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