

# Building resilience in inclusive finance organizations

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# I. Introduction

Organizational resilience is the ability of an organization to anticipate, prepare, respond, and adapt to incremental changes and sudden disruptions in a way that permits them to survive and prosper.<sup>1</sup>

The microfinance industry started as a disruptive innovation in the financial market several decades ago. Working with entrepreneurs and owners of micro, small, and medium-sized enterprises requires flexibility, so it is fair to say inclusive finance organizations may be more resilient than organizations in other sectors. However, the Covid-19 pandemic has created situations that the current generation of leaders had not faced before. The market demands that resilient leaders and organizations successfully overcome these challenges and continue to deliver value to clients and other stakeholders during and despite the chaos of the crisis.



*Resilient organizations do not exist by chance, they are created by resilient leaders.*

This document presents a guide for building resilience in inclusive finance organizations based on the experience of twelve (12) organizations from six (6) Latin American countries. It also considers the conceptual framework from three important sources, which are listed in the References section.

This guide is a contribution to the ongoing research and dialogue about both individual and organizational resilience, which we hope will be useful to strengthen the adaptability of inclusive finance institutions, regardless of their regions or contexts.

<sup>1</sup>Denyer, D. (2017). Organizational Resilience: A summary of academic evidence, business insights and new thinking. BSI and Cranfield School of Management.

## II. When to build resilience in your organization

It may be a common perception that in times of extreme change, previous planning processes become useless. However, research shows quite the opposite. Yet, planning by itself is not enough. Experience indicates that those organizations that not only take the time to plan but also invest the time and skills necessary to implement their plans, and are the most resilient. Organizations with this strong culture of both planning and the commitment necessary to ensure the implementation of those plans, were able to adapt to change more quickly and effectively than those without pre-existing plans. Therefore, **resilience building must be an on-going process.**

Furthermore, the specific actions for resilience building vary depending on *when* you are in relation to the moment of change, e.g., BEFORE, DURING or AFTER disruptive events.

Many of the recommended actions below are incorporated into the Universal Standards for Social and Environmental Performance Management<sup>2</sup>, which put clients and the environment at the center of all strategic and operational decisions at inclusive finance organizations. The Universal Standards offer a holistic approach to every aspect of operations: customer interaction, human resources management, leadership and governance, environmental stewardship, as well as the sources and uses of profit.

Although many of the inclusive finance organizations that collaborate with SPTF are explicitly mission-driven, it is important to note that social performance management (SPM) is also sound business management. Listening to your clients, understanding their needs, and delivering products that they value is not altruism: it is the only way for any business to remain competitive and resilient in the face of both changing context and changing customer needs. The same is true for attracting and retaining skilled, motivated, and loyal employees, and for maintaining (and deserving) a good reputation for responsible corporate citizenship.

<sup>2</sup> <https://sptf.info/universal-standards-for-spm/universal-standards>

### III. How to build resilience in your organization

#### A. BEFORE disruptive events

Recommended actions	Key questions to ask
<p><b>Ensure clarity and robust commitment to the organization’s mission, vision, and values.</b></p>	<ul style="list-style-type: none"> <li>• Can your staff and board members articulate and/or explain your organization’s mission, vision, and values and how they differ from other similar organizations?</li> <li>• Does your organization hold trainings or specific meetings to discuss mission, vision, and values at least once a year?</li> <li>• Does your organization have a set of indicators and targets to measure (at least annually) how the mission and vision are being achieved? Both financially and socially?</li> <li>• How visibly is leadership (board and management) living the organization’s values? Is there a means to receive anonymous staff feedback at least once a year (such as staff satisfaction survey, ethics hot line, or other)?</li> </ul>
<p><b>Ensure clear plans and goals are in place and communicated throughout the organization, including business continuity plans.</b></p>	<ul style="list-style-type: none"> <li>• Does your organization have an updated strategic plan? Does it include both numeric and non-numeric (qualitative) goals? Is progress toward these goals monitored at least once per year?</li> <li>• Does your organization have annual operational plans by area (Operations, Finance, Administration, etc.)? Are there specific indicators and goals (financial and social) for each area?</li> <li>• Are these operational plans monitored several times per year (monthly, quarterly)?</li> <li>• Does your board have a policy and system in place to preserve the organization’s social goals during times of crisis or institutional change? Examples include:             <ol style="list-style-type: none"> <li>1. During times of crisis, the board monitors how clients and employees are affected and takes action to protect and support them.</li> <li>2. During periods of institutional change, the board uses client data to check whether strategic decisions are consistent with the organization’s social goals and target clients.</li> </ol> </li> </ul>

