



COVID-19 GUIDANCE

A guide for self-help groups and savings groups



📷 Self Help Group in Ethiopia. Photo: Cally Spittle/Tearfund

Communicating with savings groups (SGs) and self-help groups (SHGs)

Try to get the contact details of the group chairperson in order to share information with the group. Find out their preferred means of communication, such as WhatsApp, Facebook messenger, text etc, and whether it is necessary to provide additional phone credit to enable communication.

Suspending unnecessary meetings

If Covid-19 is present in the community or the government is restricting group meetings, it is best to suspend SG/SHG meetings for a time. It may also be necessary for groups to do a full or partial emergency share-out of their funds to ensure members have access to their savings (see [full guidance](#)).

📍 tearfund.org/covid19

✉️ covid19-response-team@tearfund.org

Alternative ways of continuing financial services through SGs/SHGs

If small groups are able to gather safely, the leadership committee could meet and members come to them one by one during the day/hour to do regular savings/loan repayment in 'shifts', rather than the whole group meeting at the same time. Groups could also be supported to continue their group saving and contributions through a mobile money platform.

If groups are able to meet, share key hygiene messages in local languages

Tearfund has produced [practical tools and guides](#) on water, sanitation and hygiene. Also, to limit the risk of viral transmission, members' passbooks should be touched only by the group secretary and the individual member. Do not pass books between members. Likewise, money needs to be passed directly from the member to the treasurer.

Supporting one another

Encourage group members to think about how they can continue to support one another and vulnerable members of the community. This could be done using a buddy system or a weekly check-in with other members by phone or at a safe physical distance.

Market monitoring

Update one another about relevant market findings, including any changes in demand or prices, to help group members plan for their livelihoods and families.

Useful resource: The SEEP Network: [Savings groups and Covid-19](#)

Contact: email paola.castiati@tearfund.org or Covid19-response-team@tearfund.org

 tearfund.org/covid19
 covid19-response-team@tearfund.org