ASSESSMENT OF SAVINGS AND INTERNAL LENDING COMMUNITIES IN HAITI

14 October 2015

This publication was produced for the United States Agency for International Development. It was prepared by Dr. Lisa Parker, Mr. Kednel Francois, Ms. Toni Cela, and Dr. Karen Foreit.
ASSESSMENT OF SAVINGS AND INTERNAL LENDING COMMUNITIES IN HAITI
ACKNOWLEDGMENTS

The research team would like to first thank USAID Haiti, specifically Dr. Olbeg Desinor, for his initiative in procuring this assessment, and his continued support and guidance of the research team throughout implementation. We also thank the HIVCore management team, Ms. Sarah Sandison, Ms. Alison Thurston, and Dr. Glenn Post for their commitment and support as well as the USG OVC Technical Working Group for their inputs and insights. Special thanks go to Jason Wolfe, who provided valuable technical insight throughout the study.

The CRS Haiti team including Mr. Jeffery McIntosh, Mr. William Martin, Ms. Jocelyn Braddock, Mr. Bruce Lee, Mr. Lam Huynh, and Mr. Edno Estigene were generous with their time and shared their wealth of experience on household economic strengthening programs in Haiti with the research team and participated fully in the assessment. Mr. Tom Shaw also provided excellent feedback on a draft of this report.

This study would not have been possible without the dedication and diligence of the staff and data collectors, including Dr. Louis Herns Marcelin, director, and Mr. Frantz Lejeune, data collection coordinator, from the Interuniversity Institute for Research and Development (INURED) in Port au Prince, Haiti.

The Population Council HIVCore staff provided tremendous support for this assessment, including Dr. Sam Kalibala, Ms. Nrupa Jani, and Ms. Adaku Ejiogu. We would like to particularly thank Ms. Sherry Hutchinson for her helpful guidance on all things knowledge management.

We would also like to acknowledge the Palladium (formerly Futures Group) team, including Dr. Irit Sinai, Ms. Abir Doumit, Mr. Albert Merkel, and Mr. Shahzad Bhatti, and particularly Ms. Kathleen Walsh, for her vital support during the implementation of this assessment.

Finally, we sincerely thank all of the participants in this assessment including the SILC group members, CBO staff, community mobilizers, and CRS CHAMP staff for their openness and motivation in helping to produce important evidence on household economic strengthening programs.

This report was made possible through support provided by the President’s Emergency Plan for AIDS Relief and the U.S. Agency for International Development (USAID) via HIVCore, a Task Order funded by USAID under the Project SEARCH indefinite quantity contract (Contract No. AID-OAA-TO-11-00060).

HIVCore improves the efficiency, effectiveness, scale, and quality of HIV treatment, care, and support, and prevention of mother-to-child transmission (PMTCT) programs. The Task Order is led by the Population Council in partnership with Elizabeth Glaser Pediatric AIDS Foundation, Palladium (formerly Futures Group), and the University of Washington.

Published in October. ©2015. The Population Council Inc.

Cover photo: SILC group meeting in Solino, Port au Prince, Haiti. Photo taken by Dr. Lisa Parker, Palladium.

# TABLE OF CONTENTS

**ACKNOWLEDGMENTS**  
II

**ACRONYMS**  
V

**EXECUTIVE SUMMARY**  
I

## BACKGROUND

- Evidence base on savings and lending groups 6
- Savings and lending groups within the context of the U.S. President’s Emergency Plan for AIDS Relief (PEPFAR) orphans and vulnerable children (OVC) programs 6
- Community Health and AIDS Mitigation Project 7
- Study purpose 9
- Study questions 10

## METHODOLGY

- Study design 11
- Sampling 11
- Data collection and management 15
- Limitations 16

## DESCRIPTION OF SILC GROUPS

- Organization of SILC Groups 17
- General information on sample of SILC Groups 17

## KEY FINDINGS

- Research question 1: Did respondents feel that the SILC group activities met SILC group members’ needs? 18
- Research question 2: Did respondents feel that participation in SILC groups have an impact on individual, child, and household well-being? 22
- Research question 3: Did the SILC groups continue after donor support ended, and why or why not? 25
DISCUSSION
Did respondents feel that the SILC group activities met SILC group members’ needs? 31
Did respondents feel that participation in SILC groups had an impact on individual, child, and household well-being? 32
Did SILC groups continue after donor support ended, and why or why not? 32

RECOMMENDATIONS 34

REFERENCES 37

APPENDICES
Appendix 1: In-depth interview guide with SILC group members 39
Appendix 2: Focus group discussion guide with SILC group members 42
Appendix 3: In-depth interview guide with CBO staff 45
Appendix 4: In-depth interview guide with community mobilizer 48
Appendix 5: In-depth interview guide with CRS staff 51
<table>
<thead>
<tr>
<th>ACRONYMS</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIDS</td>
<td>Acquired Immunodeficiency Syndrome</td>
</tr>
<tr>
<td>CBO</td>
<td>Community-Based Organization</td>
</tr>
<tr>
<td>CSDP</td>
<td>Community–based Service Delivery Point</td>
</tr>
<tr>
<td>CHAMP</td>
<td>Community Health and AIDS Mitigation Project</td>
</tr>
<tr>
<td>CM</td>
<td>Community Mobilizer</td>
</tr>
<tr>
<td>CRS</td>
<td>Catholic Relief Services</td>
</tr>
<tr>
<td>EB</td>
<td>Emergency Box</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
</tr>
<tr>
<td>HES</td>
<td>Household Economic Strengthening</td>
</tr>
<tr>
<td>HIV</td>
<td>Human Immunodeficiency Virus</td>
</tr>
<tr>
<td>HTG</td>
<td>Haitian Gourde (local currency)</td>
</tr>
<tr>
<td>IB</td>
<td>Investment Box</td>
</tr>
<tr>
<td>ICC</td>
<td>International Child Care</td>
</tr>
<tr>
<td>IDI</td>
<td>In-depth Interview</td>
</tr>
<tr>
<td>INURED</td>
<td>Interuniversity Institute for Research and Development</td>
</tr>
<tr>
<td>MIS</td>
<td>Management Information System</td>
</tr>
<tr>
<td>MUSO</td>
<td>Mutuelle de solidarité (Savings and Internal Lending Communities)</td>
</tr>
<tr>
<td>OVC</td>
<td>Orphans and Vulnerable Children</td>
</tr>
<tr>
<td>PLHIV</td>
<td>People Living with HIV</td>
</tr>
<tr>
<td>PPI</td>
<td>Progress out of Poverty Index</td>
</tr>
<tr>
<td>PSP</td>
<td>Private Service Provider</td>
</tr>
<tr>
<td>RCTs</td>
<td>Randomized Control Trials</td>
</tr>
<tr>
<td>SILC</td>
<td>Savings and Internal Lending Communities</td>
</tr>
<tr>
<td>USAID</td>
<td>U.S. Agency for International Development</td>
</tr>
<tr>
<td>USD</td>
<td>United States Dollar</td>
</tr>
</tbody>
</table>
EXECUTIVE SUMMARY

The U.S. Agency for International Development (USAID)-funded Community Health and AIDS Mitigation Project (CHAMP), led by Family Health International in partnership with Catholic Relief Services (CRS) and International Child Care (ICC), was a $65 million project that ran from July 2009 to March 2013 in nine of the 10 geographic departments of Haiti. Within the CHAMP project, CRS Haiti implemented two primary livelihood strategies: (a) referrals and linkages to supplementary services for CHAMP participants and (b) the development of savings and internal lending communities (SILCs) or Mutuelles de Solidarité (MUSOs) in French/Creole. This study exclusively concerns SILC.

SILC, a model for user-owned, self-managed savings and credit groups developed by CRS, benefits families that do not have access to formal-sector financial services (Ferguson 2012e). While details vary among groups, they all include the following elements:

- Members contribute a specific amount, determined by the group itself, at each meeting.
- Pooled contributions create a loan fund for members to be repaid with interest and a social fund to help members with emergency situations. Social fund disbursements usually are not repaid.
- Each SILC group decides how long it will function; cycles typically range from 9–12 months.
- By the end of the cycle, all loans are repaid. Accumulated savings and interest earnings are paid out to members in proportion to the amount that each member contributed throughout the cycle.
- After pay-out, the group may disband or decide to continue for another cycle and new members may be invited to join.

SILC activities were implemented at the community level in five departments (Artibonite, Grand’Anse, Nippes, Northwest, and South) (Catholic Relief Services 2013a). All members of the community were invited to participate; people living with HIV (PLHIV) were specifically encouraged to join. Community-based organizations employed community mobilizers (CMs) living in the same communities to mentor groups through, on average, a one-year savings and lending cycle.

In June of 2013, USAID/Haiti requested an assessment of SILC activities implemented under CHAMP to help inform follow-on programming. Because the study was commissioned after the project had ended, it was designed as a qualitative retrospective examination of perceived needs and the impact of project participation from the perspectives of both the SILC group members themselves and project implementers. The present study was conducted under the USAID-funded, HIVCore project, led by the Population Council. Palladium (formerly Futures Group), a HIVCore partner, conducted the study.

The study asked three questions:

1. Did respondents feel that the SILC group activities met SILC group members’ needs?

2. Did respondents feel that participation in SILC groups had an impact on individual, child, and household well-being?

3. Did SILC groups continue after donor support ended, and why or why not?
METHODS
This study is a retrospective, qualitative assessment of CHAMP SILC activities. We conducted in-depth interviews (IDIs) with CRS Haiti staff (N=9), community-based organization (CBO) staff (N=9), and CMs (N=14), as well as in-depth interviews (N=56) and focus group discussions (FGDs) (N=14) with SILC group members. To capture the greatest range of experiences, we selected a purposive sample of seven high and seven low-performing CRS CHAMP SILC groups across all five departments where the project operated: Artibonite, Grand’Anse, Nippes, Northwest, and South.

The research team included a local study coordinator and contracted the Interuniversity Institute for Research and Development (INURED) to recruit and coordinate the training of data collectors and to manage field data collection. IDIs and FGDs were conducted from May to July of 2014. All interviews and FGDs were conducted in Creole, digitally recorded and transcribed in Creole, and then translated verbatim into English. All transcripts were password-protected. The English-language transcripts were imported into Atlas-TI version 7.5.2, a qualitative analysis software, for analysis.

KEY FINDINGS

Did respondents feel that the SILC group activities met SILC group members’ needs?
Overwhelmingly all respondents thought SILC groups successfully met SILC group members’ needs. Respondents agreed that access to flexible savings and loans adapted to community needs filled an important service gap in these communities. They also indicated that the SILC groups were different from other local financial institutions in terms of lower interest rates, the sense of ownership of the SILC funds, and the fact that SILC groups encouraged community solidarity and collective action such as street cleaning. SILC group members reported that they joined SILC to save money and access low interest, flexible loans. They also were attracted to the community solidarity aspect of SILC groups, which was not included in other financial institutions. While a few SILC group members did not think the social fund was necessary, most felt that the existence of the social fund was an important advantage over other financial institutions. However, some SILC group members reported that the amount of funds available for loans was not sufficient to meet the demand of all active SILC group members, and others reported that the size of the loans was not adequate for use with larger businesses. In addition, SILC group members reported that having members who were unable to contribute or re-pay loans created difficulties for the entire group. It should be noted that the most economically vulnerable community members were not able to participate in the SILC groups because they were unable to meet the minimum contribution requirements. On the other hand, there was no discrimination against PLHIV, who were able to join the SILC groups and participate as active members as long as they could contribute the minimum amount and attend meetings.

Did respondents feel that participation in SILC groups had an impact on individual, child, and household well-being?
The majority of SILC group members reported using their savings, loans, and share-outs from the SILC group to pay for various things for their household and children including school fees, clothing, food, healthcare costs, and land and livestock purchases, or to pay back another loan or to lend to a friend or family member. Some described how their participation in SILC allowed them to surmount difficult
economic conditions and support their children's schooling. Other SILC group members reported using the social fund for reasons such as death of a family member, child illness, or other health related expenses, and in one case two members of the same group reported using funds to help gain treatment during the cholera epidemic. These investments may lead to children's improved food security and nutrition, overall improved health, and increased school attendance. While it is clear that participation in SILC allowed members to save and gave them new access to credit, without a baseline assessment, the study could not assess whether household income or asset ownership increased, or whether SILC-supported investments led to improved child health and education. Some SILC group members reported investing loan funds in their small businesses and generating additional income, and others reported that the financial management training and access to start-up funds helped them create new businesses. However, a few SILC group members felt that the limited size of the loans prevented them from growing their businesses as much as they would have liked. SILC members also reported that their participation encouraged community solidarity and collective action, and that they invested in local businesses that are used by community members.

**Did SILC groups continue after donor support ended, and why or why not?**

This study provided a unique opportunity to assess SILC sustainability. Nine of the 14 sampled SILC groups continued after project support ended. Members of SILC groups that continued felt the SILC groups met their financial needs and they were confident in their understanding and implementation of the savings group methodology. Some SILC group members reported that their groups modified the SILC methodology after the end of the project, for example, by increasing group size. Many respondents pointed to the role of the CM in supporting the SILC groups to continue after the end of the project. In fact, members of the five sampled groups that had disbanded at the time of data collection reported lack of engagement of their CMs. Moreover, the lack of funds to pay CMs after the end of the project was cited by both SILC group members and the CMs as a reason for not continuing the SILC group. Other reasons for group dissolution included inability of members to pay their contributions or repay loans, and lack of continued training and support. Some SILC group members mentioned that their SILC groups took “a pause” and re-formed or had plans to re-form at a later date. A few new SILC groups were created independently after termination of the CHAMP project. See Figure 1 for a summary of key findings.

