Savings Groups and Coping Strategies in Rural El Salvador

A Study Conducted in Association with Catholic Relief Services and the Agriculture for Basic Needs Project

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Contents

Executive Summary ...................................................................................................................................... 4
Introduction ................................................................................................................................................... 6
Research Overview ....................................................................................................................................... 8
Research Context .......................................................................................................................................... 8
Vulnerability, Risk, Shocks and Coping Strategies: Definitions ................................................................. 9
  Vulnerability, Risk, and Shocks .............................................................................................................. 10
  Risk Management and Coping Strategies ............................................................................................... 11
Microfinance, Risk and Vulnerability: A Brief Literature Review ............................................................. 12
Study Communities ..................................................................................................................................... 15
  Selection Criteria ............................................................................................................. ................................ 15
Research Design .......................................................................................................................................... 16
  Qualitative and Quantitative Methods .................................................................................................... 16
  Phase I: Interviews (November 2010 – February 2011) ........................................................................ 17
    Interview Guide ................................................................................................................................. 17
    Interview Respondent Characteristics ................................................................................................. 18
  Phase II: Survey (March-April 2012) ..................................................................................................... 20
    Survey Respondent Characteristics ................................................................................................. 21
Results: Shocks, Coping Strategies, and Savings Groups ........................................................................... 26
  Shocks ..................................................................................................................................................... 26
  Impacts of Shocks ................................................................................................................................... 27
  Coping Strategies .................................................................................................................................... 28
    Dealing with Reported Shocks ............................................................................................................ 28
    The Hungry Season of 2011 .................................................................................................................. 28
    Paying for Fertilizer ............................................................................................................................. 29
  Amounts Saved in Savings Groups ......................................................................................................... 31
  Uses of Money Saved in Groups .......................................................................................................... 32
  Source of Savings ................................................................................................................................... 34
  Timing of Payouts ................................................................................................................................... 35
  Loans ....................................................................................................................................................... 36
  Emergency Fund ..................................................................................................................................... 38
  Group Activities ...................................................................................................................................... 38
  Opinions about Savings Groups .............................................................................................................. 39
  Motivations for Joining Savings Groups ................................................................................................. 44
Executive Summary

This paper presents the results of a study examining how poor rural households in El Salvador deal with shocks and the role of micro-savings groups in their coping strategies. The savings groups in this study have been formed with the help of local development partners supported by Catholic Relief Services, as part of its Agricultural for Basic Needs (A4N) Project.

This study uses both qualitative and quantitative methods in thirteen study communities. The first phase (November 2010-February 2011) consisted of 198 in-depth interviews, representing a total of about 250 people (about half of which were current or former savings groups members), while the second phase (February – April 2012) consisted of 278 surveys (of which 120 were with current or former members).

Almost all survey respondents were impacted by high food prices during the past year. A portion also reported that their households had been affected by illness or accidents, bad harvests, a drop in remittances, property damage, theft, or other losses. In most cases, these shocks resulted in increased expenditures or decreased income, or both. The median household expenditure on a health shock was $75.

The coping strategies for dealing with shocks were remarkably similar for idiosyncratic and covariate shocks. More than half of respondents borrowed, usually from friends or family. About 40% mobilized labor (working extra hours or migrating within the country), while about a third drew down savings (usually stored in the home). Respondents also sold liquid assets such as maize or chickens.

The median expenditure for fertilizer -- likely the household’s most important regular expenditure -- was $94 per household for the first planting. Slightly more than half of respondents used credit for buying fertilizer (again, mostly borrowing from friends or family). Over 40% used savings (mostly stored in the home), while 30% sold liquid assets.

The median amount saved by individual members of savings groups was $36, though one should note that the majority of households had more than one person saving. By far the most common use of savings was food – 36% of respondents bought food with their savings. (Women were more likely than men to buy food.) Many respondents indicated they were able to buy greater quantities or food of higher quality, avoid using credit, or save time or money by buying food in bulk. Sixty-five percent of respondents used their savings exclusively for consumption (food, Christmas, clothing, health, housing), while 10% used savings only for income generation (handicrafts materials, agricultural inputs, animals) and 7% used savings for both purposes.

Less than a quarter of respondents had received a loan from their group. Groups not giving loans, or members choosing not to take loans, cited a lack of necessity or desire to take loans, lack of trust among members, fear of indebtedness, and lack of sufficient funds in the box. Only 14% of respondents reported that their groups had an emergency fund. About two-thirds of the groups held raffles, while 41% conducted some sort of joint income generation activity (mostly one-off events in which group members prepared and sold food).
Participants reported that saving and spending time together was what they liked most about the
groups, though some also appreciated the additional skills they learned (like health and nutrition), greater
solidarity and being able to deal with emergencies. Most people reported there was nothing they disliked
about their groups, though 10% mentioned interpersonal problems and a few had had their savings lost or
stolen. The majority of respondents said that “saving” was the primary thing they learned in the group,
though 30% said they had learned to get along better with others in their community, and 8% mentioned
improved self-confidence.

The greatest strengths of the savings group method are its flexibility in terms of goals and specific
policy choices combined with very clear guidelines to ensure transparency and security of funds. Overall,
the savings groups seem to be having a positive effect on most participants (though this effect may be
small in many cases) due to increased emergency reserves and resulting peace of mind, better
management of household resources, and increased social capital. The positive impact could be much
greater if participants clearly identified their goals and tailored their group policies accordingly. For
example, the timing of current payouts (December for almost everyone) is not optimal for addressing
vulnerability or generating income (the hungry season is April – August, while the first planting season is
in May).

For a small number of participants (perhaps 10-15%), participation has had a slight negative
impact, at least in the short term. These are cases where savings were lost or stolen, participation led to
significant conflict with neighbors or family members, or participants were forgoing needed expenditures
in order to make deposits. In most cases, these problems could be avoided by following the established
guidelines more carefully (e.g., assuring that the key and the lockbox are stored separately).
Introduction

For the last several decades, microfinance has enjoyed great popularity as a potential tool for reducing global poverty. During that time, the term “microfinance” has usually referred to microcredit: small loans for poor people, generally with the explicit aim of starting or expanding a small enterprise. While such programs have undoubtedly helped some individuals launch lucrative businesses, they have also endangered assets and social ties and burdened poor people with unmanageable debts. The fact is that not everyone is a natural entrepreneur, and not everyone wants money for exclusively for business investments.

Only recently have donors, practitioners and scholars turned their attention to another important component of microfinance: savings. This delay is partly due to the widespread misconception that poor people cannot or do not want to save. However, experiences around the world make it clear that this is far from true.¹ Equally important, scholars are recognizing that poor people – like everyone else – want lump sums for many purposes besides business investments: life cycle events such as weddings, funerals, schooling, and old age, and emergencies related to health, theft, or natural disasters.² Many poor people are already saving up for such events with varying degrees of success, using a range of traditional local savings practices. Many others say that they want to save; they just need a safe and easy way to do so.

In response, donors and practitioners are starting to show more interest in promoting micro-savings, usually as a group activity, sometimes drawing on local experiences. Many savings groups also provide loans for their members from the money they have collected, but only after the members have established patterns of regular savings. In most cases the loans and savings are used for a much broader range of activities than simply business investments.

However, there is has still very little solid empirical evidence indicating that poor people benefit from participation in such savings groups. (A few notable studies are discussed in the brief literature review below, and others are underway.) Most microfinance impact research to date has focused on microcredit rather than micro-savings (though the two are often intertwined), studies often face methodological challenges, and meaningful indicators are often difficult to define and measure.

Furthermore, most studies are limited to countries in Asia and Africa that have widespread traditions of savings groups; much less is known about the existence or potential of savings groups in Latin America outside of the Caribbean.

There are a number of ways that membership in a savings group could improve a person’s ability to prevent, prepare for, and recover from shocks, thus decreasing vulnerability. Even in cases where

people do not choose to generate new income with their savings (e.g., by earning interest on loans), savings groups can facilitate the accumulation of usefully large lump sums from an individual’s own resources. How people use these lump sums can have important implications for their vulnerability and resilience. Many people say it is simply too difficult to save money in the home, due to the demands of others and the constant temptations to spend. Banks are inaccessible or unwilling to manage accounts with such small balances. However, when systematically collected and stored in a designated safe place, a few loose coins here and there can add up to meaningful quantities that allow for larger purchases unattainable previously, while buying in bulk or paying cash upfront may signify important savings. Savings groups may offer additional benefits that impact vulnerability. In particular, savings groups might decrease vulnerability by allowing members to do the following:

- access savings, loans, or emergency grants in case of emergency, allowing a member to cope without having to sell important assets, seek loans that may not be available (or only available at high interest), or go without necessary medical treatment due to lack of funds
- invest their savings or loans in assets that help to prevent or prepare for shocks (a silo to store grain for the hungry season, a fence to protect livestock, a well or irrigation system to water crops in case rains fail, a water filter to ensure safe drinking water)
- use savings or loans to diversify or augment income (start a business, buy agricultural inputs, earn interest on loans)
- purchase essential items such as food or fertilizer in bulk, saving time and/or money and/or increasing the quantity purchased
- improve household financial management and consumption smoothing by allowing members to draw on savings or loans during lean times, rather than going hungry or selling important assets, or providing a cushion so that farmers can wait to sell their harvests when prices are more favorable
- draw on emotional and in-kind support from other members in times of crisis (childcare, nursing care, gifts of food, etc.).

However, there are also situations in which savings group membership could actually increase vulnerability:

- Savings are lost or stolen
- Loans result in unmanageable debt burdens – resulting in loss of assets, consumption lowering or social isolation
- The money and time could be better invested elsewhere (opportunity cost)
- Disagreement about policies, money management, or division of responsibilities and profits from joint economic activities lead to conflict among members, resulting in decreased social capital
- Resentment from family members or other non-participants leads to increased conflict or alienation
- Pressure to make regular deposits or repay loans leads to dangerous decreases in consumption.

Which situations seem to be dominating on the ground? The effect of membership in a savings group will depend on how people use their savings and loans, the amounts they are able to accumulate, the time of year they receive the funds, how well they are able to protect their funds, and their internal group dynamics, among other factors. This report examines those factors.
Research Overview

This research investigates how poor rural households in El Salvador deal with shocks, and the role of micro-savings groups in their coping strategies. It is structured as a case study incorporating multi-method research, using both qualitative interviews and quantitative surveys. Reflecting the realities facing these families, the study considers both idiosyncratic and covariate risks as they relate to income, asset, and expenditure shocks.

The goal of this study is to understand the following:

- What kinds of shocks do the households face?
- What strategies do households use to prevent and prepare for shocks before they occur (ex ante strategies), and cope with and recover from shocks after they happen (ex post strategies)?
- What is the role of savings groups in those strategies?

This report concentrates on the third question. The primary focus of the study is individuals and households (who may or may not belong to savings groups), rather than the groups themselves.

Research Context

The vast majority of studies in the microfinance literature draw from experiences in Bangladesh, India, and parts of Africa and the African diaspora. Many of these places have long histories of informal savings groups. There is much less information about the existence or potential of savings groups in Latin America beyond the Caribbean. Though some studies examine formal microfinance institutions, literature reviews indicate that informal indigenous (a.k.a. customary) savings groups are much less common in Central America than they are in many parts of Africa, Asia, and the Caribbean. Though there are social support networks in place, they appear to be less numerous and less structured. Promoted savings groups are just beginning.

Shirley Ardener, the anthropologist applauded for her work on ROSCAs (rotating savings and credit associations), claims that “there is very little documentation of the use of ROSCAs in … the Americas apart from immigrant communities,” and laments that she couldn’t find any contributors with new material on ROSCAs in Latin America for her book *Money Go Rounds*. Oxfam noted that the absence of traditional ROSCAs in El Salvador created additional challenges for the promotion of its Saving for Change program. This coincides with my own observations from the field in Guatemala and El Salvador. Are there traditional savings practices in place that we don’t know about? Is it feasible or even desirable to transplant models of savings groups from elsewhere?

El Salvador is in many ways similar to its neighbors in Central America, relying heavily on agriculture; facing poverty, inequality, and environmental degradation; and dealing with high crime rates.

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in the aftermath of a civil war (1979-1992). The country is categorized as having “medium human development”, with a Human Development Index ranking of 106. \(^5\) Like most of Latin America, El Salvador has a very high Gini coefficient of 49.7. \(^6\) It has high rates of migration, and remittances play a particularly large role: per capita remittances are US $541 in El Salvador, compared with an average of $114 for Latin America and the Caribbean. \(^7\) Farmers in this country face extremely uncertain weather conditions: both floods and droughts are common and often disastrous. Illness, crime, and fluctuating market prices also threaten their livelihoods. Therefore this study will focus on one aspect of well-being that is particularly important to these families: the ability to prevent shocks and cope with them when they occur.

The savings groups in this study have been formed with the help of local development partners supported by an international NGO, Catholic Relief Services, in conjunction with their project “Agriculture for Basic Needs” (A4N), which is being implemented in Guatemala, El Salvador, Nicaragua, and Honduras. A4N aims to increase the productivity and income of poor rural farm families through improved agricultural techniques and marketing, and one goal is the formation of savings groups in project communities. Though the groups receive assistance in the form of facilitation and training, they are not regulated and receive no outside seed capital. Savings are generated from regular deposits by members, and in some cases supplemented with raffles, fines, bake sales, and interests on loans.

The groups in this study usually begin as “Saving Up Clubs”, in which members deposit regular savings which are then returned to them in a lump sum at the end of a pre-determined period. However, many groups have begun to incorporate elements generally associated with ASCAs (Accumulating Savings and Credit Associations). Some groups have created an emergency fund to which all contribute and which can be disbursed to individual members when needed according to the group’s pre-established policies. Many groups have begun to lend out their savings to members or outsiders, in order to earn interest on their savings and provide larger lump sums to those who need them. Each group is launched with the help of a local “promoter” who undergoes training and then facilitates initial meetings, assists groups to form their own by-laws and keep simple accounts, and eventually leaves the group to continue on its own.

**Vulnerability, Risk, Shocks and Coping Strategies: Definitions**

This study examines the role of savings groups in both precautionary and reactionary coping strategies used by households to reduce their vulnerability to poverty. Reflecting the realities facing poor rural families, the study encompasses both idiosyncratic and covariate risks as they relate to income, asset, and expenditure shocks. This section provides a more detailed discussion of these terms.

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Vulnerability, Risk, and Shocks

Vulnerability, risk, shock, and coping strategies are all interrelated concepts: how well households are able to mitigate risks and cope with shocks determines their vulnerability. The term “vulnerability” has gained increasing popularity since its inclusion in the World Development Report 2000-2001. The report explains risk and vulnerability as follows:

Risk, risk exposure, and vulnerability are related but not synonymous. Risk refers to uncertain events that can damage well-being -- the risk of becoming ill, or the risk that a drought will occur. The uncertainty can pertain to the timing or the magnitude of the event. For example, the seasonal fluctuation of farm income is an event known in advance, but the severity is not always predictable. Risk exposure measures the probability that a certain risk will occur. Vulnerability measures the resilience against a shock -- the likelihood that a shock will result in a decline in well-being.8

Hulme 2009 defines vulnerability to poverty as “the likelihood that individuals, households, or communities will fall into or continue to experience poverty in the future.” He explains vulnerability in terms of hazards, stresses, buffers and risks:

Vulnerability results from the interplay of two key components: (1) hazards and stresses, and (2) buffers. Hazards are relatively sudden events (e.g. job loss, sickness, drought, conflict), while stresses are typically continuous and cumulative pressures (e.g. low wage rates, poor working conditions), both of which can adversely affect the consumption, investment plans, and thus the living standards and well-being of households. Risk is the probability that hazards will materialize, and a hazard that has materialized is known as a shock.9

Carter, et al., (2007) describe two types of shocks: income shocks leading to changes in real income (e.g., crop failure, job loss, or drop in market price) and asset shocks which lead to a loss of assets (e.g., natural disasters, theft or conflict).10 Naturally the two are inter-related: a household may sell off assets in order to cope with a reduction in income, or suffer from reduced income as a result of a loss in productive assets. A third important type of shock is expenditure shock: a sudden unexpected increase in expenditures (e.g., medical bills for a sick child), or increase in the cost of basic grains for consumers.

Shocks or risks can be categorized in other ways as well. Dercon divides risk into two types: common and idiosyncratic. Individual or idiosyncratic risks such as illness or theft affect only a particular individual or household. By contrast, common risks are “are aggregate, economy-wide, covariate risks that affect all members of a community or region.”11 Because the risk is not spread out, common risks cannot be insured within the community. Instead, dealing with such risks requires “formal or informal insurance transfers (credit or insurance) from outside the community or inter-temporal

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transfers (such as depletion of individual or community-level savings)*. Dercon asserts that in reality, few risks are purely common or purely idiosyncratic, though he cites a number of studies that find that the idiosyncratic portion of income risk is relatively large, even in rural villages (Deaton 1997, Townsend 1995, Morduch 2002, Udry 1991).13

Risk Management and Coping Strategies

Coping strategies can be precautionary or reactionary, and the types of strategies used can have profound effects on household well-being. In a study entitled “Microfinance, Risk Management and Poverty,” researchers analyzed this relationship by interviewing clients of selected microfinance institutions in Bangladesh, Bolivia, the Philippines, and Uganda. The researchers posited that “the types and mix of ex ante and ex post strategies an individual or household uses at a given time will reflect its level of vulnerability. Positive changes in the types and mix of strategies over time suggest reduced vulnerability.”14 The study found that households used a wide variety of ex ante (precautionary) and ex post (managing a loss) strategies.

The researchers identified four major types of ex ante strategies:

1) **stabilize and increase income flows** (particularly through diversifying income sources)
2) **build asset base** (improve housing conditions, establish savings accounts, invest in irrigation, livestock, and other productive capital)
3) **strengthen coping mechanisms** (mobilize family labor, participate in ROSCAs and village banks, make friends with rich people in the community, join self-help and solidarity groups)
4) **other precautionary strategies** (vaccinate animals, use pesticides, purchase food in bulk, institute family budgeting, and diversify sources of credit).15

The study identified three basic categories of ex post strategies used by households coping with shocks:

1) **modify consumption** (reduce expenditures on food, clothing, education, accommodation; and draw on social assets for in-kind assistance with childcare, food, and housing)
2) **raise income**
   - **mobilize labor** (work longer hours, use child labor, start new businesses, get new jobs, replace paid employees with family labor, migrate to seek new work opportunities)
   - **sell physical assets** (sell animals or durable goods, run down stocks of food or business inventories, rent out housing, land or machinery)
3) **personal financial intermediation** (draw on savings, draw on insurance, borrow money).

Some consumption-modifying strategies clearly had negative long-term consequences and were used as a last resort: dropping out of a microfinance program or defaulting on a loan, or divesting of

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12 Ibid., p.143.
13 Ibid., p. 143.
15 Ibid., p. 47.
responsibilities for extended family members. The same is true for income-raising strategies such as pulling children from school or selling productive assets.  

The *ex ante* and *ex post* categorization can be helpful for conceptualizing and distinguishing precautionary, forward-looking, often “positive” strategies from reactionary, often “negative” strategies. However, in reality it is frequently difficult to distinguish the two. Perhaps one is able to draw down assets (*ex post*) only because one built them up previously (*ex ante*). One can borrow from a neighbor (*ex post*) only because one has helped out that neighbor in the past (investing in social capital – *ex ante*). While the categories of *ex post* and *ex ante* are thus confusing at times, the specific strategies themselves (e.g., mobilize labor, draw down assets) are more easily identified.

### Microfinance, Risk and Vulnerability: A Brief Literature Review

Unlike poverty, a static measure of well-being based on given indicators at a particular point in time, vulnerability is a dynamic, forward-looking concept, measuring “significant risk of significant future reductions in well-being.” As we know, poor rural households are vulnerable to a variety of shocks: dramatic fluctuations in the prices of food and agricultural inputs; unexpected crop loss due to droughts or pests; illness, disability or death of a breadwinner; natural disasters, violence, and political turmoil. Some poor families are able to ride out the shocks, accessing informal support networks, selling assets, taking loans, relying on safety nets or international relief efforts, or reducing consumption until the situation improves. However, even those households that survive the immediate shock may suffer long-term consequences.

**Can microfinance help reduce the vulnerability of these households?** Many say it can. In one of the few randomized control trials on savings groups to date, Dupas and Robinson conducted a field experiment in Kenya and found that “providing individuals with simple informal savings technologies can substantially increase investment in preventative health, reduce vulnerability to health shocks, and help people meet their savings goals.” In particular, providing “a designated safe place to keep money” helped people overcome the principal barriers to saving on their own: transfers to others and unplanned expenditures on luxury items.

Hulme, *et al.*, contend that “access to micro-savings services can help the poor manage vulnerability, both through savings’ *protective* function (using accumulated savings to ameliorate the impacts of shocks) and well as through its *promotive* role (using accumulated savings to build an asset base, which can then be used to lessen the risk of some hazards and mitigate others).” Dercon (2003) discusses risk management and risk coping strategies used by households in developing countries, including the role of self-insurance using savings and the associated costs of this strategy.

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16 Ibid., pp. 58-63.
19 Ibid.
and Rajaraman contend that the insurance role of bidding ROSCAs is often overlooked when they are merely seen as a vehicle for accumulating lump sums for purchasing durables.22

A number of other authors suggest that microfinance can provide a valuable buffer in protecting families from shocks (Marcus, Porter et al. 1999; BARA 2008). Zaman argues that while the impact of microcredit on poverty reduction may still be unclear, evidence suggests that access to microcredit can help reduce vulnerability: "by smoothing consumption, building assets, providing emergency assistance during natural disasters, and contributing to female empowerment."23 Todd (2001) claims that savings have a large impact on the ability of poor people to cope with crises. She finds that though 49% of microfinance clients with SHARE in Andhra Pradesh had experienced a natural disaster or family crisis in the last four years, they were no more or less likely to have experienced a corresponding increase in poverty. She attributes the relative success of these families to their extraordinary savings rates.24

As Johnson and Rogaly assert,"this shift in emphasis away from the provision of credit solely for income generation towards a range of financial services is consistent with an understanding of poverty which looks beyond low incomes to vulnerability and powerlessness. Providing microfinance can give poor people the means to protect their livelihoods against shocks as well as to build up and diversify—also a means of protecting—their livelihood activities by investing loan capital.”25

Morduch points out that poor households tend to rely on informal insurance mechanisms (drawing on savings, selling assets, relying on reciprocal gift exchanges, or diversifying their income generation activities) to cope with shocks. While these strategies can be effective at times, they are often inadequate, leaving low income households vulnerable to a variety of threats. He suggests that public policy could help by "providing a supportive setting for institutions working to improve access to credit, crop and health insurance, and safe and convenient saving opportunities."26 A number of others call for similar interventions (del Ninno, Dorosh et al.; Skoufias 2003; Goldberg 2005; Perdana 2005). However, Miller cautions that most MFIs do not have the necessary capacity to manage micro-insurance programs.27 Brown echoes these concerns, suggesting that some clients prefer individual savings to insurance products as a way to manage their risks.28

A study in Honduras by Ruben and Clercx analyzes the relationship between rural microfinance services (credit and savings), the adoption of agroforestry systems, and food security and sustainable soil management. They conclude that these services reinforced food security and enabled income diversification, setting the stage for later in-depth investments.29 Cohen finds that MFIs in Latin America

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play a larger role in helping clients protect themselves against risks beforehand than in coping with shocks afterwards.\textsuperscript{30}

In South Africa, Carter and Maluccio use household panel data to examine the impacts of shocks on child stunting, as a means of determining how well a household is able to survive the shock without reducing consumption to unsafe levels. They claim that while poor South African households are often unable to insure themselves against risk, households in communities with more social capital are better able to cope with shocks.\textsuperscript{31}

Savings groups can provide both social and financial capital to help their members deal with shocks. In addition to access to savings or loans in times of emergency, many groups have set up an emergency fund, out of which they can provide grants or loans to members in need. \textit{Mutuelles} in Haiti collected such emergency funds separately in a red box, through regular allocations from their group savings and earned interest, or by “passing the hat” when needed.\textsuperscript{32} A women’s group I interviewed in Kenya started out several years ago on their own initiative as a simple merry-go-round, but then added a second smaller collection at each meeting which went into the emergency fund managed by the group treasurer. Members vote to give that fund to a group member experiencing serious illness or death in the family. In addition, group members help supply and prepare food for group members hosting a funeral or wedding, or even just receiving visitors, as well as taking turns visiting sick members in the hospital.\textsuperscript{33}

There are some words of caution, however: \textbf{under some circumstances, membership in savings groups could actually increase vulnerability.} A study in Mali points out that the weekly repayment schedule is difficult for poor people, particularly if there is sickness or death in the family.\textsuperscript{34} Others point to the dangers of indebtedness, especially if social pressures lead to ostracism of delinquent payers or members are forced to sell off crucial assets in order to repay loans. Poor households also increase their vulnerability if they invest in assets that lose value over time, physical capital that is stolen or destroyed, or livestock that become ill or die. In some situations, the mere presence of savings could put one at risk of violent crime. Kabeer (2001) points to some contradictory studies indicating that microfinance participation is associated with increases or decreases in domestic violence.\textsuperscript{35} Conflict among members regarding group fund management, or feeling of isolation and resentment among non-members could also lead to a reduction in social support networks in a community.

\textsuperscript{32}Wilson, K. and G. Burpee "Filling the Blue Box: Mutuelles, Self-financing and Financial Services in the South of Haiti." , p.132.
\textsuperscript{34}Nteziyaremye, A., K. Stack, et al. (2001). Impact of Credit with Education on Recruitment of New Members to the Credit Unions of the Kafo Jiginew and Nyësigiso Federations in Mali. \textit{Freedom from Hunger Research Paper.} Davis, CA, Freedom from Hunger. 7.
Study Communities

Selection Criteria

The communities in which these savings groups are being promoted are rural and generally small, about 20-200 families. In addition, the communities have the following characteristics: high rates of poverty, hunger and malnutrition; generalized and/or acute natural resource degradation; high degree of vulnerability to natural disaster; and concentrations of people belonging to highly vulnerable and marginalized groups.  

This research uses what Patton (2002) calls maximum variation or heterogeneity sampling, in which sites are chosen to represent as much variation as possible along particular dimensions to ensure that such variation is represented in the study, even if the study does not cover enough sites to enable statistical generalization.

