AN ASSESSMENT OF THE ROLE PLAYED BY 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 being used especially in the developing world. The promise of microfinance lies in its ability to empower people to work on their own and as such enhance poverty eradication among individuals in any given community. There are multitudes of studies devoted to this topic and a high proportion have focused on poverty eradication and empowering women. However, there is inadequate empirical evidence to assess the impact of micro financial/empowerment programs on socioeconomic development. Researchers have not confirmed whether increasing financial access would eradicate poverty and improve the socioeconomic status of households in developing nations. This study sought to investigate the role of Internal Savings and Lending Communities (SILC) in community empowerment. The study was carried out in Igembe North Sub- County on SILC members and officials. The study adopted descriptive survey design where a large population was studied with only a portion of that population being used to provide the required data and was guided by four research objectives and four research questions. The study used a variety of sampling methods. Purposive sampling of the Sub-County was done because it is well dominated with SILC programmes. Stratified random sampling was used to obtain a sample of 315 SILC members in the Sub-County. A saturated sampling was done for all the SILC officials in the Sub- County. Questionnaire and an interview guide whose reliability coefficients were alpha 0.83 and 0.72 respectively were used for data collection**.** Focus group discussions with 30 groups were also conducted to gather more related information. Content validity of the instruments was ascertained by discussion with peers and through experts' opinion. Data was analysed using the SPSS version 20. Frequency tables and percentages were used to summarize the results. The study findings indicated that level of community participation in SILC Group activities was high in the study area. The findings also revealed that the level of household livelihood improvement was evident. The findings further confirmed that improving access to collateral and capacity building through education was paramount. The findings might be useful to the government, community, agriculturalists, policy makers and other actors in enhancing community empowerment. This is expected to enhance community transformation through SILC programmes.

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