**RECOMMENDATIONS**

We make the following recommendations for program design and implementation.

- Following global best practices, programs should provide training and support at a minimum throughout the entire first SILC group cycle and clearly communicate the time frame for support of the groups so that expectations are realistic and sustainability encouraged. CMs should be remunerated through stipends, in-kind contributions, or directly by SILC group members.

- Programs should carefully consider their recruitment strategies to avoid stigmatization of vulnerable populations, such as PLHIV, and ensure that this vulnerable group is able to actively participate in SILC.

- For programs implementing social funds, more effort should be made to address participants’ concerns about the utility of these funds from the outset and encourage an ongoing dialogue among members around the positive impact these funds may have on individual group members as well as the success of the savings group itself.
- Programs should consider exploring possibilities for increased business-related training and community entrepreneurship opportunities.

- Programs should consider addressing members’ demand for larger loan sizes by facilitating linkages of mature SILC groups to other local financial institutions, after providing knowledge and skills about how they can effectively use additional financial services and by ensuring that financial institutions do not negatively impact the groups by predatory lending to members.

- Programs and donors should consider conducting operations research to examine the role and impact of CMs, for example to compare the effects of different schedules of mobilizer phase-out on group functioning and sustainability.

As program evaluators, we offer the following recommendations related to program monitoring and evaluation for savings and lending groups.

- Provide SILC groups with additional technical support related to record keeping so that members understand why the information is being collected and can help ensure that the data are of high quality and can be used to effectively monitor the groups’ progress.

- Collect information on objectively-verifiable outcome and impact measures related to individual, child, and household well-being in addition to relevant savings group financial indicators.

- Collect information on household poverty status or economic vulnerability at the beginning and end of each cycle.

- Collect standardized cost data of project implementation, including costs at the implementing partner, CBO, and community-level.

- Donors should fund periodic external assessments of these projects.
Assessment of Savings and Internal Lending Communities (SILC) in Haiti

3 Questions about SILC groups

1. Did they meet participants’ needs?
   - YES
     - Helped members save and access flexible low-interest loans adapted to community needs
     - Different from other local financial institutions in terms of lower interest rates, ownership of funds, and increased community solidarity
     - People Living with HIV able to fully participate without stigmatization
   - PARTIALLY
     - Challenges for some members to meet contributions and re-pay loans
     - Some groups were unable to meet demand for loans
     - Social fund liked by majority but about 15% felt these were “lost funds”
     - Most economically vulnerable not able to participate because could not meet minimum contributions

2. Did they have perceived impact?
   - YES
     - Savings, loans, and share-outs spent primarily on household and children: school fees, clothing, food, healthcare, household consumption, and purchasing land or livestock
     - Participation helped members surmount difficult economic conditions
     - Increased access to savings and credit and investments in businesses
     - Participation increased community solidarity
   - PARTIALLY
     - Study could not assess if household income or asset ownership increased, or whether SILC supported investments led to child health and education outcomes
     - Sufficient funds not available for larger business investments

3. Were they sustainable?
   - YES
     - Between 43-67% of the groups were sustained after donor support ended
     - Most that continued were confident in applying the SILC methodology and had continued support from community mobilizers
     - Some new groups created independently after end of program
   - PARTIALLY
     - Many groups disbanded due to lack of continued engagement of community mobilizer, lack of ability to pay contributions or re-pay loans, and lack of continued training and support
     - Some groups “paused” with plans to re-form at a later date
BACKGROUND

EVIDENCE BASE ON SAVINGS AND LENDING GROUPS

In recent years, there has been an increase in research to measure the impact of participating in savings-led microfinance programs on individual, household, and community outcomes. Randomized control trials (RCTs) have shown mixed results (Annan et al. 2013; Bureau of Applied Research in Anthropology, University of Arizona, and Innovations for Poverty Action 2013; Thuysbaert, Karlan, and Udry 2012). A trial in East Africa found that on average members had a savings balance of $16, average outstanding loan of $28, and a 20 percent return on savings and 28 percent annualized return on assets (Ferguson 2012d)1. RCTs conducted in Ghana, Malawi, and Uganda found that savings-led microfinance programs addressed an unmet demand for savings and credit programs (Thuysbaert, Karlan, and Udry 2012). Participating households were more likely to use loans from savings groups to deal with unexpected or unpredictable events that affect a household and were less likely to sell household livestock or other assets to deal with a health crisis than households without access to savings groups. Studies also showed an increase in food security but not food consumption, animal ownership, or other household assets. An RCT in Mali reported positive effects in amount of savings, money borrowed, livestock holdings, and food security (Bureau of Applied Research in Anthropology University of Arizona and Innovations for Poverty Action 2013). However, there were no reported differences between participant and non-participant groups on handling health expenses, school enrollment, business development or expansion, agricultural inputs, or household or agricultural assets. Finally, an RCT in Burundi found that the program had significant impact on both household assets and consumption but did not demonstrate any positive impacts on certain measures of child well-being or mental health (Annan et al. 2013).

A recent review assessed the likelihoods of various outcomes of participating in a savings group. The highest-likelihood impacts were on asset accumulation; consumption smoothing; investment in income-generating activities; management of finances, savings, and lump-sum creation; and solidarity with other members. Medium-likelihood impacts included collective activities, decision-making power in the household, food security, leadership roles, and self-empowerment. However, there were few long-term impacts on income, poverty reduction, and school enrollment for children. This framework is helpful in putting into context the findings of the recent RCTs (Gash 2013).

SAVINGS AND LENDING GROUPS WITHIN THE CONTEXT OF THE U.S. PRESIDENT’S EMERGENCY PLAN FOR AIDS RELIEF (PEPFAR) ORPHANS AND VULNERABLE CHILDREN (OVC) PROGRAMS

Recognizing that HIV affects the economic stability of families and their children, PEPFAR Guidance for Orphans and Vulnerable Children Programming (U.S. President’s Emergency Plan for AIDS Relief 2012) devotes a chapter to household economic strengthening (HES) for families affected by HIV. The aim of

1The East Africa study used the same methodology as the savings and lending groups examined in the present study.
HES within PEPFAR OVC programs is to “reduce the economic vulnerability of families and empower them to provide for the essential needs of the children in their care through the use of global best practices and evidence-based interventions.”

The Guidance prioritizes three types of HES interventions:

1. Money management interventions for savings, access to consumer credit, and fostering knowledge and behaviors for better family financial management.

2. Integration of HES activities with complementary interventions, such as parenting skills.

3. Income promotion using low-risk activities to diversify and stimulate growth in household income.

For “families struggling to make ends meet,” but not the poorest of the poor (i.e., “families in destitution”), money management interventions, including savings and lending groups, are presented as the preferred evidence-based HES strategy.

COMMUNITY HEALTH AND AIDS MITIGATION PROJECT

The U.S. Agency for International Development (USAID)-funded Community Health and AIDS Mitigation Project (CHAMP), led by Family Health International in partnership with Catholic Relief Services (CRS) and International Child Care (ICC), was a $65 million project that ran from July 2009 to March 2013 in nine of Haiti’s 10 geographic departments. The overarching goal was to improve the health and quality of life of vulnerable families, OVC, and people living with HIV (PLHIV) through the implementation of community-based service delivery points (CSDPs) which provided reproductive health/family planning, maternal and child health services, tuberculosis management, and nutrition and social assistance (Family Health International 2009). As part of CHAMP, CRS Haiti implemented two livelihood strategies: (1) referrals and linkages to supplementary services for CHAMP participants and (2) the development of Savings and Internal Lending Communities (SILCs) or Mutuelle de Solidarités (MUSOs) in French/Creole. These activities were implemented in five departments (Artibonite, Grand’Anse, Nippes, Northwest, and South) (Catholic Relief Services 2013a).

The SILC activities were the focus of this research study. SILC, a model for user-owned, self-managed savings and credit groups developed by Catholic Relief Services (Ferguson 2012e), focuses on families that do not have access to formal-sector financial services. Members are required to contribute a specific amount (determined by the group themselves) at each meeting. This helps members to build savings, create a loan fund that members can access for investment or consumption, and establish a social fund that can be used to help members with emergency situations. Social fund disbursements usually are not repaid. Another distinguishing feature of SILC is that each group decides at the outset how long it will function; these pre-determined life cycles typically range from 9 to 12 months. At the end of the cycle, the group’s accumulated savings and interest earnings are paid out among the members of the group in proportion to the amount that each member contributed throughout the cycle (Vanmeenen 2006). After pay-out, the group may disband or decide to continue for another cycle and new members may be invited to join.

CRS Haiti trained SILC members on group formation and governance, developed policies, helped define roles and responsibilities of members, and outlined specific procedures to follow for holding SILC
meetings (Catholic Relief Services 2013a). At no time were start-up funds or any other direct financial assistance provided to the SILC groups. Initial CHAMP-supported SILC activities exclusively invited PLHIV to join the groups and provided support from a representative from a CRS-supported CSDP over two to three savings cycles. The approach evolved over time in line with CRS’ global SILC strategy and project experience as the project was not meeting its targets. In June 2011, CRS Haiti decided to support groups through only one SILC cycle, abandon the exclusive CSDP centered PLHIV targeting approach, and replace the CSDP representatives with a new approach. This original approach had created only a limited number of groups because many PLHIV SILC members did not live in the same communities and had little interaction beyond the group meetings. Moreover, there were concerns about stigmatization with PLHIV-only SILC groups. PLHIV exclusive groups formed under the original model were given the opportunity to include additional community members in their groups and to adapt to the new model of one year of CRS support if they wanted to continue under CHAMP. Under the new model, CRS employed livelihood officers and selected existing CBOs in the targeted communities; CBOs employed community mobilizers (CMs) living in the same communities to mentor groups through, on average, a one-year savings and lending cycle. This new model was transitioned into place between June 2011 and March 2013 with community health workers conducting community recruitment until the CMs were hired in April 2012. CRS livelihood officers and CBOs jointly supervised the CMs (Figure 2). The livelihood officers trained the CMs in recruitment techniques and on SILC group monitoring. The CMs worked within the communities to recruit interested participants, and once a sufficient number of community members expressed interest a group was formed. The CM then helped the group develop their bylaws, including interest rate levels, loan sizes, meeting frequency, etc. and democratically elect a management committee. The CM attended each meeting and provided continuous training on the SILC methodology. These changes allowed the project to recruit more members, expand to more communities, and increase regular monitoring.

**Figure 2 Management of SILC groups under CHAMP**

A total of 159 SILC groups were created during the life of CHAMP: 23 in Artibonite, 69 in the southern region (Grand’Anse, Nippes, and South departments) and 67 in Northwest.
In July–August 2012, CRS Haiti interviewed a representative sample of SILC members from three CHAMP project departments. It included 428 individuals, of whom 68 percent were new to SILC. Using the Progress out of Poverty Index (PPI)\(^2\), it was estimated that 60 percent of the new SILC members in these zones were living on less than US$1 a day, demonstrating their economic vulnerability. More than half (59 percent) of the households surveyed had never taken out a loan, with only one in three reporting having taken out a loan from a money lender. Importantly, over two-thirds of participants in the SILC groups were women (Catholic Relief Services 2012).

The CHAMP project closed nearly one year ahead of schedule. CRS conducted close-out meetings with all 159 SILC groups in March 2013 and terminated support to the CMs at the end of April 2013 (Catholic Relief Services 2013a). By the end of the project, the SILC groups reported a total savings of US$104,255, of which US$69,235 had been loaned to members. Groups also raised US$4,634.76 in their social funds for emergencies. Table 1 below displays information on the number of SILC groups per department, number of members, individual savings rates, total savings, and internal lending.

### Table 1  CRS CHAMP SILC indicators summary at end of project\(^*\)

<table>
<thead>
<tr>
<th>Department</th>
<th># of SILC groups</th>
<th># of members</th>
<th>Individual savings rates(^a)</th>
<th>Total savings (USD)</th>
<th>Internal lending (USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Men</td>
<td>Women</td>
<td>Haitian Gourdes (USD)</td>
</tr>
<tr>
<td>South Region</td>
<td>69</td>
<td>1,802</td>
<td>586</td>
<td>1,216</td>
<td>25–1,000 ($.60–$23)</td>
</tr>
<tr>
<td>(Grand’Anse, Nippes,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and South)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Artibonite</td>
<td>23</td>
<td>487</td>
<td>139</td>
<td>348</td>
<td>25–500 ($.60–$12)</td>
</tr>
<tr>
<td>Northwest</td>
<td>67</td>
<td>1,762</td>
<td>612</td>
<td>1,150</td>
<td>50–250 ($.60–$1.17)</td>
</tr>
<tr>
<td>Total</td>
<td>159</td>
<td>4,051</td>
<td>1,337</td>
<td>2,714</td>
<td>25–1,000 ($.60–$23)</td>
</tr>
</tbody>
</table>

\(^a\)Figures are taken from the CRS final report; no measures of central tendency are available.

\(^*\)This reflects group members regular contributions made at meetings.

