additional rounds of share-out after the member clears the debt.
3. Continue SILC meetings with modified procedures if you think it is viable. Be ready to do an early share-out if government changes policies on meeting in groups, or if COVID-19 is spreading in the community. This option is valid ONLY if there is no active spread of COVID-19 in your region of the country AND if government policy does not prohibit meeting in groups.
  - A. Use sanitary SILC procedures (see below).
  - B. Consider not issuing any new loans, and ask members with loans to repay them promptly and maybe even sooner than agreed.
  - C. Consider opening an account (with a mobile money provider, SACCO or MFI) to deposit the excess liquidity. Ask members to deposit their savings, social fund, and any outstanding loan repayments directly into that account. Ensure you can track individual payments and communicate balances to all members.
  - D. If a member wishes to stop participating due to anxiety, the group can discuss and return the member's savings according to its constitution.

**For all groups, it is important to review now how to conduct an early share out, including if not all loans have been repaid. A SILC group might need to do so at any time, without the FA/PSP being present or even available to assist by phone.**

## MODIFIED PROCEDURES FOR REDUCING COVID RISK AT SILC MEETINGS

- The SILC group must provide a handwashing station with soap and plenty of running water
  - Each group must decide how it will finance handwashing supplies (using the Social Fund, the Main Fund, or extra member contributions)
  - Train members (video, demonstration) on correct handwashing technique
  - Everyone must wash their hands for 20 seconds at the start of the meeting
  - Everyone must wash their hands for 20 seconds at the end of the meeting
  - Money counters must wash hands for 20 seconds immediately after counting a stack of money, no matter how many times this is needed during the meeting
  - A person observed to cough or sneeze into their hands must wash their hands for 20 seconds
  - Members must observe one another washing, and provide feedback on thoroughness and duration. Repeat immediately if not correct
- Sanitary changes to the Constitution – members can consider:
  - Fines for not washing hands at required times
  - Fines for sneezing/coughing without covering their mouth
  - Members who are sick, or who have sick people in their household, must not come to meetings, and are not fined
- Mandate the necessary distance of at least 1 meter between seated members
  - Consider changing the meeting location if needed to ensure there is enough space to maintain the necessary distance between members
  - Members should use individual chairs/stools/stones, rather than share benches
- Elderly members and members with pre-existing medical conditions, especially immune diseases, should avoid coming to meetings. Instead they can send a younger family member in their place with instructions to return after the meeting and inform them of all decisions.
- Do not bring children to the meeting. They can also carry the virus without having any symptoms.
- Members who are sick, or have been in contact with someone with COVID-19, must not come to meetings. They should not send another person from their household to the meeting, since they could transmit the illness. The group should not visit the sick member at home.
- Members with sick people in their household must not come to meetings, if they have symptoms of cold or flu.
- Consider reducing the frequency of meetings from every week to every other week

- Instead of having members come up to the Money Counter to transact, establish a “Central cashpoint,” literally in the middle of the group circle and visible to all, which becomes a “transit station” for transactions. Only one person at a time can be inside the Central cashpoint.
  - The group needs to prevent bills from flying away from the bowl.
  - Depositors must clearly show the cash they deposit to all members present, and show any change they take from the bowl
- Discourage cooking and serving food at SILC meetings to make meetings as short as possible, and to reduce possible transmission.
- Do not combine SILC meetings with other add-on activities during this period, to make meetings as short as possible
- If there are restrictions on the number of people who can assemble at any one time, and it is not possible for all the members of the group to gather at once, consider sending contributions through representatives. The management committee members (or their substitutes) must be present, and as many ordinary members as possible. The members present carry the contributions of the members not in attendance, and must report back to the results to the entire group. The ordinary members can rotate at every meeting.
- Another option when the entire group cannot meet is to conduct a SILC meeting in shifts. In this case the group should only accept deposits and loan repayments (no disbursements), and this requires a significant commitment from the management committee. The following procedure assumes a maximum of 10 people can be assembled at one time:
  - Meeting opening: P, S, T, MC, K1, K2, K3 and 3 ordinary members
  - Open box, check balances in all funds (by the T and MC) - then put cash back into the respective bags
  - Use 5 bowls at once: SF deposits, SF repayments, savings deposits, loan repayments, fines
  - Each member in turn makes payments into all funds (rather than taking one fund at a time)
  - The P/S/T/MC stay in place, one ordinary member stays for internal control, K1/K2/K3 and 2 ordinary members depart
  - 5 other ordinary members come and make all required payments
  - One ordinary member stays for internal control, 5 ordinary members leave, and 5 other ordinary members come in to transact
  - After all the deposits, K1/K2/K3 and up to 3 ordinary members come back to witness the closing balance verification and close the cashbox
  - Closing balances of all funds are communicated to all members
- Establish communication channels between group members (telephone, WhatsApp) to share information regarding meeting events and other matters, in particular for members who are not able to attend.