Recommended actions	Key questions to ask
<p><b>Promote client centricity by making a formal statement committing to client’s wellbeing and meeting their needs through the organization’s policies, procedures, and practices.</b></p>	<ul style="list-style-type: none"> <li>• Does the organization conduct client satisfaction surveys at least once a year?</li> <li>• Is there a mechanism for client complaints to be reported to another person other than the loan officer? Does the organization inform the clients about the mechanism and channels for reporting complaints?</li> <li>• Is the data from the client feedback (satisfaction survey, client complaints or other) analyzed, consolidated and shared with the staff and management periodically (several times per year)?</li> <li>• Does the organization take action, such as updating internal processes and solving individual claims, within a reasonable timeframe?</li> </ul>
<p><b>Invest in the development and empowerment of the organization’s staff.</b></p>	<ul style="list-style-type: none"> <li>• Does your organization perform a ‘training needs analysis’ at least once every two years, which includes all internal stakeholders (board members, management, and staff)?</li> <li>• Is there a staff development plan prepared in advance, which includes all key stakeholders (board members, management, and staff)? [The opposite would be the organization investing in training based on what is offered by the market, without a plan set in advance.]</li> <li>• Is feedback from the performance assessment process incorporated into the staff’s development plans?</li> <li>• Does your organization’s staff development plans include both technical skills (such as risk management, loan evaluation, etc.) and soft skills (such as leadership, effective communications, decision making, emotional intelligence, conflict management, teamwork, etc.)?</li> <li>• Are all key positions or position types represented in your staff development plan? From all hierarchical levels?</li> <li>• Do the actual staff development and staff empowerment activities implemented reflect the staff development plan?</li> </ul>
<p><b>Invest in governance and leadership development. Start with an assessment, identify gaps, create action plans, and implement them.</b></p>	<ul style="list-style-type: none"> <li>• Does the organization conduct a governance and leadership assessment at least every two years?</li> <li>• Are improvement actions planned and implemented?</li> <li>• Does your organization have a specific committee or position tasked with ensuring governance and leadership best practices are in place?</li> </ul>
<p><b>Start planning and implementing digitalization and digital transformation of the organization’s processes and services.</b></p>	<ul style="list-style-type: none"> <li>• Has the organization conducted a digital transformation diagnostic or digital readiness assessment?</li> <li>• Is there an action plan in place and being implemented to ensure your organization is on the right track for digital transformation, in line with your organization’s values and goals? Who monitors/promotes this plan? How frequently is it monitored?</li> </ul>

## B. DURING disruptive events

Recommended actions	Implementation tips
<b>Form or activate a MULTIDISCIPLINARY CRISIS RESPONSE COMMITTEE.</b>	<ul style="list-style-type: none"> <li>• Be prepared to have hyper frequent meetings (daily and sometimes more than once a day), which can be reduced to weekly or less as the crisis subsides.</li> </ul>
<b>Promote COHESIVE LEADERSHIP.</b>	<ul style="list-style-type: none"> <li>• Ensure frequent communication and coordination between board and executive leadership, while respecting required quarantines and physical distancing.</li> <li>• Unity and consensus on timely response actions are critical.</li> </ul>
<b>Promote STAFF PROTECTION AND COMMUNICATION.</b>	<ul style="list-style-type: none"> <li>• Emphasize the implementation of actions to keep staff safe.</li> <li>• This can include such actions as identifying high-risk personnel for teleworking prioritization, offering flexibility of work schedules and locations, renting or purchasing equipment for remote work and/or workspace adaptation, and implementing health protection measures, among others.</li> <li>• Show the staff you care.</li> <li>• Define communication plans to ensure the effective flow of information updates, share words of encouragement with staff and hear their feedback as to where they are and what their needs are.</li> </ul>
<b>Ensure staff SHOWS GENUINE CONCERN FOR CLIENTS and engages in constant communication with them.</b>	<ul style="list-style-type: none"> <li>• This can be done through phone calls, surveys, text, and other contact mechanisms.</li> <li>• Identify the specific needs of clients and avoid mass ‘relief’ actions.</li> <li>• Implement actions to mitigate the impact of the crisis on clients based on their individual needs. Some examples include (but are not limited to):             <ul style="list-style-type: none"> <li>› credit rescheduling,</li> <li>› steps to ensure business continuity in savings services,</li> <li>› identification of alternatives for the continuity of operations,</li> <li>› changes to branch hours,</li> <li>› design and implementation of new products,</li> <li>› increased flexibility in product conditions (when possible).</li> </ul> </li> </ul>