Source: Catholic Relief Services 2013a.

**STUDY PURPOSE**

USAID/Haiti commissioned the present study to assess the SILC activities implemented by CRS under the CHAMP project in Haiti and to help inform follow-on programming. Because the study was commissioned after the project had ended, it was designed as a qualitative retrospective examination of savings group members’ needs and the impact of their participation in the program on those needs as

\(^2\)See http://www.progressoutofpoverty.org/country/haiti
well as individual, child, and household well-being from the perspectives of the SILC group members themselves and project implementers. This allowed the study team to more fully understand the ways in which SILC group members interacted with the program and to help illuminate the reasons why the intervention may or may not have had an impact on specific outcomes. We produced actionable findings that can be implemented by organizations working with vulnerable communities in Haiti and to help fill the gap in qualitative research around savings-led microfinance programs in general.

The present study was conducted under the USAID-funded, HIVCore project, led by the Population Council. Palladium (formerly Futures Group), a HIVCore partner, conducted the study.

**STUDY QUESTIONS**

The study asked three specific questions:

1) Did respondents feel that the SILC group activities met SILC group members’ needs?

2) Did respondents feel that participation in SILC groups had an impact on individual, child, and household well-being?

3) Did SILC groups continue after donor support ended, and why or why not?
METHODOLGY

STUDY DESIGN
This study is a retrospective, qualitative assessment of CHAMP SILC activities. We examined project implementers’ and SILC group members’ perceptions of the role of the program on individual, child, and household well-being and took advantage of the project termination to look retrospectively at long-term sustainability. Understanding the limitations of this study design, we have been careful not to attribute outcomes to the intervention itself.

SAMPLING
We conducted in-depth interviews (IDIs) with CRS Haiti staff, community-based organization (CBO) staff, and CMs, as well as in-depth interviews and focus group discussions (FGDs) with SILC group members. The study budget did not permit a statistically-representative sample. Instead, to capture the greatest range of experiences, we selected a purposive sample of high-performing (most successful) and low-performing (most challenging) CRS CHAMP SILC groups across all five departments where the project operated: Artibonite, Grand’Anse, Nippes, Northwest, and South.

CBO selection
The sampling frame for this study included all 14 CBOs responsible for managing the CHAMP SILC groups and their respective SILC groups. Former CRS CHAMP project officers classified CBOs as either “most successful” or “most challenging” using the following criteria.

- Number of SILC groups created.
- Number of SILC groups graduated.
- Number of CBO staff trained on SILC methodology.
- Degree to which CBO supported SILC group activities.
- Whether or not the CBO was well established as a service provider in the community.

After the CBOs had been ranked by the program officers, the research team randomly selected one CBO each from Grand’Anse, Nippes, and South departments as follows:
  - Grand Anse: 1 “most successful” CBO
  - Nippes: 1 “most challenging” CBO
  - South: 1 “most challenging” CBO

Artibonite and Northwest departments had four CBOs each; in these departments the research team randomly selected one of the two “most successful” CBOs and one of the two “most challenging” CBOs (Table 2).
<table>
<thead>
<tr>
<th>Department</th>
<th>CBO</th>
<th>Selection</th>
</tr>
</thead>
<tbody>
<tr>
<td>South</td>
<td>ATAL</td>
<td>1 “most challenging” CBO</td>
</tr>
<tr>
<td></td>
<td>FEDEF</td>
<td></td>
</tr>
<tr>
<td>Nippes</td>
<td>ARP</td>
<td>1 “most challenging” CBO</td>
</tr>
<tr>
<td></td>
<td>MOFAM</td>
<td></td>
</tr>
<tr>
<td>Grand Anse</td>
<td>APIAVGA</td>
<td>1 “most successful” CBO</td>
</tr>
<tr>
<td></td>
<td>CRAMPEES</td>
<td></td>
</tr>
<tr>
<td>Northwest</td>
<td>REFANO</td>
<td>1 “most challenging” CBO, plus</td>
</tr>
<tr>
<td></td>
<td>ODESOB</td>
<td>1 “most successful” CBO</td>
</tr>
<tr>
<td></td>
<td>OPDJR</td>
<td></td>
</tr>
<tr>
<td></td>
<td>GASPNO</td>
<td></td>
</tr>
<tr>
<td>Artibonite</td>
<td>GAPSAC</td>
<td>1 “most challenging” CBO, plus</td>
</tr>
<tr>
<td></td>
<td>FEBS</td>
<td>1 “most successful” CBO</td>
</tr>
<tr>
<td></td>
<td>ASFGM</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PDID</td>
<td></td>
</tr>
</tbody>
</table>

It turned out that two of the seven randomly-selected CBOs had created very few SILC groups under CHAMP. Therefore, the research team decided to replace each of them with an alternate CBO to arrive at a more diverse representation of SILC groups in the final sample. The originally-selected CBOs were retained for staff member interviews, so that in-depth interviews were conducted with representatives from each of the seven CBOs selected, as well as with the two CBOs originally selected but not included in the final sample for lack of sufficient SILC groups, for a total of nine CBOs that completed the staff interviews.

**SILC group selection**

A total of 159 SILC groups were created across the five departments. With a range of 2-4 CBOs per department, each CBO was responsible for between 2 and 33 SILC groups (Table 3). Each SILC group consisted of between 9 and 38 members, with an average of 25 members per group.
Table 3 Number of CHAMP SILC groups by department and CBO

<table>
<thead>
<tr>
<th>Department</th>
<th>CBO</th>
<th># SILC groups</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>South</td>
<td>ATAL</td>
<td>14</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>FEDEF</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>Nippes</td>
<td>ARP</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>MOFAM</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Grand Anse</td>
<td>APIAVGA</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>CRAMPEES</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Northwest</td>
<td>REFANO</td>
<td>4</td>
<td>67</td>
</tr>
<tr>
<td></td>
<td>ODESOB</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td></td>
<td>OPDJR</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td></td>
<td>GASPNO</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>Artibonite</td>
<td>GAPSAC</td>
<td>5</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>FEBS</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td></td>
<td>ASFGM</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>PDID</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td>159</td>
</tr>
</tbody>
</table>

Source: Catholic Relief Services 2013b

Once the CBO sample had been determined, the local study coordinator worked with the respective CMs to classify the individual SILC groups either as “most challenging” or “most successful” based on the following criteria:

- Number of meetings held per year.
- Solidarity between members.
- Number of loans to members.
- Number of loans repaid on time.
- Cooperative investments among members.

The research team and CMs were able to classify 104 of the 159 SILC groups created during the life of CHAMP using existing data and information obtained from the CMs. Finally, the research team added a group status indicator for each SILC group at the time of sampling by triangulating program monitoring data with CM inputs.

- Graduated from first cycle and continued on for a second cycle.
- Graduated from first cycle and discontinued.
- Discontinued before completing first cycle.
- Not yet graduated from first cycle.
- Discontinued, but continued as a local cooperative.3

3Local cooperatives function as a community bank where people can make deposits for savings, withdraw money, or take out loans, but do not follow the same methodology as the SILC groups.
Eighty-three of the 104 groups were assigned a group status indicator from available information (Table 4). Information was not available for 20 percent of the groups due to lack of complete information in the monitoring data or lack of availability of the CM to triangulate the information.

**Table 4 Sampling—SILC groups by category**

<table>
<thead>
<tr>
<th>Categories of SILC groups</th>
<th>Final sampling universe</th>
<th>Final sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total SILC groups</td>
<td>Percentage</td>
</tr>
<tr>
<td>Graduated from 1st cycle and &amp; continued on for a 2nd cycle</td>
<td>62</td>
<td>60</td>
</tr>
<tr>
<td>Graduated from 1st cycle &amp; discontinued</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Discontinued before completing 1st cycle</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Not yet graduated from 1st cycle</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Discontinued as SILC group but continued as local cooperative</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>No information</td>
<td>21</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td>104</td>
<td>100</td>
</tr>
</tbody>
</table>

†Note that one group that was originally classified as graduated and discontinued was found to have discontinued before the 1st cycle and was re-classified in the final sample.

Finally, SILC groups were sampled to ensure representation from the different SILC categories, mixed-sex SILC groups and all-female groups, and “most challenging” and “most successful” SILC groups.

All of the SILC groups in the final sample had been created after the June 2011 shift in CRS Haiti’s application of the SILC methodology. Three of the sampled groups were created prior to April 2012, when CRS was in the process of transitioning to community targeting from the initial Community Services Delivery Point targeting; two of the groups were all-women and the 12 other groups included both men and women.

**Individual selection**

From each selected SILC group, we asked 4-8 members to participate in a FGD (N=14), with a total of 88 SILC group members participating, and selected another four members not participating in the FGD to participate in IDIs (N=56). Care was taken to ensure distribution by gender, age, and roles in the SILC group. One CBO staff member per each CBO was selected to participate in an IDI (N=9). One CM from each selected SILC group was also invited to participate in an IDI (N=14). Since one of the CMs was responsible for two of the SILC groups included in the final sample, we selected an additional CM from the same CBO to be interviewed. Finally, 10 CRS CHAMP staff members were invited to participate in an IDI; nine agreed to participate (N=9) and one declined (see Table 5 for final sample).
Table 5 Final sample

<table>
<thead>
<tr>
<th>Description of sample</th>
<th>IDI SILC group members</th>
<th>FGD SILC group members</th>
<th>IDI CBO staff</th>
<th>IDI CMs</th>
<th>IDI CRS CHAMP staff</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample size</td>
<td>N=56 individuals</td>
<td>N=14 FGDs</td>
<td>N=9 individuals</td>
<td>N=14 individuals</td>
<td>N=9 individuals</td>
</tr>
<tr>
<td>Location of activity</td>
<td>Household or community meeting place</td>
<td>Community meeting place</td>
<td>Community meeting place</td>
<td>Community meeting place</td>
<td>By phone or at data collector office</td>
</tr>
<tr>
<td>Method</td>
<td>IDI</td>
<td>IDI</td>
<td>FGD</td>
<td>IDI</td>
<td>IDI</td>
</tr>
<tr>
<td>Study instrument</td>
<td>IDI guide</td>
<td>FGD guide</td>
<td>IDI guide</td>
<td>IDI guide</td>
<td>IDI guide</td>
</tr>
<tr>
<td>(Appendices #1–5)</td>
<td>Appendix 1</td>
<td>Appendix 2</td>
<td>Appendix 3</td>
<td>Appendix 4</td>
<td>Appendix 5</td>
</tr>
</tbody>
</table>

DATA COLLECTION AND MANAGEMENT

The research team recruited a local study coordinator and contracted the Interuniversity Institute for Research and Development (INURED) to recruit and coordinate the training of data collectors and to manage field data collection. Data collectors completed a one-week training and pre-test in Port-au-Prince, Haiti, conducted in French and Creole. The pre-test was conducted with CRS Haiti SILC groups supported under a different project in a community near Port-au-Prince.

**Interview and FGD guides**

Four separate guides were developed to conduct face-to-face semi-structured interviews and one for the FGDs. The IDIs with individual SILC group members focused on the participants’ perceptions of the benefits and negative consequences on individual, child, and household well-being, while the FGD guide had a greater emphasis on group perceptions of specific savings and lending products and services as well as group functioning and performance. Each of the qualitative guides was translated from English into both French and Creole and reviewed carefully by a native Creole speaker also proficient in French to ensure an accurate translation.

**Ethical considerations**

The study was approved by the INURED ethical review board. All respondents provided informed consent prior to participation.

**Data collection procedures**

INURED conducted field data collection activities from May to June of 2014 and continued with CRS Haiti staff interviews from June to July of 2014. There was one female data collector included on each of the three regional teams. As interviews were completed, the digital files were transferred via the internet to the Port-au-Prince INURED headquarters so that transcription could begin immediately.

There were significant challenges in locating CBO representatives and SILC groups as the project had ended in March of 2013. However, with perseverance and support from local CMs who were motivated to help, all 14 of the sampled SILC groups were located and the large majority of SILC members of the...
Assessment of savings and internal lending communities in Haiti

sampled groups approached about the study agreed to participate. There was some misunderstanding among CBO representatives and CMs of the importance of interviewing only SILC groups that were selected through the rigorous sampling process. In addition, many CRS Haiti staff interviews were difficult to schedule due to the staff’s limited availability and the fact that many had moved away from Port-au-Prince. However, these issues were surmounted and the data collectors were able to conduct the IDIs and FGDs successfully.

Data management and analysis

All interviews and FGDs were conducted in Creole, digitally audio-recorded and transcribed in Creole and then translated verbatim into English. All transcripts were entered into word processing files and were password-protected. The English transcripts were imported into Atlas-TI version 7.5.2, qualitative analysis software, for analysis. For the presentation of findings we included the gender and age of the person being quoted only for those SILC respondents who provided this information. We did not collect both gender and age for the other respondents, as in some cases it was not culturally appropriate and in other cases we did not want respondents to be able to be identified by their demographic information.

Data were analyzed using qualitative content analysis, using a post-positivist/realist epistemological paradigm (Grbich 2012; Hsieh and Shannon 2005; Ulin, Robinson, and Tolley 2005). This paradigm allows for the assumption that the social world is created through symbolic meaning such that the meaning given to data is derived from perceptions, experience, and actions within a specific context (Ulin, Robinson, and Tolley 2005). Five interrelated steps for the data analysis were followed: reading, coding, displaying, reducing, and interpreting (Miles and Huberman 1994; Ulin, Robinson, and Tolley 2005). Transcripts were coded using a codebook with topical and emergent codes. All transcripts were coded within Atlas-TI version 7.5.2 with 5 percent of the transcripts double-coded. Code reports and summaries were produced and analyzed.