For this study, I selected a total of 13 communities. I first selected 7 communities in which the savings groups are being implemented as part of the A4N project, with the goal of representing as wide a range of characteristics as possible:

- Isolation: Isolated vs. close to a major town
- Population: Indigenous vs. mestizo vs. mixed
- Poverty levels: Homogenous (fairly equal poverty levels) vs. heterogeneous (high inequality)
- Handicrafts as supplemental income strategies: Hammocks vs. petate vs. none
- Agricultural production levels: All net consumers vs. some net producers

Brief descriptions of each of the study communities are included in the appendix. All of the communities but one (San Antonio) are rural and farming is the principal livelihood strategy. Even the great majority of net food consumers still practice agriculture; they simply do not produce enough to last them all year.

After selecting the treatment communities, I selected five comparison communities (in consultation with the local partners who were familiar with the area) that matched the treatment communities as closely as possible but were not involved in the A4N project and did not have savings groups. One of these comparison communities (La Joya) later added the A4N project during the course of the study. I also included one “semi-control” community (San Miguelito): a village which had adopted the savings group model but was not receiving the other benefits associated with the A4N project. I then obtained a complete name list for each community, which listed heads of household for every family, regardless of whether or not they were project beneficiaries or members of community organizations. This list was obtained from the community development association (ADESCO) or the partner, and then local leaders were asked to verify and add any missing names. Finally, I randomly selected names from each list (approximately 15 for the interviews and 25 for the surveys) and interviewed the head of household and/or the spouse.

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37 Mats, baskets and other items woven from local plant materials
Research Design

This research uses both qualitative and quantitative methods in a nested design. In the first phase (November 2010-February 2011), in-depth interviews were used to learn about the shocks these households face, the coping strategies they use to deal with those shocks, and the role that savings groups play in those strategies. The responses generated in the first phase helped structure the quantitative surveys used in the second phase (March – April 2012). These surveys provided more generalizable information on the scale and prevalence of those coping strategies, particularly as they relate to savings groups.

The primary focus of the study is individuals (who may or may not belong to savings groups), rather than the groups themselves. CRS and partners have collected macro-data on the savings groups (numbers of groups formed, numbers of members, total amounts saved and loaned in each country, etc.); this study is intended to complement rather than replace that data.

While some changes in attitudes and behaviors became apparent over time and are included in the report, the first phase should not be interpreted as a “baseline” for the rest of the study: many individuals interviewed during the first phase had already been participating in a group for a year or more, and the interview questions were intentionally not as systematic and structured as the survey questions from the second phase, which were conducted with a larger sample. Rather, the qualitative interviews of the first phase were intended to provide the rich data necessary for developing a meaningful survey in the second phase. Both interviews and surveys included retrospective questions in which respondents were asked about past coping strategies, saving and spending behavior.

Qualitative and Quantitative Methods

This research uses mixed methods in order to benefit from the strengths of both qualitative methods (such as in-depth interviews with open-ended questions) and quantitative methods (such as multiple-choice surveys).

Patton, a widely cited expert on research methods, lays out the strengths and weakness of each approach:

Qualitative methods facilitate study of issues in depth and detail. Approaching fieldwork without being constrained by predetermined categories of analysis contributes to the depth, openness and detail of qualitative inquiry. Quantitative methods, on the other hand, require the use of standardized measures so that the varying perspectives and experiences of people can be fit into a limited number of predetermined response categories to which numbers are assigned.

The advantage of a quantitative approach is that it’s possible to measure the reactions of a great many people to a limited set of questions, thus facilitating comparison and statistical aggregation of the data. This gives a broad, generalizable set of findings presented succinctly and parsimoniously. By contrast, qualitative methods typically produce a wealth of detailed information.
about a much smaller number of people and cases. This increases the depth of understanding of the cases and situations studied but reduces generalizability."  

The mixed method approach is particularly appropriate for studying complex issues like vulnerability to shock. Dercon (2002) advocates integrating quantitative and qualitative methods to study how households cope with risks. Both approaches emphasize “monitoring different forms of capital (human, physical, and social) and households’ ability to use that capital when necessary … [viewing] households as managers of complex portfolios of assets ….” He asserts that few developing countries possess the detailed panel data necessary for quantitative analysis of the effectiveness of households’ risk-reducing strategies. However, household survey data can provide useful information on assets and the scale, spread and diversity of vulnerability. Qualitative methods such as participatory assessment (Moser 1998) and questions about how households have responded to past shocks, whom they can rely on for help, and what they would do in case of another shock provides a deeper understanding of vulnerability within the household.  

**Phase 1: Interviews (November 2010 – February 2011)**

**Interview Guide**

After preliminary field visits in June – August of 2009, the first phase of research took place in November of 2010 through February of 2011. During this time, 198 interviews were conducted. Though the collection of this many interviews allowed for some quantitative data analysis, the first phase relied heavily on qualitative analysis. In this phase it was more important to gain a deep understanding of the realities faced by the respondents, their worries and fears, their perceptions and priorities and the choices they make. Much of what we wanted to know simply wouldn’t come out in a survey. The answers were not quantifiable and did not easily fit a multiple choice format; they emerged only after the interviewer had established rapport with the respondent, through patient, comfortable conversation and thoughtful follow-up questions leading in unexpected directions. Thus, we were more interested in why people were saving, rather than how much they had saved; how they felt about giving or receiving loans, rather than the number of loans given or received. What hopes and fears did people have and how did those affect their household financial management? What did they see as the pros and cons of participating in a savings group? What potential benefits were most important to them? What drawbacks caused the most concern? Where would they turn in their next emergency, and what had they done in the past?

Patton claims that

Qualitative methods can be particularly appropriate for evaluation where program processes, impacts, or both are largely unspecified or difficult to measure. This can be the case because outcomes are meant to be individualized; sometimes the program is simply uncertain what its outcomes will be; and, in many programs, neither processes nor impacts have been carefully articulated. Under such circumstances, one purpose of the evaluation may be to illuminate program processes, program impacts, and the linkages between the two.  

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39 Ibid.

This suggests that qualitative methods could be useful for assessing the role and potential of savings groups in the A4N project. Clearly, it is hoped that savings groups will further the well-being of participants; but how exactly they will do so, and how we will know if they are succeeding? Do savings groups help facilitate the purchase of agricultural inputs, encourage small business investments, increase food security during the hungry season, or provide a form of self-insurance against medical emergencies? Any of these could arguably be excellent goals – and indeed each of these has been cited as a personal goal by different participants. There might be other potential benefits that project designers hadn’t even considered, many of which are very difficult to measure -- or even define -- but are nonetheless very real and important. A survey tool attempting to quantify impacts along just one or two expected dimensions would give a very distorted and limited picture of the true project impact.

Patton describes four types of interviews ranging from informal conversations to much more structured closed, fixed-response interviews. For this research I used the interview guide approach, in which “topics and issues to be covered are specified in advance, in outline form; interviewer decides sequence and wording of questions in the course of the interview.” 41 However, the sequencing and wording were not completely flexible – for instance, it was crucial that the topic of microfinance not be introduced until after the conversation on coping strategies, unless the respondent brought it up herself. As Patton and others recommend, I avoided dichotomous response questions and focused on singular, truly open-ended questions, starting with questions based on present and past experiences and working up to more speculative forward-looking questions. As much as possible, I saved the “boring” background and demographic questions for the end of the interview. 42

I field tested my interview guide on site in several communities in November and December 2010, and made adjustments as necessary to avoid confusing, overly sensitive, or leading questions, and to help put the respondents at their ease. The vast majority of the interviews were then completed in January and February 2011.

All interviews began with an oral consent statement to ensure that respondents were informed about the nature of the interview and understood they did not need to participate, and to minimize unrealistic expectations. A copy of the final interview guide and poverty score card used in the field are included in the appendix.

I used Atlas.ti, a qualitative data management program, to organize my data. Though I read, selected and categorized all of the quotes from the interviews myself, the software program made it easier to organize, recall and present the data as necessary. I also entered some of the data in Google Forms, which was useful for tracking and presenting basic statistics.

Interview Respondent Characteristics

Interview Settings

The 198 interviews conducted during the first phase took place in the following settings:

- 6 groups of 5-15 people each, mostly women (FM1 23nov10 = women, SM1 = women, R1= women, R1.5 = women, J1 = women, B1 = men and women)
- 8 pairs in which two household members of opposite genders (usually husband and wife) both participated in the same interview at the same time
- 184 individuals (129 women and 55 men)

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41 Ibid., p 349.
42 Ibid. p 352-354.
• Of these 184 individual interviews, 47 interviews are linked as matched pairs (or, in two cases, trios) = members of the same household, usually husband and wife, interviewed separately.

**Sex**

We tried to get a relatively even split between men and women, but ended up with many more women interviewed than men.

- **Total number of women** = 143 (129 indiv + 6 groups with women + 8 pairs with women).
- Another 30-40 women were represented in the group interviews but not counted individually.
- 37 respondents were single mothers living in female-headed households.
- **Total number of men** = 64 (55 indiv+ 8 pairs with men+1 group with men).
- Another 8-12 men were represented in the Bajio group interview but not counted individually.

**Race**

Race is a sensitive issue in El Salvador, and respondents were never asked about it directly. Interviewers identified race based on appearance, though in some cases this was very difficult to do. The majority of respondents were identified as mestizo (148), another 37 were identified as indigenous, and the remaining 11 were coded as “unsure”.

**Age**

Respondents fell into a relatively even distribution of ages (except for the under 21 group, which was less represented because we wanted to speak with people over the age of 18). Ages ranged from 17 to 83, with a mean age of about 45. The distribution of respondents is as follows:

- Age 20 and under (9)
- Age 21-30 (40)
- Age 31-40 (40)
- Age 41-50 (38)
- Age 51-60 (37)
- Age 61+ (34)

**Education Levels**

The distribution of respondent education levels is generally representative of the communities as a whole. Almost half of the respondents had no schooling at all, and nobody had taken any college courses.

- No school (84)
- 1 - 2 yrs (29)
- 3-4 yrs (24)
- 5-6 yrs (17)
- 7-8 yrs (8)
- 9-11 yrs (4)
- 12 yrs completed (6)
- some college (0)
- completed college (0)
- adult literacy class (1)
- education level unknown (20)

**Number of Children in Household**

The number of children under age 18 living in a household is considered an important poverty indicator, and is included in the poverty score card. Our respondents were asked to count the number of children currently living in their household. Responses were distributed fairly evenly:
4+ children (40)
3 children (39)
2 children (50)
1 child (31)
0 children (31)

**Savings Group Membership**

Five of the six group interviews were with members of savings groups (Group Interview J1 en La Joya was the exception), representing approximately 50 savings group members.

The remaining interviews (pairs and individuals) included:
- 58 current members of savings groups
- 11 former members
- 17 indirect members (a member of the same household participated in a savings group, though the interviewee did not)
- 105 non-members
- 3 status unknown.

Two of the pair interviews were double-coded (e.g., one member of the pair was a savings group member and one was a former member).

**Phase II: Survey (March-April 2012)**

Two hundred and seventy eight surveys were conducted in March and April of 2012. The survey was developed from the interview results, in order to capture the scope and magnitude of the coping strategies and roles of savings groups, and provide some more generalizable findings. The survey was carefully designed to avoid leading, confusing, or overly sensitive questions, and was field tested for several weeks before being finalized. The survey questions built upon lessons learned in the first phase regarding how people used financial terms, as well as local customs and slang. Field testing included careful enumerator training. Enumerator instructions were detailed to ensure consistency and avoid confusion as much as possible. All surveys began with an oral consent statement, and included the poverty score card among the questions. A copy of the final survey is included in the appendix.

After entering the data into an Excel spreadsheet, I used the statistical analysis software Stata to calculate results. I generated graphs using both Excel and Stata as necessary.

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43 For instance, it was clear that simply asking people about savings (ahorros) or loans (préstamos) would give misleading results, because most people assumed that we were only referring to formal deposits or credits from a bank. Therefore, instead of asking “have you ever gotten a loan?” and then later asking them to specify the source, we had to spell out the question specifically from the beginning: “Have you ever borrowed or gotten a credit of more than $10 from a friend or family member? From a boss or patron? From a store or business? From a bank or cooperative?”
Survey Respondent Characteristics

Survey Settings

Surveys were conducted with individuals alone whenever possible. However, in some cases it was impossible to get a respondent alone without making people uncomfortable or suspicious. In cases where both spouses were present, the sex of the one who talked more was recorded. At the end of the survey, enumerators indicated whether other people were present during the interview, and who they were (spouse, other adult, youth, children), and noted if it appeared that the presence of others affected the survey responses.

Sex

A little more than 2/3 of our respondents were women (193), while 84 were men. 44

Race

Again, enumerators did not ask this question, but merely tried to identify race based on appearance. The respondents were identified as 184 non-indigenous (mestizo), 71 indigenous, and 15 unsure.

Age

The respondent ages ranged from 16 to 90 and were fairly normally distributed, with a median of 43 and a mean of 45.

Poverty Levels

A simple ten-question poverty scorecard was used to assess poverty levels of respondent households. These scorecards were developed by Mark Schreiner, and have been used by Grameen Bank and others in countries around the world. 45 The scorecard uses a series of ten easily measurable indicators (such as number of children in the household, number of rooms, type of fuel used for cooking, etc.) to yield a poverty score which is highly correlated with poverty status as measured by much more time-consuming and expensive national income and expenditure surveys. This poverty score indicates the probability that a particular household is poor, i.e., has a per capita income below a given poverty line. In the case of El Salvador, the poverty scorecards were constructed and calibrated using data from the lengthy 2008 Multi-

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44 This question was inadvertently left blank on one survey, thus the total is not 278.
The poverty scores of respondent households ranged from 0 to 90, with a median of 21 and mean of 23. (See Figure 1A.) There was no significant difference in poverty scores between savings group members and non-members.\(^\text{47}\) Figure 1B shows how the poverty score is interpreted. Percentages in the left hand column indicate the likelihood of falling below a poverty line of $1.25/ day (2005 PPP, USD). Thus, 45 survey respondents, or 16% of the sample, had a poverty score between 9 and 0, and an associated likelihood of 96.4 – 100% of being below the poverty line. Eighty-nine percent of the sample had poverty scores of 39 or lower, and thus have a 63% or higher likelihood of being below the poverty line.

**Education Levels**

One hundred and six people (39% of respondents) had no schooling. Only 15 people had any schooling beyond primary school, including 3 who had completed university. (See Figure 2.)

**Number of Children in Household**\(^\text{48}\)

Responses were distributed fairly evenly, though households with no children were in the minority:

- 4+children (58)
- 3 children (57)
- 2 children (63)

\(^{46}\) *Encuesta de Hogares de Propósitos Múltiples*, or EHPM

\(^{47}\) Statistical significance is determined using a chi-squared test to see if a sampling distribution reveals meaningful differences. The p value (probability of a false positive — that is, finding a meaningful difference when in fact that difference just resulted by chance) must be < 0.1 in order to claim a statistically significant difference, though in most cases I am using p < 0.05.

\(^{48}\) Note that this is one of the poverty score indicators
Savings Group Membership

Eighty-nine respondents were current members of savings groups, while 31 were former members. Among the current and former members, 70% said that other household members were also in a savings group. Only 10% of non-members had other family members participating. Approximately 25 different savings groups were represented among the respondents.

Agriculture Production

More than half (58%) of the respondents reported that they were net maize consumers (i.e., they spent more money buying maize than they earned selling maize). Only 12% said they were net producers, while the rest (30%) said they were about even (i.e., they ate all they produced and neither bought nor sold maize). Many net consumers still sold maize during the harvest season because they were strapped for cash, though they later had to buy maize at higher prices later in the season to replace what they had sold.

Income Sources

Respondents were asked about their household’s income sources for the past year and given a list of options (see Figure 3). Food and animals were counted as income, whether they were for sale or for consumption. In general, there were no statistically significant differences between savings group members and non-members. The two most important income sources were agriculture (especially maize and beans) and day labor. We did not attempt to assign dollar amounts to the different income streams or count assets such as number of livestock. Rather, we were trying to gain an understanding of overall strategies and diversification. (Thus, the poultry statistic may be misleading. A few people were raising chickens to sell for eggs or meat as a significant income source, but most families just had a couple of chickens running around the yard, and would occasionally eat, sell, or trade one.)

Almost all respondents (92%) farmed maize or beans, while about a quarter cultivated an additional crop, usually sorghum. Day labor was usually seasonal (planting and harvest season) or related to a particular time-limited government or NGO project (road construction, pruning trees along a roadside, etc.) and generally paid $5 per day. However, most people complained that these jobs were unreliable and they spent many months a year with no work.

More than half of respondents received money from the government Red Solidaria program. In most cases, this took the form of cash transfers of $30-$40 per month, conditional on satisfactory school attendance and health checkups for children, though some respondents received money for elderly members in the household. Savings group members were slightly more likely to receive payments from Red Solidaria than non-members.

Current and former members of savings groups were more likely to practice horticulture (53% of members vs. 35% of non-members), though this difference is not surprising given that many people were receiving horticultural training as part of the A4N project, often even through their savings groups. Members of savings groups were also more likely to make handicrafts such as hammocks and petate (58% vs. 34%) although the project did not promote these activities. Members and non-members were equally likely to receive remittances.

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49 $30 for one enrolled child, $40 for two or more, regardless of how many total children are in the household.
50 maintaining a home garden for fresh produce – generally for household consumption only
Project Participation

Respondents were asked if they or anyone in their household had participated in a project (not limited to A4N) in the past three years. They were given a list of activities or benefits to comment on (see Figure 4). The majority of respondents had received some free agricultural inputs – ranging from fifty pounds of free fertilizer from the mayor’s office to several sacks of improved seed varieties in conjunction with an agriculture project. Not surprisingly, given the wide scope of interventions associated with A4N, members of savings groups were more than twice as likely to report that someone in their household had received training in agriculture or animal husbandry, received small animals or livestock (usually fish or poultry), participated in a farming or horticulture group51, or received training in nutrition or marketing.

Of those who received benefits, 18% said their benefits came only from the A4N project. Many more (40%) received benefits from A4N and another project (though in most cases, the other project was only a small handout of free fertilizer). The remaining 42% received benefits only from non-A4N sources.

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51 in which participants receive training and inputs and cultivate one plot together
Fig 4  Benefits Received by Household in Past 3 Years (A4N and other projects)

- Agricultural/ livestock training: 53%
- Agricultural inputs received: 76%
- Livestock/ feed received: 25%
- Farm/ horticulture groups: 35%
- Nutrition/ health training: 33%
- Other vocational skills: 6%
- Marketing training: 8%
- Savings groups: 42%

N=278
Results: Shocks, Coping Strategies, and Savings Groups

The most significant findings to date are discussed in the following sections. Results presented as percentages are from the 2012 surveys. Most quotations are from the qualitative interviews (2010-2011), though some are from the surveys as well. Interview citations begin with the primary document number (e.g., P180); direct quotes from surveys do not have this number, but cite the year 2012. Citations usually include the community abbreviation unless omitted to protect the respondent.

Shocks

Survey respondents were given a list of shocks (developed from the results of the Round 1 interviews) and asked to report which had affected their households in the past 12 months (April 2011 – March 2012). Of the 278 respondents, almost all (85%) said they had been negatively impacted by the high cost of basic grains (a covariate expenditure shock), driven by global market prices and the exceptionally bad harvests of 2010.52

![Fig. 5 Shocks Reported During Last Year](image)

Twenty-eight per cent had suffered an illness or accident in the preceding year. Since these were not related to epidemics, these shocks were idiosyncratic, and in most cases resulted in expenditure shocks as people were faced with unexpected medical bills. The median expenditure for health shocks was $75. (See section on impacts.) In many cases, the health shock also reduced household income.

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52 Though almost all of the survey respondents were farmers, most of them were still net consumers, and thus did not benefit from high market prices.
Seventeen people (about one fifth of those suffering health shocks) said they did not get all of the treatment they needed due to lack of money. (There was no statistically significant difference between savings group members and non-members.)

As farmers who rely mostly on rain-fed agriculture, respondents are particularly susceptible to droughts and floods. However, accounts of bad harvest were surprisingly low this year: only 15% reported bad harvests for 2011, a dramatic drop from the previous year.\(^53\) Except in a very few cases where bad harvests were due to localized pest problems or lack of fertilizer, these harvest shocks were covariate, affecting many neighbors at once (though not as many as the 2010 harvest.). Of course, incomes were affected when people had lower yields for consumption or sale, but in most cases bad harvests implied expenditure shocks as well: net consumers were forced to buy more food than expected (and at higher prices).

It is interesting to note that despite almost universal complaints about unemployment, no one reported having lost a job in the previous year – because, as they said, they had no jobs to lose.

**Impacts of Shocks**

Twenty per cent of the 278 respondents reported that they or someone in their immediate household had gone hungry for some period of time during the previous 12 months. (There was no statistically significant difference between savings group members and non-members.) In most cases, this was the result of the exceptionally bad harvests of 2010 combined with high global food prices, which led to a difficult hungry season in April – August of 2011.

About 120 respondents gave us additional information on the particular shocks they had suffered (not counting high food prices). About a quarter of them reported on two shocks in the previous year.\(^54\) In almost half of the reported shocks (70 of 154 shocks), respondents reported that the shock negatively impacted their household’s income at the time (usually because a breadwinner was incapacitated, or taking care of sick family members instead of earning income). In 40 of those cases (26% of reported shocks) household income was still lower at the time of the survey (a month to a year later) as a result of the shock.

For 82% of the cases, respondents reported that the shock resulted in unexpected expenditures (for transportation and treatment in the case of health shocks, repair or replacement of damaged or lost assets, or greater expenditures on buying food to replace lost harvests.) The median expenditure for health shocks was $75 per family; expenditures for other shocks varied widely and most respondents found them difficult to estimate.

For 60% of the shocks, respondents reported that the shock affected their ability to get food for their families sometime during the previous 12 months. In 36% of the shocks, respondents predicted that the event would affect their ability to get food for their families in the coming 12 months.

\(^{53}\) Since this was not an agricultural survey, we did not try to calculate average yields and compare current to previous harvests. For the surveys, respondents were simply asked to rank the harvests of 2011 as “good”, “bad”, or “average” (averaging the August and December harvests). Many said that while one harvest was bad, the other was good, and thus said that overall the harvests that year were “average”.

\(^{54}\) Respondents having suffered more than two shocks in the previous 12 months were asked to tell us about the two that had the most significant impact on their household. We left it to respondents to decide how to judge impact.
In 14 cases (about 9%), the shock negatively impacted a household member’s education (i.e., someone had to leave school or miss classes for more than a month due to illness, to care for other family members, or to earn income).

**Coping Strategies**

**Dealing with Reported Shocks**

The most common coping strategy was borrowing (mostly from friends or family at no interest), followed by mobilizing labor (generally in the form of working extra hours, though a few migrated to other parts of the country). About a third of respondents said they drew on savings (almost always money stored in the home). In many cases it appeared that respondents happened to have a little money in the house because they had recently been paid, not because they had intentionally accumulated savings for dealing with potential emergencies. A little over a quarter sold liquid assets (mostly maize or chickens, though a few sold larger livestock). Other help took the form of gifts of money, food, transportation or childcare from neighbors, family, the mayor’s office, churches, NGOs, or others. There were no statistically significant differences between the strategies used by members and non-members.

**The Hungry Season of 2011**

While illnesses, accidents, most property damage and theft were idiosyncratic shocks affecting only the individual household, communities are also subject to covariate shocks. Such common shocks may be particularly difficult to cope with, since it is unlikely that household can seek help from neighbors who are similarly affected. On the other hand, widespread disasters may prompt intervention from governments and NGOs.

The bad harvests of 2010 combined with global high food prices led to a particularly difficult hungry season (approximately April through August) in 2011. Respondents were asked how they
obtained food for their families during this time (options were read out loud, and respondents chose all that applied). Most people reported using a variety of different coping strategies (see Figure 7).

Surprisingly, the responses were not much different from those mentioned for idiosyncratic shocks. Again, over half the respondents borrowed. (About half of them borrowed from friends and family, while about half got store credit. Some did both.) A significant portion (43%) sold one or more chickens at some point during the hungry season in order to buy food. Almost the same number reported mobilizing labor – generally through working longer hours (particularly on handicrafts) or migrating to seek labor elsewhere within the country.

A third of respondents used savings to buy food during the hungry season. (Most of these savings were kept in the home.) Current and former members of savings groups were somewhat more likely than non-members to use savings to buy food during this time (37% of members vs. 29% of non-members). Twelve people said their household used savings stored in savings groups; two of these were non-members, but had other family members participating.

Sixteen per cent of respondents received remittances during the time of the hungry season; given poverty levels and spending priorities, it is safe to assume that they used at least some of that money for buying food.

Though the numbers are small, members of savings groups were twice as likely as non-members to report that they had gotten gifts of food from friends or family outside of the household (p=0.001). This could help support the idea that savings groups increase solidarity among participants (discussed later).

### Paying for Fertilizer

Though not a shock (unless prices are unexpectedly high), buying fertilizer every year is likely the single largest regular expenditure that farming families have. How they obtain it – or fail to – can reveal much about household financial management. The first planting in May tends to be particularly difficult, as many people need to buy fertilizer while also buying food, since many have used up their maize and cash from the December harvest. Buying fertilizer for the second planting in August is usually easier, since people can purchase it from sales of their first harvest. The median expenditure on fertilizer for the first planting was $94 per family. Two thirds of respondents (153/243 respondents using fertilizer) reported they received some fertilizer free from the mayor, the government, or NGO programs. Usually this was a small amount (about 100 pounds) and only a fraction of what farmers needed.

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55 44/118 current or former members vs 46/158 non-members. P=0.095, implying difference is statistically significant at the 10% level.
A few families did not need to purchase fertilizer, because they did not farm, because the amount they received for free was sufficient for their needs, or – in a handful of cases – because they used their own organic fertilizer. Among the 232 respondents who told us they bought fertilizer, half purchased some or all of it using credit. Two thirds of those borrowed from friends or family, while a fifth got credit from a store or merchant. One tenth borrowed from patrons, while a small number borrowed from a bank/cooperative or savings group (3% each).

Over 40% used personal savings to purchase fertilizer. Essentially all of these savings (95 out of 100 people) had been stored in the home, while 6 people used savings groups. The importance of savings in fertilizer purchases is consistent with findings from the interviews in 2010-2011: while most people at first indicated that they had never saved before, fertilizer was an important exception.