## COMMUNICATING INFORMATION TO AND FROM THE FIELD

- It is critical to get this information to all groups as quickly as possible, for each group to make a plan. If the only way to reach a group is physically, this should be done before movement is (further) restricted by governments.
- Once each group has made a plan, reduce physical contact with SILC groups, while increasing distance communication.
- Compile a list of contact mobile numbers of FA/PSPs. Ask each of them to create a list SILC group contacts. Use this information to create a phone tree to be used to quickly share information
- Use SMS, mobile calls, and WhatsApp to transmit information quickly and remotely
- Engage PSP networks to enlist them to forward any WhatsApp recording to as many of their SILCs, especially the mature ones, in the appropriate national language
- Encourage SILC groups and FAs/PSPs to transmit new information and questions, ultimately back up to a CP SILC focal point.

# Appendix B. SILC Focus Group Discussion Questionnaire (2021)

TOPICS AND QUESTIONS	RESPONSE OPTIONS
<p>[Read Consent script aloud]</p> <p>Greetings, my name is [_____]. I'm here today, on behalf of CRS, to ask you a few questions about your experience in SILC during the Covid-19 pandemic, including questions about health safety practices your SILC has employed, your group's savings, loans, and share-outs, and your group's relationship with your PSP. Your answers today will help CRS and its partners to plan new SILC projects in the future, and will be used in a study that CRS will publish to inform its future programming. You and your group names will not be used in the study, so your privacy will be protected.</p> <p>If you consent to answering my questions today, I want to inform you that you may refuse to answer any question, for whatever reason – for example, if you feel uncomfortable or simply do not want to answer the question. And you may revoke your consent and end this interview at any point if you wish to do so.</p> <p>If you have concerns about my questions, or about your experience of this interview today, please contact my supervisor, [____NAME AND SURNAME____], by mobile phone at [____GIVE MOBILE PHONE NUMBER____].</p> <p>Do you consent to answer our questions?</p>	
	<p>Yes</p> <p>No [end interview]</p>
DEMOGRAPHICS	
<p>1. Date of focus group discussion</p> <p>2. CRS region</p>	
	<p>CARO</p> <p>EARO</p> <p>LACRO</p> <p>SARO</p> <p>WARO</p>

TOPICS AND QUESTIONS	RESPONSE OPTIONS
3a. Country [CARO]	
	Chad
	Rwanda
3b. Country [EARO]	
	Kenya
	Uganda
3c. Country [LACRO]	
	Ecuador
	Guatemala
3d. Country [SARO]	
	Madagascar
3e. Country [WARO]	
	Ghana
	Mali
	Niger
3f. Partner [Mali]	
	Amprode Sahel
	Caritas Bamako
	Caritas Mopti
	Guamina
4. Region/Department/State/Province	
5. City/County/Municipality/Town	
6. Village (if relevant)	
7. Name of SILC group	
7a. [Ecuador] Group members belong to a population in mobility	
	Yes
	No

TOPICS AND QUESTIONS	RESPONSE OPTIONS
7b. [Ecuador] Country / Countries of origin of participants	<input type="text"/> Ecuador <input type="text"/> Venezuela <input type="text"/> Colombia <input type="text"/> Haiti <input type="text"/> Other(s)
7c. If other(s), specify:	
8. SILC group is/was associated with a project	<input type="text"/> Yes <input type="text"/> No <input type="text"/> Unknown
7c. If other(s), specify:	
8. SILC group is/was associated with a project	<input type="text"/> Yes <input type="text"/> No <input type="text"/> Unknown
9. [If yes] Name of project	
10. A representative of this SILC group was interviewed in the 2020 Covid-19 SILC survey	<input type="text"/> Yes <input type="text"/> No <input type="text"/> Unknown
11. This SILC group's location is...	<input type="text"/> Urban <input type="text"/> Peri-urban <input type="text"/> Rural
12. The SILC group's current cycle is...	<input type="text"/> 1 <input type="text"/> 2 <input type="text"/> 3 <input type="text"/> 4 <input type="text"/> 5 or higher