LIMITATIONS

As this study is a qualitative retrospective analysis, it is not possible to attribute the reported benefits directly to the SILC group members’ participation in the program. However, the study findings highlight respondents’ perceptions of the effect of program participation on their well-being. This is valuable information that can be used to more effectively design savings-led microfinance programs.

The length of time (13 months) between the end of the project and the interviews and focus group discussions may have reduced the reliability of the information provided by the respondents, as the memory of their program experiences may not have been fresh in their minds. Likewise, they may have participated in other microfinance-related services after CHAMP, which could introduce bias into their responses. However, and on the positive side, this delay permitted the study to look at sustainability, which would not have been possible otherwise.

In addition, the study could not capture the perspective of CMs who became disengaged after the early termination of CHAMP, because they could not be located. We were, however, able to sample five SILC groups that discontinued their activities and as such we were able to obtain some information about this population.
DESCRIPTION OF SILC GROUPS

ORGANIZATION OF SILC GROUPS
Respondents confirmed the roles of the different actors in the implementation of SILC. The primary roles for CRS Haiti were introducing the SILC methodology within the communities; training, providing stipends, and helping to supervise the CMs; and providing technical support via the livelihood officers. CBOs' primary responsibilities were recruitment and supervision of the CMs. CBOs also provided periodic reports on activities to CRS Haiti. The majority of CBOs had very little direct contact with the SILC groups beyond their supervision of the CMs. The CMs were primarily responsible for recruiting members for the SILC groups, training the members, and providing ongoing support until the groups reached maturity. One SILC group member described the role of the CM.

SILC member: I think the mobilizer has supported us so much, it made us stronger; it helped us to work well because if there are some areas where we lack strength, he would give us a hand. He is the adult and we are the kids because he received training, he knows about these things. From time to time, he gives us support through dialogue concerning the training and we are moving forward little by little.

GENERAL INFORMATION ON SAMPLE OF SILC GROUPS
The CHAMP SILC groups were autonomous and self-selected; they designed their own bylaws and requirements for participation and elected a management committee. Membership ranged from 10 to 30 members. Savings and lending cycles ranged from 4 to 12 months with the majority of those sampled choosing 12-month cycles. Most SILC groups met regularly every two weeks, with some groups meeting once a week or once a month. Savings contributions to be paid at each meeting, determined by group members, ranged from 50 Haitian Gourdes (HTG) (US$1.00) to 250 HTG (US$5.00), and the social fund contributions varied between 5 HTG (US$0.10) to 25 HTG (US$0.50). The SILC group members were required to repay their loans with interest within three to four months and with a 1–5 percent (2 percent average) interest rate. The amount that could be borrowed was equivalent to the member's individual accumulated savings multiplied by two or three. At the end of the cycle, the accumulated savings and earnings were distributed proportionately among members and a new cycle could begin.

Thirteen of the 14 sampled SILC groups had completed a full cycle at the time of the study. Financial data collected from their internal records were complete for nine of those 13 groups and showed that the average amount of savings accumulated at the end of their first cycle was US$818, the average amount of social fund savings accumulated was US$50, and the average total amount of funds loaned out to members was US$1,714 as early loans were repaid and then lent out to other members. On average, 20 loans were disbursed by each of these SILC groups in the first cycle.

4It is important to note that these nine groups may not be representative of all CHAMP SILC groups that completed a full savings and lending cycle.
KEY FINDINGS

RESEARCH QUESTION 1: DID RESPONDENTS FEEL THAT THE SILC GROUP ACTIVITIES MET SILC GROUP MEMBERS’ NEEDS?

Overall, SILC group members reported that they joined the SILC groups to help save money and access low interest loans with flexible conditions. They also were attracted to the community solidarity aspect of SILC groups that was unique in comparison to other alternative financial institutions.

Savings
SILC group members overwhelmingly thought that savings was the most attractive component of the SILC groups. They reported that SILC offered them a secure location to save and valuable training on how to manage their finances. Many reported that this was their first experience saving money for their household. One SILC member described how the SILC group helps her save money.

23 year old, female, SILC member: If I save it at home, any little problem that I would have, I would want to take it, but if I put it in the group, in the treasury, the group helps me save, I have some hope.

Another SILC group member described how his SILC savings prevented him from having to sell livestock.

Male, SILC member: The MUSO group helps me save, because I woke up in the morning to sell an animal so I could buy seeds and fertilizer. And because of the money I borrowed from MUSO, the animal stayed and had children. At the moment, it was these produce I sold, but the animal I was about to sell stayed. For the drought that’s about to come, for when it doesn’t rain, the MUSO responds to my family’s needs, and school, and food, and sickness.

However, some SILC group members reported that a few members of the group sometimes had difficulty paying the regular contributions and that this negatively impacted the amount of savings available to be used as loans.

Loans
SILC group members reported prioritizing loans for members with businesses and those with emergency needs. Close to two-thirds of SILC group members reported having taken out loans themselves. Of those that had not yet taken out loans, the majority reported that they had not had a specific reason to take out a loan and that their goal was to save, while a few mentioned it was due to lack of available funds in the group savings box.

Social fund
The social fund was the aspect of the SILC group where there was some divergence in respondents’ opinions. The majority of SILC group members reported that one of the most important benefits of their
participation was the fact that they could access funds in an emergency and that they were contributing to a fund that could help others in need. Approximately 20 percent of SILC group respondents reported accessing the social fund. However, approximately 15 percent of participants that responded felt that their savings were being wasted within this fund. Tellingly, a couple of groups named the social fund the “lost funds” or “fon pédi”. Finally, close to 20 percent of CMs and SILC participants reported using the social funds to pay the CMs after the early closure of the CHAMP project, as CRS Haiti no longer paid their stipends. Decisions around how the funds from the social fund were disbursed were decided by the group as outlined in the groups’ bylaws.

**Share-out**

At the end of the cycle, all SILC group members reported receiving their individual savings plus a proportion of the interest that was generated during the cycle as a share-out. Some reported also receiving the remaining funds from the social fund.

**Advantages of SILC**

Study respondents reported many advantages of the SILC methodology in comparison to other local savings and loan services. CRS Haiti staff and CMs said that the major difference between SILC groups and other savings and lending services in the community were that SILC helped to build social relationships within the group and community, while the other models focused only on provision of loans. One CRS Haiti staff member described how the group facilitated collective action in the community.

**CRS Haiti staff:** What I most like was the participation of the members in the MUSO groups. For example, they have created certain things in common. They have a collective farm and sell their products; the revenue is invested in the cooperative, which increases the liquid assets of the group and allow them to grant more loans.

Some SILC members mentioned that when problems arose the group sought out a solution together, compared to local financial institutions, where the government or police could be called to solve the repayment problem. CRS Haiti staff also mentioned that SILC groups provided training specific to savings and lending that other local providers did not. CBO staff and SILC members thought that the major difference was that the interest rate was much higher for services provided by other organizations in the community and that the interest generated was shared as a dividend among the SILC group members at the end of each cycle. One SILC group member described the large difference in interest rates between the SILC groups and other local financial institutions.

**SILC member:** The advantages that I like in the group is when you borrow from the bank, they say the interest is 7 percent, and I come here and borrow and the interest is 1 percent; the other 6 percent is taking so much out of my pocket. When your interest is high, you come from high, you fall high, but when the interest is low you can rest easy, you make progress.

Many SILC group members reported that for them the key difference was that the SILC groups were the owners of their own capital. In fact, one SILC group members used the Haitian proverb of “The pig fat cooks the pig” to explain how the groups themselves were the ones that are increasing their own capital.
While a few SILC members did not think the social fund was necessary, the majority of SILC group members mentioned the existence of the social fund as a unique aspect of the SILC methodology that they felt was an important advantage over other financial institutions. Finally they pointed to the fairness and flexibility in the eligibility criteria and conditions for loans. One CBO staff member described how SILC differ from other local financial institutions.

**CBO staff:** The MUSOs came to solve loan problems in relation to the problem this caused in the community. Let’s consider someone who takes out a loan from FONKOZE or FINCA or Credit National. When the day comes, s/he doesn’t have the money, this person is willing to do anything to pay for it… the MUSO doesn’t have all of these requirements. If this month isn’t good, I’m having problems to repay, we understand them, next month, s/he will work on repaying it like s/he should.

**What respondents liked most**

SILC group members stressed that their ability to save and access low interest loans under flexible conditions were two of the primary benefits of their participation. Some SILC group members reported that they were very appreciative of the role the SILC played in reinforcing existing community solidarity and creating additional group solidarity as the SILC provided them a space within which they could interact with other members of their community, discuss problems, and obtain support when needed. They also highly valued the ownership they had over the savings and lending services and described the importance of helping themselves.

**SILC member:** What I liked the most, the program that I liked the most in the [SILC], it finds a way for us to help ourselves, with the little means that we have, that’s what I liked about it. The reason why it helped us with the small means that we deposit, we deposit together, it’s small but we create somehow, it helps us, without other treasuries lending to us. It’s us with our own savings that we help ourselves.

CMs reported that they enjoyed their collaboration and work with the SILC the most and also that the SILC methodology helped to improve the situation of the poorest in their communities. Many CBO representatives mentioned increased community solidarity as the aspect of the SILC that they liked best. CRS Haiti staff also mentioned increased community solidarity and spoke specifically of community-led activities such as community construction, street cleaning, etc., as being a favorite aspect of the SILC groups. Both CBO representatives and CRS staff spoke about the ability of SILC groups to invest in their businesses and support their families.

**CBO staff:** What I liked the most about the MUSO, it’s that in that time, you see the number of people whose lives have changed. Some didn’t have any means to sell anything, the next day, when the person is running a small business, s/he can address some needs.

**What respondents liked least**

Many SILC group members reported that they grew frustrated when other members didn’t pay their loans on time. A few were frustrated with the required contributions to the social fund and to have to pay penalties when they were late for or missed SILC group meetings, while others found it difficult when they themselves were not able to contribute the minimum amount required. Many also thought that the
amount of funds available in the group did not meet the demand for loans within the group. The majority of CMs mentioned that late repayment of loans was their biggest challenge.

**CM:** What I liked the least is when the person borrows the money and doesn’t repay it, that’s what I liked the least and still now I’m a victim of this. Last year, what was left in the emergency fund [social fund], that’s what I contributed to people who borrowed money, but didn’t contribute. I have two people from the first group who are active members, who have money in their hands, and until now haven’t given it back. I had to replace it with the emergency funds [social funds] to give the people their money with interest. This means I came out with nothing in the first group.

The large majority of CBO representatives mentioned that they found the early termination of the CHAMP project to be the most difficult challenge they faced. Some CRS Haiti staff mentioned that they thought the SILC component was not prioritized within the overall CHAMP project and that this prevented them from providing the level of support necessary to effectively implement it. Also, over half the CRS Haiti staff mentioned the difficulty when SILC group members were resistant to contributing to the social fund.

**Were the most vulnerable and PLHIV able to participate?**

The general consensus among all participants in the study was that vulnerable populations participated in MUSO groups, but only if they were able to meet the contribution requirements, thus preventing the poorest of the poor from participating.

**CM:** Well, the reason for it is that they may not have the means because that’s what’s destroying us in our country. If the person wants to join, there are people who shared this with me, it’s because they have no business, which is why they can’t join, but it’s not that she’s not interested. There are those who give their names and don’t come, they’re embarrassed and they can’t find the money.

However, some SILC group members and CMs described those most economically vulnerable joining the MUSO groups.

**CM:** We won’t say that everyone was affected, but for the most part, there are people, out of the people who were most vulnerable, who became a part of the MUSO group. There are many people, their economic situations were really bad and who became a part of the MUSO group. We’re not saying that we improved at 100 percent, but there’s an improvement on their end.

One CRS Haiti staff explained that some of the most vulnerable that originally joined the SILC groups ended up leaving the groups due to lack of ability to contribute financially, but made it clear that this was not a common problem.

**CRS Haiti staff:** Well, what could have avoided a person to participate in the MUSO is the solvency issue, money issue. There were people who left the groups. That didn’t happen in many places. There were few people who left the MUSO because they were having difficulties to keep paying contributions.
However, the SILC methodology allowed for diversity in economic vulnerability as each group was able to select a minimum savings amount based on those in the group who may have the most difficulty contributing each week.

**CM:** And the purpose of a MUSO is to help the most vulnerable, that is to say those who cannot borrow the money from banks or popular fund. Thus we consider firstly the poorest before determining a minimum of 25 gourdes, for example. This is a way for us not to let anyone who could afford the luxury to spend 5 times the value of 25 gourdes monopolize the business.

All participants in the study reported that those living with HIV/AIDS participated in the MUSO groups; however, with the revised CHAMP strategy implemented after April 2012 they were not specifically targeted to join but invited to join if they met the basic eligibility criteria, as members of the general community.

**CRS staff:** I wouldn’t say 100 percent, but I can’t say which percentage. The first group was the people living with HIV, then the other people of the community. The group of the people living with HIV has been stigmatized. So what we did was to put a system of equal opportunity in the benefit of all groups of the community, the sick and non-sick people. This strategy has worked better. Even if those who have been sick have not participated in large numbers, but many other have participated.