## Practical STEPS

- › When the pandemic started, Coop-CDD (Dominican Republic) had just approved its Strategic Plan. Some of the first actions CDD took included creating a Crisis Response Committee, gathering data on key staff and clients’ status e.g., businesses closed, families affected, etc., and agreeing on a new version of the Strategic Plan. The new plan included postponing non-essential actions and prioritizing resources to keep staff and clients safe, as well as to ensure business continuity.
- › Fundación Paraguaya (Paraguay) and FUNDENUSE (Nicaragua) contacted their clients directly, while observing all social distancing procedures, to train them on the proper sanitary measures they should take to prevent the spread of the virus.
- › The Friendship Bridge (Guatemala) froze clients’ payments and absorbed interest costs for a period of two months. This decision was made based on client survey data and field staff feedback.

Recommended actions	Implementation tips
<p><b>Adopt alternative mechanisms for BUSINESS CONTINUITY.</b></p>	<ul style="list-style-type: none"> <li>• Accelerate digital transformation initiatives.</li> <li>• Adapt your products' terms and requirements to the clients' current conditions.</li> <li>• Provide equipment for teleworking while ensuring cybersecurity measures.</li> </ul>
<p><b>UNDERSTAND CLIENTS' CHANGING NEEDS through telephone, text message or in person contact, as feasible and safe given the nature of the crisis.</b></p>	<ul style="list-style-type: none"> <li>• Implement formal or informal surveys.</li> <li>• Disruptive events can change clients' needs, business realities, and constraints overnight.</li> <li>• Financial institutions need to understand clients' diverse and changing needs to be able to offer customized and appropriate solutions for each client, whether that involves infusions of additional capital, restructuring of current loans, emergency support, among others.</li> <li>• For examples of what questions to ask and what data can help shape the financial institution's response, see SPTF's paper in the References section, "Data insights and recommendations from client surveys conducted during the first few months of the global Covid-19 pandemic."</li> </ul>
<p><b>Monitor FINANCIAL AND SOCIAL PERFORMANCE INDICATORS closely.</b></p>	<ul style="list-style-type: none"> <li>• Implement control measures as needed, such as cost reduction measures, liquidity management measures, efficiency actions, among others.</li> <li>• During the crisis, it is likely the organization's income will decrease, while expenses may remain the same or increase.</li> <li>• Request suggestions for efficiency enhancing measures from all levels (Operations staff, Finance staff, even Support and Cleaning staff).</li> </ul>
<p><b>Address any action from the BEFORE stage not implemented prior to the crisis.</b></p>	

## Practical STEPS

- When the crisis first broke, the Emergency Response Team in Banco Popular (Honduras) and in Banco Fihogar (Dominican Republic) met daily to review status updates and make decisions on how best to adapt to the changing circumstances.
- Coop-ASPIRE (Dominican Republic) sped up their digital transformation process because of the pandemic. Management reports that the changes implemented to address the crisis have made them stronger and better at serving their clients, resulting in growth and improved performance despite the challenges.
- Coopmogote (Dominican Republic) indicated that the flexibility measures implemented during the pandemic have resulted in increased client loyalty.

## C. AFTER disruptive events

- **AVOID TRYING TO GO BACK** to ‘the way we used to do things before’. A crisis changes the context and changes the mindset of the people, embrace the opportunities and the learnings. Move forward.
- **CONTINUE** using your newly learned best practices related to leadership, staff management, client centricity, and efficient processes.
- Hold ‘think tank’ sessions to **IDENTIFY LESSONS LEARNED**. Make sure these key learnings are not lost or misinterpreted, but rather preserved to inform the efforts to build and maintain resilience in the future.
- **INCORPORATE THE LEARNINGS** from the crisis into your regular operational processes.
- Continue **DIGITAL TRANSFORMATION** efforts and other initiatives to enhance **INTERNAL EFFICIENCY**.
- Embrace the ‘**NEW NORMAL**’ with courage.