TOPICS AND QUESTIONS	RESPONSE OPTIONS
13. The SILC group is supported by a PSP	Yes No
14. The PSP is a member of the SILC group	Yes No
15. Number of men in the SILC group	
15a. Number of women in the SILC group	
16. Number of men attending the focus group discussion	
16a. Number of women attending the focus group discussion	
<b>COVID-19 EFFECTS ON MEMBERS' WELLBEING</b>	
1. What effects has COVID-19 had on your economic activities, including agricultural and livestock production, and fishing?	
2. Follow-up: Do others here in the group agree with the experiences that have been shared? How many of you have had similar experiences? Please raise your hand...	<p>No member present seems to share the same experiences</p> <p>Fewer than 50% of members present seem to share the same experiences</p> <p>About 50-75% (most) members present seem to share the same experiences</p> <p>All members present seem to share the same experiences</p>
2a. Further notes on members' economic experiences due to Covid-19	
3. What effects has COVID-19 had on your ability to buy food and other necessities?	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
4. Follow-up: Do others here in the group agree with the experiences that have been shared? How many of you have had similar experiences? Please raise your hand...	<p>No member present seems to share the same experiences</p> <p>Fewer than 50% of members present seem to share the same experiences</p> <p>About 50-75% (most) members seem to share the same experiences</p> <p>All members present seem to share the same experiences</p>
4a. [Madagascar] Thinking about your economic and food security experiences since the start of COVID-19, would you say that your experiences are mostly due to Covid-19, mostly due to the drought the country has experienced, or to a combination of both?	<p>Mostly Covid-19</p> <p>Mostly the drought</p> <p>Both</p>
4b. About how many members attribute their experiences mostly to COVID-19?	
4c. About how many members attribute their experiences to the drought?	
4d. About how many members attribute their experiences about equally to BOTH Covid-19 and the drought?	
5. What effects has COVID-19 had on your ability to access and/or use other, non-SILC financial services, such as banks, microfinance institutions, SACCOs, or mobile money?	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
6. Would you say that being a SILC member has been good, bad, or made no difference to your and your family's wellbeing since the start of the Covid-19 pandemic?	Been good Been bad Made no difference
6a. About how many members said 'been good'?	
6b. About how many members said 'been bad'?	
6c. About how many members said 'made no difference'?	
7. Why do you say that?	
<b>MEETING CONTINUITY</b>	
8. Has your SILC group met regularly throughout the time of Covid-19, or did it stop meeting for a period of time and later resumed meeting?	Met regularly throughout the time of the pandemic Stopped meeting for a period but resumed meeting
9. Why did your SILC stop meeting?	
10. For how long did your SILC stop meeting?	
11. Did your SILC share out before it stopped meeting, or did it stop meeting without sharing out?	Shared out before stopping Stopped meeting without sharing out
12. Was your SILC's share-out held early, before the cycle had ended; or did your SILC complete its cycle before sharing out?	Shared out early Completed cycle and then shared out

TOPICS AND QUESTIONS	RESPONSE OPTIONS
13. How did your SILC store the money and cashbox during the time that your SILC wasn't meeting?	<p>A member kept the cashbox with the money in it</p> <p>Money deposited into a bank, MFI or SACCO account in the SILC's name</p> <p>Money deposited into a bank, MFI or SACCO account in a member's name</p> <p>Money deposited into a mobile money account (mobile wallet) in the SILC's name</p> <p>Money deposited into a mobile money account (mobile wallet) in a member's name</p> <p>The group's cash was removed from the cashbox and distributed to various members to hold</p> <p>Other</p>
If other, please explain:	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
14. Has any member of your SILC left your group due to hardships caused by the Covid-19 pandemic?	
	Yes
	No
14a. [Madagascar] Has any member of your SILC left your group due to hardships caused by the drought?	
	Yes
	No
15. What were the hardships that these members faced?	
16. What has kept you in the group?	
17. Have any of the members who left your SILC group due to Covid-19-related hardships, rejoined your SILC?	
	Yes
	No
18. Have any new members joined your SILC since the start of COVID-19?	
	Yes
	No
19. Why did they do so?	