Moreover, many respondents pointed to the fact that MUSO groups did not stigmatize those living with HIV/AIDS and also mentioned that someone’s status was not shared within the group and that everyone was treated equally.

**CM:** What helped them was that there was no stigma in the community. This is a community that was formed. Even though there are members that have the AIDS virus, they continue to work with people; knowing they cannot transmit this virus outside of sexual contact. This means that persons with the virus as well as those without it join MUSO. This means the community was built based on this. These persons feel at ease when they come to the MUSO office.

**RESEARCH QUESTION 2: DID RESPONDENTS FEEL THAT PARTICIPATION IN SILC GROUPS HAVE AN IMPACT ON INDIVIDUAL, CHILD, AND HOUSEHOLD WELL-BEING?**

Most SILC group members reported that they did not use the SILC savings or loans for themselves but rather for their households, children, and small businesses.

**Impact on household and children**

The majority of SILC group members reported using their savings, loans, and share-outs from the SILC group to pay for various things for their household and children including school fees, clothing, food, healthcare costs, and land and livestock purchases; to pay back another loan; or to lend to a friend or family member. Likewise, SILC group members reported using the social fund for reasons such as death of a family member, child illness, or other health-related expenses, and in one case two members of the same group reported using funds to help them gain treatment during the cholera epidemic.
Female, age 47, SILC member: *The advantage that my family gets is for my children. I am able to pay to put them through school, feed them, and get things done. It helps me, it helps my children.*

Male, age 47, SILC member: *...sometime the kids need a book, the MUSO is the reason why I can buy it for them, sometimes they need some sneakers, the MUSO is the reason why I buy them.*

Others described how their participation in the SILC groups allowed them to surmount difficult economic conditions and use their limited finances to support their children's schooling.

SILC member: *It gave me a lot of advantages because it allows me to send my children to school. I did not see how I was going to send them to school, because certain years things are not good, the harvest is not profitable. For example we just had six months of dryness. There is nothing growing on the land. You could go sell the animals and you don't make money because you did not feed them. For now MUSO helps me because it helps me get money to put my kids to school.*

Female, age 24, SILC member: *The advantage I found, is that when the month arrived for me to pay the school, I couldn't because things got difficult, the merchandise wouldn't sell, when they purchased items on credit they cannot pay. I felt upset. I found the group, I asked to borrow on my savings, and I paid the school for him/her. That's the advantage I found.*

One male SILC group member reported that participating in the SILC group helped to re-direct his income to support his wife and children.

Male, age 42, SILC member: *Yes, it does. For example, without any doubt if I were to have the money in my pocket, I would have wasted on drinking liquor or on girls. When I get home, after all, it will bother me to see my wife and my kids in need and I can't even tell my wife where and how I have spent the money. Now because of this program, I can put my money in there and don't take it out until I am really in need.*

**Impact on business and income**

A large majority of the SILC group members reported using the loans for income-generating activities and reported that their participation in the SILC program increased their overall income generation and impacted the way in which they gain income. They described using the loans within their small businesses primarily related to food selling, animal husbandry, farming, construction, phone card vending, and taxi driving. One SILC group member described SILC’s impact this way.

SILC member: *The changes that the MUSO brings for me is that I have never wished to be able to buy a piece of land. With my own strength I did not feel like I was able to reach this level. Due to the MUSO's help I bought a piece of land within a year, with the MUSO again I rented land. Now if someone is surprised and saying he is this or that, I am not going to brag, but for me it is the MUSO that changed things for me.*

Those with small businesses said they had more capital to invest in their businesses and therefore were able to generate more profits.
Female, age 29, SILC member: How I can say this, I make a profit, I make more profit. I had less money, but when I joined the MUSO, they lent me some money, I added it to what I had, I bought more things, I made more profit.

A few CBO representatives mentioned cases where individuals started small businesses after joining and participating in SILC. Some SILC members reported that the training they received helped them to better manage their finances. One CM described a situation where a single mother attended a SILC training session and decided to create a SILC in her community and consequently was able to start a small business.

CM: I remember that a member, a youth who has an economic activity, but the vision that she had for her economic activity could not get going. She doesn’t have a husband who is taking care of her, taking care of her kids with her…. One time I decided and told her, “What would you think if I invited you to a meeting?” She told me, “No problem.” Then, I invited her to the meeting; she asked questions. On the day of the meeting I gave a briefing of MUSO; almost a mini training. She said she would reflect and I told her that I would hope she doesn’t take too long. And effectively, she said rather than participating in a [already existing] MUSO, she will make a MUSO group with the people within her community. She made her list and summoned people who are of need just like her. They built a MUSO and today their vending business has grown, as well as the benefits of the vending business. She finished building her house and put furniture inside. The vending business grew and now they have other plans to make a larger boutique.

On the other hand, a few SILC group members felt that the limited size of the loans prevented them from growing their businesses as much as they would have liked. They had hoped for loans that far exceeded the SILC limits of three times their savings.

Impact on community

One CBO representative mentioned that as community members participated in SILC and started new or expand existing businesses, access to goods and services increased for non-SILC members in the community. One-third of the CMs described indirect benefits on the community through SILC members investing in local businesses and longer-term by sending their children to school to become educated members of the community.

Male, age 37, SILC member: They benefited from it also, for instance, taking my case when someone needed something which they used to go to the city and now they can find it here. Because of MUSO now I can buy the goods in the city and bring it closer to them, they had to pay motorcycle [taxi fees], wasted their energy, now that access is within reach that is how they benefited. Goods are closer to them.

A few SILC group members mentioned that they could lend money to a family member or friend for an emergency and that this was an important benefit to the larger community. Respondents also described the impact of SILC-led community activities such as school and road construction, street cleaning, and helping street children. In one case a SILC group member described the president of the SILC group using his own funds to support the SILC group’s participation in road construction, which he believes contributed to increased community solidarity.
SILC member: I remember the road here, the road to enter here was not good at all. The President [of the SILC group] met with the National Center for Equipment, he took money out of his own pocket, I don't have to tell you that it was the group's money. It is with his own money that he paid the men, they bought material for us to go out on the street, at the end of the road. Although it has started to deteriorate because of the large tractors. But he made a lot of effort and that is why everyone in the neighborhood supports us.

However, most of the SILC group members said that the majority of benefits were reserved for SILC members, as exemplified in the quote below.

SILC member: The MUSO didn't end up changing the lives of other people. If the person, we invite someone to come visit us, she sees that it's important and she sees how we function, she accepts to work with us. Their life will change in relation to the steps they're taking, but if she decides not to take these steps, she won't know what's going on amongst us, her life will never change.

RESEARCH QUESTION 3: DID THE SILC GROUPS CONTINUE AFTER DONOR SUPPORT ENDED, AND WHY OR WHY NOT?

Sustainability of SILC groups
Many of the groups continued even after the closing of the CHAMP project. Table 6 summarizes the status of all 159 SILC groups formed during CHAMP. Of the 104 SILC groups that could be located at the time of the study, two-thirds were active in some capacity over one year after the termination of CHAMP. If we conservatively estimate that all 55 groups that could not be located had ceased to function, the percentage drops to 43 percent. Therefore, we conclude that between 43 and 67 percent of the SILC groups formed under CHAMP were sustained after donor support ended.

Table 6  Group status 1 year after CHAMP termination

<table>
<thead>
<tr>
<th>Status as of time of the study</th>
<th>Number</th>
<th>Percentage all groups</th>
<th>Percentage located</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduated from 1st cycle and still active</td>
<td>62</td>
<td>39</td>
<td>60</td>
</tr>
<tr>
<td>Graduated from 1st cycle &amp; discontinued</td>
<td>3</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Discontinued before completing 1st cycle</td>
<td>11</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Not yet graduated from 1st cycle and still active</td>
<td>5</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Discontinued as SILC group, continued as local cooperative</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>No information</td>
<td>21</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>Not located</td>
<td>55</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>159</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Perceptions on the factors contributing to group continuation/discontinuation could be collected from only the groups that met the criteria for inclusion in the study. One SILC group member reported how his group continued in spite of the early termination of the CHAMP project.
Male, age 32, SILC member: When the CHAMP program ended and CRS left us, the group could have fallen apart immediately. That's why we said, we've already had members, to help us move forward, but it's us with our own knowledge and strength that's moving forward. But we could always hope for backup from CRS or USAID since they were already there to push us forward. But for us, we're devoted and we like what's happening.

**Why did groups continue?**

CBO representatives reported that they thought many of the groups continued even after the closing of CHAMP because members believed the SILC methodology responded to their specific financial needs. Group members themselves corroborated this.

Male SILC member: The MUSO is active because for us, it does a lot for us, we would take loans out, at the end of the year we always get our money that we saved in it, then we saw that the MUSO helped us save the money too. Then we saw that it was interesting for us, we won't let a group like this fall apart.

CRS Haiti staff further mentioned that they thought the local communities had adopted the methodology and that the existence of CMs at the local level allowed the groups to have continued support so that they could mature and remain active.

CRS Haiti staff: Yes, you find many groups that still do things on their own. I think it is simple, there is a group that started well, and how do you say it? With an understanding of what a MUSO group is. These people are motivated, they know that this is not an NGO project, but it is rather something they can do by themselves. That's why they always remain, because they don't depend on someone else external to do something for them. From the beginning they know that this is something for them. It is not something for an NGO.

CMs agreed that it was their support, even without financial remuneration from the program, that allowed many of the groups to remain active and that because the SILC methodology is adapted for the needs of the community members, this motivates the community members to continue to participate in the SILC groups.

CM: The support they were giving me, they told me that it would last 2 1/2 years. But after 1 year, it ended up stopping. They ended up not giving us some bread anymore, but I was still mobilizing, I was always there. That's why today, the MUSOs are still functional, it wasn't the little bread they were giving me that interested me, because the people liked the way the MUSOs were functioning.

SILC group members mentioned that the groups provided them with the ability to save and to take out loans, responded to their specific needs, and were owned and managed by the groups themselves.

Female, age 45, SILC member: Why is the group still active, well what, what, we're doing is important, it's never going to drag on, no it won't drag on because all of us in the group, we know its value, we know the importance of what we're doing. What we're doing is for us. You understand?"

They pointed to the support of the SILC group management committees and the CMs in helping the groups remain active.
**CBO representative:** It’s the way the NGO has left. The NGO was independent, but the MUSO depended on them because they were paying our CM. That situation had bothered us, but they still continue. Even if they don’t get paid, but they still are willing to continue with their work.

CMs reported that in general the overall orientation of the SILC group activities remained the same for those groups that remained active. However, they reported that some SILC groups now were required to procure basic materials, such as passbooks, that had previously been donated. Some SILC groups altered the methodology slightly by allowing for more than 30 members in the group so that they could provide loans to more members.

**Why did the groups discontinue?**

Some groups did not continue after the termination of CHAMP and other groups reported “pausing” or taking a break from the group meetings. CBO representatives and CMs reported that when donor-supported stipends to mobilizers ended with the termination of CHAMP, some CMs became disengaged with the groups. This lack of support may have had a negative impact on the continuation of SILC groups, especially on newly created groups.

**CRS Haiti staff:** Many MUSO groups were created who have 3 months, 4 months in existence. Those MUSO groups did not get the chance to receive support from the program because the program just ended. So, if there’s something I would not like, it’s that! They failed to provide support until the end because they were supposed to follow-up with the MUSO for 1 year, for a full cycle and after that, would have assessed if had become autonomous. Many MUSOs were deserted at their 3 month, 4 month, and 6 month in existence. This means many elements were lacking as they had not reached maturity.

However, the more established groups may have been impacted as well due to a lack of materials, training, and support. Indeed, some SILC groups still call former CRS Haiti employees to request help in calculating the share-out and benefits at the end of the cycle. One of the other primary reasons some groups did not continue after the early termination was that members were unable to reimburse their loans and unable to obtain the funds to contribute to their savings. One SILC group member explained that the group discontinued because membership in the group had greatly reduced over time. However, the member also explained that while this group was discontinued, they had plans to re-launch the group once new members joined.

**SILC member:** Well the reason why it’s not functioning is because of us, we stopped it. We ended up seeing that we were functioning with too little people. We started off with 40 people, they became discouraged, we ended up with 15 people. After the last time when we finished the savings, we saw what all these people had, and we said that we’re going to stop for a while, if there could be more people for us to form the group again. Because the group stopped for a while, it wasn’t because we had a problem in the group, we were the one who took a break so we can form a new base and restart with more people and re-launch the group.

Some SILC members mentioned that they missed the continued training and support and that this had caused certain groups and members to become less motivated. The groups that took a “pause” did so due to the economic situation or lack of motivation of members.
Female SILC member: It's still active, but actually we have paused due to the economic crisis, there are people who borrow loans, but cannot yet repay, they have the money. The way things became, there are times we have a meeting and the people don't come. Because they say, times are good, they buy food for themselves and their animals, they run out of money, but that's not to say that it has stopped, no. It's still active because when the time comes, we have a meeting and everyone comes together to dialogue.

Creation of new groups
In addition, new groups were created independently as success of SILC methodology spread throughout the community. One CM described continuing to support the creation of new groups even after the early termination of the project.

