An Assessment of the Role of Internal Savings and Lending Communities (SILC) in Community Empowerment in Igembe North Sub-County, Kenya

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Abstract: Microfinance is one of the empowerment programs used especially in the developing world. Microfinance empowers people to work on their own thereby enhancing poverty eradication. This study investigated the role of (SILC) in community empowerment. A descriptive survey was used to collect data from 315 randomly selected SILC members and 30 SILC officials in the Sub-County. Content validity of the questionnaire and interview guide was ascertained by development experts while reliability coefficients were 0.83 α and 0.72 α respectively. Focus group discussions with 30 groups were conducted to gather more related information. The level of community participation in SILC Group activities was high with 99% involvement and that the level of household livelihood improvement was evident with 97.0% agreeing that they had made a good improvement to their livelihood due to their association with SILC activities. The improvement varied from farming through purchase of household assets to education and health in general. 31.84% of the respondents agreeing that the policy makers could assist with improving on access to collateral while 26.11% indicated that capacity building was paramount in enhancing access to financial services. The government, development practitioners, policy makers and other actors should enhance community empowerment and therefore community transformation through SILC and other programmes.

Keywords: Assessment, empowerment, community, saving, lending.