

## **CRS Guidelines for SILC Groups during COVID-19 Pandemic**

### **25 March 2020**

#### **WHAT IS COVID-19?**

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

#### **HOW IS COVID-19 SPREAD?**

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

#### **HOW CAN COVID-19 BE PREVENTED?**

- 1) **Wash your hands** regularly for at least 20 seconds, in all directions, using soap and running water or using an alcohol-based rub
  - After coughing or sneezing
  - When caring for the sick
  - Before, during and after you prepare food
  - Before eating
  - Before and after breastfeeding
  - After using the toilet
  - When hands are dirty
  - After handling animals or animal waste

- 2) **Do not touch your face, especially eyes, nose, or mouth.** These are the openings where the virus enters into your body.
- 3) Practice good **hygiene when sneezing or coughing.**
  - When you sneeze or cough, sneeze/cough into your sleeve/elbow, or cover your mouth with a cloth or tissue. Dispose of the tissue in a trash bin, and then wash your hands with soap and water for at least 20 seconds.
  - Do not sneeze/cough into the open. That spreads droplets widely and can infect others.
  - Do not sneeze/cough into your uncovered hand. The virus can then spread to anything you touch.
- 4) Maintain **physical distance** between people. This should be at least 1 meter at all times, more when possible. To be at least 1 meter apart, you must not be able to touch another person if you both stretch your arms out. This will lower the chance of the virus being transmitted through the air.
- 5) **Avoid physical greetings** and physical contact. Do not come close to greet another person, even if you are not sick. Do not shake hands. Use another gesture, such as waving, bowing, or nodding your head.
- 6) **Avoid groups and gatherings of people**
  - Do not attend gatherings with many people. Do not go into crowded spaces.
  - Stay at home as much as possible, even if you are feeling healthy.
  - If you are sick, stay home and distance yourself from others.

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

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

- During SILC meetings, people are **physically close** to each other. This increases the risk of transmitting the virus from one member to another (even if a person does not appear sick and does not feel sick).
- During SILC meetings, **several people touch objects** such as the cashbox, padlocks, keys, ledger, bowls and especially money. If a person's hands has the virus on them, it can spread when another person touches the same object.
- To travel to a SILC meeting, members may use **transportation or otherwise be physically close** to someone who may have the virus. This increases the risk of contracting the virus.

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

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

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

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

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

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

repayment directly into that account. Ensure you can track individual payments and communicate balances to all members.

- d. If a member wishes to stop participating due to anxiety, the group can discuss and return the member's savings according to its constitution.

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

### **MODIFIED PROCEDURES FOR REDUCING COVID RISK AT SILC MEETINGS**

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

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

## **COMMUNICATING INFORMATION TO AND FROM THE FIELD**

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