CM: Yes, we have…groups…since the beginning of the CHAMP program until now that's still working. And in addition to that, we formed other groups after the program ended… Normally, we ended up having more MUSO groups after the CHAMP program. But for me we created 26 groups for CHAMP. After CHAMP left, right now we have 90 groups. This means there are more groups after CHAMP.

One CBO representative described the organic nature by which new SILC groups were created.

CBO representative: The new groups were not created by us, they were created to replicate what they observed from our success.

On the other hand, the majority of CBO representatives reported very limited involvement in the SILC groups after the termination of CHAMP. While close to half CBO representatives mentioned helping to support the creation of new SILC groups after the termination of the CHAMP project, a couple of CBO representatives mentioned that with the lack of project funds they were unable to initiate new groups in their community.

Payment to CMs
After the termination of the CHAMP project, most groups were not paying the CM. Four of the 14 groups surveyed did provide a small amount to the CM during share-out, others provided funds from time to time from the social fund, and in some cases the CM was a member of the group so he or she had access to loans like the other members. There was a significant degree of skepticism, including from CRS Haiti staff, as to whether SILC members at their level of economic vulnerability would be able to pay the CMs.

CM: On one hand, yes it is possible. Sometimes, this is done, especially when the end of year statement is done for them. They always feel that without a community agent that would assist them, they would never make ends meet. Capital plus interest during those days, they may decide to celebrate, or they may take some of the profits and give it to the community agent.

CBO representative: Since they [CMs] always get paid through the program, I cannot tell you if they [SILC groups] have the capacity to reward the CMs. There are still some mobilizers in the groups; they can get a loan too. It's possible to do that, but I don't think the groups have the resources to pay the mobilizers. The payment was made through the CHAMP.
Some CMs mentioned using their own personal funds, for example for transportation to meetings, to help continue to support the SILC groups; however, others were not able to continue to provide support due to the lack of a project-supported stipend.

**Impact of transition from CSDP to community-focused in context of sustainability**

As mentioned previously, the initial CSDP model exclusively targeted PLHIV. With the transition to a community focus, the larger community became the primary target population, although PLHIV were still actively recruited and encouraged to join. Likewise, originally SILC activities were supervised by community health workers, social workers, or nurses connected with the CSDP. With the transition to the community-focused strategy, CBOs recruited CMs that were trained by CRS Haiti livelihood officers to help support the functioning of the SILC groups. CRS Haiti staff felt strongly that the addition of the CMs recruited directly from the communities would be more effective and could lead to greater SILC group sustainability. CRS respondents stated that the new strategy encouraged more community engagement, as community leaders and associations were actively involved in the creation of the SILC groups.

_**CRS Haiti staff:** It meant a lot for them. First of all, once they [CBO] get the ownership, there was a change in the mentality, they became much more responsible. People have realized that they were hiring people, giving certificates to the MUSO groups; that gave a certain exposure within the community. Before there was a lack of involvement in the livelihood program because they actually did not know what it was about. So at the time we got in the community they would only act like an observer and let us do what we came to do. However, once we begin to give them responsibility, show them that the livelihood program is for them, and that's the only thing that will stay in the community once the project ends; that's how we get them to take care of themselves. When we have approached them in that way and have given more responsibility, supporting and supervising them, train them on how to set up a business, the result was far better._

**Study participant suggestions for the future**

Overwhelmingly all respondents—CRS Haiti staff, CBO staff, CMs, and SILC group members alike—agreed that any future implementation of the SILC methodology should not only continue but increase training for SILC members.

_**SILC member:** We have a big problem in management group and we would like to have someone to help us with this. The committee is managing us but we would like them to have more training. If they have more training they can better manage us. As long as they get more training they can take care of us better, they will not let us be weak and they will hold us firmly._

There was also consensus that an increased focus on small business training for SILC group members would be beneficial.
SILC member: And what I would like to add, you would have a lot of people in the MUSOs who run businesses too, we would need some other curriculum, training on how the people should manage their businesses, how their businesses could also prosper.

Similarly, many respondents mentioned that encouraging community entrepreneurship should be explored, such as a community store or other collective business.

CRS Haiti staff: It's a project; I think he should have put more emphasis on the entrepreneurship aspect. Assess the needs in the community to see what activity can be created. In the rural area, people are close with each other, which is different from the urban area, where we think we can develop individually. People from the rural area are united. They are constantly interacting, at their farms, on the roads, etc., they have a lot in common, and they can develop this entrepreneurial spirit.

CRS Haiti staff: Encourage the people... Also provide training on how to manage their credit, training on how to make collective investments. I believe one of the aspects that lack development within the mutual solidarity [groups] that the CHAMP projects put into place is that people were not able to achieve a collective investment.

One area where there was some difference in opinion was donor financial support. CRS Haiti staff stated that direct donor financial support to group funds, outside of training, should be avoided. However, some CBO staff, CMs, and SILC group members suggested that donors could provide supplementary funds for the groups so that they could provide loans to more members. Likewise, many SILC group members mentioned that future programs could help them to secure physical meeting spaces for their groups.

CRS staff: Do not pay, do not give money to people, and don't give money directly to the members for them to become members. The fact is when you start this process it becomes an NGO project, it is no longer a community project. Leave the project as a technical support, not as something that is heavy and expensive that needs a lot of other things to run it.

All study respondents agreed that the CMs should continue to receive stipends from the program. CRS Haiti staff felt that potentially creative ways of financing the support of CMs could be explored to help continue to motivate them.

CRS Haiti staff: I think it is always a good idea to have a good mobilizer recruited. Take time to make sure you have people who are motivated. In Haiti we gave them $50 US monthly, but in other countries, they get a bicycle or other things to sort of encourage them to continue. Maybe you can find something that is appropriate to Haiti to encourage people to give good result.

Finally, some SILC members said that the time frame of 3-4 months to repay a loan was too short and should be extended. It should be noted, however, that the time frame for loan repayment is determined by the group themselves and can be revised at the beginning of the next cycle.
DISCUSSION

The study findings provide a unique lens into the perceptions of those that participated in the SILC group component of the CHAMP project. Many of the findings are consistent with evidence from studies conducted on savings and lending groups in other parts of the world.

**DID RESPONDENTS FEEL THAT THE SILC GROUP ACTIVITIES MET SILC GROUP MEMBERS’ NEEDS?**

Overwhelmingly the study respondents felt the SILC component of the CHAMP project was successful in meeting SILC group members’ needs and that access to flexible savings and loans adapted to community needs filled an important service gap in these communities, supporting findings from other similar studies (Miller and Gash 2010). There were, however, negative opinions from a minority of the participants about the value of contributing to the social fund, which is similar to other research on this topic, including a recent study of savings and lending groups in Tanzania (DAI 2014). Similar to existing evidence on savings and lending groups, participants in this study reported using loans and share-out funds for business investments, school fees, health-related expenses, household consumption, or purchasing land or livestock (Taneja 2013). Participants in this study, as those in other similar research studies (Bureau of Applied Research in Anthropology, University of Arizona, and Innovations for Poverty Action 2013), indicated that the SILC groups were different from other local financial institutions due to lower interest rates, the sense of ownership of the SILC funds, and the fact that SILC groups encouraged community solidarity and collective action.

On the other hand, some SILC group members reported that the amount of funds available for loans was not sufficient to meet the demand of all active SILC group members. This finding is consistent with information described in a study on the sustainability of savings group programs in Cambodia where some of the smaller groups were unable to raise sufficient funds to meet demand and this led to loss of motivation among group members and, in some cases, eventual dissolution of the group (Emerging Markets Consulting 2012). In addition, SILC group members reported that those members unable to make regular savings contributions or re-pay their loans created difficult challenges for the entire group. This finding is similar to experiences of participants in savings and lending groups in Tanzania, where this was described as the most important challenge to the sustainability of the groups (DAI 2014).

As has been shown in numerous other studies (Gash and Odell 2013), the most economically vulnerable were not able to participate in SILC groups. PLHIV were not discriminated against and were able to join the SILC groups and participate as active members as long as they were able to contribute the minimum amount.
**DID RESPONDENTS FEEL THAT PARTICIPATION IN SILC GROUPS HAD AN IMPACT ON INDIVIDUAL, CHILD, AND HOUSEHOLD WELL-BEING?**

In general SILC group members described using the funds from the SILC group for important household expenditures, and many mentioned using the funds specifically for their children. While it is clear that participation in the SILC groups increased participants’ savings and access to credit, we could not assess whether household income or asset ownership increased, or whether SILC-supported investments led to improved child health and education outcomes. It is important to note that while the existing evidence shows that the increased expenditures due to participation in savings and lending groups likely improves food security, the link to concrete health and education outcomes has been tenuous in many previous quantitative studies (Gash and Odell 2013).

SILC group members reported investing SILC funds in their small businesses and generating additional income, as well as some participants creating new businesses due to the financial management training and access to start-up funds. Recent evidence from impact evaluations has been mixed with respect to the impact on business-related spending, profits, and new business creation. However, this may be due to the short study time frame for many of these evaluations (Gash and Odell 2013). Some participants in this study reported that the size of the loans was not adequate for use with larger businesses. The sustainability study in Cambodia reported similar issues, with some savings group participants having expectations for larger-sized loan opportunities, and suggested that complementary access to other financial services to group members might be able to address this issue (Emerging Markets Consulting 2012). However it would be important to ensure that this external lending would not have a negative effect on the groups’ social capital. SILC group members reported that their participation in the SILC groups encouraged community solidarity and collective action. Respondents reported spill-over effects to the community such as investing in local businesses used by other community members, as well as participation in collective activities that benefited others in their community (e.g., community construction and street cleaning).

**DID SILC GROUPS CONTINUE AFTER DONOR SUPPORT ENDED, AND WHY OR WHY NOT?**

Cessation of donor support after groups achieve some level of autonomy is a fundamental aspect of the SILC methodology. While the present study allows us to assess SILC group continuation after the end of direct donor support, we also must recognize the potential confound with early termination of the CHAMP project, which forced cessation of support to some groups that had not yet completed their first savings and loan cycles.

This study showed that a high proportion of SILC groups continued even after the early termination of CHAMP. Members of groups that continued said that the SILC groups met their financial needs and they were confident in their understanding and implementation of the savings group methodology. Some SILC group members reported that their groups modified the SILC methodology after the end of the project, for example, by increasing group size. Other research on sustainability has shown that the flexibility of groups to adapt the savings group methodologies to their specific needs can play an important role in their sustainability (Emerging Markets Consulting 2012). However, the SILC methodology recommends
limiting group size in order to avoid governance challenges that can arise in larger groups and negatively affect group performance.

Many study respondents pointed to the role of the CM in supporting the SILC groups to continue after the end of the project. However, some groups did not continue after the early termination of the project, due primarily to lack of engagement of their CMs (who were no longer paid), thus pointing to the very important role of the CM in the sustainability of the SILC groups. In addition, the lack of funds to pay CMs after the end of the project was challenging for both SILC group members and the CMs. This raises interesting questions about the role of CMs. Clearly, the community-based model in which prospective members were recruited from within the same community was more successful than the original clinic-based model in which prospective members were recruited from among clients of the same clinic whether or not they lived in the same community. It is also intuitively obvious that there needs to be someone to take the lead in recruiting group members and to get the groups going. Moreover, SILC members clearly valued the mobilizers’ support, mobilizers found their experiences rewarding, and CRS and CBO staff positively viewed the mobilizers’ contributions.

At the same time, it appears—although the study design does not permit a statistical comparison—that groups whose mobilizers continued after CHAMP ended were more likely to continue to function without donor support than groups whose mobilizers discontinued after CHAMP ended. Could it have been that the continued, steady assistance provided by the mobilizers created dependency and inhibited the executive committees—composed of members themselves—from gaining necessary skills and confidence to keep operating on their own? Such a conclusion would be supported from a study in Cambodia that compared groups with more or less support from community volunteers who performed a similar function to the CMs in Haiti. The Cambodia study found that active groups were far less likely to have had an assigned community volunteer attend meetings than dissolved groups; the authors speculated that “…groups that were supported by volunteers and that then dissolved were likely to have had a weaker management committee or committee members that were less motivated to adopt the skills or tasks necessary to effectively manage the group” (Emerging Markets Consulting 2012).

Other reasons identified for group dissolution were inability of members to pay their regular savings contributions or repay loans and lack of continued training and technical support. Some SILC group members mentioned that their SILC groups took “a pause” and re-formed or had plans to re-form at later date. The case of savings groups suspending and then re-starting activities was also found in the sustainability study in Cambodia in up to 27 percent of surveyed groups (Emerging Markets Consulting 2012).

In this study, new SILC groups were created independently after the early termination of the CHAMP project. While it is encouraging that these new groups developed organically, recent research has shown that using a more structured replication strategy can be even more effective (Bureau of Applied Research in Anthropology, University of Arizona, and Innovations for Poverty Action 2013).
RECOMMENDATIONS

Below we have included recommendations related to the most important concerns raised by participants that should be considered in program design and implementation.