Q: Have you ever saved up money in the past?
A: Only to buy fertilizer and pesticide. (P13: SJ5, male, 52, non-member)

Fertilizer is hard to get. We work ahead of time to save up and buy it. (P49:R3, male, 43, husband of group member)

The fertilizer we buy, saving up little by little to buy it. (P15, Si5, female, 60, member)

You save up in the summer to have fertilizer in the winter. (P51:R4, female, 36)

Some people save up [maize] in silos, and then sell later when it has a higher price. And that money they save for fertilizer for the next harvest. (P75:SD3, female, 22, non-member)

Almost a third of respondents sold liquid assets – primarily maize and chickens – in order to buy fertilizer. A quarter purchased fertilizer immediately after receiving wages or other payments, (that is, the money was kept in the house no more than a week before making the purchase). Twelve per cent used remittances.
Non-Monetary Savings

Most people mentioned using some form of non-monetary savings. Many people practice a traditional form of labor pooling called “mano vuelta”, “trabajo vuelta”, or “tarea vuelta”, in which several people will work together on each person’s field in turn, especially during planting and harvest season. (Many people use financial terms to refer to this practice: “my sons go out to earn mano vuelta for their father”, “my neighbor owes me two days of mano vuelta”, etc.) 35% of the sample said they “always” used mano vuelta, 36% “sometimes” used it, and 29% never used it (either they farmed independently using their own household labor, they paid hired help, or they did not farm). There were no significant differences between members and non-members of savings groups.

Those farmers who were net producers (the minority in my sample) spoke of storing their maize throughout the year and selling off small portions here and there when they needed cash. Some people mentioned buying livestock, especially chickens (and to a smaller extent, pigs), as a conscious savings strategy rather than an income generating investment: “If I get some money I will buy a chicken – then if something happens and I need cash urgently, I can always sell it.”

Amounts Saved in Savings Groups

The amounts saved by individual respondents in their groups during the year preceding the most recent payout (December 2011 for almost everyone) ranged from $2 to $360 (see Figure 9). The mean was $51.30; however, because of a few high outliers, it is more useful to consider the median which was $36 (meaning that 50% of the respondents saved more than $36 while 50% saved less). One should note that 70% of current and former members had at least one other household member who was also saving in a group.

As a point of comparison, remember that the median cost of reported health shocks was $75 per family, while the median cost of fertilizer for the first planting was $94 per family. While one could argue that savings are amounts are very small – not even enough to cover half of health shock expenditures – one could also argue that those shocks were happening regardless, and having savings available to cover even a portion of those expenses could be helpful. At least one respondent seemed to think so:
I’m saving for something, maybe an emergency. I can say “I’ve got something there, even if it’s just a little bit.”  (SM10, female, 2012)

Uses of Money Saved in Groups

When current and former members were asked how they had used their savings from the previous cycle (which for most people ended in December 2011), the most common response by far was food (36% of 105 respondents). Women were more likely than men to buy food. This category included food for daily consumption like maize, beans, rice, and vegetables, but did not include special food for Christmas or other celebrations. Given high rates of poverty and chronic food insecurity in the project communities, this focus on food should not be surprising. Furthermore, this survey response is consistent with the results of a hypothetical question posed during the interviews. When asked how they would spend the money if they unexpectedly received $10, almost everyone said they would buy food. Even if offered $100, most people still said they would buy food, though a few said they would invest in livestock or income generation activities.

The next most common uses were Christmas (special food, gifts, etc.) and clothes. Ten percent said they did not withdraw any of their savings at all, but left them in the box to continue accumulating. Men were slightly more likely than women to invest in agricultural inputs (mainly fertilizer), though the numbers are small for both. (However, note that some people already had the habit of saving for fertilizer outside of the group, as discussed previously.) The complete list of responses is in Figure 10A. (Note that there are now no school fees for public schools in El Salvador, and most school supplies are provided free of charge to residents of poor communities. In other contexts the education expenditures might be higher.)

Fig. 10A  Uses of Money Saved in Groups

The next most common uses were Christmas (special food, gifts, etc.) and clothes. Ten percent said they did not withdraw any of their savings at all, but left them in the box to continue accumulating. Men were slightly more likely than women to invest in agricultural inputs (mainly fertilizer), though the numbers are small for both. (However, note that some people already had the habit of saving for fertilizer outside of the group, as discussed previously.) The complete list of responses is in Figure 10A. (Note that there are now no school fees for public schools in El Salvador, and most school supplies are provided free of charge to residents of poor communities. In other contexts the education expenditures might be higher.)

56 Michael Lipton points out that the poorest will spend any extra available dollar on food. These responses suggest that the project is truly reaching the very poor.

E. Jahns  Savings Groups and Coping Strategies - August 2012 32
As shown in Figure 10B, most of these different expenditures can be grouped into broad categories of consumption (food, clothing, housing, Christmas and other celebrations) and production (handicrafts, agricultural inputs, animals and other income generation). It is notable that the majority (65%) of savings groups members and former members used their savings for consumption exclusively, while 10% used savings for production only. (7% used savings for both).

Since so many people mentioned buying food with their savings, we sought to learn more about that. All of them had bought food before joining a savings group as well, so we asked what, if anything, was different about buying food after joining the group. One third of the 36 respondents said they could buy that food without using store credit or a loan as they had previously (see Figure 10C). Others said they were able to buy a larger quantity of food (25%), buy better quality food with greater variety (19%), plan ahead better and feel more secure knowing the money was there (8%), or save time or money by purchasing in bulk (8%). Twenty-two per cent said it was no different buying food with the money they saved in the group compared with their previous behavior.

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57 It isn’t always clear whether animals are purchased to be raised and sold later (income generation) or purchased full-grown to be eaten by the family (consumption). It is likely that many animals were eaten quickly and thus the consumption category should be even higher.

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Fig. 10B Use of Savings for Production and Consumption

N=105

Consumption only, 65%
Income generation, 10%
Income and income, 7%
Other, 18%

Fig. 10C Difference between Buying Food with Money Saved in Group vs. Previously

N=36

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<tr>
<td>Greater quantity</td>
<td>25%</td>
</tr>
<tr>
<td>Better quality</td>
<td>19%</td>
</tr>
<tr>
<td>Easier to plan</td>
<td>8%</td>
</tr>
<tr>
<td>Savings in bulk</td>
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</tr>
<tr>
<td>No difference</td>
<td>22%</td>
</tr>
</tbody>
</table>

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E. Jahns  Savings Groups and Coping Strategies - August 2012 33
Source of Savings

Q: This money you are saving now, how did you spend it before? We tried to capture some of the opportunity cost of saving in the groups. However, since money is fungible, it wasn’t always clear how to answer this question, and some people were confused by it. About a third said the money was wasted before, spent on “junk”: sodas, junk food, cigarettes, and other unnecessary items (see Figure 11). Another 17% said they bought prepared food when people came around selling it. In those cases, setting aside the money to be used for more thoughtful purchases later seems a clear benefit.

You start to analyze that savings help you for the family, and you’ve got it saved up for when you need it. When I wasn’t in the savings group I spent money on junk food at the soccer field and it was only for me. Now with my savings I buy food for the whole household. (Ta09, male, 2012)

Ever since I started saving, I don’t buy cigarettes anymore. (Si07, male, 2012)

It’s easier to save in the group than at home. Before, if somebody came selling something [like tamales], you bought it. Now the money is stored somewhere else and you can’t spend it. (P17: T1, female, 65)

A: We never knew how to save before.
Q: What did you do with the money before?
A: We spent it. Maybe on things that didn’t bring us any benefits. (P47: R1, female)

Now I think about saving. I spend less: before, I bought things that weren’t necessary. (Ba09, female, 2012)

This way you get your money at the end of the year, and having it in the house I just use it up/waste it. (P95: A9, male, 80)

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![Fig.11 How was the money being saved now spent before?](chart)

N=102

*note that this question isn’t necessarily easy to answer and was confusing for some respondents
However, more than half (59%) of respondents said that they saved by setting aside money that would have been spent on food, while a few others said they spent less on medicine, handcrafts, or animal feed. It wasn’t clear if these savings were the result of simply using resources more efficiently (seeking better prices and reducing waste), or if people were actually eating less then they wanted to.

However, we suspected that most people already had pretty tight food budgets, and further cutbacks might signify considerable sacrifices. We therefore asked respondents to tell us if they missed the things they were cutting back on. Forty per cent of 73 respondents admitted they sometimes missed those items they had stopped buying, while 58% said they didn’t. Again, this question appeared to be a bit confusing for some people, so the exact numbers may be inaccurate. However, the general results seem to indicate that some people were occasionally cutting consumption to uncomfortable levels in order to make their savings deposits. Presumably in an attempt to ameliorate this problem, partners reported that at least one group (in El Tablón) decided to stop saving during the hungry season and then resume saving after the harvest. This question will be explored further in the final round of interviews.

**Timing of Payouts**

Rural families are generally most vulnerable during the hungry season (approx April – August), when they have run out of their own maize reserves but the new crop isn’t yet ready for harvest. Farmers face their largest predictable expenditure – fertilizer – in May. (Buying fertilizer for the second planting in August is usually easier, as farmers can purchase it immediately after selling their first harvest.) Thus, savings groups could be most likely to reduce vulnerability or promote income generation if members can use their savings sometime during this period.

However, almost all of the respondents received their payouts (when personal savings are returned to each member) in December. When asked why they had chosen that date, most respondents (84% out of 63 who answered this question) said “because of Christmas”. (Note that many people who gave this answer did not personally spend their savings on Christmas.) Over one-fifth said they distributed in December “because that’s the way we started/ that’s what the partner/ promoter told us to do”.

Members of two different groups (of the approximately 25 different groups represented) reported that they received payouts twice per year (May and December), citing Mother’s Day, agricultural expenditures, and food scarcity as their reasons for choosing May payout. Two groups did not have specific payout dates: members could withdraw when they needed to. Thirteen per cent of respondents reported that they had withdrawn some or all of their personal savings early, ahead of the group’s official payout date, generally in order to cover emergencies. A surprising 41% of respondents said that they left some or all of their savings in the lockbox after the payout date. They explained that didn’t want to have to start over from nothing in the next cycle, that the amount was very small, or that they didn’t need the money urgently at the time and preferred to keep it stored until needed.
Loans

Only 26 of 114 respondents (23%) reported that they had taken a loan from their savings group (see Figure 12). Of these, 9 people used their loans for health expenses while 4 used them for housing. Other uses mentioned by only one or two people were food, animals, agricultural inputs, other income generation activities, land, utilities, and paying off other debts. Half of those who got loans from their savings groups said they could have gotten the funds elsewhere if necessary. (Half said they could not have gotten the money from another source). Though the number of loans is low, it is higher than in the previous year, when even fewer people had taken loans. It appears that it takes time to build the necessary savings habit and trust among group members before people feel comfortable giving and taking loans – and even then, most people avoid them.

The great majority of respondents (77%) had not taken loans from their groups. In almost half of the cases, their groups did offer loans, and the respondents chose not to take a loan. (It is possible that in some cases respondents may have had loan requests denied, though no one reported this.) Thirty percent of respondents said that their groups did not give loans. The most common reasons cited for not taking or offering loans were lack of necessity/lack of interest in requesting loans, lack of trust among members, fear of indebtedness, and lack of sufficient funds in the box.

No [we don’t give loans]. We don’t want to. Each person with her own money saved up. (P171: SM16, female, 33)

We didn’t give loans because we were mistrustful. (P159:A12, female, 27)

Our group hasn’t done loans, because nobody wants to pay interest. We could do loans if we wanted. (P31: A3, female, 50)

We can do loans but until now nobody has tried to get one. (P61:B1, female, 42)

[We’ve only given one loan so far, for someone to pay off another debt]
Q: Have you wanted to do more loans?
A: Up until now, no. Nobody has said they wanted one. (P68:SA4, female, 45)

We haven’t done loans in the group because everyone is distrustful. (P104:SM8, female, 35)

In the group we don’t do loans since the amount we save is very little. (P107: R6, female, 25)
We don’t give loans in order to not have any problems. (P168:SM13, female, 57)

We don’t give loans. We don’t want to give loans. We only have a little bit in the box, because we just started, but we don’t plan to give loans in the future. (P169:SM14, female, 33)

This low loan rate was also consistent with many comments we heard about borrowing in general, especially in the interviews. Savings group members and non-members alike spoke of their opposition to borrowing and fear of indebtedness. The majority of our respondents said they were very wary or downright fearful of being in debt, though usually, they were talking about larger loans ($50 or more) rather than the frequent small loans of $5-15 from friends and family members that were the most common coping strategy mentioned. The poorest respondents – both men and women – seemed to be the most opposed. Less poor respondents were more likely to be open to the idea of taking out loans, though even among them, the majority were not enthusiastic about it. Some people commented that banks were too demanding and required too much paperwork, didn’t treat them well, charged high interest rates, charged high fines and could even evict someone for late payments, etc.….. but most people – poor and non-poor alike -- said they did not like or want any loans: not from a bank or other organization, not from a savings group, not from an individual (unless they were close friends or family):

I have never given nor received a loan. Loans don’t interest me much. If I die, I don’t owe even a penny to anyone. (P18:T2, female, 37)

Q: Have you ever taken out a larger loan, say $25?
A: Sometimes. But I come back to the same thing: We think a lot about how we can pay it afterwards. Taking out the loan is easy; the problem is -- pay it from what? Sometimes in order to pay a loan you don’t take care of yourself, you forgo some food. There are cases like that here, too. (P154:FM12, male, 33)

I am scared of being in debt. (P44:SM2, female, 30)

I don’t like loans. I avoid them. I don’t like to get in debt – I can’t sleep for thinking about it. (P79:T8, female, 47)

Taking out a loan is easy, you spend it quickly. Paying it is hard – you have to work just to pay off the loan. (P89:FM8, female, 23)

No, we’ve never taken out a loan. I don’t like them because when you owe you can’t even sleep. (P92: A6, female, 63)

One can ask for a bank loan but one is scared of taking out a lot of money and then being stuck in debt. (P35:C2, male, 79)

They offered me a credit at the bank. But I didn’t want to take it. Instead of benefitting yourself, you benefit them [the bank]. I haven’t wanted to be in debt. I’ve never taken a loan, I haven’t wanted to. Getting the loan isn’t hard. Getting ahead [paying it back] is what is hard. What if you have to pay and you don’t have any [money]? (P101:C10, male, 35)
Emergency Fund

Only 16 of 113 current or former members reported that their group had a separate fund dedicated to helping members in emergencies. In the majority of those cases, the fund provided grants that did not need to be repaid. Others reported that their emergency fund provided loans with interest, loans without interest, or that members used money from the fund to visit and bring food to members who were sick. None of the respondents had personally used the emergency fund, though some of their fellow group members had.

*If someone in the group were sick, we would go visit her, buy her something or give her money [from the emergency fund]. (P68:SA4, female, 45)*

Some groups were considering adding an emergency fund in the future. Some might not have felt it to be necessary, because they could give loans for emergencies from their regular fund.

Group Activities

A number of people reported that their groups engaged in other income generation activities besides simply saving or lending money. Of 99 current or former members, 65% per cent said their groups held raffles among members. Most members contributed one quarter per meeting to the raffle, and then one member’s name was drawn at random. The winner usually received a small prize (a bag of sugar, a bar of soap) contributed by the previous winner. The income from the raffles was counted separately and kept in the box until divided among all members at the end of the year. Only 20 people were able to tell us how much their share of the raffle earnings were. The median amount cited was $3 per person per year.

Of 104 current or former members, 41% said their groups conducted some sort of joint income generation activity. Almost all of these activities involved the preparation and selling of food (tamales, bread or cake, etc.) within their own communities, though one group was butchering meat for retail sale, while another hosted parties. Only 18 people were able to tell us how their own individual earnings from the activities. Five of them received no money, either because they did not participate in the activities, or because their money was lost or stolen. One person claimed to receive $40 in the past year just as her share of the joint income generation activities. Among the remaining respondents who were able to tell us their earnings, the mean was $8.31 and the median was $6.50 in the previous year. (As a point of comparison, this is less than one fifth of the median savings per person per year.) *However, it is extremely important to note that most respondents did not calculate their net earnings … that is, they did not subtract their own expenditures or in-kind contributions in materials or labor when reporting how much they had received for the activities. It is quite possible that taking those into account would eliminate many or all of the profits.*

In some cases, members indicated that they enjoyed the social aspects of the activities regardless of the profits. However, in other cases, members complained that activities led to conflicts among group members, because some participants worked harder than others, or disagreements about how to divide the responsibilities and profits:
[We left the group because] there were some problems and we wanted to stay out of the problems ... for example, sometimes we did [joint income generation] activities and some worked more than others.

... I think that group dissolved, they’ve formed a new group.
Q: Are you interested in joining the new group?
A: Not anymore. (P67:SA3, female, 25, former member)

In some other parts of the world, savings groups choose to pool their resources and buy goods (such as food or fertilizer) wholesale, taking advantage of bulk discounts. These goods are then resold retail for a profit or distributed among group members, sometimes at a different time of year when prices are higher. However, respondents in this study indicated that their groups did not do this.

## Opinions about Savings Groups

Q: What do you like about being in a savings group? (Possible answers were not read out loud. People were allowed to name up to three things they liked.) There were almost no significant differences between men and women on these responses. The most frequent responses by far were “saving” (66%) and “socializing” (64%). People said they had never saved before, they liked the idea of saving, they were surprised to see that they were actually able to do so, they found it easier to save in the group than alone, and they liked being able to use those savings to buy things they needed.

<table>
<thead>
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<th>I am happy because I have money safe.</th>
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<td>(P103:SM7, male, 24, current member)</td>
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<tr>
<td></td>
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<td>3%</td>
</tr>
<tr>
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<td>Other</td>
<td>8%</td>
</tr>
</tbody>
</table>

If I go around with money in my pocket, I spend it. But if it’s in the box, how do I get it out? (SM09, 2012)

Q: So you already had some savings habits before (to buy your cell phone and fertilizer). What difference is there now?
A: In the group it’s easier. Because I can’t spend it earlier, I have to wait the year. At home, if I see it, I get it out and spend it. (P171:SM16, female, 33)

Almost the same number said they appreciated the social aspect of the savings groups: they were forming closer bonds with their neighbors, they trusted each other more, and they enjoyed being able to get out of the house and spend time together. (Interestingly, though most of the direct quotes are from
women, there was no statistically significant difference between men and women on the survey responses.)

It’s the only opportunity to converse with friends and family. (FM21, female, 2012)

We talk more. At home there’s no one to talk with, just the kids. (SM21, female, 2012)

It’s helped me to get along better with the members of the group. (SA07, female, 2012)

You get along better and there’s respect. (SM14, female, 2012)

I feel good [in the group]. Sometimes we prepare meals and spend time together. (P16:T5, female, 28)

There’s more companionship and trust among the men. Before, we didn’t do this. (Si07, male, 2012)

I have more friends now. (FM03, female, 2012)

The friendships between neighbors grew and we had more trust in speaking together. (Ba04, female, 2012)

I’ve got closer relationships – more friendships and more trust. (Ba12, female, 2012)

I get along better with my neighbors and we are closer. (Jo18, female, 2012)

Other things people liked about participating in the savings groups were learning new skills such as nutrition/ cooking and soil management (17% - all women). This is the only response in which there was a statistically significant difference between men and women.

I like the group. We save, we have talks, and now we are in a nutrition group – they train us to prepare healthy food and how to use vegetables. (P80: T9, female, 39)

Others cited greater solidarity – more than just spending time together, they valued their increased ability to help each other in times of crisis and to act collectively (15%).

[It feels] good [to be in the group], because we are united to deal with anything. (P184:R12, female, 64)

I feel good [in the group]. It is better to be united. In a group you think better – because alone, one person might think of one thing and another person thinks of another. (P111:R10, female, 39)

When someone in the group is sick, we visit her and we buy juice and cookies to bring to her. (Ta05, 2012)

Ten percent specifically mentioned that they liked that they were able to deal with emergencies better (by using their savings or getting an emergency loan or grant), though it’s likely that at least some of those who said they liked saving were also thinking of using their savings for emergencies.
There will come a time when you have nothing and then you can take out your savings (to buy maize, or in case of emergency. Or lend out to family members without interest in case of serious illness). (P154: FM12, male, 33)

Some people think it’s a waste of time. But we who are saving don’t think so, because if anything comes up, or an illness, we already have a little bit of savings. (P9: FM5, male, 29)

The savings group is a benefit because we have money saved for an emergency or illness. (P77: T6, male, 73)

One woman apparently thought this was the group’s main selling point as she tried to convince neighbors to join:

After they [non-member neighbors] saw what we were doing, I explained to them that if someone got sick, the group could give a loan. (P68: SA4, female, 45)

A few mentioned increased self-confidence (3% - all women) as something they liked about the group. (Note that this topic was mentioned again later by others as something they had learned in the group.) A small number mentioned that they liked the income generation opportunities (3% - all women).

I feel happy [in the group]. Most of us have saved, plus we’ve earned a little bit of interest. (P16: T5, female, 28)

I feel good, because now I can increase these savings through selling something [small income generation activity, like preparing and selling food]. (P177:SM22, female, 46)

The savings group is a benefit because I never saved before. Now I am going to invest in buying fertilizer. (P180: SM25, female, 22)

**What do you not like about being in a savings group?** (Possible answers were not read out loud. People were allowed to name up to three things they disliked.) Most people said there was nothing they disliked – everything was fine (see Figure 14). Though it is quite possible that some people were hesitant to make negative comments, it still seems that the majority are content with their groups. Some people reported interpersonal problems with other group members or the promoter (10%), while others said they disagreed with group policies or the way they were/ were not applied (6%). Similar comments surfaced in the interviews. There were no significant differences between the responses of men and women.

[People not in the group] think the group isn’t a good thing, it’s just for people who are with [the partner organization]. … three people left the group, they didn’t like being in it. (P129:SA8, female, 42, current member)

I was in a group before, now a different group invited me. I don’t feel good about joining the group. I don’t know why that is. (P142:T11, female, 50, former member)

There were bad feelings among the different promoters [that live here in this village]. They were jealous, because they thought I was getting more [incentives] than they were, until [the partner organization] explained that I wasn’t. (P145:T14, female, 33, promoter)

Some objected to the time spent in or walking to meetings (5%):
At first I didn’t want [to join] because I didn’t want to stop making hammocks. But the others convinced me. (P89:FM8, female, 23, current member)

while others complained of irresponsible group members who missed meetings or arrived late (4%). A few had their savings lost (3%) or stolen (3%).

$300 were stolen from the box – I lost $7 and my mom last $32. It was probably someone from the house because only the money was missing; they didn’t steal the box. We’re still saving now. (FM03, female, 2012).

We had $200-$300 in the box in December. But some money was missing - we had to replace it ourselves. (P50:R1.5, female, current member)

During the interviews, safety concerns emerged as well, even among those who hadn’t personally experienced a loss.

I’m afraid someone will come and steal [our savings box]. I couldn’t sleep at night for thinking about it. (P31:A3, female, 50, current member)

A few said it was too difficult to save (3%), while some complained of lack of support from partners or promoters (2%). A few said that others in their group didn’t save enough (2%).

Yes, I’m in a group. But I save very little. $0.50 to $1 per month when we’ve got it. For food, but we spend it very quickly. (P175: SM20, female, 34).
Q: Why did you stop participating in your savings group? (Possible answers were not read out loud. People were allowed to name up to three reasons.)

Thirty one respondents had quit their savings groups and stopped participating (several others had quit one group and then later joined a different group – one of those is included here as well). When asked why they had stopped, about one third of them said their group had disbanded and thus they couldn’t continue even if they wanted to (see Figure 15). About one fifth complained of inter-personal problems with other group members, while others said it was too difficult to save enough or they spent too much time attending or walking to meetings. Others mentioned that they disagreed with the group policies or that the policies weren’t applied rigorously. Nine percent said that they quit because their money had been lost through mismanagement, while 6% said they left after their money was stolen. Another 6% had not had those problems yet, but feared losing their money in the future. (One should note that some of the people who reported loss or theft chose to continue in their groups regardless.) Comments from the interviews help illustrate some of these concerns.

I’d like to be in a group but [as a woman living alone] I have no one to help me to save. I am afraid to go into town much [to do earn money doing laundry, because of crime issues along the road]. (P142:T11, female, 50, former member)

Before, I was in a group that I didn’t like, and I changed to another and then I felt better. (P96: A10, female, 43, former member)

When we wanted to do things the promoter didn’t agree. Six of us withdrew from the group because she wanted to do some things that we didn’t like, to take out loans from the savings to do other things. The group ended up owing one of the group members $3 and that’s how things ended. (P144:T13, male, 27, former member)

[perhaps in reference to the same incident mentioned in above, or perhaps with a different group] The men’s group led by [one of the other promoters] got dissolved, because they had a bad relationship with her. Some money was missing. (P145: T14, female, 33, promoter)

Some people didn’t want to continue [the group] because of the distance: they had to walk an hour to attend the meetings. And when 4 or 5 decided not to participate, the group ended. (P30: A1, male, 34, former member)
Now I’m not in a savings group, but I would like to continue. I left because sometimes I couldn’t attend the meetings. It was fifteen minutes walk to the meeting. You can’t send your money with someone else and if you miss a meeting you get fined $1-$2. (P32:A4, male, 17, former member)

I didn’t have time to go to meetings. I neglected my house a lot. (P65: SA1, female, 52, former member)

I was in another group but I switched because the other group wouldn’t allow people to miss meetings. [I had to miss some meetings because I was attending training sessions on human rights once a month]. (P78:T7, female, current member)

I was in the youth group for 6 months. I left because I didn’t like the schedule. (P144:T13, male 27, former member)

I was in a savings group, but I stopped saving because it was too far for me to go to the meetings. (P159: A12, female, 27, former member)

### Motivations for Joining Savings Groups

**Q: Think about when you first heard about the savings group and decided to become a member. Why did you decide to join?** (Possible answers were not read out loud. People were allowed to name up to three reasons.) The great majority of people (80%) said they joined because they wanted to save (see Figure 16). Forty per cent said they joined because they were told/encouraged to join by CRS, the local partner, the promoter, or a community leader. Despite concerns about external motivations (joining groups for other reasons than wanting to save), external benefits (access to fertilizer, nutritional training, etc.) ranked very low (6%). It is likely that some respondents did not accurately recall or represent their mindset when they joined one to three years before (after all, people are unlikely to admit that they were playing the system just to get free fertilizer), and that the hope of receiving benefits from the partner was actually a greater influence than indicated here. Many who said they wanted to save may have actually been highly skeptical at first, and only assigned this motivation retroactively (perhaps even sub-consciously). However, this response is so consistent with other comments on what people like about the groups and what they learned by participating, that it seems that the promise of external benefits is less of a motivator than initially feared…or at least, it is not the sole or even primary motivator.