## TOPICS AND QUESTIONS

## HEALTH SAFETY PRACTICES

20. What health safety practices has your SILC adopted to reduce the risk of Covid-19 transmission since the beginning of the pandemic?

Provide water and soap

Provide alcohol-based hand sanitizer

Have all members wash and/or sanitize their hands at the beginning of the meeting

Have all members wash and/or sanitize their hands at the end of the meeting

Have all members wash and/or sanitize their hands after handling money

Have members use face masks during the meeting

Have members sit at least 1 meter from each other

Hold meetings outdoors or in well-ventilated space

Provide a 'central cashpoint' in the center of the group circle, with access limited to 1 person at a time

Hold meetings by turns, to meet legal requirements to limit gathering sizes

Prohibit old and other vulnerable persons from attending meetings

Prohibit children from attending meetings

Do not combine meetings with any other activities, to reduce time of gathering

Do not provide food or drink at meetings

None

Unknown

Other

If other, please explain:

TOPICS AND QUESTIONS	RESPONSE OPTIONS
21a. Does your SILC group continue to practice any of these safety practices?	Yes No
21. Which safety practices, if any, does your SILC continue to practice?	
22. [If any health safety practices are CURRENTLY being practiced] Please describe to us how your SILC implements this (these) practice(s) into your meetings, step by step.  [Probe if needed] For instance, what exactly do you require of each member? How well would you say your SILC members comply with the requirements of the safety practice?	
23. How well have the health safety practices your SILC has adopted worked? Why do you say that?	
24. Which health safety practices, if any, did your SILC consider adopting, but decided not to adopt?	
25. Why did your SILC make this decision?	
26. Which health safety practices, if any, did your SILC practice for a while, but stop practicing later?	
27. Why did your SILC stop employing that or those health safety practice(s)?	
28. Does your group plan to continue to apply any of the safety practices it has adopted, after Covid-19 ends?	Yes No Uncertain
29. Which ones?	
30. Why not?	
<b>SAVINGS</b>	
31. How have your SILC's savings deposits changed since the start of Covid-19? Would you say that your members are saving about the same amount weekly that they were before the pandemic, less than before the pandemic, or more?	About the same amount Less than before More than before

TOPICS AND QUESTIONS	RESPONSE OPTIONS
32. Why do you think that is the case?	
33. Has your SILC changed its rules regarding minimum, maximum, or target savings since the start of Covid-19?	Yes
	No
34. How has your SILC changed its savings rules since the start of Covid-19?	
35. How have the savings rule changes your SILC has made since the start of Covid-19 has affected your ability to save regularly at every meeting?	
36. Has Covid-19 prompted your SILC to shift away from cash transactions, toward financial service provider accounts (banks, cooperatives, digital services), mobile money account, or something else?	Yes
	No, the SILC was already using financial institution services before Covid-19
	No, the SILC still saves in cash
36a. Which type of financial institution? (MFI, COOPEC, bank, mobile money)	
	MFI
	COOPEC
	Mobile money account
	Bank
	Other
	If other, please explain:

TOPICS AND QUESTIONS	RESPONSE OPTIONS
37a. How has your SILC's experience of shifting away from saving in cash affected member attendance at meetings?	
37b. How has your SILC's experience of shifting away from saving in cash affected the amount of savings members deposit at meetings?	
37c. How has your SILC's experience of shifting away from cash affected your group members' demand for loans?	
37d. How has your SILC's experience of shifting away from cash affected the amount of money (value) lent to members per loan?	
38. Does your SILC consider this shift away from cash transactions during Covid-19 to be temporary - that is, once the pandemic ends and things return to normal, your SILC will return to cash transactions - or permanent?	Temporary Permanent Unsure
39. Why do you say that?	
<b>SHARE-OUT</b>	
40. Has your SILC held at least one share-out meeting since March 2020?	Yes No
41. How many share-outs has your SILC held since March 2020?	1 2 3 4 or more
42. What was the date of the most recent share-out that your SILC held?	
43. At your SILC's most recent share-out, would you say that the amount shared out was less than, more than, or about the same as the last share-out your SILC held before Covid-19 started (in February 2020 or earlier)?	Less than before More than before About the same as before