- **Following global best practices, programs should provide training at a minimum throughout the entire first SILC group cycle and clearly communicate the time frame for support of the groups so that expectations are realistic and sustainability encouraged.** While this was not the case under CHAMP due to the early closure of the project, this is part of CRS’ current best practices. This support could include stipends, other in-kind contributions to compensate CMs, or a fee-for-service approach where the groups pay the CMs directly. CRS' Private Service Provider (PSP) model is a promising development in this area and has been shown in a large randomized control trial to be an effective means of providing long-term support to savings and lending groups (Ferguson 2012a; Ferguson 2012b; Ferguson 2012c; Ferguson 2012d; Ferguson 2012e). The model should be piloted within new contexts to ensure communities have the financial capacity to cover these costs (Rippey and Fowler 2011).

- **Programs should carefully consider their recruitment strategies to avoid stigmatization of vulnerable populations, such as PLHIV, while ensuring that vulnerable groups are able to actively participate in SILC.** In this project it was found that PLHIV were able to join the SILC groups as they were actively recruited and encouraged to participate as active members as long as they were able to contribute the minimum amount and attend meetings. As was described in the study findings, the CRS Haiti transition from a clinic-based recruitment strategy to a community-based recruitment strategy was an effective means of encouraging inclusiveness of these vulnerable populations without subsequent discrimination.

- **For programs implementing social funds, more effort should be made to address participants’ concerns about the utility of these funds from the outset and encourage an ongoing dialogue among members around the positive impact these funds may have on individual group members as well as the success of the savings group itself.** While this is part of the SILC methodology, more efforts need to be done to ensure that this occurs in every group when it is formed. Indeed, it may be important for community groups to have the flexibility to determine whether or not they will include the social fund so that it is an independent group choice, which can encourage member buy-in and future sustainability.

- **Programs should consider exploring possibilities for increased business-related training and community entrepreneurship opportunities.** As mentioned in the study findings, participants in this study suggested that the program could be further improved by adding more business-related training to the packages of services provided by the implementing organization. Likewise, both SILC group members and CRS staff felt that community entrepreneurship opportunities were an area that could strengthen the model as a whole. Indeed, the sustainability study in Cambodia reported that those groups that participated in collective business activities were more likely to have sustained over time (Emerging Markets Consulting 2012).
• Programs should consider addressing members’ demand for larger loan sizes by facilitating linkages of mature SILC groups to other local financial institutions, after providing knowledge and skills about how they can effectively use additional financial services and by ensuring that financial institutions do not negatively impact the groups by predatory lending to members.

• Programs and donors should consider conducting operations research to examine the role and impact of CMs, for example to compare the effects of different schedules of mobilizer phase-out on group functioning and sustainability. A similar recommendation was made in the report on Cambodia (Emerging Markets Consulting 2012).

As program evaluators, we offer the following recommendations related to program monitoring and evaluation for savings and lending groups.

• Providing SILC groups with additional technical support related to record keeping so that members understand why the information is being collected and ensure that the data are of high quality and can be used to effectively monitor the groups’ progress. Information included in the management information system (MIS) should include at a minimum, information captured within the Savings Groups Information Exchange (SAVIX) MIS. Guidance related to this is included in the most recent SILC Private Service Provider implementation manual (Catholic Relief Services 2013c). Programs could also consider conducting data quality assessments, on a random sample basis, of these monitoring systems at the group level.

• Collect information on objectively-verifiable outcome and impact measures related to individual, child, and household well-being, in addition to relevant savings group financial indicators. The MEASURE Evaluation OVC Survey Toolkit is a possible resource for programs, as it includes a set of questionnaires developed to enable comparative assessments of child and caregiver well-being and household economic status across a diverse set of interventions and geographical regions (Chapman et al. 2013).

• Collect information on household poverty status or economic vulnerability at the beginning and end of each cycle. Poverty assessment of program beneficiaries is a long-standing requirement for projects supported by USAID’s Office of Economic Growth and Trade, Grameen Foundation, and other donors working to alleviate poverty. Proxy instruments developed by these programs to estimate the likelihood that a given household falls below a given poverty line have been successfully used by HES projects as well. For example, CRS Haiti has used the Progress out of Poverty Index (PPI) to assess economic vulnerability of SILC group participants under the CHAMP project and in other settings (Catholic Relief Services 2012). While these instruments provide information about poverty incidence among SILC group participants as a whole, they do not uniquely identify specific households as falling above or below the poverty line (CGAP, Ford Foundation, and Social Performance Task Force 2010; Moret 2014). In addition, it takes time for households to move out of poverty, so it may be useful to conduct additional economic assessments using more immediate outcome measures.

• Collect standardized cost data of project implementation, including costs at the implementing partner, CBO, and community level. Systems for collecting this information should ideally be set up prior to program implementation and can be modeled after a six-step approach developed by Dr. Bruce Larson at Boston University (Larson and Wambua 2011).

• Donors should fund periodic external assessments of these projects. These assessments, conducted by an independent third party, could examine fidelity of program implementation (process evaluation) as well as change over time in savings and lending group participants over longer periods of time, say 2-5 years, using both quantitative and qualitative methods, ideally with a prospective design.
Assessments could be designed to compare savings and lending group members with non-members in order to better understand issues of self-selection criteria and spill-over effects. In addition, studies could compare those savings and lending groups who continue for a second or third cycle with those who do not and/or follow households after project support has terminated. The research team was faced with significant challenges in designing a research study to assess the SILC component of the CHAMP project, as there was no existing baseline assessment, no standardized outcome indicators being measured, a wide variation in settings and implementation, and importantly the project had ended before the assessment was requested. However, this assessment produced important findings that can be used to adapt current savings and lending group programming and to inform future programming within Haiti and beyond.
REFERENCES


—. 2013b. “Key Summary Data CHAMP SILC Groups.”


—. 2012d. “Group Performance in Fee-for-service Savings Groups: Research Brief 3.” Catholic Relief Services, Baltimore, Maryland.
—. 2012e. “Poverty Outreach in Fee-for-Service Savings Groups: Research Brief 1.” Catholic Relief Services, Baltimore, Maryland.


APPENDIX 1
IN-DEPTH INTERVIEW GUIDE
WITH SILC GROUP MEMBERS

Recruitment strategies and reasons for joining the program

How did you find out about the MUSO group? Who invited you to join?

What convinced you that you would like to join the MUSO group?
  • Were there any aspects that made you consider not joining?

Were there any specific requirements for joining the MUSO group?
  • How did you feel about them? Probe: Did you feel these were appropriate?
  • In the future, would you like to see any changes in the criteria for group membership?

General perceptions of savings and lending products and services

Do you run or participate in a business or an activity that earns you money?
  • (If yes) Can you tell me more about your business or activity that earns you money?
    o How did you decide on that specific business or activity that earns you money?
    o Were you already involved in this business or activity that earns you money before you joined MUSO?
    o Did participating in the MUSO group affect your business or activity that earns you money in any way?
    o Do your children help you with your business or activity that earns you money?
      ▪ If yes, can you describe to me how they help?

Have you taken out a loan from the MUSO group?
  • (If yes) Can you tell me how you spent your last loan?
    o On anything else?
      o (If no mention of using the loan to generate income) Did you use any of the last loan you took out to help you or your household make money?
      o (If no mention of using loan for food) Did you use any part of the last loan you took out to pay for food for your family?
      o (If no mention of using loan for school-related expenses) Did you use any part of the last loan you took out to pay for school-related expenses?
      o (If no mention of using loan for unexpected household expense) Did you use any part of the last loan to pay for an unexpected household expense? (If necessary, explain that an unexpected household expense could include a house repair or urgent medical treatment.)
      o (If no mention of using loan to pay back another loan) Did you use any part of the last loan to pay back loans from family or friends or another program?
• What were the conditions for taking out the loan? Probe:
  o What about the length of time before repayment?
  o What about the interest rate on loan?
  o How do you feel about these conditions for taking out a loan?
    ▪ Did you feel that there were any barriers to taking out the loan?

• Have you repaid your last loan to the MUSO group?
  o How easy was it to repay the loan? Probe: Did you face any difficulties in repaying your last loan to the MUSO group?
    ▪ (If yes) Can you describe the difficulties you faced?

(If client has never taken out a loan):
• Why have you never taken out a loan from the MUSO group?
• How does a MUSO participant go about taking out a loan? Probe:
  o How much interest must be paid on the loan?
  o How long do members have to repay the loan?
  o How do you feel about these conditions for taking out a loan?

Savings
• Before joining the MUSO group, did you have any personal cash savings?
  o (If yes), where did you keep those savings?
• Do you have any personal cash savings now?
  o (If yes), where do you keep those savings?
• Did joining the MUSO group make it easier or harder to save cash for your personal use or your household? Please explain.

Perceptions and use of social fund
Did you ever access funds from the social fund?
• (If yes) Can you tell me about what you used these funds for?

Share out
(If cycle completed and money paid out to members) How did you use the money that you received at the end of the cycle?
• On anything else?

Perceptions of benefits of program on individual, child, household well-being and enterprise
Thinking back to the time before you joined the MUSO group – would you say that you personally are better off now than before you joined the MUSO group, that you are worse off now than before you joined, or that you are about the same as before you joined the MUSO group?
• Can you describe to me any benefits that you have gained personally by participating in the MUSO group?
• Can you describe any negative consequences of your participation?

Thinking back to the time before you joined the MUSO group – would you say that your household is worse off now than before you joined the MUSO group, that your household is better off now than before you joined, or that your household is about the same as before you joined the MUSO group?
• Can you describe to me any benefits for your household due to your participation in the MUSO group?
• Can you describe any negative consequences for your household due to your participation?

Thinking back to the time before you joined the MUSO group – would you say that your children are better off now than before you joined the MUSO group, that your children are worse off now than before you joined, or that your children are about the same as before you joined the MUSO group?
• Can you describe to me any benefits for your children due to your participation in the MUSO group?
• Can you describe any negative consequences for your children due to your participation?

Do you feel your participation in the MUSO group made a difference in how you go about earning money or on how much income you earn? Probe:
• Benefits?
• Negative consequences?

Perceptions of program impact on the community

Do you feel your MUSO group changed things for other people in the community who did not join or participate?
• Can you provide examples?
• Benefits?
• Negative or unintended consequences?

Perceptions related to continuation of benefits of the SILC groups after the end of CHAMP

Is your MUSO group still active?
• (If yes) Can you tell me why you think that your MUSO group is still active?
• (If yes) Are there certain aspects of the MUSO group that changed after the closing of the CHAMP program?
• (If no) Can you tell me why you think that your MUSO group is no longer active?
• (If no) Is there anything that you feel could have helped your MUSO group to remain active after the closing of the CHAMP program?

General impressions of the program

What did you like best about participating in the MUSO group?
What did you like least about participating in the MUSO group?

Success stories

Can you describe me to the most important benefit of participating in the MUSO group?

Challenges

Can you describe to me the most difficult challenge you had during your participation with the MUSO group?

General suggestions for improvement and lessons learned

Do you have any suggestions for how the MUSO program can be improved, or what could be done better in the future?

Anything else?
APPENDIX 2
FOCUS GROUP DISCUSSION
GUIDE WITH SILC GROUP MEMBERS

Recruitment strategies and reasons for joining the program
How did you find out about the MUSO group? Who invited you to join?
What convinced you that you would like to join the MUSO group?
• Were there any aspects that made you consider not joining?
Were there any specific requirements for joining the MUSO group?
• How did you feel about them? Probe: Did you feel these were appropriate?
• In the future, would you like to see any changes in the criteria for group membership?

Perceptions of transparency and accountability
How was your MUSO group’s constitution developed?
• Did all members get to contribute?
• How do you feel about the cycle length?
• About the frequency of meetings?
Could you describe your MUSO group’s management committee?
• Who are the members of the management committee?
• How were they chosen?
• What do they do?
How did your MUSO group determine who would be eligible to take out a loan?
• Did you feel this process open?
• Did you feel this process was fair?
• Do you feel the other members understood the loan process?

Difficulties faced in group and group-initiated solutions
Did your MUSO group ever experience any sort of problem?
• (If yes) Can you describe a problem and explain how your group resolved this problem?
• Were there any other problems? How did your group resolve them?
Assessment of savings and internal lending communities in Haiti

CBO role
Can you tell me about any contact you may have had with the local organization ____________?

- In what ways, if any, were they involved in your MUSO group?

Community mobilizers
Did your MUSO group get support from a community mobilizer?

- (If yes) Was your community mobilizer a member of the MUSO group?
- [In addition to being a member], in what ways was the community mobilizer involved in your MUSO group?
- Were there times when you felt your community mobilizer was too involved?
- Were there times when you felt your community mobilizer was not involved enough?
- Does your community mobilizer still work with your group?
  - (If yes) Does your MUSO group pay (with money or in kind) the community mobilizer for the work they do? In what way?

Perceptions of social fund
Did/does your MUSO group have a social fund?

- (If yes) Can you tell me its purpose and how it works?
- What are your impressions of the social fund?

Share out
What happens at the end of a cycle to the money that has been saved by the MUSO group?

Perceptions related to continuation of benefits of the SILC groups after the end of CHAMP
Is your MUSO group still active?

- (If yes) Why you think that your MUSO group is still active?
- (If yes) Are there certain aspects of the MUSO group that changed after the closing of the CHAMP program?
- (If no) Why you think that your MUSO group is no longer active?
- (If no) Is there anything that you feel could have helped your MUSO group to remain active after the closing of the CHAMP program?

General impressions of the program
Let’s talk about your general impressions of the MUSO group.