Understanding the underlying motivations of participants is crucial for assessing impact, and for considering replicability and sustainability. Do people find intrinsic value in saving as a group, or are they just going through the motions in order to access other benefits or appease an NGO? If so, the savings groups are almost certain to dissolve as soon as the external benefits stop, and would-be second generation groups will not form if the benefits extended to the original groups are not offered to them as well. The fact that so many people indicated they joined because others told them to is troublesome at first. This casts doubt on the assumption that being in a savings group is automatically “empowering”. Just the opposite: feeling pressured to allocate precious time and money to an unfamiliar, potentially risky mechanism without being personally convinced of the goals and benefits would have to be considered disempowering. Over time, however, more and more people seemed to become aware of intrinsic benefits of participation, as well as other benefits such as increased friendships and solidarity that did not depend on external material inputs, as indicated on their responses to other questions.
Reasons for Not Joining Savings Groups

A number of our respondents did not participate in a savings group, even though groups had formed in their community. We asked them if they had ever had the opportunity to join a savings group, and if so, why they did not. *(Possible answers were not read out loud. People were allowed to name up to three reasons.)* Of the 44 people who said they had the opportunity to join, almost half (48%) said they didn’t join because they couldn’t save enough. Almost one quarter (23%) said they didn’t have enough time, while one fifth said they weren’t interested or didn’t like belonging to groups. A few people mentioned that they didn’t get along with some people in the group.

“Coyol quebrado, coyol comido” [a popular adage meaning “money earned is money spent”]. I’m not in the savings group because I’m poor and don’t have anything to give. (Si14, 2012)

Because of my work I don’t have time to be in a savings group. They won’t give me time off – I work in a café. (Ta20, 2012)
There are several [people in this community who have not joined a savings group]. They could but they don’t want to. They don’t want to waste their time. (P89:FM8, female, 23, current member)

No, I’m not in a savings group. There are some groups here, but last time they asked for more money from the children’s group and women’s group and they never gave a reason, because of that I don’t save in those groups. (P128:SA7, female, 46, non-member)

**Relationships with Family and Neighbors**

In the questions described earlier, a small number of people mentioned interpersonal problems with other group members or outsiders; however, it was not clear if those problems were a direct result of participating in the savings group or if these people already had difficulty getting along in other contexts. Furthermore, we don’t know if these were these small disagreements about group policies that did not affect their overall relationships, or conflicts that had a serious impact on their daily lives and social ties. It is difficult to get straight answers on such delicate subjects. However, we tried to capture a sense of the overall impact of savings groups on social relations with an open-ended question at the end of the survey.

Has your participation in a savings group changed your relationship with your family or your neighbors? If so, how? (Though we tried to frame the question as neutrally as possible, many respondents felt compelled to assure us that “I don’t put on any airs because I’m in the group, I still treat everyone the same”.) More than half of respondents said that being in a savings group had no effect on their relationships. Forty-three per cent said that their relationships had improved, generally because of greater friendship and trust with their neighbors. (Many of their comments are included in the section on social benefits above.) Given earlier responses, it is likely that if the question had been framed as “has your participation in the savings group had a positive effect on your relationships?”, many more people would have answered affirmatively. However, I found that framing too leading.

Only three people (out of 106) reported that savings group participation had had a negative impact on their relationships, because of interpersonal problems among members, criticism from non-participants, or complaints from family members who said that participation was a waste of time.

I get along fine with the other members, but the neighbors criticize us and say we have money. (Si09, male, 2012)

I’ve got problems with my family because they say I waste time when I go. (Si13, female, 2012)
Learning

Q: What was the primary thing you learned in the group? At the very end of the survey, we asked respondents an open-ended question about what they had learned from being in the group. (The word “aprendizaje” in Spanish can refer to new ideas as well as new behaviors.) The most popular response (59%) was “saving”: they said they had never saved before; many had never considered or even heard of it before.

Fig. 19  Learning in the Groups

<table>
<thead>
<tr>
<th>Skill</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saving</td>
<td>59%</td>
</tr>
<tr>
<td>Socializing/community</td>
<td>30%</td>
</tr>
<tr>
<td>Other skills</td>
<td>10%</td>
</tr>
<tr>
<td>Self-Esteem</td>
<td>8%</td>
</tr>
<tr>
<td>Managing $</td>
<td>7%</td>
</tr>
<tr>
<td>Punctuality</td>
<td>2%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>7%</td>
</tr>
</tbody>
</table>

I didn’t even know what saving was before, and now I do. (SM19, female, 2012)

Before, we had no idea how to save, because around here we just dedicate ourselves to spending money. (Ba04, female, 2012).

We didn’t save before, and now we’ve learned to save. And that what you save helps you a lot. (Ro08, female, 2012)

Now you go about thinking about saving, and at the end of the year you’ve got your money. (SM01, female, 2012)

You start to analyze that the savings help your family, and you’ve got it stored up for when you need it. (Ta09, male, 2012).

[I learned] To take better care of my money. (SM09, male, 2012)

I learned how to save, to know that it’s stored for an emergency. (Ba18, female).

This claim that they had never saved before seems to contradict the fact that many people had used savings in the past to purchase fertilizer (and, to a lesser extent, to cope with shocks). However, it appears that the idea and habit of systematically accumulating money in a designated safe place over a relatively long period of time (a year or more, rather than a few months), was indeed something new for most people.

When asked if they had ever saved before, the vast majority of Round 1 interview respondents (members and non-members alike) said “no, never”. It appeared that many people thought of savings
“ahorros”) in the context of formal savings accounts in a bank. When asked if they had ever set aside a portion of their wages, crop sales, welfare handouts or other income sources, rather than spending it all at once, a few changed their answers to yes – though further questioning revealed that these savings generally amounted to a maximum of a few dollars maintained over a few weeks at most. This pattern of past behavior held for savings group members and non-members alike. (As discussed earlier, fertilizer could be an exception, though even in that case the money was usually saved for no more than a few months).

If I have $10, I spend $5 and save $5. For whatever thing I might need. The only thing is that it's just a little bit – I don’t manage to save a big amount. Because when you know you’ve got it, you just save for 3 or 4 days. (P58:J3, female, 66, non-member)

Thirty per cent said they learned how to get along with neighbors and act together as a community:

I’ve learned to get along well with others, and not go around with ill-will. (FM09, female, 2012)

To get along with others, to have trust, to laugh. (FM16, female, 2012)

I have learned to listen and give ideas. We share new ideas. (Si07, male)

I learned to participate with other communities. We support each other to be more united to be organized in the community. (Ta09, male, 2012)

Some (10%) mentioned other skills from the A4N project (like nutrition) not directly related to money?

To learn from the others, how to do sales, training on how to prepare food. (FM14, female, 2012)

Participation – you learn more when you get out. They train us on how to be a mother and breastfeeding. (FM21, female, 2012)

Eight per cent (all women) mentioned improved self-confidence; in particular, they were no longer afraid of speaking in public:

I used to be afraid of standing up in front of people – now I like it. (Ro01, female, 2012)

[I learned to] express myself in public – to lose my timidity. (Ta08, female, 2012)

A few (7%) reported that they had learned accounting skills, and how to manage their household finances or group funds.

I learned how to save and manage money better. (Ba14, female, 2012)

[I learned] how to count larger quantities. (SM07, female, 2012)

I learned how to keep the books that I never thought I would be able to fill out. I’ve also learned about the functions of the governing body [group officers]. (Ta05, female, 2012)
Conclusions: Less or More Vulnerable?

Are savings groups making a positive difference in the lives of participants, in terms of reduced vulnerability and increased resilience? For most people, yes. This difference may be small in many cases (with benefits partially offset by opportunity costs of time and money, as well as other drawbacks), but positive nonetheless. In particular, savings groups might be most useful in the poorer communities where people have fewer alternatives for accessing larger sums since they have no rich neighbors or patrons to ask for a loan. In a few cases, people appear to be slightly worse off for their participation, at least in the short term.

Improved Management of Financial Resources

Participating in the groups helps many people manage and plan their household finances better, buy more or better quality food, build a cushion for emergencies, and enjoy greater peace of mind as a result. A few people are also generating income through interest payments or investing in economic activities. However, these positive effects could be much greater if participants clearly identified their goals, and then tailored their group policies accordingly (see recommendations in next section).

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Improved household financial management, buying food, dealing with emergencies, peace of mind, income generation…

I am happy because I have money safe. (P103:SM7, male, 24, current member)

There will come a time when you have nothing and then you can take out your savings to buy maize, or in case of emergency… (P154: FM12, male, 33)

I didn’t save before, and now we’ve learned to save. And that what you save helps you a lot. (Ro08, female, 2012)

You start to analyze that savings help you for the family, and you’ve got it saved up for when you need it. When I wasn’t in the savings group I wasted money on junk food at the soccer field and it was only for me. Now with my savings, I buy food for the whole household. (Ta09, male, 2012)

The savings group is a benefit because I never saved before. And today I am going to invest it in buying fertilizer. (P180: SM25, female, 22)

Now I think about saving. I spend less. Before, I bought things that weren’t necessary. (Ba09, female)

Ever since I started saving, I don’t buy cigarettes anymore. (Si07, male, 2012)

I learned how to save, to know that it’s stored for an emergency. (Ba18, female)

The savings group is a benefit because we have money saved for an emergency or illness. (P77: T6, male, 73)

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58 This appears to be the case based on the qualitative interviews. However, more detailed analysis of the survey results is necessary to substantiate this.
Social Capital

Participants are profiting from other benefits not directly related to savings. In particular, they have more and stronger friendships, and greater trust and solidarity with their neighbors. These closer social ties can decrease vulnerability, as people have stronger support networks to draw on in case of need. Some are more involved in community life, and a few women mention having higher self-esteem and a greater ease in speaking out and voicing their concerns in public. These factors increase the chances that participants could effect positive changes in their lives and their communities outside of their groups.

Negative Effects of Participation

However, for a few people, maybe 10 - 15%, savings group participation has had a slight negative impact, at least in the short term. These people seem to be more vulnerable than before. These are the cases where savings have been lost or stolen, or where participation led to significant conflict among group members, with family members or with outsiders. (Again, it is difficult to tell if those conflicts arose solely from participation in the savings groups, or if these people did not get along before, either). In almost all of these cases, the problems mentioned could have been avoided by following the established guidelines more carefully. Occasionally, people may be forgoing needed expenditures in order to make savings deposits, and the benefits gained in the end may not outweigh those sacrifices. In those situations, group policies could be adapted to better fit member needs.

Lost or stolen money, interpersonal problems, lost time, reduced consumption…

$300 were stolen from the box – I lost $7 and my mom last $32. (FM03, female, 2012)

I’m afraid someone will come and steal [our savings box]. I couldn’t sleep at night for thinking about it. (P31:A3, female, 50, current member)

We had $200-$300 in the box in December. But some money was missing - we had to replace it ourselves. (P50:R1.5, female, current member)

[We left the group because] there were some problems and we wanted to stay out of the problems … for example, sometimes we did [joint income generation] activities and some worked more than others. (SA, female, former member)

The neighbors criticize us and say we have money. (Si09, male, 2012)

I’ve got problems with my family because they say I waste time when I go. (Si13, female, 2012)

I didn’t have time to go to meetings. I neglected my house a lot. (P65: SA1, female, 52, former member)

Greater friendship, trust and solidarity, more involvement in community life, higher self-esteem …

[It feels] good [to be in the group], because we are united to deal with anything. (P184:R12, female, 64)

I have learned to listen and give ideas. We share new ideas. (Si07, male, 2012)

I feel good [in the group]. It is better to be united. In a group you think better – because alone, one person might think of one thing and another person thinks of another. (P111:R10, female, 39)

I’ve got closer relationships – more friendships and more trust. (Ba12, female, 2012)

I used to be afraid of standing up in front of people – now I like it. (Ro01, female, 2012)

I learned to participate with other communities. We support each other to be more united to be organized in the community. (Ta09, male, 2012)

There’s more companionship and trust among the men. (Si07, male, 2012)
Lessons and Recommendations

Many project participants, partner staff and CRS staff did not believe that people in such poor communities could actually save. As one partner said, “Neither the extension agents nor the people thought that this could be done.” Participants have shown that they can save, and more importantly, that they consider this a benefit. Some of the loudest skeptics have now become the strongest advocates of savings groups.

The greatest strengths of the savings group method are its flexibility combined with very clear guidelines: groups are given detailed rules to ensure transparency and security of funds, but invited to customize other policies to best meet their own needs. The model differs from many microcredit programs in which people were told how to invest their money (e.g., in a small business) and given strict rules about repayment schedules, interest rates, etc., regardless of their personal priorities. This savings group model aims to be much more empowering, by allowing groups to make their own decisions as much as possible. (Indeed, given that the funds are comprised of their own resources, it would be inappropriate to tell participants how to use those funds.) Being able to use their savings for something they themselves consider worthwhile is more likely to motivate people to save, to continue saving after the project ends, and to encourage others to form their own savings groups. Having the freedom to tailor group policies to fit their own values and priorities should increase the usefulness of the groups to their members.

However, in general, participants could use their savings groups much more strategically. There is often a disconnect between the stated or implied goals of participants and the policy decisions they make. For instance, they value being able to spend their savings on food or emergencies, yet withdraw their money during the harvest season when food is most abundant. Instead, groups could decide to time their payouts to coincide with the hungry season or the planting season, when income is low and expenditures are high.

The greater challenge for many of these households is not their net income over the course of the year; it is managing cash flow so that short-term needs do not derail long-term benefits, and smoothing consumption to assure that they can meet their basic needs regardless of the time of year. For instance, many households sell maize at low prices during the harvest season because they are strapped for cash, only to buy maize later in the year – at much higher prices -- in order to eat. Savings groups could help households manage their cash flow better so that farmers could hold on to their harvest for family consumption or wait to sell at higher prices later in the season, thus providing a net benefit in the long run. (For those members who have no place to store grain securely, using savings or loans to buy air-tight silos could also facilitate this.)

Groups will be more effective if members are encouraged to identify and articulate their personal goals clearly, and then carefully mold their own group policies to help them meet those goals. Strategic choices such as the timing of payouts, the minimum deposit amount, the use of loans, or the creation of an emergency fund can all affect the degree to which savings groups help -- or don’t help -- their members. Members should be encouraged to consider the range of needs the savings groups might help address, identify their personal priorities, and then carefully consider the pros and cons of individual policy decisions and how those impact the feasibility of meeting their goals.

The lessons and recommendations described below encourage participants and project staff to draw on the strengths of the savings group model: empowering members to make choices that are most useful for them, while using safeguards that have already been put in place.
**Identifying Goals**

Under the right conditions, savings groups can help members in a number of ways: increased food security, income generation, informal health insurance, peace of mind, accumulation of lump sums for larger life cycle expenditures, increased social ties in the community, etc. Any of these goals can be valuable – and all have been cited by members as motivations for joining groups or benefits of participation. Furthermore, uses of savings and loans will likely vary over time, as people’s needs and their environments and opportunities change.

It is important to recognize and accept that people will cover their basic necessities (food, medicine, clothing) before investing (another word for “risking”) their money in potential income-generation activities. At this stage, the majority of respondents are using their savings for consumption. Few people have used their savings or loans for income generation, nor do they consider it a primary benefit of participation or motivation for joining. Given high levels of poverty and food insecurity, this should not be surprising. For many members who reported buying greater quantities or higher quality of food, or saving time or money by purchasing in bulk, this use of savings seems a clear benefit.

- **Be open to different measures of success.** Official project objectives and indicators should be flexible to reflect the needs and interests of participants.

- **Facilitate a conversation with each group (both new and established groups).** What are their personal goals for their savings and loans? What are their greatest needs? (Respond to emergencies? Not go hungry? Increase and diversify income? Fix the roof? Pay school fees? Have a nice Christmas celebration with friends and family? Be able to hold off selling the harvest until prices are higher?) Clearly articulating needs and goals is the first step to assuring that groups are as effective as possible.

**Timing of Payouts**

Almost all groups receive their payouts in December. **This timing is not optimal for decreasing vulnerability nor for promoting income generation.** Savings groups are most likely to have a positive impact in those areas if pay-outs happen at strategic times:

- When needed for an emergency
- During the hungry season (approx April - August), when food is scarce and prices are high
- When members need to buy agricultural inputs (especially May) or when other investment opportunities arise
- When members face other large expenditures (school fees if applicable, rent payments)
- During harvest season -- IF they use savings to buy food in bulk at low prices to stockpile for later … assuming they have proper storage (we did not see evidence of this so far).

Distributing money once at a fixed date during the year (and not allowing withdrawals before then) helps impose discipline and may help members accumulate larger lump sums. However, allowing for some flexibility in withdrawal dates allows people to better cope with emergencies or take advantage of unexpected opportunities. Young groups may prefer to set stricter rules to help ingrain the habit of regular savings, while more mature groups may decide to be more flexible.
Facilitate a group activity in which members create a seasonal calendar, noting times of year with greater expenditures and greater incomes, and times where cash is less and more available.

Based on their self-identified goals, and keeping in mind seasonal cash flow, have the groups discuss WHEN to distribute the payouts or give loans. Since it is unlikely that all members will have the same goals, they may decide that different people will get their payouts at different times. This may be too complicated for young groups, but more mature groups should be able to handle this.

Other Policy Choices

Groups have many other policy choices besides the timing of payouts, and groups should revisit those policies periodically to see if they best suited for helping members meet their goals. After several months or years of participating, members have had time for reflection, have more established savings habits, know each other better, have more realistic ideas of the potential and limitations of their group, and know what is working well and what isn’t. Instead of doing something “because we started that way”, they can consider the pros and cons of each policy option and then make informed decisions.

Some respondents indicated that at times they were forgoing needed expenditures on food in order to make their savings deposits. This question will be explored further in the final round of interviews. While encouraging discipline and more efficient use of household resources is good, reducing consumption to uncomfortable or dangerous levels is not. The discussion of seasonal cash flow can help members decide if there are times of year when minimum savings requirements should be lowered or dropped entirely.

Most groups do not have a separate fund dedicated to providing grants or loans for members dealing with emergencies. Given the scarcity of health insurance or other reliable safety nets, such funds could provide a valuable buffer against shocks. However, some groups may decide their regular loans mechanisms are sufficient for this purpose (at least for now, when loans for income generation and other purposes are relatively infrequent), or that providing special grants may cause too much disagreement within the group. Thus, some groups may decide that adding a separate emergency fund is neither necessary nor desirable.

Facilitate conversations with experienced groups so that they can revisit all of their group policies (in addition to the timing of payouts) and consider which policies should be amended to help the groups meet their goals or take into account seasonal fluctuations or life-cycle events.

For example, groups might decide to do some of the following:

- limit uses of loans, e.g., allow loans only for income generation, or only for emergencies.
- create an emergency fund to provide loans or grants to members facing a crisis, and establish policies that would allow those loans to be disbursed immediately rather than waiting until the next regularly scheduled meeting (while still ensuring transparency – perhaps by requiring a subset of the complete group to approve the loan).
- forgo saving during the hungry season, but save double during the harvest season.
Loans

Many people do not wish to take loans, especially during the first years of the group. Respondents cited fear of indebtedness, lack of trust, lack of sufficient funds in the box, and lack of necessity or desire to take a loan. A few more groups were giving loans during the second year of the study. We should remember that savings-led microfinance was developed precisely to avoid some of the serious problems often associated with microcredit; pressuring people to take loans before they are ready would undermine that work. It appears that over time people may be more interested in borrowing, after they have developed greater trust among the group, have established a reliable savings habit, and have an idea of how much they can reasonably borrow and repay. However, many people seem content simply to have a place to save their money – even without earning interest – and do not wish to risk it by lending it out.

- Do not pressure groups to give loans until/unless they are ready. Some partners in El Salvador felt pressure from CRS because their groups were not giving as many loans as groups in other countries. This is counter-productive.

- When/if the groups decide they are ready to give loans, ensure that they receive more training and support specifically on the theme of loans. Facilitate conversations to help groups make policy changes that best meet their goals (purposes of loans, application and approval processes, interest rates, repayment schedules, guarantees, etc.) For instance, groups might decide to allow loans only for income generation, and require applicants to submit a business plan before approving such loans. They may decide to grant loans only for emergencies, and establish policies that would allow those loans to be disbursed quickly. They might not impose limitations on loan uses but decide to charge lower interest rates for emergencies.

Income Generation Activities

Some groups are interested in undertaking income-generating activities as a group. This may be a source of funds and help increase business skills and solidarity. However, joint business ventures can be risky, may cause conflict, and often do not result in profits. Even informal income generation activities, such as occasionally getting together to prepare and sell a batch of tamales, may be problematic at times. Participants must establish very clearly how they will divide the responsibilities, as well as the profits or losses. The group must have the necessary vocational and management skills to run a successful business, as well as conduct a good market assessment and risk analysis. In addition, participants must consider their own contributions, particularly in-kind contributions of materials, food, and time when weighing the benefits of these activities.

CRS and partners should also consider the impact of these activities on the community as a whole. In some cases, savings groups are providing competition for existing businesses, often run by neighbors who are just as poor as they are. On the other hand, many groups are selling prepared food like tamales within their own communities, presumably to people who also have very little disposable income.
Group participants themselves said they consider it a benefit that they are saving money they once spent on tamales -- and yet, they are now asking their neighbors to spend that same money. Thus, the savings group participants might be slightly better off, but the community as a whole is not.

No participants mentioned that their groups are purchasing food, agricultural inputs or handicrafts materials in bulk as a group. Groups elsewhere in the world have found this to be useful as an income generation activity (by selling retail) or as a savings for group members (who could then purchase the items at cost, enjoying the bulk discount). This could be a more efficient and lower risk method of earning income, though the same guidelines would apply. Groups could potentially face opposition and competition from local retailers, thus this strategy might be most effective in isolated communities where there are no local vendors, and community members would welcome the chance to buy from their neighbors rather than traveling to town.

- **Do not pressure groups to undertake joint activities unless they wish to.**
- **Assure that interested groups conduct good market assessment and risk analysis, develop a business plan, and possess the necessary vocational and management skills before they invest in a small business.** CRS and partners are already offering training in these areas and should make sure that interested groups receive such training.
- **Assure that groups have established clear policies for division of responsibilities, profits, and losses.** Assure that they include their own contributions when calculating profits. These steps are important for informal one-off income generation activities as well as more structured small businesses.
- **Groups could consider buying items in bulk as a group to generate income or help members save money on necessary items such as maize, fertilizer, or handicraft inputs.** Again, they would need to consider the market and create clear guidelines to assure fair distribution of responsibilities, profits and losses.

**Savings Group Methodology**

As discussed earlier, the great strength of the savings group methodology is its structure combined with its flexibility. Members make their own decisions as much as possible, but have clear guidelines to ensure transparency and security. In addition, because the model does not rely on external funding sources or seed capital, the costs of implementation are minimal compared with other interventions.

**Implementation**

Many partners found Year Zero to be a great idea: partners reported it was very helpful to start with a few groups as a pilot project before scaling up. In addition, visiting mature successful groups was very motivating for new participants, promoters, or partner staff.

Partners reported that having a detailed published guide as a teaching tool and reference was key to the groups' success: they did not have to reinvent the wheel, and thus were able to get going more quickly and avoid many potential pitfalls. The guide clearly lays out rules that every group should follow to ensure transparency and security. Then the guide helps the groups create their own additional polices by providing a list of key questions that the group must consider (How often will you meet? What
is the minimum deposit? Will you give loans? How much interest will you charge?), allowing the groups themselves to decide the details in order to best meet their own needs.

The Role of Promoters

Partners and CRS staff agreed that the promoter is key to a group’s success. Promoters must be selected carefully and given sufficient training. A good promoter gets along with most of the community and knows how to empower the groups to make their own decisions. An unsatisfactory promoter who is too domineering may try to take charge of the group and dictate its policies, while one who is unpopular in the community is unlikely to encourage an atmosphere of trust and camaraderie in the group. (Some of the problems cited in earlier sections were related to such issues with promoters.) The promoter must gradually distance herself so that the groups can become more independent, moving from a role of leader/facilitator to one of consultant/observer. Many groups are overly dependent on their promoters, which will make it difficult for them to continue on their own after the project ends.

 Have conversations with various groups and partners and compile a list of criteria for promoters. What are the characteristics of good promoters? How were the best promoters were selected – did they volunteer, were they nominated by others, elected by the entire community?

Literacy Challenges

The current methodology is very dependent on having at least one group member who can read and write. At times this causes problems. The secretary holds a great deal of power, and can have unfair influence on group affairs. Without others to verify what has been written, there can be errors in the individual passbooks and the group ledger. In some groups, if the secretary cannot attend a meeting, then none of the members save, because no one else is able to keep the accounts. In addition, if this person moves away or can’t/won’t continue, the group has to disband.

A study in Kenya reported similar concerns. They encouraged CARE to drop the use of a written group ledger, which they said “corroded transparency and trust,” and instead advocated the use of stamped passbooks, oral record-keeping and “mnemonic box design”. Oxfam/FFH in Mali uses a very simple but extremely effective and efficient method of group witnessing and memorization which has been independently developed and implemented in other regions by other organizations. The groups in this study could benefit from these techniques as well.

El Salvador is at an interesting and challenging crossroads – literacy is still very low in many areas, yet many people (even those who are illiterate) consider only written documentation “legitimate”, making them dependent on those who can read and write … and have the time and willingness to help them out. As a result, a lot of time is spent in meetings waiting for one or two people to painstakingly fill out each individual passbook as well as the group ledger – documents which most of the members cannot read and which often contain errors. Though I did not observe most groups directly, low education levels and comments from partners and participants suggest that a lack of literacy and the associated challenges mentioned here affect at least half of the groups in the project.

Adapt the methodology to include and empower people who are illiterate, by using stamps, memorization, group witnessing, or other oral record-keeping techniques.

Avoiding Problems

Most problems in the groups (e.g., theft, loss, conflicts) are the result of not following the established protocol carefully. That is, savings groups *per se* are not inherently problematic, but problems arise because members forget or ignore key rules for ensuring transparency and/or security of the funds. For example, problems have resulted from disagreements due to inaccurate accounting, opening the box without all members present, and storing the key in the same house with the box.

A smaller subset of problems could be addressed by examining the more flexible policies. Loans, emergency grants, joint activities, fines, minimum deposit requirements, etc., are all options, but each comes with its own set of potential problems, and isn’t necessarily a good match for every group.

- **Ensure that groups follow the established protocol.** Most problems can be avoided this way. CRS, partners, and promoters must spend enough time on this step – train the promoters and groups well, and revisit the topics periodically.

- **Facilitate conversations with experienced groups to discuss what has worked well and areas for improvement.** Ask the groups to consider specific problems they have encountered and how such problems could be avoided in the future. In most cases, they will realize that enforcing the existing guidelines for transparency and security would reduce the likelihood of recurrences. In some cases, they will need to revisit their policy choices. Start or stop giving loans? Start doing more group activities, or stop doing them? Change the meeting location? Allow men or children to join the group (or alternatively, encourage them to form a separate group)?