TOPICS AND QUESTIONS	RESPONSE OPTIONS
<p>44. Why do you say that?</p> <p>45. How have you used the money that you received from share-outs since the start of Covid-19? For instance, on what have you spent the money?</p> <p>46. Do you think that how you have used their share-out money during Covid-19 was different from how you would have used it if there had been no Covid-19? How so?</p> <p>47. Did SILC savings or share-out earnings enable any of you to purchase safety and hygiene items, such as masks, soap, hand sanitizer, water, or jerrycans for water; to respond to the challenges of Covid-19?</p> <p>48. Did you use money from any other sources to purchase safety and hygiene items to respond to the challenges of Covid-19? If so, from what other sources?</p>	
<b>LENDING</b>	
49. Has your SILC continued to issue loans to members throughout the Covid-19 pandemic?	<p>Yes</p> <p>No</p>
49a. Why or why not?	<p>Yes</p> <p>No</p>
50a. When you take a loan from the SILC main fund, can you borrow a similar amount of money as you could before Covid-19, or can you usually borrow more money, or less?	<p>About the same</p> <p>More than before</p> <p>Less than before</p> <p>It depends</p>
50b. Why do you think that is so?	
51. How have your SILC's lending policies changed since the start of Covid-19?	
51a. [If policies changed] Why have these policies changed?	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
52. Has your SILC experienced an increase in loan defaults since Covid-19 began?	
	Yes
	No
	Uncertain
52a. How has your SILC mitigated the increased risk of default?	
<b>SOCIAL/EMERGENCY FUND</b>	
53. Does your SILC maintain a social fund?	
	Yes
	No
54. If a member needs money from the social fund, is that money lent to them with no interest, lent with interest, or donated to them?	
	Lent with no interest
	Lent with interest
	Donated
	Other
If other, please explain:	
55. Have any members of your SILC used the social fund to help them with problems due to Covid-19?	
	Yes
	No
	Uncertain
55a. What are some examples of how members have used the social fund during Covid-19?	
55b. For what has the social fund been used during Covid-19?	
Relationships with PSP	
56. Has your SILC communicated with your PSP during Covid-19?	
	Yes
	No
56a. Why do you say that?	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
57. Would you say that your SILC communicates with your PSP with about the same frequency as before Covid-19, less often now than before Covid-19, or more often now than before Covid-19?	<p>About the same frequency</p> <p>Less often</p> <p>More often</p>
58. Why do you say that?	
59. How has your SILC communicated with your PSP since Covid-19 started? Have most interactions been in person, by mobile phone (voice call, SMS, or WhatsApp), a combination of both, or by other means of communicating?	<p>In person</p> <p>By mobile phone (voice call, SMS, or WhatsApp)</p> <p>Combination of both (in person and mobile phone)</p> <p>Other</p>
If other means, please explain:	
60. About how often has your PSP visited your SILC since Covid-19 started?	<p>Weekly</p> <p>Monthly</p> <p>On demand</p> <p>Never</p> <p>Other</p>
If other, please explain	
62. How have your SILC's interactions with your PSP changed during Covid-19?	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
63. Has your SILC continued to pay your PSP the previously agreed fees during the pandemic, or has your SILC renegotiated its PSP fees?	<input type="radio"/> Continued to pay previously agreed fees <input type="radio"/> Renegotiated PSP fees <input type="radio"/> No longer pays the PSP fees
64. Has collecting sufficient money to pay your PSP become easier, harder, or is it about the same for your group since the start of Covid-19?	<input type="radio"/> Easier <input type="radio"/> Harder <input type="radio"/> About the same
65. Why do you say that?	
66. What is your SILC's current fee agreement with your PSP?	
67. How does your SILC's current fee agreement compare to your previous agreement, from before Covid-19?	
<b>SILC AND PSP LEADERSHIP IN THE COMMUNITY</b>	
68. Has your SILC been involved in any way with helping your community respond to Covid-19?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Unsure
69. How has your SILC helped your community respond to Covid-19? Please provide details.	
70. Has your PSP been involved in helping your community respond to Covid-19?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Unsure
70a. If yes, how?	
71. Has your SILC embraced new group business opportunities that have emerged with Covid-19, such as making and selling masks, or selling soap, or other opportunities? If so, please explain.	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
72. Have any individual members of your SILC embraced new business opportunities that have emerged due to Covid-19?	
	Yes
	No
	Unsure
73. What sorts of business opportunities have your SILC's members embraced? Please explain.	
74. How has the SILC group helped these members with their new business opportunities - for example, has the group provided financing, helped establish a customer base, etc.? Please explain.	