## IV. Strengthening Organizational Resilience

### Leadership

- This should be the first area to work on.
- Staff’s behavior and attitude will be a reflection of the focus, cohesion, and strategic direction set by leadership.
- Leaders need to dialogue, come to agreements, and communicate these agreements to staff and other stakeholders.
- Leadership includes governance bodies, CEO (or equivalent), department heads, and other key positions.

### Staff

- Staff members are the face of the organization in the eyes of the client. They also represent the client to the rest of the organization.
- Staff members need to feel safe and valued at work.
- Staff members need to know and understand the changes taking place in the organization during the crisis, in order to implement them properly and provide adequate explanations to clients.

### Clients

- Clients are the reason the organization exists.
- Staff members should show empathy towards clients’ specific needs. This may include emotional or medical needs in times of distress.
- As clients adapt and recover, the organization will have better chances to adapt and recover as well. **Client wellbeing is critical to organizational wellbeing.**

### Systems and Processes

- Systems and processes exist to enable people to achieve the organization’s mission and vision. They must be flexible and able to adapt to the organization’s changing needs during the crisis (mobility limitations, office hours limitations, etc.).
- Digitalization and use of technology, when combined with proper cybersecurity measures, are key tools for business continuity in times of crisis.
- This also includes financial resilience (adequate reserves, sound financial practices) and operational resilience (how are systems and processes adapted in a changing environment).

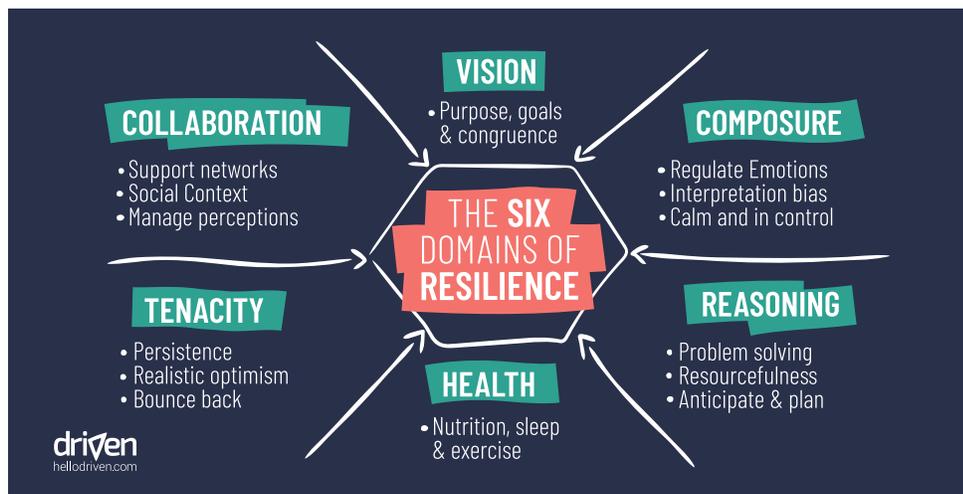
### Practical STEPS

- During the crisis, the senior management of Banco ADOPEM (Dominican Republic) personally called the staff who were affected by Covid-19 to provide emotional support, show appreciation for their hard work, and express their hopes for a prompt recovery. Senior managers also took this opportunity to reinforce the recommended health precautions to prevent the spread of the virus to the rest of the family. These phone calls resulted in increased safety and better morale among the team members.
- In Credicampo (El Salvador), the CEO sent frequent encouraging videos to all staff, reinforcing the adaptation measures, and showing appreciation for their commitment and support during the crisis.
- Fundación Génesis Empresarial (Guatemala) implemented flexibility measures on payments for their clients on a case-by-case basis, reviewed monthly. Whether it was rescheduling a monthly payment or just paying the interest for a period of time, the staff were empowered to negotiate appropriate solutions depending on the client’s specific situation and needs.
- When the pandemic started, El Salvador experienced a strict lockdown and transportation restrictions that cut the rural villages off from the rest of the country. FUSAI used its network of community volunteers to install videoconferencing equipment in ten rural villages and train the clients on how to connect. FUSAI launched videoconferencing for its group meetings and delivered online training about safety measures related to preventing the spread of the virus. The communities also began to use this technology for other purposes, such as students receiving classes online, farmers looking up crop prices, and pastors giving sermons remotely.