Security

The safety of participants and security of the funds must be a top priority – especially in places like Central America with high violent crime rates (which are unfortunately encroaching on rural areas as well). Without prompting, almost everyone (savings group participants and non-participants alike) made some spontaneous comments during the interviews about the high crime levels in the country and sometimes even in their communities, though usually not in connection with savings groups. Partners mentioned that at least one group in Corinto (not among the groups studied) had dissolved because gangs had asked them for *renta* (protection money), while in another case, delinquents had entered a promoter’s house and broken open the box. Unfortunately, in some places – particularly high crime areas such as Corinto – the risks of savings groups (at least those using the current model) may outweigh the benefits.

Again, promoters and partners must facilitate conversations with groups so that they themselves take adequate precautions to protect the group funds, and more importantly, the safety of participants and family members. Because collecting detailed security information itself posed a security risk, and because one partner feared that too many questions about security would make respondents nervous, we did not ask individual respondents about measures their groups had undertaken to protect their savings from theft or mismanagement (nor did we ask where they kept their savings box or how much it contained). However, we did speak with promoters and extension agents about their ideas.
and observations, and noted strategies that respondents mentioned spontaneously. **Here are some ideas that promoters, extension agents, and group members shared with us:**

- **Follow the protocol established by the group** (only open the box during group meetings, keep the box and the two keys with separate individuals, count group funds out loud with all present, etc.). These are good basic measures to ensure transparency and trust within the group, but they will not prevent an outsider coming and taking off with the entire box.

- **Don’t tell anyone outside the group what they are doing, how much they have saved or where they keep the box.** This is a minimum requirement, but it is unrealistic to assume that such secrets could be kept successfully in these small communities. One group mentioned hiding their box under a pile of dirty laundry.

- **Disburse savings to different members at different times during the year.** Depending on their needs, groups may decide that certain members will withdraw their savings at different times of the year (at planting time, the beginning of the school year, only when there is an emergency). This can help them meet their individual needs better, and also assures that money doesn’t accumulate to large sums at the end of the year.

- **Give loans as a means of disbursing funds.** Again, this can reduce the total amount kept in the box at any given time. Ideally loans would involve a security or guarantee (usually in the form of accumulated savings) and/or a guarantor (often another group member with savings) and a careful analysis of the feasibility of repayment. Risky loans jeopardize the funds of the entire group, may cause conflict within the community and saddle borrowers with unmanageable debt burdens.

- **Deposit group savings in the bank.** This could be a solution for those who have easy access to adequately regulated banks, and could potentially even earn a small amount of interest for the group. Successfully managing to open a bank account could be very empowering for members. However, the paperwork can be daunting, the transport of savings to and from the bank may be risky, and the bank may not offer adequate safeguards to ensure that individuals cannot withdraw funds without group approval. In isolated communities, funds deposited in distant banks may not be readily available in case of emergency, and groups may not be able to make frequent, small withdrawals as needed.

- **Dismantle large dispersed groups and form smaller groups** where members live closer together and know each other better. This can increase trust among members, decreases chances of some of the group meeting without everyone present, and decreases the distance that members must walk while carrying their savings payouts or loans.

- **Temporarily suspend group activities and disburse savings to members.** One group decided on this course of action after learning that an outsider had heard about the group’s savings.

- **Divide the contents of the savings box into two or more locations.** This decreases the risk that all of the funds will be stolen at once, but increases the risk that part of the funds will be found.

- **Maintain a “decoy” box.** One group mentioned having a nice shiny strongbox which contained nothing of value, while storing the group funds elsewhere. To ensure proper security, though, the “real” box would need to meet all of the security protocol as well (two keys, etc.)
o *Invest savings in a business.* This may be a source of funds and help increase business skills and solidarity, while taking savings out of the box. However, joint business ventures themselves can be risky, and members must take the necessary steps to reduce the chance of problems (see earlier comments).

o *Change the location of the savings box periodically.* This could help make the box’s location less obvious, but could also increase the chances that outsiders become aware of its existence. Transporting the box also entails some risk. One group mentioned hiding the box inside a sack of maize for transport to another location.

o *Engage in additional activities besides saving during the meetings.* This helps draw attention of outsiders away from the savings aspect, and may use members’ time more efficiently. Many groups combine their savings meetings with lectures on nutrition or horticulture, for example. One partner related that a male visitor was in the house while the group was trying to hold a savings meeting. Not wishing to show their money to an outsider, the promoter launched into a spontaneous lecture on breastfeeding, until the man grew bored and went away.
Next steps

In the coming months, I will continue additional analysis of the survey results. In particular, I will conduct regressions to examine coping strategies and roles of savings groups while controlling for poverty, income sources, and other individual and community level characteristics. This analysis, along with an expanded literature review and theoretical framework, will be included in my dissertation, to be completed in mid-2013.

Failure or Success?

Not all savings groups are successful. Some disbanded even before the project ended, while many face a number of challenges. However, even when groups formed through the project fail, the associated ideas and behavioral changes can carry on.

One woman I spoke with in the community of El Achiote in April 2012 told me that all of her family had participated in savings groups formed through A4N. While the children’s group has continued functioning, the original men’s group disbanded due to “lack of trust”. The women’s group had “paused” their meetings eight months before and hadn’t started up again, because the keyholder stopped coming. Things were clearly not going well in El Achiote. However…

“Starting eight months ago, we formed our own savings group with the family and a few neighbors. We meet every week. The minimum amount is one quarter, most people save about a dollar per meeting. But we don’t have so many rules. We don’t put a specific date for withdrawing our savings – each person withdraws when they need to. We keep our savings in a bank, because you can’t have a lot of money in the house [for safety reasons]. But we always keep something in the lockbox as well. As long as we don’t need the money, we don’t take it out of the bank. Before we had our money in a different bank for 6 months, but they stole our interest payments – they didn’t pay us one cent of interest. So I took the money out of there and put it in another bank where it is now, where they pay us interest. I remember exactly when that was, because the day that we opened the new account is the day my son was born.

There are thirteen of us in the family savings group. I’ve got five children total, and they are all in the family savings group, including the little one who is now two months old. He wasn’t even born yet when we had given him his own account in the group.

Before starting the savings groups [with A4N] we had never saved. After starting with the groups, my husband bought piggy-banks for each of our children. Two of my children are in our family group, in the children’s savings group, and save in their piggy banks. A few days ago, my 9-year-old daughter bought herself a dresser with her savings – though she still left a part of her money in the box to continue saving. My 14-year-old son is saving to buy himself a laptop.”
Acknowledgements

This research is being conducted in collaboration with Catholic Relief Services with funding from the Howard G. Buffett Foundation. I would like to thank CRS and partner staff for their ideas, feedback, and logistical support. I am also indebted to my dissertation committee and colleagues at The Fletcher School for their guidance and insights. Most of all, I would like to express my deep appreciation for the many respondents who graciously gave of their time to speak with us.
Appendix 1: Interview Guide

Impacto de la pertenencia a Grupos de Ahorro en la Vulnerabilidad y Resiliencia de los Hogares en las Zonas Rurales de El Salvador, Guatemala, Honduras y Nicaragua

En coordinación con CRS/LACRO en Centroamérica como parte del proyecto sobre Necesidades Básicas en Agricultura (A4N)

Elke Jahns, candidata a título de doctorado de The Fletcher School, Boston, Massachusetts, EEUU

El objetivo principal de esta investigación es comprender:

- ¿Qué tipos de impacto están enfrentando estos hogares?
- ¿Cuáles estrategias usan estos hogares para prevenir y estar preparados a los impactos antes que estos ocurran (estrategias de inicio), y para enfrentar y sobreponerse a los mismos luego que éstos hayan ocurrido (estrategias de salida)?
- ¿Cuál es el papel de los grupos de ahorro en cuanto a dichas estrategias?

Nota para la investigadora:

Esta entrevista es sobre cómo la gente que vive en estas comunidades se gana la vida y cómo enfrentan los cambios. Al momento de la entrevista, se debe sentir como una conversación entre el entrevistado y la investigadora - no como una interrogación ni como una encuesta. Cada entrevista no va a cubrir todas las preguntas - la investigadora debe llegar a dónde la guíe el entrevistado, más que terminar una larga lista de preguntas. Hay que observar bien, y no presionar al entrevistado o hacerle sentirse incomodo.

Si mencionan a un grupo de ahorros, NUNCA hay que preguntar cuánto tienen en la caja, ni donde guardan la caja.

Acuerdo Oral

Mi nombre es _____, y estoy haciendo un estudio de cómo es la vida en las comunidades rurales de El Salvador, con el apoyo de ____ (Fundesa, Redes, Caritas). Me gustaría conversar un poco con Ud. sobre cómo es la vida aquí. Yo no traigo ningún beneficio ni ningún proyecto. Si no tiene ganas o tiempo para hablar conmigo, no hay ningún problema. Si decide conversar o no, no afectará su relación con ____ (Fundesa, Redes, Caritas) o cualquier otra organización. También, puede detener la entrevista en cualquier momento que usted lo desee. No voy a utilizar su nombre en publicaciones sin su permiso. La entrevista puede durar de media hora a dos horas. ¿Está de acuerdo en ser entrevistado?

Código de la Entrevista:

Fecha:
Investigadora:
Comunidad:
Municipio:
Depto:
Para proteger la privacidad de los entrevistados, el informe de cada entrevista no lleva el nombre del entrevistado, solo el código de la entrevista.

**Información General**
(Hay que llenarlas durante la entrevista, cuando las preguntas surgen naturalmente – no hay que hacerlas todo a la vez al principio)

**Sobre el entrevistado**
Sexo:
Edad:
Lugar de nacimiento:
Nivel de educación del entrevistado:
Relación con jefe/a del hogar:
Nivel de educación del jefe del hogar:
Terreno propio? Tiene título/ documento/ escritura?
Terreno alquilado?
Animales?

Alguien más participó en la entrevista?

**Descripción de la vivienda** (materiales – adobe, madera, varas, concreto, plástico, ladrillo, paja, zinc, teja…)
Paredes:
Techo:
Piso:
Muebles:
Luz eléctrica?
Agua?

**Descripción de la familia** (no es necesario anotar todos los nombres, pero sí el numero y la relación)
Cuántos/ quienes viven en la casa ahora
Hijos (número, edades aproximadas, sexo, nivel de educación, ocupación, donde viven ahora)
Nietos u otros familiares si viven en la casa o muy vecinos

**Infraestructura**
Mercado más cercano:
Como se llega, cuanto se demora en llegar:
Puesto de salud/ clínica más cercana:
Escuela más cercana:

**Observaciones generales**
Sobre el entrevistado (aparecía cómodo, nervioso, molesto, apurado, interesado, tomó tiempo para reflexionar y contestar las preguntas…?)
Aparencia general de la familia (sana, limpia, ropa…?)
Preguntas sobre la comunidad, desafíos y estrategias para resolverlos

- Como yo vengo de afuera y no conozco su comunidad, que me diría de su comunidad? Como es vivir aquí? Como es la gente? (Déjale conversar un poco, antes de guiarle demasiado – es interesante ver cuáles son sus primeras respuestas automáticas. Después puede guiarle un poco mas).
- De que se vive aquí? Cuantas familias hay? Que le gusta de vivir aquí? Que no le gusta?
- De que se preocupa la gente/ que temores tiene? (esta pregunta es en general de manera intencional. No lo oriente o provea ejemplos)
- A veces sucede que alguien en la comunidad no tiene suficiente para comer? Cuando y por que podría pasar esto? Qué tipo de cosas podrían pasar que le hacen difícil encontrar comida? ¿Qué le ha sucedido a usted o a sus vecinos en el año recién pasado? ¿Hace cinco años?, ¿Hace veinte años? ¿En toda su vida?
- Cuáles son los meses del año más difíciles para la comunidad? Por qué? Como los sobreviven?
- Cuáles son los meses del año más fáciles para la comunidad? Por qué?
- Cuales han sido los años más difíciles en los últimos 10 años? Por qué? (no necesitamos anos específicos, nos interesan más los eventos.)
- Alguien ha tenido alguna emergencia aquí durante los últimos años? Que sucedió? Que hicieron? Como obtuvieron el dinero necesario?
- Que comen durante un día normal en la época buena? Mala? (referirse a los meses mencionadas antes)
- Ha tenido su familia alguna emergencia aquí durante los últimos años? Que sucedió? Que hicieron? Como obtuvieron el dinero necesario?
- En caso de emergencia, o si le faltara dinero para algo importante, vendería algo? Que?
- Que tal las cosechas de esta año? (comparado a un año normal). Cuando cosecharon y cuanto sacaron? Cuanto tiempo le va durar lo que cosecharon? Cuando van a tener que comprar comida?
- ¿Qué pasaría si usted necesitara $10 para comprar medicina? ¿A dónde la obtendría? ¿Qué pasaría si necesitara $50? $200?
- ¿Qué pasaría si alguien le diera $10 de manera inesperada? ¿Qué haría con este dinero? ¿Y con $50? $200?
- ¿Qué pasaría si su vecino le pidiera ayuda porque su bebé está bien enfermo? ¿Qué haría? (si le daría dinero, ¿con cuánto le ayudaría?)

Preguntas sobre Micro finanzas

Nota - estas preguntas se refieren a las instituciones formales (como los bancos, organizaciones micro financieras, compañías de seguro), así como también a los acuerdos informales con amigos, familiares, organizaciones comunitarias. El encuestador puede necesitar sugerir estos ejemplos, pero sólo si el encuestado titubea al hacerle la pregunta por primera vez.

Ahorros

- ¿Alguna vez ha ahorrado dinero en el pasado? Quizás dejó un poquito guardado en alguna parte en vez de gastarlo todo de una vez…? ¿Cómo/ dónde? ¿Para qué? ¿Cuánto ahorró? ¿Para qué usó los ahorros?
- ¿Está ahorrando dinero actualmente?
  - Si está ahorrando actualmente:
    - ¿Cuánto? ¿Qué tan a menudo?
    - ¿Qué planea hacer con ese dinero?
Do donde viene ese dinero? ¿A donde fue ese dinero antes? ¿En que no esta gastando dinero ahora que gastaba en otra cosa antes?

Si esta en un grupo de ahorro:
- Cuénteme de su grupo. Como es? Como se siente en el grupo? Como es una reunión típica - que hacen? Que tipo de actividades hacen en el grupo?
- ¿Acerca de cuántas personas están en este grupo? ¿Hombres, mujeres, mixtos?
- ¿Cuando y como comenzó el grupo?
- Se ha ingresado o salido gente del grupo desde que se formó? Por que?
- Que piensan las personas que están del grupo sobre el grupo?
- Que piensan las personas que NO están en el grupo sobre el grupo?
- A Ud, que le gusta y que le gustaria cambiar?
- Que hacen para proteger los fondos del grupo?
- Tienen un fondo social/ fondo de emergencia? Como se decide quien recibe de este fondo? Es préstamo o regalo? Si no hay fondo de emergencia, se puede pedir un préstamo del grupo en caso de emergencia? Se ha hecho? Para que tipo de cosas? Como se consigue el dinero? Hay que esperar hasta la próxima reunión para conseguirlo?

Si actualmente no esta ahorrando:
- ¿Alguna vez ha querido ahorrar? Si es asi, ¿Por que es que aun no lo ha hecho?
- Si usted quisiera comenzar ahorrar dinero, ¿Como lo haria? ¿Hay gente o lugares cerca de aqui donde usted pudiera ahorrar dinero?
- Que otras formas de ahorro utilizan las familias en este lugar?

Préstamos
- ¿Alguna vez ha prestado dinero-de amigos, familiares, o de alguna organización formal como un banco?
  Si hizo prestamos en el pasado:
  Si actualmente tiene un préstamo:

Si usted nunca ha prestado dinero:
- ¿Alguna vez ha querido hacerlo? Si es asi, ¿Por que no lo hizo antes?
- ¿Hay gente o lugares cerca de aqui que provean préstamos?

Si esta en un grupo de ahorro:
- Hacen prestamos en su grupo de ahorro? (si no, han querido hacerlo, y por que no lo han hecho?) De que montos? Para cuales fines?

Seguros
- ¿Ha tenido o tiene actualmente un seguro? (le puede explicar y proveer ejemplos: para su cosecha, su salud, o un seguro de vida). Si la respuesta es positiva:
  - ¿Seguro sobre que? ¿Quien lo provee? ¿Cuanto cuesta? ¿Ha recibido alguna vez pago (dinero del asegurador)? ¿Cuando?
- Si nunca ha tenido un seguro:
  - ¿Ha querido tener algun seguro? ¿Por que? Si es asi, ¿Por que es que no lo ha obtenido aun?
Sobre el manejo del dinero dentro de la casa

- Tiene Ud un celular? *(no hay que anotar el numero)* Como lo compró? Para que lo usan? Donde compran el saldo? *(si no hay luz eléctrica - donde lo cargan?)* Cuanto les cuesta el saldo, y de donde obtienen el dinero para pagarlo?
- Es costumbre aquí trabajar de mano vuelta? *(explicar, si no conocen el término: yo trabajo un día en el terreno de Ud., y después, Ud. viene a trabajar un día en el terreno mío).* Cuantas personas en la comunidad lo hacen? *(unos pocos, la mitad, la mayoría?)* Uds. lo hacen? Es con un grupo o de manera individual? Explíquenme como funciona.
- Usan trueque/cambio aquí? *(compran cosas con otras cosas o con trabajo, en vez de con dinero)* Es común? Cuantas personas en la comunidad lo hacen? *(si no hay luz eléctrica - donde lo cargan?)* Cuanto les cuesta el saldo, y de donde obtienen el dinero para pagarlo?
- Ya me ha dicho que ganan dinero a través de ….. Tienen alguna otra fuente de ingreso?
- Hay gente aquí en la comunidad que recibe remesas? *(la mayoría, la mitad, algunos?)* Uds reciben remesas? Para que lo usan?
- En que gastan el dinero que ganan (por los fuentes de ingreso mencionados)?
- Como consiguen semillas, abono, y cuanto cuesta?
- Como deciden en que gastarlo, y cuanto gastar por cada cosa? Ud. lo decide? Su esposo/a? Si no hay suficiente dinero para todo, como deciden en que gastarlo?
- Quien decide donde, cuando, cuanto ahorrar, prestar, *etc* *(referirse a respuestas anteriores)* *(Si no tiene pareja, pregunta como lo hacía antes, o si lo conversa con sus hijos, o como lo hacen sus vecinos)*

Guardan el dinero de una fuente específica para una cosa específica? *(por ejemplo, dinero de la venta de hamacas solo se usa para tal cosa, y dinero que ganan por trabajo de jornalero solo se gasta en tal otra cosa?)*

En general

- Si hubiera un banco en esta comunidad, lo utilizaría? Si no, por que? Si sí, para qué? ¿Qué tipo de servicios le gustaría que le ofreciera? *(esperar si nombran, y anotarlos. Después preguntar, ej prestamos, ahorros, seguros?)*
- Hay una reunión comunal aquí? Cuando?
- Quisiera agregar algo? Debería haberle preguntado algo más en su opinión?

Para finalizar

- Asegúrese que haya contestado todas las preguntas demográficas que aparecen en la primera página.
- No olvide de completar una tarjeta “índice sencillo de pobreza” antes de salir.
- No olvide de anotar cuanto tiempo duró la entrevista.

¿Si decido publicar algún informe, podría usar sus nombres? O prefiere que no use su nombre? *(No hay ningún inconveniente si prefiere quedar anónimo.)*

Nos permite sacarle algunas fotos, o prefiere que no? *(No hay ningún inconveniente si prefiere que no le saque la foto.)*

¡Agradezca al entrevistado por su tiempo y disponibilidad para brindarle la entrevista!
Appendix 2: Survey
Grupos de ahorro y estrategias para prevenir y enfrentar los impactos negativos en el área Rural de El Salvador

Consentimiento Oral:
Buenos días. Mi nombre es _. Estamos haciendo un estudio con el apoyo de FUNDESA / Caritas / Redes en las comunidades rurales, aquí en El Salvador. No estamos trayendo ningún proyecto u otros beneficios. Me gustaría hacerle algunas preguntas sobre su vida aquí y los cambios que afectan a su familia. Sus respuestas serán confidenciales y su nombre no será compartido. Si usted no tiene tiempo o no desea hablar con nosotros, que no es un problema – tampoco afectará su relación con FUNDESA / Caritas / Redes o cualquier otra persona. La encuesta debería tomar alrededor de 30 a 60 minutos aunque Ud puede terminar la entrevista en cualquier momento, o parar y hacer preguntas; si algo no está claro.
¿Tiene alguna pregunta? ¿Está dispuesto a continuar?

(Nota: Si decide no continuar, agradecerle igual, poner “no quiso” en el listado, para que no le molestemos otra vez, y para saber cuántas personas no quisieron participar)

Tiempo de Inicio: __________

Detalles Administrativos:
(Tratar de llenar antes de que empiece la encuesta)

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<thead>
<tr>
<th>Código de entrevista (eg. FM08-14feb12)</th>
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<th>Código de la entrevistadora</th>
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<th>Fecha de la entrevista (DD/MM/AA)</th>
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<th>Comunidad</th>
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Información Demográfica:
Primero me gustaría hacer algunas preguntas básicas a cerca de usted y de su casa.

<table>
<thead>
<tr>
<th>En la casa, hay un jefe y una jefa del hogar? Ambos viven aquí en la casa? (Marcar UNA)</th>
</tr>
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<tbody>
<tr>
<td>D01 En la casa, hay un jefe y una jefa del hogar? Ambos viven aquí en la casa? (Marcar UNA)</td>
</tr>
<tr>
<td>D02 Cuántos años tiene el jefe del hogar? (el entrevistado puede aproximar si no está seguro) ______ años</td>
</tr>
</tbody>
</table>

SOBRE EL JEFE MASCULINO DEL HOGAR (si hay)

<table>
<thead>
<tr>
<th>¿El jefe fué a la escuela? ¿Cuál es el grado mayor que completó? (escoja uno)</th>
</tr>
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<tbody>
<tr>
<td>D03 ¿El jefe fué a la escuela? ¿Cuál es el grado mayor que completó? (escoja uno)</td>
</tr>
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</table>

E. Jahns  
Savings Groups and Coping Strategies - August 2012  
67
SOBRE LA JEFA FEMININA DEL HOGAR (si hay)
D04 Cuántos años tiene la jefa del hogar? (el entrevistado puede aproximar si no está seguro) _____ años

D05 ¿La jefa fué a la escuela? ¿Cuál es el grado mayor que completó? (escoja uno)
- Sín escuela (0 años)
- 1er a 3er grado
- 4º a 6º grado
- 7º a 8º grado
- Terminó la escuela primaria (9 años)
- Algún tiempo en el bachillerato (sin cumplir) (10 años)
- Bachillerato (11-12 años)
- Algún tiempo en la Universidad
- Completó la Universidad (Licenciatura o más)
- Solamente alfabetización de Adulto

SOBRE EL ENTREVISTADO
(NOTA: Si dos personas participan en la entrevista, indíquelo en “Observaciones Generales” al final. Tome como “el entrevistado” la persona que está en un grupo de ahorros. Si ambos o ningunos están en un grupo, escoge la persona que habló más como “el entrevistado”, y las preguntas personales – ej, si tiene celular, que hizo con sus ahorros, etc, deberían dirigirse a esa persona.)

D06 Cuál es su relación con el jefe del hogar? (“yo soy el/ la ___ del jefe del hogar”)
- Jefe
- Esposa/Jefa
- Hijo/a
- Padre/Madre o Suegro/a
- Yerno/Nuera
- Hermano/a o Cuñado/a
- Nieto/a
- Abuelo/a
- Otro: ______________

D07 Sexo (Observación)
- Masculino
- Femenino

D08 Familia (SOLO OBSERVE, NO pregunte)
- Indígena
- No indígena
- no está seguro

Si el entrevistado no es el jefe o la jefa
D09 Cuántos años tiene Ud.? (el entrevistado puede aproximar si no está seguro) _____ años

D10 ¿Ud. Fué a la escuela? ¿Cuál es el grado mayor que completó? (escoja uno)
- Sín escuela (0 años)
- 1er a 3er grado
- 4º a 6º grado
- 7º a 8º grado
- Terminó la escuela primaria (9 años)
- Algún tiempo en el bachillerato (sin cumplir) (10 años)
- Bachillerato (11-12 años)
- Algún tiempo en la Universidad
- Completó la Universidad (Licenciatura o más)
- Solamente alfabetización de Adulto

Sobre su Casa

Me gustaría hacerle algunas preguntas sobre su hogar – o sea, las personas que viven en la misma casa y comen en la casa más de la mitad del tiempo.

PS01 ¿Cuántos personas en total viven aquí en la casa? (NOTA: SOLO se incluye personas que viven y comen en la casa más de la mitad del tiempo) _______

PS02 ¿Cuántos miembros del hogar tienen 17 años o menos? _______

PS03 ¿Cuántas habitaciones y salas son del uso exclusivo del hogar? (NOTA: No se cuenta baños, cocina, pasillo ni cochera. Si se cuenta el comedor, la sala, habitaciones para estudiar o realizar algún negocio. Si la vivienda es una sola estructura y la única división es por medio de cortinas, caneces o telas, se lo cuenta como una sola habitación.) _______
PS04 ¿Cuántos miembros del hogar tienen trabajo fijo con salario (sean permanentes o temporales)? (NOTA: SOLO se incluye personas que viven y comen en la casa más de la mitad del tiempo)

PS05 La semana anterior, ¿realizó la jefa/esposa algún trabajo (sin contar los quehaceres del hogar) – como por ejemplo artesanías, pequeño negocio, venta de comida, trabajo domestico pagado u otra cosa?

☐ Sí  ☐ No  ☐ No hay jefa/esposa

PS05a La semana anterior, ¿trabajó la jefa/esposa en el cultivo o en el huerto familiar?

☐ Sí  ☐ No  ☐ No hay jefa/esposa

PS06 ¿Qué combustible utilizan predominantemente para cocinar?

(Escoja UNA. Si usan más de una, marque el que se usa con más frecuencia. Si son iguales, marque el de mayor gasto)

☐ Leña, carbón, kerosene u otro

☐ Gas propano, energía eléctrica o no cocina

PS07 ¿Tiene el hogar una refrigeradora?

☐ Sí  ☐ No

PS08 ¿Tiene el hogar una licuadora?

☐ Sí  ☐ No

PS09 ¿Tiene el hogar una T.V. y/o un video casetera o DVD?

(Selecciona UNA)

☐ Ninguno  ☐ Solo televisor

☐ Los dos, televisor y DVD

PS10 ¿Tiene el hogar un radio y/o un equipo de sonido?

(Selecciona UNA)

☐ Ninguno  ☐ Solo radio o solo equipo de sonido

☐ Los dos, radio y equipo de sonido

PS11 ¿Tiene el hogar un ventilador?