# Appendix C. Individual Interview Questionnaire (2021)

TOPICS AND QUESTIONS	RESPONSE OPTIONS
<p>Consent. [Read consent script aloud]</p> <p>Greetings, my name is [_____]. I'm here today, on behalf of CRS, to ask you a few questions about your experience in SILC during the Covid-19 pandemic, including questions about Covid-19's effects on you and your family, your experience in SILC, and health safety practices you and your family have employed, including about vaccination against Covid-19. Your answers today will help CRS and its partners to plan new SILC projects in the future, and will be used in a study that CRS will publish to inform its future programming. You and your group names will not be used in the study, so your privacy will be protected.</p> <p>If you consent to answering my questions today, I inform you that you may refuse to answer any question, for whatever reason – for example, if you feel uncomfortable or simply do not want to answer the question. And you may revoke your consent and end this interview at any point if you wish to do so.</p> <p>If you have concerns about my questions, or about your experience of this interview today, please contact my supervisor, [____NAME AND SURNAME____], by mobile phone at [____GIVE MOBILE PHONE NUMBER_____].</p> <p>Do you consent to answer our questions?</p>	
	<p>Yes</p> <p>No [end interview]</p>
DEMOGRAPHICS	
<p>1. Date of interview</p> <p>2. CRS region</p>	
	<p>CARO</p> <p>EARO</p> <p>LACRO</p> <p>SARO</p> <p>WARO</p>

TOPICS AND QUESTIONS	RESPONSE OPTIONS
3a. Country [CARO]	
	Chad
	Rwanda
3b. Country [EARO]	
	Kenya
	Uganda
3c. Country [LACRO]	
	Ecuador
	Guatemala
3d. Country [SARO]	
	Madagascar
3e. Country [WARO]	
	Ghana
	Mali
	Niger
4. Region/Department/State/Province	
5. City/Municipality/Village	
6. Name of SILC group to which respondent belongs	
7. Name of respondent	
8. Surname of respondent	
9. Sex of respondent	
	Female
	Male
10. Age (years)	
11. Marital status	
	Single
	Married
	Divorced or widowed
11a. [Ecuador] The participant belongs to a population in mobility	
	Yes
	No

TOPICS AND QUESTIONS	RESPONSE OPTIONS
11b. [Ecuador] Country of origin of participant	Ecuador Venezuela Colombia Haiti Other
11c. If other, specify:	
12. Interviewee is head of household	Yes No
13. Interviewee's household size	
<b>EFFECTS OF COVID-19 ON INTERVIEWEE'S AND FAMILY'S LIFE</b>	
1. How has Covid-19 affected your economic activities, including your agricultural and/or livestock production?	
2. How has Covid-19 affected your family's food purchases?	
3. How has Covid-19 affected your ability to access to non-SILC loans?	
4. How have you adapted to the Covid-19 effects on your or your family's income, food security, and access to financial services? That is, what strategies have you and/or your family employed to survive during this difficult time?	
<b>SILC</b>	
5. How many SILC cycles have you completed as a member?	Still in my first cycle [end interview] 1 2 3 4 5 or more

TOPICS AND QUESTIONS	RESPONSE OPTIONS
6. Is the amount of money that you save now in your SILC more, less, or about the same as what you saved prior to Covid-19?	
	More than before
	Less than before
	About the same
7. Why?	
8. What was the amount of your weekly SILC (target) savings before Covid-19 started?	
9. Since Covid-19 began, have you still been able to save money in your SILC at every meeting, even if not the same amount each time?	
	Yes
	No
10. Why not?	
11. About how much money do you save at each SILC meeting currently?	
12. Have you taken a loan from your SILC since Covid-19 began?	
	Yes
	No
13. Thinking about the most recent loan that you took, did you take the loan from the SILC's main fund, or the social/emergency fund?	
	Main fund
	Social fund
	A third fund
13a. If a third fund, please explain:	
14. How much money did you borrow for most recent loan you took?	
15. On what did you spend the money that you borrowed for the most re-cent loan you took from your SILC?	
16. Were you able to repay the SILC loan on time?	
	Yes
	No
	Not yet, the full payment isn't due yet