- What did you like best about participating in the MUSO group? What have been the most important benefits of participating in the MUSO group?
- What did you like least about participating in the MUSO group? What have been the most difficult challenges in participating in the MUSO group?
Perceptions of program impact on the community
Do you feel your MUSO group changed things for other people in the community who did not join or participate?
- Can you provide examples?
- Benefits?
- Negative or unintended consequences?

Other services in community
In what ways, if any, are the services provided by the MUSO group similar to other savings and lending programs in your community?
- Probe if there are other savings and lending programs in the community
- Could you tell me how MUSO services are similar to other savings and loan programs?
In what ways, if any, are the services provided by the MUSO group different from other savings and lending programs in your community?
- Could you tell me how MUSO services are different from other savings and loan programs?

General suggestions for improvement and lessons learned
Do you have any suggestions for how the MUSO program can be improved, or what could be done better in the future? Probe:
- Informing the community about the MUSO groups
- Setting up the group, criteria for membership
- Running the group, assistance to the group
APPENDIX 3
IN-DEPTH INTERVIEW GUIDE WITH CBO STAFF

Roles and responsibilities
How long have you been with this organization? Did you begin with the organization before or after it joined the CHAMP program?
• What is your position within the organization?
• What other activities besides the CHAMP program did you work on, if any?
What was the organization’s role in the CHAMP program MUSO group activity – that is, what was the organization responsible for doing? Probe:
• Did your organization directly help to manage and or monitor the MUSO groups?
• Was your organization responsible for recruiting and/or managing the community mobilizers?
• I understand that after the program began, CHAMP transitioned from Community-based Service Delivery Point (CSDP) management to community focused group management. What did that mean for the organization? What changes were made, if any?
What was the role of the community mobilizers in the MUSO groups?
• What did they do?
• Do you feel that in general the community mobilizers performed their roles effectively?
Now I would like to talk about your participation in the CHAMP program MUSO group activity. What specific tasks did you carry out related to the MUSO group activity? Anything else? Probe:
• Did you help identify potential members of the MUSO groups?
• Were you responsible for recruiting or supervising the community mobilizers?
• Did you manage and/or monitor any MUSO groups?
  o (If yes) Could you tell me a little bit about the role you played in managing and or monitoring the groups?
  o (If no) Could you share with me your thoughts on how you felt the MUSO groups were managed or monitored?

Impressions of the MUSO groups
Were there any specific requirements for members of the community to join the MUSO groups?
• Did you feel these were appropriate? Why or why not?
What kind of person was most likely to join a MUSO group?
In any community, there are some people who are more in need of help than others.

- Do you feel that the people most in need of help joined or participated in the MUSO groups?
  - What helped or hindered the people most in need of help from joining or participating in the MUSO groups?
- Do you feel that the poorest of the poor joined or participated in the MUSO groups?
  - What helped or hindered the poorest of the poor from joining or participating in the MUSO groups?
- Do you feel that persons living with HIV/AIDS joined or participated in the MUSO groups?
  - What helped or hindered persons living with HIV/AIDS from joining or participating in the MUSO groups?

Can you tell me your thoughts on the savings and lending products and services provided by the MUSO groups?

- What about loan conditions i.e. amounts allowed, interest rates etc.?
  - Do you feel that MUSO groups are capable of compensating the community mobilizers independent of the program?
- What about cycle length?
- What about meeting frequency?
- What about the social fund?
- What about share outs at the end of the cycle?

In what ways, if any, are the services provided by the MUSO groups similar to other savings and lending programs offered in the communities where your CBO works?

- (If yes) Can you describe those similarities to me?

In what ways, if any, are the services provided by the MUSO groups different from other savings and lending programs offered in the community where your CBO works?

- (If yes) Can you describe these differences to me?

What do you like most about the MUSO groups?

- Can you give me an example of when a member’s participation in the MUSO group really benefited them or their family?

What do you like least about the MUSO groups?

- Can you give me an example of when a member’s participation in the MUSO group caused real challenges or problems for them?

Do you feel the MUSO groups changed things for other people in the community who did not join or participate?

- Can you provide examples?
- Benefits?
- Negative or unintended consequences?

Are any of the MUSO groups in your community started under the CHAMP program still active?

- (If yes) Can you tell me why you think that these MUSO groups are still active?
- (If yes) Did anything about the MUSO groups change after the closing of the CHAMP program?
Does your CBO provide any ongoing support to these MUSO groups? *(If yes)* Please describe.

Are there new MUSO groups that were formed after the CHAMP program closed?
- Do they use the same procedures followed in the CHAMP program?

Can you tell me why you think that certain MUSO groups are no longer active?
- Is there anything that you feel could have helped these MUSO group to remain active after the closing of the CHAMP program?

**Lessons learned and recommendations**

Do you think that donors and community organizations should support MUSO groups in the future? Why or why not?
- *(If yes)* What kind of support should donors and community organizations provide?

What things from the previous MUSO groups would you keep the same?

What things would you change to improve the MUSO groups? Anything else? Probe:
- Recruiting members for the group; criteria for group membership
- How the groups are organized, managed and run
- The role of community mobilizers
- The saving and lending products and services offered by the MUSO groups
APPENDIX 4
IN-DEPTH INTERVIEW GUIDE WITH COMMUNITY MOBILIZER

Roles and responsibilities

When did you begin working as a community mobilizer in the CHAMP program MUSO group activity?
• How was it that you joined the CHAMP program MUSO group activity as a community mobilizer?
• What previous experience, if any, had you had as a community mobilizer or working in community programs?

Can you describe to me your role in the CHAMP program MUSO group activity? Can you describe to me your main responsibilities? If not mentioned, probe:
• Did you help identify potential members of the MUSO group? Tell me about that.
• Did you help in managing and monitoring the groups? Tell me more about that.
• Is there anything about the role of the community mobilizers in the MUSO group that you would change?

Impressions of the MUSO groups

Were there any specific requirements for members of the community to join the MUSO groups?
• Did you feel these were appropriate? Why or why not?

What kind of person was most likely to join a MUSO group?

In any community, there are some people who are more in need of help than others.
• Do you feel that the people most in need of help joined or participated in the MUSO groups?
  o What helped or hindered the people most in need of help from joining or participating in the MUSO groups?
• Do you feel that the poorest of the poor joined or participated in the MUSO groups?
  o What helped or hindered the poorest of the poor from joining or participating in the MUSO groups?
• Do you feel that persons living with HIV/AIDS were able to participate in the MUSO groups?
  o What helped or hindered persons living with HIV/AIDS from joining or participating in the MUSO groups?

Can you tell me your thoughts on the savings and lending products and services provided by the MUSO groups?
• What about loan conditions i.e. amounts allowed, interest rates etc.?
  o Do you feel that MUSO groups are capable of compensating the community mobilizers independent of the program?
• What about cycle length?
• What about meeting frequency?
• What about the social fund?
• What about share outs at the end of the cycle?

In what ways, if any, are the services provided by the MUSO groups similar to other savings and lending programs in your community?
• Can you describe those similarities to me?

In what ways, if any, are the services provided by the MUSO groups different from other savings and lending programs in your community?
• Can you describe these differences to me?

What do you like most about the MUSO groups?
• Can you give me an example of when a member’s participation in the MUSO group really benefited them or their family?

What do you like least about the MUSO groups?
• Can you give me an example of when a member’s participation in the MUSO group caused real challenges or problems for them?

Do you feel the MUSO groups changed things for other people in the community who did not join or participate?
• Can you provide examples?
• Benefits?
• Negative or unintended consequences?

Are any of the MUSO groups in your community started under the CHAMP program still active?
• (If yes) Can you tell me why you think that these MUSO groups are still active?
• (If yes) Did anything about the MUSO groups change after the closing of the CHAMP program?
• Do you provide any ongoing support to these MUSO groups?
• (If yes) What do you do? Can you tell me why you still work with your MUSO group?
  o Does your MUSO group pay you (with money or in kind) for the work you do? (If yes) please describe how you were compensated.
• (If no) Can you tell me why you no longer work with these MUSO group(s)?
  o Would you have liked to continue working with your MUSO group?
  o (If yes) What might have allowed you to continue working with your MUSO group?

Can you tell me why you think that certain MUSO groups are no longer active?
• Is there anything that you feel could have helped these MUSO group to remain active after the closing of the CHAMP program?

Are there new MUSO groups that were formed after the CHAMP program closed?
• Do they use the same procedures followed in the CHAMP program?
Lessons learned and recommendations

Do you think that donors and community organizations should support MUSO groups in the future? Why or why not?
  • (If yes) What kind of support should donors and community organizations provide?

What things from the previous MUSO groups would you keep the same?

What things would you change to improve the MUSO groups? Anything else? Probe:
  • Recruiting members for the group; criteria for group membership
  • How the groups are organized, managed and run
  • The role of community mobilizers
  • The saving and lending products and services offered by the MUSO groups
APPENDIX 5
IN-DEPTH INTERVIEW GUIDE WITH CRS STAFF

Roles and responsibilities
How long have you been with CRS? Did you begin with the organization before or after it joined the CHAMP program?
- What is your position within the organization?
- Had you worked with community savings and loan projects prior to the CHAMP program? (If yes) Could you tell me about this prior work with community savings and loan programs?

I understand that CRS engaged community based organizations (CBOs) in the CHAMP program MUSO activity. What was the CBOs’ role in the CHAMP program MUSO group activity – that is, what were the CBOs responsible for doing? Probe:
- Did CBOs directly help to manage and or monitor the MUSO groups?
- Were CBOs responsible for recruiting and/or managing the community mobilizers?
- I understand that after the program began, CHAMP transitioned from Community-based Service Delivery Point (CSDP) management to community focused group management. What did that mean for the CBOs? What changes were made, if any?

What was the role of the community mobilizers in the MUSO groups?
- What did they do?
- Do you feel that in general the community mobilizers performed their roles effectively?

Now I would like to talk about your participation in the CHAMP program MUSO group activity. What specific tasks did you carry out related to the MUSO group activity? Anything else? Probe:
- Did you help identify potential members of the MUSO groups?
- Were you responsible for recruiting or monitoring the community mobilizers?
- Did you manage and/or monitor any MUSO groups?
  - (If yes) Could you tell me a little bit about the role you played in managing and or monitoring the groups?
  - (If no) Could you share with me your thoughts on how you felt the MUSO groups were managed or monitored?
Impressions of the MUSO groups

Can you describe to me the recruitment strategy used to enroll members in the MUSO groups?

- Did you think this recruitment process was effective?
  - Did it attract enough members in each community?
  - What types of people were targeted for participation?
  - Did it attract the kind of people the groups were intended to benefit?

- Did the change in management from Community-based Service Delivery Point (CSDP) focused to community focused groups affect recruiting? In what ways (describe).

Were there any specific requirements for members of the community to join the MUSO groups?

- Did you feel these were appropriate? Why or why not?

What kind of person was most likely to join a MUSO group?

In any community, there are some people who are more in need of help than others.

- Do you feel that the people most in need of help joined or participated in the MUSO groups?
  - What helped or hindered the people most in need of help from joining or participating in the MUSO groups?

- Do you feel that the poorest of the poor joined or participated in the MUSO groups?
  - What helped or hindered the poorest of the poor from joining or participating in the MUSO groups?

- Do you feel that persons living with HIV/AIDS were able to participate in the MUSO groups?
  - What helped or hindered persons living with HIV/AIDS from joining or participating in the MUSO groups?

Can you tell me your thoughts on the savings and lending products and services provided by the MUSO groups?

- What about loan conditions i.e. amounts allowed, interest rates etc.?
  - Did you feel that there were any unreasonable barriers to members accessing a loan?

- What about cycle length?
- What about meeting frequency?
- What about the social fund?
- What about share outs at the end of the cycle?

In what ways, if any, are the services provided by the MUSO group similar to other savings and lending programs in the communities where MUSOs operated?

- Can you describe these similarities to me?

In what ways, if any, are the services provided by the MUSO group different from other savings and lending programs in the communities where MUSOs operated?

- Can you describe these differences to me?

Can you describe to me what impacts you feel participation in the MUSO group has had, either positive and/or negative?

- On the member him or herself? Can you provide examples?
- On the member’s household? Can you provide examples?
- On the member’s children? Can you provide examples?
• On the member’s enterprise? Can you provide examples?
• On the community—that is, including people who did not join or participate in the MUSO groups? Can you provide examples?

What do you like most about the MUSO groups?
• Can you give me an example of when a member’s participation in the MUSO group really benefited them or their family?

What do you like least about the MUSO groups?
• Can you give me an example of when a participation in the MUSO group caused real challenges or problems for a member?

Some of the MUSO groups are still active.
• Can you tell me why you think that these MUSO groups are still active?
• (If yes) Did anything about the MUSO groups change after the closing of the CHAMP program?

Some of the MUSO groups are no longer active.
• Is there anything that you feel could have helped these MUSO group to remain active after the closing of the CHAMP program?

Lessons learned and recommendations

Do you think that donors should support MUSO groups in the future? Why or why not?
• (If yes) What kind of support should donors and community organizations provide?

What things from the previous MUSO groups would you keep the same?

What things would you change to improve the MUSO groups? Anything else? Probe:
• Recruiting members for the group; criteria for group membership
• How the groups are organized, managed and run
• The role of community mobilizers
  • Do you feel that MUSO groups are capable of compensating the community mobilizers independent of the program?
• The saving and lending products and services offered by the MUSO groups