☐ Sí  ☐ No

Fuentes de Ingresos y Proyectos

I01 Entre todos que viven aquí en la casa ¿cómo se ganaron la vida en los últimos 12 meses? Le voy a leer un listado, y Ud me puede decir si alguien de la casa realizó esa actividad. (Lea las opciones en voz alta – marque TODAS las que aplican. NOTA: No tiene que leer las cosas en paréntesis excepto si cree que es necesario para elaborar o explicar. Cultivos y huertos cuentan, aun si son solamente para el consumo familiar. Para esta pregunta, se incluye a familiares inmediatos (esposo, hijo, padre) que trabajan en otra parte pero vienen por lo menos 1 vez al mes y ayudan con ingresos y decisiones financieras de la casa.)

☐ Cultivo de maíz o frijol (para consumo o venta)

☐ Otro cultivo (que no sea maíz o frijol) (para consumo o venta)

☐ Huerto familiar para consumo o venta (NOTA: si solo es un huerto comunal, NO incluir aquí)

☐ Trabajo de jornalero (como en la agricultura o construcción)

☐ Mano de obra calificada como albañil, carpintero, electricista

☐ Artesanías (como hamacas, matapas, petates, u otro)

☐ Trabajo doméstico pagado (como lavar ropa o hacer limpieza para otras personas)

☐ Gallinas, pavos, otros animales chicos (para consumo o venta)

☐ Cabras, cerdos, pelibuey

☐ Ganado, caballos, cabras, cerdos, bueyes

☐ Pequeños negocios (como la venta de comida, panadería o una tienda)

☐ Trabajo fijo con salario

☐ Red Solidaria

☐ Remesas

☐ Alguna otra cosa con que ganan dinero? (especifique): ____________________________________________

I02 Durante los últimos 3 años, han participado en algún proyecto? Le voy a leer un listado, y Ud. me puede decir si Ud. o alguien de su hogar participa o participó en esa actividad en algún momento durante los últimos 3 años. (LEA las opciones, marque TODAS las que apliquen)

☐ Capacitación en agricultura, huertos caseros, o manejo de animales

☐ Capacitación en nutrición, recetas, salud o parecido (para el consumo familiar)
I02c  □ Capacitación en mercadeo
I02d  □ Capacitación en actividades económicas (productos para la venta – que no sean agropecuarios)
I02e  □ Recibieron abonos, semillas, plantas, otras cosas para agricultura o huerto
I02f  □ Recibieron animales, granja de aves, cercos, vacunas, peceras, mallas, cedazos, otra cosa para animales
I02g  □ Participan en un grupo de agricultores o grupo de huerto (NOTA: para marcar aquí, tiene que ser más de solo ir a reuniones para capacitación. El grupo maneja un terreno en conjunto para aprender o investigar. Puede ser que compran/ venden productos en conjunto también).
I02h  □ Participan en un grupo de ahorros
I02i  □ Participan en alguna otra actividad de algún proyecto? (especifique) ____________________________________________________________________

I03  Estas actividades son parte del proyecto A4N o Agricultura para las Necesidades Básicas, o son parte de otro proyecto? (NO lea las opciones, marque UNA)
□ Solo A4N
□ A4N y otros proyectos a la vez (especifique el otro proyecto): ____________
□ Solo otros proyectos fuera de A4N (especifique): ____________
□ No sé

Agricultura y Tenencia de la Tierra

A01  ¿Su casa es propia, alquilada, prestada, o compartida? (NO leer opciones, marque UNA)
□ Casa propia
□ Alguien nos alquila la casa, y le pagamos el alquiler
□ La casa es prestada – pertenece a otra persona, pero no pagamos alquiler
□ Vivimos con otra familia en la casa de ellos
□ Otro ____________

A02  (Sí cultivaron el año pasado) El terreno que cultivó el año pasado, es propio, prestado o alquilado? (NO leer opciones, marque UNA. Si hay más de una, marcar la que corresponde al terreno más grande)
□ Terreno propio
□ Alquilamos el terreno y pagamos con dinero
□ Alquilamos el terreno y pagamos con cosecha o zacate
□ Prestamos el terreno de otra persona, pero no pagamos alquiler
□ Otro ____________

A03  ¿Vendieron maíz en los últimos 12 meses, digamos desde el abril del año pasado?  □ Sí  □ No  □ No sé
A03a  (Si es SI) Vendieron durante la época de cosecha, o en algún otro momento? (marque UNA)
□ Vendimos todo en la época de cosecha (o dentro de un mes después de la cosecha)
□ Vendimos una parte en la época de cosecha, y guardamos una parte para vender después
□ Guardamos todo por lo menos un mes antes de venderlo
□ Otro: ___________________________________________________________________
□ No sé/ no me acuerdo

A04  ¿Compraron maíz en los últimos 12 meses?  □ Sí  □ No  □ No sé
A04a  (Si es SI) Compraron durante la época de cosecha, o en algún otro momento? (marque UNA)
□ Compramos durante la época de cosecha (o dentro de un mes después de la cosecha)
□ Compramos algo durante la época de cosecha, y también compramos en otro momento
□ Solamente compramos fuera de la época de cosecha
□ Otro: ___________________________________________________________________
□ No sé/ no me acuerdo

A05  En los últimos 12 meses, GANARON más dinero vendiendo maíz o GASTARON más dinero comprando maíz? (NO leer opciones. Marque UNA. NOTA: Solo si hace la pregunta en voz alta si vendieron y compraron en el mismo año – si no vendieron nada y solo compraron, marcar “gastamos más”. Si no compraron y solo vendieron, marcar
“ganamos más”. Si no vendieron ni compraron, marcar “Casi igual”.
□ Ganamos más dinero    □ Gastamos más dinero    □ Casi igual    □ No sé

A06 ¿Usaron abono químico el año pasado? (fórmula y/o sulfato)    □ Sí    □ No    □ No sé
A06a (Sí es NO) Por qué NO? (NO lea las opciones, marque UNA) (Nota: si dicen que no había suficiente dinero para comprar abono químico, marcar solo “no teníamos dinero” – aun si también dicen que usaron abono orgánico)
□ No cultivamos
□ No teníamos el dinero para comprarlo
□ Solo usamos abono orgánico/ ciclo de nutrientes/ hojas/ gallinaza etc. y no necesitamos abono químico
□ Otro

A07 Saben cuánto abono usaron Uds el año pasado para la primera siembra? (Nota: 1 saco=2 quintales=200 libras. 1 quintal = ½ saco = 100 libras. Si responden con quintales o libras, convertir a sacos.)
A07a # Sacos de Fórmula = ___________ Sacos  A07b Precio por saco de fórmula (si sabe) ___________
A07c # Sacos de Sulfato = ___________ Sacos  A07d Precio por saco de sulfato (si sabe) ___________

A08 Recibieron una parte de ese abono gratis del gobierno, alcaldía, algún proyecto, o alguna institución? (NOTA: Solo se refiere a abono que recibieron para la primera siembra)
□ Sí    □ No    □ No sé

A09 Cuánto tuvieron que pagar Uds en total para el abono de la primera siembra? $_________ o NS

Que hicieron para juntar el dinero para comprar abono? Lee voy a leer un listado. (NOTA: hay que leer la pregunta entera antes de marcar si o no.)

A10 Buscaron prestado o fiado para comprar abono? Por ejemplo, de algún amigo, familiar, patrón, banco, grupo de ahorro, o sacaron fiado en una tienda?    □ Sí (especificar abajo)    □ No    □ No sé
A10a De dónde? (NO leer opciones, marque TODAS que aplican)
  i. □ Amigo/ familia
  ii. □ Empleador o patrón
  iii. □ Banco/ Cooperativa de ahorro y préstamo
  iv. □ Grupo de ahorro
  v. □ Fiado en alguna tienda
  vi. □ Prestado de alguien en el extranjero
  vii. □ Otro crédito o préstamo ________________

A11 Usaron algún dinero que tenían guardado o ahorrado en la casa, un banco, o un grupo de ahorros para comprar el abono?
□ Sí (especificar abajo)    □ No    □ No sé
A11a De dónde? (NO leer opciones, marque TODAS que aplican)
  i. □ Casa
  ii. □ Banco/ Cooperativa de ahorro y préstamo
  iii. □ Grupo de ahorro
  iv. □ Otros ahorros ________________

A12 Vendieron maíz, pollo, otro animal o alguna otra cosa para comprar abono?    □ Sí (especificar abajo)    □ No    □ No sé
A12a Que fue? (NO leer opciones, marque TODAS que aplican)
(Nota: si es artesanía, comida preparada u otro producto que normalmente producen para vender, debería ser incluida como “dinero guardado” o “pagaron después de recibir pago”, y no aqui)
  i. □ Maíz, gallina u otro animal pequeño
  ii. □ Ganado
  iii. □ Terreno
  iv. □ Vehículo o maquinaria
  v. □ Alguna otra cosa ________________
A13  Usaron remesas para comprar abono?  □ Sí  □ No  □ No sé
A13a  Fueron del extranjero o dentro del país?  □ del Extranjero  □ dentro del país

A14  Pagaron con dinero que recibieron por algún trabajo o artesanías, inmediatamente después de recibir el pago? (quiere decir que gastaron el dinero recibido dentro de una semana, sin guardarlo).  (NOTA: si dicen, “sí, usamos el dinero que recibimos para hacer hamacas” hay que aclarar si compraron el abono en el mismo momento que recibieron el pago (marcar “sí” aquí), o lo fueron guardando de a poco (marcar “no” aquí y marcar como “ahorros” en la pregunta A11)
□ Sí  □ No  □ No sé

A15  Hicieron alguna otra cosa para conseguir el abono?  □ Sí  □ No  □ No sé
Si es SI, explique ______________________________

A16  Uds tienen silo o granero?  □ Sí  □ No
A16a  Uds lo compraron, o lo recibieron de algún proyecto?  (marque UNA)
□ Lo pagamos todo nosotros  □ Lo recibimos gratis
□ Pagamos una parte y el proyecto pagó la otra parte, y/o lo recibimos gratis pero nosotros pagamos más de $10 en transporte

A17  ¿Ahora en su casa se hace mano vuelta, tarea vuelta o trabajo vuelto?  Quiere decir trabajo de terreno en conjunto con otras personas.  (marque UNA)  (Nota: Si la persona titubea, puede explicar…varias personas conocidas se juntan para trabajar en el terreno de uno de ellos un día, después en el terreno de otro el día siguiente…)  (Nota: si dicen “más antes si hacía, pero ya no, marcar “nunca”).  □ Siempre  □ A veces  □ Nunca  □ No sé

La época de escasez del año 2011

Ahora me gustaría conversar un poco sobre la época de escasez del año 2011, digamos entre abril y agosto del año pasado, y que hicieron Uds. para conseguir comida para la familia durante esa época. Le voy a leer un listado.

C01  Cuantos meses les duró el maíz que tenían guardado de las cosechas del 2010?  ______ meses o  □ No sé
(NOTA: por ejemplo, si tuvieron que comprar maíz en abril, quiere decir que la cosecha les duró 3 meses: enero, febrero, y marzo)

C02  Recibieron alimento de familiares o vecinos?  □ Sí  □ No  □ No sé

C03  Buscaron prestado o fiado para conseguir comida durante esa época?  Por ejemplo, de algún amigo, familiar, patrón, banco, grupo de ahorro, o sacaron fiado en una tienda?  □ Sí (especificar abajo)  □ No  □ No sé
C03a  De donde?  (NO leer opciones, marque TODAS que aplican)
  i.  □ Amigo/ familia
  ii.  □ Empleador o patrón
  iii.  □ Banco/ Cooperativa de ahorro y préstamo
  iv.  □ Grupo de ahorro
  v.  □ Fidado en alguna tienda
  vi.  □ Prestado de alguien en el extranjero
  vii.  □ Otro crédito o préstamo __________________________

C04  Usaron algún dinero que tenían guardado o ahorrado en la casa, un banco, o un grupo de ahorros para conseguir comida durante esa época?  □ Sí (especificar abajo)  □ No  □ No sé
C04a  Donde lo tenía guardado?  (NO leer opciones, marque TODAS que aplican)
  i.  □ Casa
  ii.  □ Banco/ Cooperativa de ahorro y préstamo
  iii.  □ Grupo de ahorro
  iv.  □ Otros ahorros __________________________
C05 ¿Vendieron un pollo, otro animal u otra cosa para conseguir comida durante esa época?  
- Sí  
- No  
- No sé  
C05a Que fue?  
- Sí  
- No  
- No sé  
(Nota: si es artesanía, comida preparada u otro producto que normalmente producen para vender, debería ser incluida en la parte abajo, como trabajo, y no aquí)  
1. Gallina u otro animal pequeño  
2. Ganado  
3. Terreno  
4. Vehículo o maquinaria  
5. Alguna otra cosa  
C06 Recibieron ayuda de algún proyecto, el gobierno, la alcaldía, una ONG, o una iglesia?  
- Sí  
- No  
- No sé  
C06a Quién fue?  
1. Gobierno, alcaldía  
2. ONG  
3. Iglesia  
4. Otra  
C07 Recibieron remesas durante esa época?  
- Sí  
- No  
- No sé  
C07a Fueron del extranjero o dentro del país?  
- del Extranjero  
- dentro del país  
C08 En la casa trabajaron horas extras, fueron a trabajar en otra parte, o aumentaron el trabajo de niños o ancianos?  
- Sí – trabajamos más (especificar abajo)  
- No – trabajamos igual que antes  
C08a (Si trabajaron mas) (NO leer opciones, marque TODAS que apliquen)  
1. Trabajamos horas extras  
2. Alguien fue a trabajar en otro lugar en El Salvador  
3. Alguien fue a trabajar en otro país  
4. Aumentamos el trabajo de niños o ancianos  
5. Otra diferencia  
C09 Hicieron alguna otra cosa para conseguir comida durante esa época?  
- Sí  
- No  
- No sé  
Si es Sí, explicar  
C10 ¿Esa época de escasez afectó la educación de alguien en la casa – por ejemplo, que alguien tenía que salir de los estudios o faltar de clases más de un mes?  
- Sí  
- No  
- No sé  
C11 ¿Esa época de escasez causó alguna enfermedad o fallecimiento de alguien de la casa?  
(NOTA: Si es SI, confirmar que fue por falta de comida por la época de escasez)  
- Sí -Enfermedad  
- Sí -Fallecimiento  
- No  
- No sé  
C12 ¿La época de escasez tuvo algún otro efecto negativo a largo plazo?  
- Sí (describe:)  
- No  
- No sé  
C13 En los últimos 12 meses, digamos desde abril del año pasado, hubieron veces que pasó hambre alguien en su familia?  
- Sí  
- No  
- No sé  
C14 En total, más o menos cuantas semanas o meses duró esa época cuando pasaron hambre?  
- 1 semana o menos  
- entre 1-4 semanas  
- entre 1-2 meses  
- entre 2-4 meses  
- más de 4 meses  
- No sé/ no me acuerdo
Otros impactos negativos y estrategias para enfrentarlos
Ahora, me gustaría conversar sobre las cosas que han pasado en los últimos 12 meses, digamos, desde el abril del 2011. Le voy a leer un listado, y Ud me puede decir si esa cosa le haya pasado a Ud o a alguien dentro de la casa durante el último año.

S01 Tuvieron alguna emergencia médica, como una enfermedad grave o una lesión? (NOTA: Sí dicen enfermedad, clarificar que fue algo más de una gripe común) □ Sí □ No

S02 Alguien que vivía con Uds falleció durante los últimos 12 meses? □ Sí □ No

S03 Alguien perdió el empleo? □ Sí □ No / no aplica

S04 Si reciben remesas, recibieron menos remesas de lo acostumbrado? □ Sí □ No/ no aplica

S05 Se le perdió o dañó parte de la casa o del terreno? □ Sí □ No

S06 Se les robaron algo? □ Sí □ No

S06a (Si es Sí) Que fue robado? (NO lea las opciones, marque TODAS que apliquen)

i. □ Dinero

ii. □ Teléfono celular

iii. □ Comida, cosecha

iv. □ Gallina, otros animales pequeños

v. □ Ganado (vacas, bueyes, caballo, mula)

vi. □ Activos productivos (bicicleta, carreta, otras cosas que sirven para ganar dinero)

vii. □ Activos no productivos (television, radio, etc.)

viii. □ Otra cosa:

S06b Cuánto fue el valor del dinero o la cosa robada? $___________ (si no sabe, puede preguntar “menos de $10? $20? $50? $100? Si realmente no sabe, marcar como “NS”) (NOTA: si las cosas robadas pertenecían a varias personas, solo poner la parte que pertenecía al hogar del entrevistado)

S07 Como estuvieron las cosechas del 2011- buenas, regulares, o malas? (Escoja UNA) (NOTA: si dicen una fue buena y la otra fue un poco mala, puede poner “regulares”)

□ Buenas □ Regulares □ Malas

S07a (Si fueron malas) Por qué fueron malas? (NO lea las opciones, marque TODAS que apliquen)

i. □ Por el mal clima/ mal tiempo (sequías, inundaciones, etc.)

ii. □ Por plagas y enfermedades

iii. □ Por falta de buen almacenamiento

iv. □ Otro________________________

S08 Se perdió alguna otra cosa en los últimos 12 meses? □ Sí □ No

S08a (Si es Sí) Que perdieron? (NO lea las opciones, marque TODAS que apliquen)

i. □ Dinero

ii. □ Teléfono celular

iii. □ Comida, cosecha

iv. □ Gallina, otros animales pequeños

v. □ Ganado (vacas, bueyes, caballo, mula)

vi. □ Activos productivos (bicicleta, carreta, otras cosas que sirven para ganar dinero)

vii. □ Activos no productivos (television, radio, etc.)

viii. □ Otra cosa:

S08b Cuánto fue el valor del dinero o la cosa perdida? $___________ (si no sabe, puede preguntar “menos de $10? $20? $50? $100? Si realmente no sabe, marcar como “NS”) (NOTA: si las cosas perdidas pertenecían a varias personas, solo poner la parte que pertenecía a la familia en casa del entrevistado)
S09 Alguien sufrió de algún crimen violento o abuso físico? □ Sí □ No

S10 Le han afectado cambios en los precios de granos básicos en los últimos 12 meses? □ Sí □ No
S10a (Sí es S) Como le afectaron? (NO lea las opciones, marque TODAS que apliquen)
   i. □ Tuve que comprar a precios más altos
   ii. □ Tuve que vender en precios más bajos
   iii. Otro ______________________________

S11 Sufrieron algún otro impacto negativo o gasto grande inesperado en los últimos 12 meses? □ Sí □ No especificue ______________________________

Vea el listado de eventos que acaba de anotar en preguntas #S01-S11. Para la próxima sección, NO se incluirá el evento “cambios en los granos básicos.” Si se incluirá “cosechas malas”.
Si el entrevistado mencionó solo uno o dos eventos (no incluyendo a granos básicos), describálos aquí (ej. “enfermedad del hijo”, “robó del dinero”. Para las próximas preguntas, en vez de decir “el evento”, se dice la descripción que escribió aquí.)
Si el entrevistado mencionó más de dos, enumere en voz alta todos que mencionó (no incluyendo a granos básicos), y pregunta: “Dentro de esos, cuáles dos tuvieron mayor impacto negativo en su hogar?”

EVENTO #1 ______________________________

EVENTO #2 ______________________________

Ahora le quiero hacer algunas preguntas sobre el (EVENTO #1) (describir aquí) ______________________________

Si este evento NO fue una enfermedad, lesión, o fallecimiento, NO preguntar #SA01

SA01 Esta persona necesitó tratamiento? □ Sí □ No □ No sé
SA01a Si esta persona necesitaba tratamiento, recibió TODO el tratamiento necesario? □ Sí □ No □ No sé
SA01b Si no recibió todo el tratamiento que necesitaba, por qué no tuvo el tratamiento? (NO lea las opciones, marque TODAS las que aplican)
   i. □ No había dinero para tratamiento, medicina, y/o transporte
   ii. □ No hubo suficiente tiempo
   iii. □ El personal del Hospital/clinica no nos atendió, no tenían la medicina que necesitaba
   iv. □ Otra: __________________________

SA01c Si buscaron tratamiento, como hicieron para llevar la persona a la clínica/ hospital? (NO lea las opciones, marque TODAS las que apliquen).
   i. □ Ambulancia/ policía/ alcaldía – no pagamos
   ii. □ Lo cargaron en hamaca
   iii. □ Transporte particular y pagamos por eso
   iv. □ Transporte particular y NO pagamos por eso
   v. □ Transporte público
   vi. □ Caminar
   vii. □ Otro: __________________________

SA02 A causa de (ese evento) tuvieron gastos inesperados (incluyendo transporte y tratamiento si aplica)? □ Sí □ No □ No sé
SA02a Sabe cuánto fueron los gastos en total? (si no sabe, puede preguntar “menos de $10? $20? $50? $100? Si realmente no sabe, marcar como “no sé”) $________________________ o NS

Como hicieron para pagar los gastos inesperados, o para enfrentar o recuperarse del evento? Le voy a leer un listado.

SA03 Buscaron prestado o fiado? Por ejemplo, de algún amigo, familiar, patrón, banco, grupo de ahorro, o sacaron fiado en una tienda? (Se incluye transporte privado que se paga después) □ Sí (especificar abajo) □ No □ No sé
SA03a De dónde? (NO leer opciones, marque TODAS que aplican)

E. Jahns Savings Groups and Coping Strategies - August 2012 75
i.  □ Amigo/ familia
ii. □ Empleador o patrón
iii. □ Banco/ Cooperativa de ahorro y préstamo
iv. □ Grupo de ahorro
v.  □ Fíado en alguna tienda
vi.  □ Prestado de alguien en el extranjero
vii. □ Otro crédito o préstamo __________________________

SA04  Usaron algún dinero que tenían guardado o ahorrado en la casa, un banco, o un grupo de ahorros?
   □ Sí (especificar abajo) □ No □ No sé

SA04a  De dónde?  (NO leer opciones, marque TODAS que aplican)
   i.  □ Casa
   ii. □ Banco/ Cooperativa de ahorro y préstamo
   iii. □ Grupo de ahorro
   iv. □ Otros ahorros __________________________

SA05  Vendieron maíz, un pollo, otro animal u alguna otra cosa suya?  □ Sí (especificar abajo) □ No □ No sé

SA05a  Que fue?  (NO leer opciones, marque TODAS que aplican)
   i.  □ Maíz, gallina u otro animal pequeño
   ii. □ Artesanía
   iii. □ Ganado, caballo, buey, mula
   iv. □ Terreno
   v.  □ Vehículo o maquinaria
   vi. □ Alguna otra cosa____________________________

SA06  A causa de ese evento, tuvieron que trabajar horas extras, buscar trabajo en otra parte, o aumentar el trabajo de niños o ancianos?
   □ Sí (especificar abajo) □ No □ No sé

SA06a  (NO leer opciones, marque TODAS que aplican)
   i. □ Trabajaba horas extras
   ii. □ Alguien fue a trabajar en otro lugar en El Salvador
   iii. □ Alguien fue a trabajar en otro país
   iv. □ Aumentamos el trabajo de niños o ancianos
   v. □ Otra diferencia___________________________

SA07  Usaron remesas para enfrentar ese evento?  □ Sí □ No □ No sé

SA07a  Las remesas fueron del extranjero o dentro del país? □ del Extranjero □ dentro del país

SA08  Recibieron alguna colaboración comunitaria, comida, u otro tipo de ayuda ya no mencionado?  □ Sí □ No □ No sé
   Si es SÍ, explicar________________________________________________________________________________

SA09  Hicieron alguna otra cosa para enfrentar este evento?  □ Sí □ No □ No sé
   Si es SÍ, explicar________________________________________________________________________________

SA10  Todavía están pagando los gastos de esta emergencia? □ Sí □ No □ No sé

SA11a  A causa de (ese evento), ganaron menos dinero de lo acostumbrado, por ejemplo, porque alguien tenía que faltar del trabajo?
   □ SÍ □ No □ No sé

SA11b  Todavía están ganando menos dinero a causa de (ese evento)? □ Sí □ No □ No sé

SA12a  ¿Este evento le afectó para conseguir comida para su familia en algún momento durante los últimos 12 meses?
   □ Sí □ No □ No sé

SA12b  ¿Este evento le afectará para conseguir comida para su familia durante los próximos 12 meses?
   □ Sí □ No □ No sé
SA13 ¿Este evento afectó la educación de alguien en la casa – por ejemplo, que alguien tenía que salir de los estudios o faltar de clases más de un mes?  ☐ Sí ☐ No ☐ No sé

SA14 ¿Este evento tuvo algún otro efecto negativo a largo plazo?  ☐ Sí (describe:_________________________________________)  ☐ No ☐ No sé

SA15 ¿(Ese evento) afectó más de la mitad de las familias en su comunidad?  (Nota: en caso de que el evento es enfermedad, lesión, o fallecimiento: si obviamente solo afectó a una persona, no preguntar, y marcar “no”. Si podría haber sido una epidemia o accidente que afectó a muchas personas, hay que hacer la pregunta.)  ☐ Sí ☐ No ☐ No sé

SA16 (Opcional – escribir algún comentario sobre el evento #1, especialmente si tiene que ver con un grupo de ahorro)

______________________________________________________________________________________________________

______________________________________________________________________________________________________

EVENTO #2

Ahora le quiero hacer algunas preguntas sobre el (EVENTO #2)  (describir aqui) ______________________

Si este evento NO fue una enfermedad, lesión, o fallecimiento, NO preguntar  #SA01

SB01 Esta persona necesitaba tratamiento?  ☐ Sí ☐ No ☐ No sé

SB01a Si esta persona necesitaba tratamiento, recibió TODO el tratamiento necesario?  ☐ Sí ☐ No ☐ No sé

SB01b Si no recibió todo el tratamiento que necesitaba, por qué no tuvo el tratamiento?  (NO lea las opciones, marque TODAS las que aplican)

i. ☐ No había dinero para tratamiento, medicina, y/o transporte
ii. ☐ No hubo suficiente tiempo
iii. ☐ El personal del Hospital/clinica no nos atendió, no tenían la medicina que necesitaba
iv. ☐ Otra: __________________________

SB01c Si buscaron tratamiento, como hicieron para llevar la persona a la clínica/ hospital?  (NO lea las opciones, marque TODAS las que apliquen).

i. ☐ Ambulancia/ policial/ alcaldía – no pagamos
ii. ☐ Lo cargaron en hamaca
iii. ☐ Transporte particular y pagamos por eso
iv. ☐ Transporte particular y NO pagamos por eso
v. ☐ Transporte público
vi. ☐ Caminar
vii. ☐ Otro: __________________________

SB02 A causa de (ese evento) tuvieron gastos inesperados (incluyendo transporte y tratamiento si aplica)?  ☐ Sí ☐ No ☐ No sé

SB02a Sabe cuánto fueron los gastos en total?  (si no sabe, puede preguntar “menos de $10?  $20?  $50?  $100?  Si realmente no sabe, marcar como “no sé”)  $________________________  o NS

Como hicieron para pagar los gastos inesperados, o para enfrentar o recuperarse del evento?  Le voy a leer un listado.

