

Pack 118

Type: Interview questions

Date: 2021

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**Suggested interview questions: Managing VSLAs safely during COVID**

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1. How have VSLA members been financially impacted by COVID-19?
   1. Follow-up questions:
      1. How have members’ income-generating activities been affected by the need for safe distancing? By lockdowns? By restricted transportation? By other measures or situations?
      2. Have VSLA members been able to make adjustments that allow them to continue their income-generating activities? If so, what adjustments did they make?
      3. Have VSLA members started new income-generating activities as a group or have individual members done so? If yes, what kinds of income-generating activities?
      4. Have VSLAs as a group or as individual members tried new types of marketing?
         1. If yes, what kind?
            1. Internet/social media marketing
            2. Direct delivery to consumers
            3. Selling products from home
            4. Other types of marketing
2. Has the viability of the VSLA been compromised by COVID-19? If so, why or how?
   1. Because of the volume of unpaid loans.
   2. Because the difficulty of meeting face-to face has loosened social bonds between members.
   3. Because members are locked down, sick, too concerned with their own families’ survival, or for other reasons unable to participate in VSLA activities.
   4. For other reasons.
3. Has the VSLA continued to meet face-to-face?
   1. If yes, describe any adjustments the VSLA made to respond to:
      1. social distancing,
      2. lockdowns,
      3. restricted transportation, and
      4. other COVID-related issues.
   2. Is the VSLA, for example:
      1. Using a “buddy system” to reduce attendance at meetings (where some members attend face-to-face meeting and report back to other members)?
      2. Rotating attendance at meetings?
      3. Having only a small “leadership group” meet?
      4. Observing social distancing during meetings?
      5. Using handwashing stations at meetings?
      6. Requiring face masks?
      7. Are face-to-face meetings still happening but less frequently?
   3. If the VSLA is not meeting face-to-face, does it meet in other ways, for example online or through conference calls? Please explain.
4. Has the VSLA changed any of the ways it operates? For example:
   1. Has the VSLA adjusted the share amnount? How?
   2. Has the VSLA extended or otherwise adjusted the sharing-out period? How?
   3. Has it changed how it makes loans, for example:
      1. Repayment interest rates
      2. Loan terms
      3. Frequency of payments
      4. Other
   4. Has the VSLA started to use or expanded its use of mobile banking? If yes, explain how.
   5. Has the VSLA stopped new loans because of financial concerns?
5. Has the VSLA changed the way it communicates with members because of COVID-19? If so, how?
6. Is the VSLA collaborating with local, regional, or national governments to:
   1. identify and respond to risks related to COVID-19? If yes, how?
   2. pass along COVID-19 awareness messages and campaigns from the health ministry and/or the World Health Organization? If so, describe.
7. More generally, has the VSLA helped educate its members about COVID-19 and how to stay safe? If yes, describe how.
8. How have VSLA members been impacted by COVID-19 psychologically?
   1. Follow-up questions:
      1. Has there been an increase in gender-based violence? If so, how are members coping? Is the VSLA as an organization assisting in any way?
      2. Has there been an increase in general stress? If so, how are members coping? Is the VSLA as an organization assisting in any way?
      3. Has there been an increase in stress due to increased debt? If so, is the VSLA as an organization assisting in any way?
      4. Please describe stress related to the following issues and any formal or informal ways the VSLA is helping its members cope.
         1. Loss of jobs / loss or reduction in income.,
         2. Increased time staying at home.
         3. Children at home because schools are closed.
         4. Lack of social supports because of social distancing and restrictions on mobility.
         5. Other issues.
      5. Generally, has the VSLA taken steps to offer emotional support to members during the COVID-19 pandemic? If so, please describe.
9. Have VSLA members become sick with COVID-19? If so, has the VSLA as an organization taken steps to support them? If yes, please describe.
10. How have women VSLA members’ roles inside and outside the home changed as a result of COVID-19?
    1. Follow-up questions:
       1. Have women been forced to discontinue their income-generating activities because their domestic responsibilities have increased because of COVID-19?
       2. Have women stopped regularly taking loans, or have they required more loans than prior to COVID-19?
       3. Have women been unable to pay their existing loans, or have their payments been delayed?
11. Has the VSLA provided new or expanded services to members because of the COVID-19? If so, what services?
    1. Training on financial literacy,
    2. Training on new methods of marketing, including marketing remotely,
    3. Training on new income-generating activities to cope with COVID-19,
    4. Training on dealing with stress,
    5. Training on using mobile phones to conduct meetings or conduct financial transactions.
    6. Other services or training.

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Contributed by: Farm Radio International, Radio Resources team

Reviewed by: Juliet Tunje, Social Inclusion Advisor for the USAID KCDMS Activity

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