

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



- 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



- 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



- 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