SB03 Buscaron prestado o fiado?  Por ejemplo, de algún amigo, familiar, patrón, banco, grupo de ahorro, o sacaron fiado en una tienda?  (Se incluye transporte privado que se paga después)  ☐ Sí (especificar abajo)  ☐ No ☐ No sé

SB03a De dónde?  (NO leer opciones, marque TODAS que aplican)

i. ☐ Amigo/ familia
ii. ☐ Empleador o patrón
iii. ☐ Banco/ Cooperativa de ahorro y préstamo
iv. ☐ Grupo de ahorro  

v. ☐ Fidado en alguna tienda  

vi. ☐ Prestado de alguien en el extranjero  

vii. ☐ Otro crédito o préstamo __________________________

SB04 Usaron algún dinero que tenían guardado o ahorrado en la casa, un banco, o un grupo de ahorros?  
☐ Sí (especificar abajo) ☐ No ☐ No sé

SB04a De dónde?  (NO leer opciones, marque TODAS que aplican)  

i. ☐ Casa  

ii. ☐ Banco/ Cooperativa de ahorro y préstamo  

iii. ☐ Grupo de ahorro  

iv. ☐ Otros ahorros __________________________

SB05 Vendieron maíz, un pollo, otro animal u alguna otra cosa suya?  ☐ Sí (especificar abajo) ☐ No ☐ No sé

SB05a Que fue?  (NO leer opciones, marque TODAS que aplican)  

i. ☐ Maíz, gallina u otro animal pequeño  

ii. ☐ Artesanía  

iii. ☐ Ganado  

iv. ☐ Terreno  

v. ☐ Vehículo o maquinaria  

vi. ☐ Alguna otra cosa_________________________

SB06 A causa de ese evento, tuvieron que trabajar horas extras, buscar trabajo en otra parte, o aumentar el trabajo de niños o ancianos?  ☐ Sí (especificar abajo) ☐ No ☐ No sé

SB06a (NO leer opciones, marque TODAS que aplican)  

i. ☐ Trabajaba horas extras  

ii. ☐ Alguien fue a trabajar en otro lugar en El Salvador  

iii. ☐ Alguien fue a trabajar en otro país  

iv. ☐ Aumentamos el trabajo de niños o ancianos  

v. ☐ Otra diferencia_________________________

SB07 Usaron remesas para enfrentar ese evento?  ☐ Sí ☐ No ☐ No sé

SB07a Las remesas fueron del extranjero o dentro del país?  ☐ del Extranjero ☐ dentro del país

SB08 Recibieron alguna colaboración comunitaria, comida u otro tipo de ayuda ya no mencionado? ☐ Sí ☐ No ☐ NS  
Si es Sí, explicar________________________________________________________________________________

SB09 Hicieron alguna otra cosa para enfrentar este evento?  ☐ Sí ☐ No ☐ No sé  
Si es Sí, explicar_______________________________________________________________________________

SB10 Todavía están pagando los gastos de esta emergencia?  ☐ Sí ☐ No ☐ No sé

SB11a A causa de (ese evento), ganaron menos dinero de lo acostumbrado, por ejemplo, porque alguien tenía que faltar del trabajo?  ☐ Sí ☐ No ☐ No sé  

SB11b (SI es SÍ) Todavía están ganando menos dinero a causa de (ese evento)?  ☐ Sí ☐ No ☐ No sé

SB12a ¿Este evento le afectó para conseguir comida para su familia en algún momento durante los últimos 12 meses?  
☐ Sí ☐ No ☐ No sé

SB12b ¿Este evento le afectará para conseguir comida para su familia durante los próximos 12 meses?  
☐ Sí ☐ No ☐ No sé

SB13 ¿Este evento afectó la educación de alguien en la casa – por ejemplo, que alguien tenía que salir de los estudios o faltar de clases más de un mes?  ☐ Sí ☐ No ☐ No sé
E. Jahns Savings Groups and Coping Strategies - August 2012

SB14 ¿Este evento tuvo algún otro efecto negativo a largo plazo?
☐ Sí (describe:_________________________________________________) ☐ No ☐ No sé

SB15 ¿(Ese evento) afectó más de la mitad de las familias en su comunidad? (Nota: en caso de que el evento es enfermedad, lesión, o fallecimiento: si obviamente solo afectó a una persona, no preguntar, y marcar “no”. Si podría haber sido una epidemia o accidente que afectó a muchas personas, hay que hacer la pregunta.) ☐ Sí ☐ No ☐ No sé

SB16 (Opcional – escribir algún comentario sobre el evento #2, especialmente si tiene que ver con un grupo de ahorro)

Manejo Financiero de los Hogares

F01 ¿Ud. tiene celular? (Nota: no incluir celulares que pertenezcan a otros miembros de la familia) ☐ Sí ☐ No

F01a (Si es SÍ) Cada cuanto tiempo le pone saldo? Cuantas veces por mes? (marque UNA)
☐ 1 vez al mes o menos ☐ 2 veces ☐ 3 veces ☐ 4 veces o más ☐ No sé

F02 (Si hacían artesanía en el pasado). Como hacían antes para conseguir el material para las artesanías? (NO leer las opciones, marque UNA)
☐ Nosotros lo compramos con dinero nuestro
☐ Lo sacamos fiado / nos dieron el material y solo nos pagaron la mano de obra

F02a (Si hacen artesanía actualmente). Como hacen ahora para conseguir el material para las artesanías? (NO leer las opciones, marque UNA)
☐ Nosotros lo compramos con dinero nuestro
☐ Lo sacamos fiado / nos dan el material y solo nos pagan la mano de obra

F03 En el pasado, en su casa han pedido algo prestado o fiado alguna vez, más de $10? Le voy a leer un listado. Alguna vez, ha prestado más de $10 de... (Nota: este listado se lee aun si la persona dijo "no"). (LEER en voz alta, marque TODOS que apliquen)
i. ☐ Amigos/Familia    ii. ☐ Empleador/Patrón    iii. ☐ Bancos/Cooperativas de ahorro y crédito
iv. ☐ Grupo de Ahorros v. ☐ Fiado de una tienda o negocio (que no sea material para artesanías)
vi. ☐ Otros créditos o préstamos (especifique) ______________________

vii. ☐ No – nunca pedimos prestado de ninguna fuente viii. ☐ No sé

F04 Actualmente, en su casa le deben dinero a alguien, más de $10? Le voy a leer un listado. En este momento, le debe más de $10 a ... (Nota: este listado se lee aun si la persona dijo "no"). (Leer un voz alta, marque TODOS que apliquen)
i. ☐ Amigos/Familia    ii. ☐ Empleador/Patrón    iii. ☐ Bancos/Cooperativas de ahorro y crédito
iv. ☐ Grupo de Ahorros v. ☐ Fiado de una tienda o negocio (que no sea material para artesanías)
vi. ☐ Otros créditos o préstamos (especifique) ______________________

vii. ☐ No – no debemos nada a nadie viii. ☐ No sé

F04a Si es SÍ, cuantos créditos o préstamos tiene actualmente? _________ (no contar material para artesanías fiado)

F04b Cuanto es el total que debe en este momento? (Nota: incluir el total de TODOS los créditos que tiene, pero no incluir material para artesanías fiado) $__________

(NOTA: Para F04c- F04f NO se describe préstamos sacados POR EL ENTREVISTADO de un GRUPO DE AHORROS. Sí se incluye cualquier otro préstamo sacado por el entrevistado o cualquier otro miembro del hogar. También se incluye préstamos que OTRO miembro de la familia ha sacado del grupo de ahorros. Sí el único crédito que la familia tiene es...
un préstamo del grupo de ahorros por parte del entrevistado, se deja F04c- F04f en blanco. Asegúrese que el préstamo del grupo de ahorro del entrevistado esté incluido después en la parte GP: “Préstamos en el grupo de ahorro”.)

F04c (Nota, si la persona tiene más de un crédito/préstamo preguntar por el más grande) ¿Cuál fue la cantidad inicial del préstamo? $____________________

F04d ¿Cuánto le queda pendiente de pagar? $____________________

F04e ¿Paga interés o comisión por el préstamo?  □ Sí  □ No

F04f ¿En qué usó el préstamo?  (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas)

_ Comida (no incluye comida para Navidad, celebraciones) _ Recibos de servicios (luz, agua, etc.)
_ Gastos de salud, deudas de salud, emergencias _ Navidad (celebraciones, comidas especiales y regalos)
_ Animales (incl. comida, medicina, granja, etc.) _ Gastos funerarios
_ Insumos Agrícolas (abono, semillas, mano de obra, _ Celebraciones /eventos (graduaciones, casamientos, aniversarios)
_ alquiler de terreno/tierra.)
_ Celular o saldo para el teléfono _ Pago de otras deudas (que no sean para salud)
_ropa/ alquiler de casas _ Educación (útiles escolares, uniformes, matrículas, transporte hacia las escuelas)
_ Materiales para artesanías (petate, hamacas) _ Otro __________________
_ Otras actividades que generan ingresos/ganancias (que no sean artesanías o actividades agropecuarias) _ No sé
_ Casa o vivienda (muebles, reparaciones, alquiler, construcción)
_ Terreno (compra)

F04g _ Si el préstamo es de un banco o una cooperativa de ahorros y préstamos_ Tiene seguro de deuda?  □ Sí  □ No  □ No sé
□ (Si es Sí) ¿Qué situación le cubre el seguro? ______________________________________________________

F05 ¿En la familia, tienen o alguna vez han tenido más de $10 dinero guardado o ahorrado por más de un mes en algunos de los siguientes lugares?  (LEA las opciones en voz alta, marque TODAS que apliquen)
.i.  □ En la casa
ii. □ En un banco o una cooperativa de ahorros o crédito
iii. □ En un grupo de auto-ahorro iv. □ En alguna otra parte
v. □ No – ninguno de esos lugares vi. □ No sé

F06 ¿Tiene o alguna vez ha tenido seguro médico o seguro social?  □ Sí  □ No  □ No sé

F07 ¿Tiene o alguna vez ha tenido seguro agrícola, seguro de vehículo u otro seguro?  □ Sí  □ No  □ No sé
Especifique: __________________________________________________________

Grupos de Ahorro – preguntas generales

G01 Actualmente Ud. forma parte de algún grupo de ahorro?
□ Sí, con A4N (Caritas/Fundesa/ Redes)  □ Sí, con otros (especifique:____________________)  □ No

G01a _ Si es NO_ Alguna vez ha formado parte de algún grupo de ahorro?
□ Sí, con A4N (Caritas/Fundesa/ Redes)  □ Sí, con otros (especifique:____________________)  □ No

G02 Actualmente, aparte de Ud. alguien de su casa está en algún grupo de ahorro?  □ Sí  □ No  □ No sé
□ (Si es SÍ) quiénes son, y cuántos?
G02a Niñas de 0-12 años: _______________ G02b Niños de 0-12 años: _______________
G02c Jóvenes mujeres de 13-26 años: ___________ G02d Jóvenes hombres de 13-26 años: ___________
G02e Mujeres adultas de más de 26 años: ___________ G02f Hombres adultos de más de 26 años: ___________
SOLO PARA LAS PERSONAS QUE NUNCA HAN PARTICIPADO EN UN GRUPO DE AHORRO

G03  Alguna vez tuvo la oportunidad de entrar a un grupo de ahorros?  □ Sí  □ No  □ No sé

G03a  (Sí es SÍ) Por qué no ingresó al grupo?  (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas. Si no ha llegado a tres respuestas, pregunte “ALGO MAS?” exactamente una vez)

□ Demasiado tiempo/ muy lejos
□ Tenía miedo que el dinero fuera robado
□ Tenía miedo que el dinero fuera perdido o mal manejado
□ No me gustaban las actividades o reglas del grupo
  □ Me parecía complicada la metodología/ difícil llevar las cuentas / por bajo nivel de educación
□ No me llevaba bien con algunos miembros/líderes del grupo, no estábamos de acuerdo
□ Mi familia no quería que estuviera en el grupo de ahorro
□ No podía ahorrar suficiente
□ Tenía miedo de tener deudas/ enjaranarme
□ A otra gente de la comunidad no le gustaba el grupo/ lo criticaba
□ No estaba interesado/a
□ No me invitaron/ no me permitieron entrar
□ No había escuchado sobre los grupos
□ Otro: __________________________
□ No sé

EL RESTO DE LA ENCUESTA ES ÚNICAMENTE PARA MIEMBROS ANTIGUOS o ACTUALES DE GRUPOS DE AHORRO

G04  Alguna vez fue, o actualmente es, parte de la directiva de un grupo de ahorro, o un promotor/a de un grupo de ahorro?
□ Sí  □ No

G05  Piense usted en cuándo escuchó sobre los grupos de ahorro, y cuándo decidió ser miembro. Por qué decidió entrar al grupo?  (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)

□ Fundesa/Redes/ Caritas/ CRS/ Líder comunitario/ promotora me dijo que participara
□ Amigo/ familiar me dijo que participara
□ Vi a otros en el grupo y quise unirme
□ Quería ahorrar
□ Quería hacer un préstamo
□ Quería tener ingresos (intereses en mis ahorros, o inversión de ahorros/préstamos para tener ganancia)
□ Me gustó la idea de compartir (divertimos, pasar tiempo con los amigos)
□ Me gustó la solidaridad/ apoyo entre nosotros
□ Quería tener acceso a otros beneficios del proyecto (capacitaciones, abono, etc). especifique:________
□ Emergencias (si algo malo pasa, yo puedo tener ayuda de mi grupo).
□ Otro: __________________________
G06 Qué le gusta / gustó de ser miembro del grupo de ahorro? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas. Si no ha llegado a tres respuestas, pregunte “ALGO MAS?” exactamente una vez.)

___Ahorros (es fácil ahorrar, me gustan las cosas que puedo hacer con mis ahorros…)
___Préstamos (me gusta tener un lugar donde puedo conseguir un préstamo, los préstamos son fáciles de conseguir/ mejores condiciones que en otros lados …)
___Socializar y compartir (nos divertimos, me gusta pasar el tiempo con otros miembros del grupo, es bonita distracción después del trabajo)
___Solidaridad/ apoyo mutuo (Podemos ayudarnos entre nosotros, contamos unos con otros, si yo tengo un dinero extra, yo puedo prestárselo a alguien más para que lo utilice)
___Auto estima (Me siento más segura/o, tengo más control de mi vida)
___Políticas/ movilización comunitaria (como grupo, podemos hacer cambios en nuestra comunidad)
___Capacitación/ habilidades (financieras, nutrición, recetas, etc.) Especifique: ____________________________
___Generación de ingresos (mis ahorros están ganando interés, puedo usar mis ahorros o préstamos para invertirlo en algo y ganar más dinero)
___Otros beneficios del proyecto A4N (fertilizante, capacitaciones, etc.) Especifique: ____________________________
___Otros beneficios de otro proyecto que no sea A4N (fertilizante, capacitaciones, etc). Especifique: ____________________________
___Emergencias: si algo malo pasa, puedo tener ayuda de mi grupo. Especifique cómo (puede que tenga que preguntar ¿En qué sentido?” NO lea opciones, marque TODAS que aplican.)

☐ Retirar mis ahorros en caso de emergencia
☐ Conseguir un préstamo en caso de emergencia
☐ Conseguir una donación (que no tenga que pagar)
☐ Conseguir ayuda en especie de los miembros del grupo (comida, cuidados de enfermería, guardería, transporte, etc.)
☐ Otra ayuda en emergencia ____________________________

___ Otras cosas que me gustan/gustaban: ____________
___ No sé

(Opcional) Comentario sobre lo anterior:
___________________________________________________________________________________

G07 Qué no le gusta / qué no le gustó del grupo de ahorro? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas. Si no ha llegado a tres respuestas, pregunte “ALGO MAS?” exactamente una vez.)

___ Demasiado tiempo/ muy lejos
___ Miedo de que el dinero será robado ___ El dinero en verdad fue robado
___ Miedo de que el dinero será perdido o mal manejado ___ El dinero en verdad fue perdido o mal manejado
___ No me gustan algunas actividades o reglas del grupo
___ No entiendo/ es complicada la metodología/ difícil llevar las cuentas por bajo nivel de educación
___ No me llevo bien con algunos miembros/ líderes del grupo o no estamos de acuerdo
___ Mi familia no quiere que esté en el grupo
___ Se me hace muy difícil ahorrar
___ Se me hace muy difícil pagar mi préstamo
___ No pude conseguir el préstamo que quería/ no dan prestamos
___ No pude conseguir los fondos de emergencia que quería
___ A otra gente de la comunidad no le gusta nuestro grupo/ nos critican
___ Otros: ____________________________

☐ No sé/ no hay nada que me disguste / todo bien
☐ Se niega a responder

(Opcional) Comentario sobre lo anterior:
G08  Hay algo que le gustaría cambiar en el grupo? (si no entiende, puede decir, “le gustaría que algo fuera diferente en el grupo?”)

G09  Siempre ha estado/ estaba con el mismo grupo de ahorros?
- Sí – siempre con el mismo
- No- empecé con un grupo y después cambié a otro
- No sé

G09a  (Si era miembro de un grupo y ya no es) Por qué salió del grupo? (NOTA: esta pregunta es válida para las personas que cambiaron de un grupo a otro, tanto como las personas que ya no están participando en ningún grupo). (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas. Si no ha llegado a tres respuestas, pregunte “ALGO MAS?” exactamente una vez.)

- Demasiado tiempo/ muy lejos / no me quedaba tiempo
- Tenía miedo que el dinero fuera robado
- Tenía miedo de perder $ por mal manejo
- El dinero en verdad fue robado
- El dinero en verdad fue perdido o mal manejado
- No me gustaban las actividades o reglas del grupo
- No entendí la metodología/ fue muy complicado/ difícil llevar las cuentas por bajo nivel de educación
- No me llevaba bien con algunos miembros/líderes del grupo
- Mi familia ya no quería que estuviera en el grupo
- No pude ahorrar lo suficiente
- No pude pagar mi préstamo
- No se que se deshizo/ se desintegro el grupo
- No conseguí el préstamo que quería/ el grupo no daba préstamos
- No conseguí los fondos de emergencia que quería
- A otra gente de la comunidad no le gustaba nuestro grupo/ nos criticaban
- El grupo se desintegró/ se deshizo
- Me pidieron dejar el grupo o no continuar
- Cambié de comunidad
- Otro __________________________

- No sé/ Se niega a responder

(Opcional) Comentario sobre lo anterior:

Mas detalles sobre el grupo y ahorros (para miembros antiguos y actuales)
(NOTA: Para todas las preguntas que vienen en adelante - si una persona cambió de un grupo para otro – o sea, marcó “NO” en la pregunta G09 – debería referirse al grupo en que estuvo por más tiempo. Si pasó la misma cantidad de tiempo en ambos grupos, referirse al grupo más reciente. Si está hablando de su grupo antiguo, NO hacer las preguntas que son SOLO para miembros actuales, o sea.

GA01  Cual es el nombre de su grupo? __________________________

GA02  ¿Cada cuánto tiempo se reúnen/ reunían? (marcar UNA)
- Una vez a la semana (cada 8 días)
- Una vez al quince (cada 15 días)
- Una vez al mes
- Otros: __________________________

GA03  ¿Hace cuánto tiempo se formó su grupo?
- Hace menos de un año
- Entre 1-2 años
- Más de 2 años
- No sé

GA04  ¿Hace cuánto tiempo ingresó usted al grupo?
E. Jahns Savings Groups and Coping Strategies - August 2012 84

GA05 (Solo si ya no está en el grupo) ¿Hace cuánto tiempo salió usted del grupo? (O, cuando dejó de participar?)
- □ Hace menos de un año
- □ Entre 1-2 años
- □ Más de 2 años
- □ No sé

□ Hace menos de un año □ Entre 1-2 años □ Más de 2 años □ No sé

GA06 ¿Cuánta gente había en el grupo cuando usted entró (incluyéndose a Ud)? ____________
- □ Hace menos de un año
- □ Entre 1-2 años
- □ Más de 2 años
- □ No sé

□ Geografía (Solo si ya no está en el grupo)

GA07 Cuando Ud entró, el grupo tenía hombres, mujeres, jóvenes, o niños? (NO lea las opciones, marque TODAS que aplican.)
- □ Niños
- □ Jóvenes
- □ Hombres
- □ Mujeres
- □ No sé

GA08 (Solo para miembros actuales) ¿Actualmente, cuánta gente hay en el grupo (incluyéndose a Ud.)? ____________

□ Geografía (Solo para miembros actuales)

GA09 (Solo para miembros actuales) Actualmente, el grupo tiene hombres, mujeres, jóvenes, o niños? (NO lea las opciones, marque TODAS que aplican.)
- □ Niños
- □ Jóvenes
- □ Hombres
- □ Mujeres
- □ No sé

GA10 (Solo para miembros actuales) ¿Actualmente, en cuales meses están distribuyendo el dinero? (Marque TODAS las que apliquen)
- i. □ Ene
- ii. □ Feb
- iii. □ Mar
- iv. □ Abr
- v. □ May
- vi. □ Jun
- vii. □ Jul
- viii. □ Ago
- ix. □ Sep
- x. □ Oct
- xi. □ Nov
- xii. □ Dic

□ Geografía (No sé/ no me acuerdo)

GA11 (Solo para miembros actuales) ¿Por qué decidieron repartir el dinero entonces? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)
- □ Así es como comenzamos, eso es lo que hemos aprendido de los promotores/compañeros/as
- □ Tiene sentido hacerlo al final del año calendario
- □ Porque podemos usar el pago para los gastos de la temporada:
  - □ Navidad
  - □ Gastos de la Escuela (uniformes, útiles, matrícula, etc. No incluir graduación aquí)
  - □ Insumos Agrícolas
  - □ Cuando hay escasez de alimentos (es la temporada de hambre, allí es cuando necesitamos comprar la comida)
  - □ Comida barata (cultivos de temporada, allí es cuando podemos comprar comida barata por mayor)
  - □ Otros gastos de la temporada: __________________
- □ El grupo se desintegró entonces
- □ Queríamos aclarar nuestras cuentas y comenzar de nuevo
- □ Otra razón ____________
- □ No sé por qué se decidió repartir el dinero en esa fecha

GA12 En su grupo de ahorros, compran/compraban cosas juntos por mayor como grupo, como por ejemplo maíz, abono, o materiales? (NO lea las opciones, marque TODAS las que aplican)
- i. □ Maíz u otra comida
- ii. □ Abono, semillas, otros insumos agrícolas
- iii. □ Materiales para artesanía
- iv. □ Otra cosa____________________
- v. □ No
- vi. □ No sé

GA13 Su grupo hace rifas? □ Sí □ No □ No sé

GA13a De todo el dinero que se juntó durante el año solo de rifas, cuanto recibió Ud cuando se distribuyó el dinero de rifas?
- □ $ ______________ O □ No sé

GA14 ¿Su grupo hace/hacía actividades o ventas para generar ingresos o ganancias? (NO lea las opciones, marque TODAS las que aplican. NO incluir rifas.) □ Sí (anotar abajo) □ No □ No sé
- i. □ Preparación y venta de comida
- ii. □ Amenizando fiestas, bailes y otras celebraciones.
iii. □ Destazo iv. □ Venta por detalle de algo que compraron por mayor

v. □ Otro __________________

GA14a  Cuanto recibió Ud de las actividades o ventas del grupo durante el último año? $ ______________ O □ No sé

GA15  Dan préstamos en su grupo? □ Sí □ No □ No sé

GA15a  De todo el dinero que se juntó durante el año solo de intereses, cuanto recibió Ud cuando se distribuyó el dinero de los intereses? $ ______________ O □ No sé

GA16  Cuanto fue el total que Ud ahorró durante el último año (no contando ingresos de rifas, intereses, ventas u otras actividades)? $______________ O □ No sé

GA17  ¿Retiro usted dinero de sus ahorros ANTES del tiempo de distribución? □ Sí □ No □ No sé

GA18  ¿Dejó Ud. algún dinero en la caja después del tiempo de distribución? □ Sí □ No □ No sé

GA19  ¿Como usó usted su ahorro del último año? (NOTA: si sacaron dinero antes del tiempo de distribución, hay que incluirlo aqui también) (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)

NOTA: Si usó sus ahorros para comprar abono, enfrentar la época de escasez o un impacto negativo, asegurarse que “ahorro en el grupo de ahorro” aparezca como estrategia en la sección correspondiente.