## V. Strengthening Individual Resilience

An organization is only as resilient as its people. Resilient organizations are comprised of resilient staff and leaders.

Research conducted by Rossouw (2017) on organizational behavior and neuroscience reveals that certain aspects of temperament and life experience (beliefs, habits, knowledge, and mental processes) contribute to making people more resilient. Rossouw grouped and defined these as the **Six Aspects of Resilience**<sup>3</sup>:



- 1. Vision:** It is the most important aspect of all because it defines our purpose, why we do what we do, how we define our goals, and how we know that these goals are congruent, both with our other goals and with the mission.
- 2. Composure:** It is the ability to understand and regulate emotions, maintaining calm and control during times of uncertainty or stress.
- 3. Reasoning:** It relates to problem solving and anticipation skills, risk management, planning, and scenario analysis.
- 4. Health:** It is a fundamental aspect. It includes taking care of your body and brain through adequate nutrition, sufficient sleep, and regular exercise.
- 5. Tenacity:** It is an attitude related to persistence, optimism, and learning.
- 6. Collaboration:** We are social beings, and our brain needs connection with others. This aspect includes the ability to work in a team, create and maintain support networks, as well as manage social contexts and perceptions.

<sup>3</sup> Rossouw, J.G., Rossouw, P.J., Paynter, C., Ward, A., Khnana, P. (2017). Predictive 6 Factor Resilience Scale – Domains of Resilience and Their Role as Enablers of Job Satisfaction. International Journal of Neuropsychotherapy, 2(1), 25-40. Doi: 10.12744/ijnp.2017.1.0025-0040 <https://home.hellodriven.com/articles/6-domains-of-resilience/>

Therefore, leaders who want to build resilience in their organizations must ensure that these six aspects are also being addressed in their staff and teams, both before and especially during a crisis.

Here are some questions to consider for each aspect:

<b>VISION</b>	<ul style="list-style-type: none"> <li>• Are employees clear about organizational objectives and priorities?</li> <li>• What adjustments should be considered in light of the crisis?</li> </ul>
<b>COMPOSURE</b>	<ul style="list-style-type: none"> <li>• How are the staff's stress levels (management and operational staff)?</li> <li>• What actions can be implemented to reduce/minimize triggers?</li> <li>• How can the organization contribute to strengthening staff's emotional intelligence?</li> </ul>
<b>REASONING</b>	<ul style="list-style-type: none"> <li>• Is the organization carefully analyzing possible courses of action? Anticipating alternatives and evaluating scenarios?</li> <li>• Is staff encouraged to share their thoughts and concerns?</li> </ul>
<b>HEALTH</b>	<ul style="list-style-type: none"> <li>• Is the organization encouraging its staff to practice proper habits of nutrition, exercise, and sleep quality?</li> <li>• Does the organization give its staff the time/support necessary to make these proper habits possible?</li> <li>• How can the organization contribute to strengthening this aspect?</li> </ul>
<b>TENACITY</b>	<ul style="list-style-type: none"> <li>• Are teams incorporating lessons learned from past experiences?</li> <li>• Are the teams reflecting on and learning from past mistakes? Are past mistakes acknowledged and overcome?</li> <li>• Are lesser unintended mistakes tolerated? Is the organization promoting a mindset where minor mistakes are tolerated for the sake of innovation?</li> </ul>
<b>COLLABORATION</b>	<ul style="list-style-type: none"> <li>• Are the different operational areas working together effectively?</li> <li>• Is there cohesion and healthy relationships within and between departments?</li> <li>• Are suggestions welcome from any level or department?</li> </ul>

Leaders and staff must take care of these six (6) aspects in order to build resilient organizations. Elements which directly affect these aspects, will directly affect individual and organizational resilience. These can also be considered competencies and worked on as such in staff development plans.

## VI. Conclusion

Organizational culture is created every day through actions, rewards, and habits. Leaders need to be aware of which actions build organizational resilience (and practice them), as well as which actions can hinder resilience (and avoid them). By breaking down the concept of resilience, it is easier to identify contributing factors and take actions to enhance them.

The organizations participating in the research that informed this guide intuitively considered all or most of these aspects before, during and after the crisis, which contributed to their ability to produce a more agile and effective response to the Covid-19 pandemic. Learning from their experiences may help your organization face the next crisis with greater resilience.