TOPICS AND QUESTIONS	RESPONSE OPTIONS
17. Were you able to repay the entire amount, including interest?	Yes  No, paid the full amount but no interest  No, paid the full amount but not all the interest  No, paid some of the amount and no interest  No, did not repay anything
18. About how much have you repaid ?	
18a. What did the group decide to do to recover the unpaid amount?	
19. Are you still on track to repay the loan on time?	Yes  No  Unsure
19a. Why not?	
20. Has your SILC group held at least one share-out since Covid-19 began?	Yes  No
21. Did you earn a profit on your savings at your group's most recent share-out?	Yes  No  Do not recall
22. On what did you spend the money you received at your SILC's most recent share-out?	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
23. Has being a SILC member had a positive, negative, or no effect on your or your family's wellbeing since the start of Covid-19?	Positive Negative No effect Unsure
24. Why do you say that?	
25. Would you say that being a SILC member has helped protect you from the negative effects caused by Covid-19, or helped you recover from them?	Yes, protected Yes, recover Yes, both protected and recover No Unsure
26. Why do you say that?	
27. What additional actions do you think your SILC group could take to help you recover from the economic shocks caused by Covid-19?	
<b>HEALTH SAFETY PRACTICES</b>	
28. Has anyone in your SILC been infected with Covid-19 or died from Covid-19?	Yes, infected only Yes, infected and died Yes, both (meaning infected, some still alive, some died) No Unsure

TOPICS AND QUESTIONS	RESPONSE OPTIONS
29. Do you know of anyone outside of your SILC, but who resides in your village, who has been infected with Covid-19 or died from Covid-19?	<input type="checkbox"/> Yes, infected only <input type="checkbox"/> Yes, infected and died <input type="checkbox"/> Yes, both (meaning infected, some still alive, some died) <input type="checkbox"/> No <input type="checkbox"/> Unsure
30. How have you adapted your and your family's daily life to reduce the risk of getting infected with Covid-19?	<input type="checkbox"/> Wearing masks <input type="checkbox"/> Reducing social contacts with others <input type="checkbox"/> Physical distancing <input type="checkbox"/> Handwashing with soap and/or using hand sanitizer <input type="checkbox"/> Other <input type="checkbox"/> Done nothing
If other, please explain:	
31. Would you say these adaptations have worked for you and your family?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Why do you say that?	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
32. Has anyone in your family been vaccinated against Covid-19 already?	<p>Yes, interviewee only</p> <p>Yes, interviewee's family members only</p> <p>Yes, both interview-ee and family mem-bers</p> <p>No</p>
33. Why not?	<p>Not yet available or eligible</p> <p>No access</p> <p>Scared of side effects</p> <p>Too far away</p> <p>Not worried about being infected with Covid-19</p> <p>Need of local author-ities to be vaccinated first</p> <p>Other</p>
If other, please explain:	
34. Have your earnings from your SILC loans or share-out enabled you to buy personal protective equipment to reduce your risk of Covid-19 infec-tion, such as...	<p>Soap</p> <p>Masks</p> <p>Gloves</p> <p>Other</p> <p>No</p>
If other, please explain:	

TOPICS AND QUESTIONS	RESPONSE OPTIONS
35. Have you used money from any non-SILC sources to buy personal protective equipment?	
	Yes
	No
36. From what sources?	
37. Are there any health safety practices that your SILC is doing because of Covid-19 that you think your SILC will continue to practice once the risk of Covid-19 is over?	
	Yes
	No
	Unsure
37a. Which health safety practices do you think your SILC will continue to practice once Covid-19 is over?	
37b. Why do you say that?	



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Catholic Relief Services | 228 W. Lexington Street, Baltimore, MD 21201, USA | [crs.org](http://crs.org) | [crsespanol.org](http://crsespanol.org)  
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