□ Comida (no incluye comida para Navidad, celebraciones)
□ Gastos de salud, deudas de salud, emergencias
□ Animales (incl.comida, medicina, granja, etc.)
□ Insumos Agrícolas (abono, semillas, mano de obra, alquiler de terreno/tierra.)
□ Celular o saldo para el teléfono
□ Ropa/ calzado
□ Materiales para artesanías (petate, hamacas)
□ Otras actividades que generan ingresos/ganancias (que no sean artesanías o actividades agropecuarias)
□ Casa o vivienda (muebles, reparaciones, alquiler, construcción)
□ Terreno (compra)
□ Recibos de servicios (luz, agua, etc)
□ Navidad (celebraciones, comidas especiales y regalos)
□ Gastos funerarios
□ Celebraciones /eventos (graduaciones, casamientos, aniversarios)
□ Pago de otras deudas (que no sean para salud)
□ Educación (útiles escolares, uniformes, matrículas, transporte hacia las escuelas)
□ Otro_____________________
□ Dejé un balance (no sacqué todo)
□ No sé

GA20  (Solo si contestó que había usado todo o parte de sus ahorros para comprar “comida”. No se incluye comida especial para la Navidad u otra celebración). Me comentó que había comprado comida con sus ahorros. Antes también compraba comida, antes de estar en un grupo de ahorro? □ Sí □ No □ No sé

GA20a  Fue diferente usar sus ahorros para comprar la comida – comparado a lo que hacía antes? □ Sí □ No □ No sé

GA20b  (Si es SI) Como fue diferente? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)
□ No tuve que prestar/ fiar
□ Compré comida de mejor calidad/ compré mas “con que”
□ Pude comprar más comida que antes/ no tuvimos que pasar hambre
□ Compré por mayor (ahorrando tiempo y/o dinero)/ compré a precio más barato
□ Pude estar más tranquila sabiendo que tenía dinero para comida/ Fue más fácil manejar los gastos de la casa
□ Antes pagaba con otro ingreso que ya no tengo
□ Otra diferencia:________________________________________________________

Opcional – explicar la respuesta

________________________________________________________________________________________

GA21  (Si usó todo o parte de sus ahorros para alguna actividad que genera ingresos -- ganadería, insumos agrícolas,
artesanías, otros negocios o generadores de ingresos). Me comentó que Ud había usado sus ahorros para 
____(insertar tipo de actividad). Puede usted decirme si esta es una actividad nueva, o algo que usted siempre ha 
hecho? (Marque UNA)   □ Algo que siempre he hecho   □ Algo nuevo

GA21a (Si es algo que siempre ha hecho) Fue diferente usar sus ahorros para esto, comparado a lo que hacía antes? 
☐ Sí  ☐ No  ☐ No sé
GA21b (Si es SI) Como fue diferente? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay 
mas respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)
   □ No tuve que prestar/ fiar
   □ Pude ampliar, desarrollar, mejorar la actividad 
   □ Compré por mayor (ahorrando tiempo y/o dinero)
   □ Pude estar más tranquila sabiendo que tenía dinero para eso/ Fue más fácil manejar los gastos de la casa
   □ Antes pagaba con otro ingreso que ya no tengo
   □ Otra diferencia:________________________________________________________

Opcional – explicar la respuesta
____________________________________________________________________________________________________

GA22 ¿Antes de que usted estuviera en el grupo de ahorros, podría haber comprado/pagado por esas cosas que compró 
con sus ahorros? Por ejemplo, con pagos por algún trabajo, pedir prestado, sacar ahorros de otra parte, vender algo, 
buscar ayuda o colaboración, pedir remesas o otra cosa?  ☐ Sí  ☐ No  ☐ No sé
GP23 (Si es SI o NO SE) Que habría hecho para pagarlo? (NO lea las opciones en voz alta. Marcar la primera respuesta 
con un “1”. Si hay mas respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)

Usar dinero recibido por algún trabajo/ pagar o comprar de a poco cuando hay dinero
   _ Usar dinero recibido por algún trabajo/ pagar o comprar de a poco cuando hay dinero

Prestar de…..
   _ Amigo/ familia
   _ Empleador o patrón
   _ Banco/ Cooperativa de ahorro y préstamo
   _ Fiado en alguna tienda
   _ Otro crédito o préstamo ______________________________

Sacar dinero guardado en…. 
   _ Casa
   _ Banco/ Cooperativa de ahorro y préstamo
   _ Otros ahorros ______________________________

Vender algo …
   _ Artesanía u otro producto que producen para vender
   _ Comida, gallina u otro animal pequeño
   _ Ganado, animal grande
   _ Terreno
   _ Vehículo o maquinaria
   _ Alguna otra cosa ______________________________

Buscar ayuda/ regalos…
   _ Gobierno, alcaldía
   _ ONG
   _ Iglesia
   _ Colaboración comunitaria – ayuda de varios vecinos juntos
   _ Regalos de otra fuente ______________________________

Pedir remesas
   _ Del extranjero
   _ Dentro del país

Conseguir dinero por otra fuente
GA24 El dinero que está/ estaba ahorrando – en que lo gastaba antes? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)
- Chuchería/ churros, bebidas, cervezas, cigarros/ cosas no necesarias
- Las ventas que pasan por la casa
- Saldo para el teléfono
- Material para artesanías
- Ropa, calzado
- Comida diaria
- Transporte
- Otro (describir)

GA24a Le hacían falta esas cosas que ya no compraba? □ Sí □ No □ No sé

SOLO PARA MIEMBROS ACTUALES
GA25 Cuándo piensa retirar sus ahorros la próxima vez? (marcar UNA)
- Ene □ Feb □ Mar □ Abr □ Mayo □ Jun
- Jul □ Ago □ Sep □ Oct □ Nov □ Dic
- No sé / no me acuerdo

GA26 ¿Cuánto cree usted que tendrá ahorrado en total para ese entonces? $ ___________ O □ No sé

GA27 ¿En qué piensa usted usar sus ahorros? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)
- Comida (no incluye comida para Navidad, celebraciones)
- Gastos de salud, deudas de salud, emergencias
- Animales (incl. comida, medicina, granja, etc.)
- Insumos Agrícolas (abono, semillas, mano de obra, alquiler de terreno/tierra.)
- Celular o saldo para el teléfono
- Ropa/ calzado
- Materiales para artesanías (petate, hamacas)
- Otras actividades que generan ingresos/ganancias (que no sean artesanías o actividades agropecuarias)
- Casa o vivienda (muebles, reparaciones, alquiler, construcción)
- Terreno (compra)
- Recibos de servicios (luz, agua, etc)
- Navidad (celebraciones, comidas especiales y regalos)
- Gastos funerarios
- Celebraciones /eventos (graduaciones, casamientos, aniversarios)
- Pago de otras deudas (que no sean para salud)
- Educación (útiles escolares, uniformes, matrículas, transporte hacia las escuelas)
- Otro ______________
- No sé

SOBRE PRÉSTAMOS EN LOS GRUPOS DE AHORRO
GP01 ¿Su grupo da/ daba préstamos?
- Sí □ No □

GP01a Si no hacen/hacían préstamos, por qué no? (NO lea las opciones, marque TODOS que apliquen)
- No ha habido necesidad
- No nos gusta endeudarnos/ enjaranarnos
- No hay confianza en el grupo
- Otro: ______________
- No sé

GP02 (Solo si el grupo hace préstamos) ¿Ha recibido usted algún préstamo del grupo? □ Sí □ No

GP03 Si es Sí, cuántos veces ha sacado préstamos? ________ (Si es más de una vez, referirse al préstamo más reciente en las siguientes preguntas)

GP04 ¿Cuánto fué? $ ___________

GP05 ¿Ya lo pagó?
GP05a ¿En cuánto tiempo pagó su préstamo? ________ meses  □ No sé
□ No hay límite □ No sé

GP05b ¿Cuánto tiempo tuvo/ tiene para pagar el préstamo? ________ meses
□ No hay límite □ No sé

GP06 ¿En total cuánto de interés pagó o le tocará pagar?  (solo rellene las más fáciles)
$_______ Total de interés ó $_______ por mes ó ______% mensual ó □ No sé

Describa si quiere:
_____________________________________________________________________________________

GP07 ¿Para qué utilizó el préstamo? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Sí hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)

NOTA: Si éste préstamo fue para comprar abono, enfrentar la época de escasez o un impacto negativo, asegurarse que “préstamo del grupo de ahorro” aparezca como estrategia en la sección correspondiente.

□ Comida (no incluye comida para Navidad, celebraciones)
□ Gastos de salud, deudas de salud, emergencias
□ Animales (incl. comida, medicina, granja, etc.)
□ Insumos Agrícolas (abono, semillas, mano de obra, alquiler de terreno/tierra.)
□ Celular o saldo para el teléfono
□ Ropa/ calzado
□ Materiales para artesanías (petate, hamacas)
□ Otras actividades que generan ingresos/ganancias (que no sean artesanías o actividades agropecuarias)
□ Casa o vivienda (muebles, reparaciones, alquiler, construcción)
□ Terreno (compra)
□ Recibos de servicios (luz, agua, etc)
□ Navidad (celebraciones, comidas especiales y regalos)
□ Gastos funerarios
□ Celebraciones /eventos (graduaciones, casamientos, aniversarios)
□ Pago de otras deudas (que no sean para salud)
□ Educación (útiles escolares, uniformes, matrículas, transporte hacia las escuelas)
□ Dejé un balance (no sacqué todo)
□ No sé

GP08 ¿Antes de que usted estuviera en el grupo de ahorros, ¿podía haber conseguido ese dinero en otra parte – por ejemplo, con pago por un trabajo, pedir prestado, sacar dinero guardado, vender algo, buscar ayuda o colaboración, pedir remesas o otra cosa?
□ Sí □ No □ No sé

GP09 ¿Qué habría hecho para conseguirlo? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Sí hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)

Usar dinero recibido por algún trabajo/ pagar o comprar de a poco cuando hay dinero
□ Usar dinero recibido por algún trabajo/ pagar de a poco cuando hay dinero

Prestar de…..
□ Amigo/ familia
□ Empleador o patrón
□ Banco/ Cooperativa de ahorro y préstamo
□ Fíado en alguna tienda
□ Otro crédito o préstamo

Sacar dinero guardado en…..
□ Casa
□ Banco/ Cooperativa de ahorro y préstamo
□ Otros ahorros

Vender algo …
□ Artesanía u otro producto que producen para vender
□ Comida, gallina u otro animal pequeño
□ Ganado, animal grande
□ Terreno
**Vehículo o maquinaria**

**Alguna otra cosa**

**Buscar ayuda/ regalos...**
- Gobierno, alcaldía
- ONG
- Iglesia
- Colaboración comunitaria – ayuda de varios vecinos juntos
- Regalos de otra fuente

**Pedir remesas**
- Del extranjero
- Dentro del país

**Consiguir dinero por otra fuente**
- Especificar

---

**Fondos de Emergencia**  
(para miembros actuales y antiguos)

**GE01** ¿Tiene/ tenía su grupo un fondo de emergencias?  
*Nota: si la persona no entiende la pregunta, pregunte “El grupo tiene un fondo especial aparte que solo se usa para emergencias?”*  
- Sí
- No
- No sé

**GE02** Si es SÍ, que les proporciona?  
*LEA las opciones y marque TODAS las que apliquen*
- i. Donaciones (no es necesario que los paguen de regreso)
- ii. Préstamos sin interés
- iii. Préstamos con interés
- iv. Otro: ______________________________________

**GE03** En total, desde que se formó el fondo de emergencias, cuántas personas han recibido donación o préstamos del fondo de emergencias?  
*LEA las opciones, marque UNA*
- Ninguno
- Menos de la mitad de los miembros
- Más de la mitad de los miembros
- Todos

**GE04** ¿Personalmente, ha recibido usted algo del fondo de emergencias?  
- Sí
- No
- No sé

**GE04a** Si es SÍ, cuántas veces?  
*si es más de una, diríjase a la vez más reciente para la siguiente pregunta*

**GE04b** Que fue?  
- Donación (regalo, no necesita pagarse)
- Préstamo sin interés

**GE04c** Cuánto fue?  
- Préstamo con interés
- Otro: ______________________________________

**GE05** (Si fue préstamo y hay que pagar)  
¿Ya lo pagó?  
- Sí
- No, me lo perdonaron, No tengo que pagar el resto
- No, aún lo estoy pagando

**GE05a** (Si es SÍ)  
¿En cuánto tiempo pagó su préstamo?  mes  
- Sólo hay límite
- No sé

**GE05b** (Si es NO)  
¿Cuánto tiempo tuvo/ tiene para pagar el préstamo?  mes  
- No hay límite
- No sé

**GE06** (Si fue préstamo y hay que pagar)  
¿En total cuánto de interés pagó o le tocará pagar?  
*Sólo rellene las más fáciles*

$_____  
Total de interés  ó $_____ por mes  ó _____ % mensual  ó  No sé

**Describa si quiere:**

**GE07** Para qué usó el préstamo o la donación?  
*NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.*

**NOTA: Si éste préstamo o donación fue para enfrentar la época de escasez o un impacto negativo, asegúrese que “grupo de ahorro” aparezca como estrategia (como “préstamo” o “otra ayuda”) en la sección correspondiente.

- Comida (no incluye comida para Navidad, celebraciones)
- Recibos de servicios (luz, agua, etc)
Gastos de salud, deudas de salud, emergencias
Animales (incl. comida, medicina, granja, etc.)
Insumos Agrícolas (abono, semillas, mano de obra, alquiler de terreno/tierra)
Celular o saldo para el teléfono
Ropa/ calzado
Materiales para artesanías (petate, hamacas)
Otras actividades que generan ingresos/ganancias (que no sean artesanías o actividades agropecuarias)
Casa o vivienda (muebles, reparaciones, alquiler, construcción)
Terreno (compra)

Navidad (celebraciones, comidas especiales y regalos)
Gastos funerarios
Celebraciones /eventos (graduaciones, casamientos, aniversarios)
Pago de otras deudas (que no sean para salud)
Educación (útiles escolares, uniformes, matrículas, transporte hacia las escuelas)
Otro

GE08 Si le hubiera pasado esta emergencia antes, cuando no estaba en el grupo de ahorros, podría haber conseguido o juntado el dinero (o comida) necesario en otra parte – por ejemplo, pedir prestado, sacar dinero guardado, vender algo, buscar ayuda o colaboración, pedir remesas u otra cosa? (NO lea las opciones, marca TODAS las que apliquen)
☐ Sí  ☐ No  ☐ No sé

GE09 (Si es SÍ) Que habría hecho para conseguirlo? (NO lea las opciones en voz alta. Marcar la primera respuesta con un “1”. Si hay más respuestas, marcar con “2” y “3”. Se puede marcar hasta 3 respuestas.)

Prestar de…..
☐ Amigo/ familia
☐ Empleador o patrón
☐ Banco/ Cooperativa de ahorro y préstamo
☐ Fiado en alguna tienda
☐ Otro crédito o préstamo

Sacar dinero guardado en….
☐ Casa
☐ Banco/ Cooperativa de ahorro y préstamo
☐ Otros ahorros

Vender algo …
☐ Artesanía u otro producto que producen para vender
☐ Comida, gallina u otro animal pequeño
☐ Ganado
☐ Terreno
☐ Vehículo o maquinaria
☐ Alguna otra cosa

Buscar ayuda/ regalos…
☐ Gobierno, alcaldía
☐ ONG
☐ Iglesia
☐ Colaboración comunitaria – ayuda de varios vecinos juntos
☐ Regalos de otra fuente

Pedir remesas
☐ Del extranjero
☐ Dentro del país

Conseguir dinero por otra fuente
☐ Especificar

Comentarios generales sobre los grupos
GZ01 ¿Su participación en el grupo de ahorro ha cambiado su relación con su familia y/o vecinos? ☐ Sí  ☐ No  ☐ No sé
Si es SÍ, explicar:
GZ02 ¿Cuál ha sido su mayor aprendizaje en el grupo de ahorro?

Otra vez, le agradecemos su disponibilidad y tiempo.

Observaciones generales por la entrevistadora

X01 Interés del entrevistado: □ muy interesado □ interesado □ no muy interesado

X02 El entrevistado fue: □ muy paciente □ paciente □ impaciente

X03 El entrevistado fue: □ muy confiable □ confiable □ no es confiable

X04 Entrevistado: □ entendió las preguntas muy bien □ entendió □ no entendió

X05 Quién estuvo presente durante la entrevista? (marca todas las que apliquen)
□ el entrevistado estaba solo □ esposa/o estaba presente □ niños menores de 12 años presentes
□ muchachas/os de 12-17 años estaban presentes □ otros adultos estaban presentes

X06 ¿Tiene algún comentario u observación con respecto a cualquier cosa que pueda afectar a la veracidad de los datos?

Hora de finalización: _______________ Tiempo de la entrevista: _____________ minutos
## Appendix 3: Poverty Score Card

![Simple poverty scorecard for El Salvador](image)

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Value</th>
<th>Points</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How many household members are 17-years-old or younger?</td>
<td>A. Four or more</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Three</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C. Two</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td></td>
<td>D. One</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td></td>
<td>E. None</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>2. Not counting bathroom, kitchen, hallways, or garage how many rooms does the household have for its own use?</td>
<td>A. One</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Two</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C. Three</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>D. Four</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td></td>
<td>E. Five or more</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>3. How many household members are salaried employees (be they temporary or permanent)?</td>
<td>A. None</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. One</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C. Two or more</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>4. Last week, did the female head/spouse do any work (not counting household chores)?</td>
<td>A. No</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Yes</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C. There is no female head/spouse</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>5. What is the main fuel used for cooking?</td>
<td>A. Firewood, charcoal, kerosene, or other</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Propane, electricity, or does not cook</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>6. Does the household have a refrigerator?</td>
<td>A. No</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Yes</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>7. Does the household have a blender?</td>
<td>A. No</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Yes</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>8. Does the household have a television and/or a VCR or DVD?</td>
<td>A. None</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Only a television</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C. Both a television and a VCR or DVD</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>9. Does the household have a radio and/or a stereo system?</td>
<td>A. None</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Only a radio, or only a stereo system</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C. Both a radio and a stereo system</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>10. Does the household have a fan?</td>
<td>A. No</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Yes</td>
<td>6</td>
<td></td>
</tr>
</tbody>
</table>

Appendix 4: Brief Community Descriptions

This section lists the study communities and their relevant partner organizations, along with basic characteristics of each community in general terms.

FUNDESA (Cacaopera)
- **El Tablón (Ta)**
  - Savings groups:
    - 2 women’s, 1 mixed, 1 youth, and 3 children’s (2011)
    - 1 women’s, 2 mixed, 1 youth, and 3 children’s (2012)
  - Very poor, homogenous - no remittances
  - Moderately isolated
  - All net food consumers
  - Indigenous
  - Hammocks – almost everyone
  - 3 promoters live here, also active in Flor del Muerto and elsewhere.

- **Flor del Muerto (FM)**
  - Savings groups:
    - 2 women’s and 3 children’s (2011)
    - 1 mixed (17 women, 1 man, 20 children), 1 mixed adults (10 women, 1 man) (2012)
  - Very poor with some less poor, relatively homogeneous – a few remittances
  - Moderately isolated
  - Mostly net food consumers with some net producers
  - Indigenous + mestizo
  - Hammocks – most.

- **El Guineo (Gu)**
  - No savings groups
  - Very poor to less poor (more heterogeneous than El Tablon and Flor del Muerto) – some remittances
  - Not isolated (20 minute walk to town)
  - Mostly net food consumers with some net producers
  - Indigenous + mestizo
  - Hammocks – many
  - Some complaints about crime – extortion, threats, *etc.*

- **El Achiote (A)**
  - Savings groups
    - 1 women, 1 men, 1 children (2011)
    - 1 children (2012)
  - Very poor to non-poor, very heterogeneous – majority receive remittances
  - Moderately isolated
  - Both net food consumers and producers
  - Indigenous + mestizo
  - Hammocks – a few. Some *matatas.*

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*61 Woven bags made from nylon twine.*
o Many complaints about crime – gangs, extortion, etc.

- El Copinol (C)
  o No savings groups
  o Very poor to non-poor, very heterogeneous – around half receive remittances
  o Moderately isolated
  o Both net food consumers and producers
  o Indigenous + mestizo
  o Hammocks – a few
  o Many complaints about crime – gangs, extortion, etc.

- San Miguelito (SM)
  o Savings groups but no A4N:
    ▪ 2 adults’, 2 children’s (2011)
    ▪ 3 women’s, 1 men’s, 5 children’s (2012)
  o Very poor, relatively homogenous – few remittances
  o Very isolated
  o Mostly net food consumers
  o Indigenous + mestizo
  o Hammocks – many
  o Extremely high rates of alcoholism, domestic abuse, single mothers. No NGOs in the community. Concerns about a potential hydro-electric dam project that would displace residents.

REDES (Cacaopera and Corinto)
- Ropía-Buena Vista (R)
  o Savings groups:
    ▪ 1 women’s, 1 children’s (2011)
    ▪ 1 mixed (women, men, children) (2012)
  o Very poor, relatively homogenous – almost no remittances
  o Moderately isolated
  o Net food consumers
  o Mestizo
  o No hammocks
  o Land and houses donated by a local priest who has not given them legal land title. Land is unsuitable for agriculture; everyone farms on rented land, often more than an hour’s walk away.

- San Jose Centro (SJ)
  o No savings groups
  o Very poor to non-poor - some remittances
  o Moderately isolated
  o Net food consumers
  o Mestizo with some indigenous
  o Hammocks – some (some matatas)
  o Seems like a rather disjointed community with weaker social links. Does not have strong relationship with REDES, so some people treated us with suspicion.
CARITAS SANTIAGO (San Antonio)

- El Bajio (B)
  - Savings groups
    - 1 women’s, 2 youth, 1 children’s (2011)
    - 1 mixed group (2012)
  - Poor to non-poor, heterogeneous - significant remittances
  - Low-moderately isolated
  - Most net food consumers with some variable producers
  - Mestizo
  - Handicrafts: petate
    - Political rallying with local church priest to protest proposed hydro-electric dam.

- La Joya (J)
  - Savings groups added in 2011
    - None (2011)
    - 1 women’s (2012)
  - Poor to non-poor, heterogeneous - significant remittances
  - Low-moderately isolated
  - Most net food consumers with some variable producers
  - Mestizo
  - Handicrafts: petate
  - Caritas is just starting to get more involved here.

- Sicahuite (Si)
  - Savings groups
    - 1 women’s, 1 men’s (2011)
    - 1 women’s, 1 men’s (2012)
  - Poor to less poor, heterogeneous - some remittances.
  - Very isolated
  - Most net food consumers with some variable producers
  - Mestizo
  - Handicrafts: not significant
  - More isolated during winter when the river is higher.

- San Dieguito (SD)
  - No savings groups
  - Poor to non-poor, heterogeneous - some remittances.
  - Very isolated
  - Net food consumers, producers and variable producers
  - Mestizo
  - Handicrafts: not significant
  - More isolated during winter when the river is higher.

- San Antonio – Urban Center (SA)
  - Savings groups:
    - 2 women’s (2011)
    - 2 women’s (2012)
  - Very poor to relatively wealthy, extremely heterogeneous – most get remittances.
  - Not isolated but missing some urban amenities
- Net food consumers with some variable producers
- Mestizo
- Handicrafts: petate
- Semi-urban center with school, health clinic, small corner shops – but no market, bank or hospital
Appendix 5: Research Challenges

There are a number of challenges inherent in any research of this nature. A few of them are listed below.

- Self-selection bias: are people who join savings groups somehow different (more entrepreneurial, more/less risk averse) in ways that can’t be easily measured or controlled for?
- Lack of truthfulness and recall problems
- Suspicions and reluctance to discuss sensitive financial situations with strangers
- Gender issues: women not speaking freely in front of men, difficulty disaggregating
- Respondent bias due to association with CRS: responses based on what they think I want to hear / what will get them more aid
- Attribution problems: the A4N project includes other interventions which may affect vulnerability. Am I able to tease out effects from remittances or other factors that interact with savings?

Mitigating Research Challenges

Understandably, many people are uncomfortable discussing their financial situations with strangers, preferring to gloss over the details, avoiding certain topics, or inventing answers that are less embarrassing. On the other hand, some respondents may have the incentive to exaggerate their difficulties in hopes of getting help from outsiders. If the respondents have built a rapport with the researcher, they may (intentionally or subconsciously) try to “help” by over-emphasizing the importance of savings groups or other factors in their lives.

Self-selection bias is a serious concern as well: are people who join savings groups more entrepreneurial already? Or, alternatively, do poorer people tend to join them? Research conducted in Thailand suggests that selection bias is indeed a problem: wealthier villagers there are more likely to participate in microfinance programs than their poorer neighbors.62

Working through these challenges required an honest, thoughtful assessment of potential sources of bias and other pitfalls. Respondents needed to understand that their participation and responses would have no effect on any assistance they receive or could receive from development agencies or the researchers. (Unfortunately, it is unrealistic to assume that even the informed consent process would eliminate all such expectations.) In addition, while respondents were asked about how they’d coped with shocks, it was important that they not be led to focus on savings groups.

Because of these challenges, I felt that the best way to secure helpful, accurate information was through in-depth, open-ended interviews, which would allow time to build some rapport and trust between subject and interviewer, to start with “easier” questions and ease into the more sensitive ones, to be aware of and respond to the subject’s comfort level, and allay suspicions as they arise. While structured surveys allowed less freedom for establishing rapport, the questions were carefully sequenced to save more sensitive issues for later, and deliberately worded to avoid making respondents suspicious or uncomfortable. Many questions that could be of interest were omitted because they could cause discomfort or safety concerns for the respondent or interviewer. For example, although we would be very interested to know the amount of remittances people received or how much money they saved in the

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home, we did not ask these questions – first, because they made respondents uncomfortable, second, because requesting this information could put our enumerators at risk, and thirdly, because this information was very unlikely to be accurate. For similar reasons, even though the safety of the savings is an extremely important factor in assessing their value as a coping strategy, I decided not to ask about this directly, as it might feed into fears and suspicions. (This topic did emerge spontaneously on several occasions, and could be discussed more freely with promoters and partners. Thus, there is a detailed discussion on the safety of savings later in the paper.)

**Pros and Cons of Partner Affiliations for Researchers**

I also seriously considered the pros and cons of visiting communities independently versus being introduced by the local partner organization. Entering a community in connection with a local NGO could lead to potential problems – respondents could intentionally or subconsciously bias their answers to “please” me or obtain more aid. Knowing that the partner organization is involved with A4N, respondents might talk about savings groups more than they normally would, perhaps exaggerating their impacts.

On the other hand, going under the auspices of a familiar local organization had some important benefits. Safety is unfortunately a big concern in all the project areas. In some areas, people are very suspicious of strangers – with good reason. (I heard of several scams in which strangers pretending to fundraise for a community project or offering fertilizer at discounted prices cheated residents out of large amounts of money. In El Bajio and San Miguelito, people are very concerned about a proposed hydroelectric dam project that would displace residents, many of whom don’t have official land titles and fear they would not be compensated. Strangers, particularly foreigners, are often assumed to be surveyors or other representatives of the electric company, and may be received with suspicion if not outright hostility.) Traveling with someone known by people in the community helps keep the research team safer while at the same time encouraging respondents to drop their suspicions and speak comfortably with us. We asked the partners NOT to be present during the actual interview, so that respondents would feel more free to speak candidly about project strengths and weaknesses.

For these same reasons, and to help ensure comparability between treatment and control communities, we tried to select control communities that still had a relationship with local partners (through other projects or personal contacts) even though they weren’t participating in A4N. Unfortunately, this wasn’t always possible. Particularly in San Jose and El Copinol we encountered some respondents who apparently did not know the partner organization and treated us with suspicion.

The benefits of this approach became clear when respondents suddenly became much more forthright and conversational when they realized “Oh, you were the one [the técnico] told us about!” (P43:SM1, females) or made comments such as “If you [your research team] had come on your own, we would have been suspicious (P101: C10, male, 35).

In addition, we heard anecdotes about another organization in the area conducting research on agricultural income and household financial management. Presumably in an effort to maintain independence and avoid some of the bias issues mentioned above, the researchers arrived in the communities unannounced without mentioning their local affiliations. Unfortunately, local residents were very wary of sharing personal information with strangers. One partner organization mentioned they had received phone calls from concerned residents, expressing their worries that strangers were coming and asking them so many questions on such sensitive issues. It is likely that this independent approach may have hurt the reliability of the data the researchers collected.