## VII. References

- Organizational Resilience: A summary of academic evidence, business insights and new thinking. BSI and Cranfield School of Management. Study conducted by David Denyer and published in 2017 by BSI and Cranfield School of Management.
- ISO 22316 Organizational Resilience – Principles and attributes. Published in 2017.
- Predictive 6 Factor Resilience Scale – Domains of Resilience and Their Role as Enablers of Job Satisfaction. International Journal of Neuropsychotherapy, 2(1), 25-40. doi: 10.12744/ijnpt.2017.1.0025-0040. Published by Rossouw, J.G., Rossouw, P.J., Paynter, C., Ward, A., Khnana, P. (2017). <https://home.hellodriven.com/articles/6-domains-of-resilience/>
- COVID-19 Client Interview Tool: Data insights and Recommendations for Funders, FSPs, and Regulators. SPTF. Written by Lisa Kuhn and Anton Simanowitz. Published in March of 2021. <https://sptf.info/images/SPTF-RES-COVID-19-Client-Interview-Tool-Paper-20200311.pdf>
- The following organizations were interviewed as part of this research:

COUNTRY	ORGANIZATIONS
<b>Dominican Republic</b>	Banco ADOPEM Banco FIHOGAR Coop-ASPIRE Coop-CDD Coopmogote
<b>El Salvador</b>	Credicampo FUSAI
<b>Guatemala</b>	Génesis Empresarial The Friendship Bridge
<b>Honduras</b>	Banco Popular
<b>Nicaragua</b>	FUNDENUSE
<b>Paraguay</b>	Fundación Paraguaya



# ANNEX 1

## **Resilience Strengthening Tool** for Leadership and Teams

This is developed as a contribution to the inclusive finance sector to facilitate the process of strengthening resilience in leaders and organizations.

## Introduction

The Driven Resilience Model<sup>1</sup> groups behaviors, skills, and beliefs that contribute to Resilience into six aspects. Each of these aspects can also be seen as a managerial competence, defined by the following components:



The purpose of this tool is to present practical behaviors and actions that will help leaders build resilience within themselves, their teams, and organizations.

For better understanding and use of this tool, we suggest watching the recording of the Resilient Leaders series webinars available on the RIFF-CAC page: <https://sptf.info/ta-funding/responsible-finance-ca-caribbean-riff-cac>

<sup>1</sup> Rossouw, P. J., Rossouw, J. G. (2016). The predictive 6-factor resilience scale: Neurobiological fundamentals and organizational application. *International Journal of Neuropsychotherapy*, 4(1), 31–45. doi: 10.12744/ijnpt.2016.0031-0045 <https://home.hellodriven.com/articles/6-domains-of-resilience/>

**Phase 1: Self-Assessment - Mark with an X in the corresponding box below**

1. Which of these aspects or competencies is a natural strength for you?
2. Which of these aspects or competencies is an opportunity for improvement for you?
3. Which one(s) are you going to work on first?

Aspect	Strength	Improvement	Priority
Vision			
Composure			
Reasoning			
Tenacity			
Collaboration			

**Phase 2: Implementing the strategies**

Use the tables below to create your action plan and measure your progress towards putting these strategies into action. Grade your progress from 1 to 5 (1 is lowest and 5 is highest) for each week, W1 to W8.

*Vision*

Aspect	Strategies / Actions	W1	W2	W3	W4	W5	W6	W7	W8
VISION									

Implementing these actions, I realized/learned:

To continue developing this aspect, I must remember:

## *Composure*

Aspect	Strategies / Actions	W1	W2	W3	W4	W5	W6	W7	W8
<b>COMPOSURE</b>									

Implementing these actions, I realized/learned:

To continue developing this aspect, I must remember:

## *Reasoning*

Aspect	Strategies / Actions	W1	W2	W3	W4	W5	W6	W7	W8
<b>REASONING</b>									

Implementing these actions, I realized/learned:

To continue developing this aspect, I must remember:

## *Health*

Aspect	Strategies / Actions	W1	W2	W3	W4	W5	W6	W7	W8
<b>HEALTH</b>									

Implementing these actions, I realized/learned:

To continue developing this aspect, I must remember:

## *Tenacity*

Aspect	Strategies / Actions	W1	W2	W3	W4	W5	W6	W7	W8
<b>TENACITY</b>									

Implementing these actions, I realized/learned:

To continue developing this aspect, I must remember:

## Collaboration

Aspect	Strategies / Actions	W1	W2	W3	W4	W5	W6	W7	W8
COLLABORATION									

Implementing these actions, I realized/learned:

To continue developing this aspect, I must remember:

### Phase 3: Learning and continuity

Benefits I have gained from implementing these actions:

Aspects to keep improving:

### Credits

The theoretical and scientific basis is attributed to the Driven Model ([www.hellodriven.com](http://www.hellodriven.com)) and was developed by researcher Jurie Rossouw.<sup>2</sup> Adaptation of the concepts to the context of inclusive finance and tool creation was done by Orichel Caminero, used with authorization.

<sup>2</sup> Rossouw, P. J., Rossouw, J. G. (2016). The predictive 6-factor resilience scale: Neurobiological fundamentals and organizational application. *International Journal of Neuropsychotherapy*, 4(1), 31–45. doi: 10.12744/ijnpt.2016.0031-0045 <https://home.hellodriven.com/articles/6-domains-of-resilience/>



# **ANNEX 2**

## **Additional Resources** on Resilience

During 2020 and 2021, the SPTF implemented a series of webinars focusing on resilience as part of the RIFF-CAC initiative (The Responsible Inclusive Finance Facility for Central America and the Caribbean).

The recordings and support materials are listed by language on the corresponding [English RIFF-CAC webpage](#) and [Spanish RIFF-CAC webpage](#).

## A. Resources in English:

The following is a short list of specific webinars and resources related to resilience and Covid-19 found on the [English RIFF-CAC webpage](#):

- E-learning platforms to support recovery and resilience: October 7, 2021.
- Privacy by Design: August 31, 2021.
- Ethics by Design: July 22, 2021.
- Strategies for supporting the recovery and adaptation of client businesses to COVID-19: May 27, 2021.
- A year Later: COVID Lessons & the Way Forward: May 18, 2021.
- Webinar on Responsible Digital Transformation: April 29, 2021.
- Webinar on Good Agent Networks in Difficult Markets: March 25, 2021.
- Webinar on Dominica's First Digital Marketplace: February 25, 2021.
- Webinar on Building Resilient Leaders: June 24, 2020.
- Webinar on Introduction to Institutional Resilience: June 10, 2020.
- Webinar on Resources to Respond to the COVID-19 Crisis: May 6, 2020.
- Client interview tool: <https://sptf.info/images/SPTF-RES-COVID-19-Client-Interview-Tool-Paper-20200311.pdf>

## B. Resources in Spanish:

The following is a short list of specific webinars related to resilience and Covid-19 found on the [Spanish RIFF-CAC webpage](#):

- **Serie sobre la Digitalización Responsable**

- Webinar: Plataformas de e-learning apoyan la recuperación económica y la resiliencia. Jueves, 7 de octubre, 2021.
- Webinar: Trazando una ruta digital enfocada en los clientes. Jueves, 23 de septiembre, 2021.
- Webinar: Privacidad por Diseño. Martes, 31 de agosto, 2021.
- Webinar: Ética por Diseño. Jueves, 22 de julio, 2021.
- Webinar: La Transformación digital responsable. Jueves, 29 de abril, 2021.
- Webinar: Redes de agentes en mercados difíciles. Jueves, 25 de marzo, 2021.
- Webinar: Mercado digital integral de Dominica. Jueves, 25 de febrero, 2021.
- Webinar: Cómo implementar los estándares de Smart Campaign para el crédito digital responsable. Jueves, 3 de diciembre, 2020.
- Webinar: Marketplace digital. Modelo de negocios para escalar la oferta de productos y servicios digitales con responsabilidad e impacto en México. Jueves, 8 de octubre, 2020.
- Los primeros pasos que se necesita tomar para permitir a su institución lanzar los servicios financieros digitales. Martes, 6 de octubre, 2020.
- Webinar: Cómo hacer que el crédito digital sea realmente responsable. Miércoles, 16 de octubre, 2019.

- **Serie Covid-19**

- Líderes resilientes superando los tiempos difíciles #1. Jueves, 23 de julio, 2020.
- Líderes resilientes superando los tiempos difíciles #2. Jueves, 13 de agosto, 2020.
- Líderes resilientes superando los tiempos difíciles #3. Jueves, 10 de septiembre, 2020.
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