

## 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  $\alpha$  and 0.72  $\alpha$  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.

### INTRODUCTION

Empowerment is major concept in development debates and world practice that is applicable at various levels of human development [1, 2]. Studies by Ferka [3] and Wallenstein [2] revealed that empowerment approaches aims at empowering communities to assess their requirements and come up with ways which are acceptable. Kasmel and Tanggaard [4] underscored empowerment as the main subject of quality of life debates and is referred as the increased in abilities of individuals to engage in and make institutions which affect their lives; as it is the best perspectives in reduction of inequality among community members [5]. Empowerment programs often have been effectively employed not only in handling health inequalities as revealed by Wilkinson and Pickett [6]; Stuckler *et al.*, [7] but also in prevention of majority of problems related to health and social aspects of life, such as damages, drug abuses and also for realization of social capital [8, 9].

Microfinance is one of the empowerment programs especially in the developing world. It empower people to work on their own thereby eradicating poverty while avoiding dependency, helping

community members to easily access credit facilities without collateral [10, 11]. Despite multitude of studies devoted to the topic, a high proportion has focused on poverty eradication such as education and health improvement for children and women [12]. A study by Beck [13] showed that there is inadequate empirical evidence to assess the impact of micro financial/empowerment programs on socioeconomic development. From both theoretical and empirical grounds, researchers have not reached any consensus to confirm whether increasing financial access would improve the socioeconomic status of households in developing nations. Dupas and Jonathan [14] observed that bad governance, poor infrastructures, rural areas with dispersed population and gender inequalities in Kenya often hinder the development of microfinance as it does not allow potential benefits of microfinance to reach the intended beneficiaries. Christabell [15] confirmed that microfinance in itself does not lead to empowerment but, instead acts as catalysts to accerelate the beneficiaries to act in a way which is socially accepted. This is particularly with regards to gender related perspectives. According to Islam [16], microfinance assists to enhance consumption for the poorer persons even though the impact may not be

significant. The study was carried out in Igembe North Sub County which is categorized as a semi-arid agricultural region. The Sub County is dominated with SILC group activities covering the entire region. Due to high unemployment rate, low incomes and dense population, changing output and input prices and dependency on weather, agriculture is affected negatively, hence financiers have considered the sector as unbankable [17]. Although the region is the main producer of miraa (Khat) that injects more than twenty billion shillings annually to the Kenyan economy, it is ironically ranked among the areas with the highest level of poverty, child malnutrition and illiteracy in the country [18]. Ngore *et al.*, [18] further contends that miraa is the major source of income for the region and many households depend on it for most of their livelihood needs. However, its recent ban in terms of sale and trade in most European markets has affected the community negatively (INCSP, 2014). There are a number of empowerment programs which aims at reversing the dwindling socioeconomic status of the Sub County. Economy of the area generally is controlled by miraa, whose prices perfectly follow the law of economics of supply and demand. The cash is just earned and spend and despite the instantaneous flow of money, saving culture has been very low (MoA, 2012). Savings and Internal Lending Communities (SILC) was initiated to change the trend and promote the savings and lending culture. This constitutes self-selected members, who form a group and raise contributions in form of savings which they pull together to create a loan capital. The capital is then utilized by the group members to lend as loan that is paid back with interest. It is against this background that the study investigated whether microfinance enhance socioeconomic development either at community or household level and why some people are reluctant to participate in micro-financial programs; a case of the Savings and Internal Lending Communities (SILC) in Igembe North Sub County.

#### STATEMENT OF THE PROBLEM

SILC was introduced in Igembe North Sub County in 2010 in attempt of minimizing problems faced in the Sub-County. Since its inception, the programme has progressed well with the concept being appreciated and widely sweeping across the entire Sub-County and its environs. The programme constitute 500 groups of 30 members each which are largely dominated by women. Nevertheless, a few men have joined SILC after witnessing the improvement gained by the members. However, the area is known to have people whose saving levels are very low, with high illiteracy and malnutrition for the children. The role played by SILC in the region to empower the community in the region is poorly documented and understood, which make it difficult for Kenyan leaders and their development partners to formulate innovative

strategies for promoting empowerment through SILC programmes in the Sub County. This study provided the missing information, which can be used to make informed decision on how to improve and empower the community through participation in SILC and other microfinance programmes in Kenya. The findings of the study would contribute to body of knowledge on how self-selection and people lending initiative would contribute to empowerment and development initiatives.

#### PURPOSE AND OBJECTIVES OF THE STUDY

The study sought to carry out an assessment of the role (SILC) in community empowerment in Igembe North Sub County.

##### Objectives of the Study were

- To examine the level of community participation in SILC activities in Igembe North Sub-County.
- To explore the extent to which SILC contributed to households' livelihood in Igembe North Sub-County.
- To assess how different underlying factors hinder SILC members from accessing financial services in Igembe North Sub-County.
- To determine the intervention measures that could ensure community members access financial services in Igembe North Sub-County

#### RESEARCH FOCUS

According to Wilson *et al* [19], SILC is a model which has its origins in the earliest traditional Rotating Savings and Credit Association (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs). SILC have made the ROSCA or ASCA through introduction of transparency, flexible and accessible saving and credit groups. Wilson *et al.*, [19] argued that instead of giving loans to only one member, saving and internal lending communities are able to put savings of members together thus many members can apply for the loan at an affordable interest rate. The internal fund is able to grow due to the interests paid on the loans, fines and the fees. During the end of saving periods, members are given part or all of their savings and the dividends. Since its inception in 2010, SILC has progressed well. With the concept now having been appreciated and widely sweeping across the region, there are over 500 SILC groups of 30 members each. The groups' membership is largely dominated by women though men are taking the idea and are too joining the SILC groups in large numbers.

A study by Ayertey [20] showed that micro finances lead to improvement of Quality of lives of people and as such SILC has since played role in the empowerment process. The participants are able to access loans conveniently and cost effectively thereby empowering themselves and fulfilling several

requirements that were difficult to prior to SILC introduction. This also enhanced their self-esteem besides enabling them to have different strategies of coping with poverty. Ayertey [20] confirmed that SILC has awakened the reality on gender issues, in that women can as well have their place in the society. They own properties like men unlike before when assets were perceived to be owned by men.

Several factors hinder community members from accessing financial services. High minimum deposits, high administrative burden and high fees are good examples. Roodman [1] argued that getting a loan can be cumbersome and too costly for many borrowers, for instance where clients apply for small amounts and the cost of borrowing is high and fixed, many times they face high rejection rates. Financial institutions may further demand collateral, which poor borrowers typically lack [1]. Formal financial services provision may also entail other, non-pecuniary barriers, such as requiring higher literacy that lack in many rural folks. Beck *et al.*, [13] contends that inequalities in income may influence access of financial services from micro financial institutions. Since there are high inequalities in economy, majority of populations which are the poor may not manage the cost of service's use in the modern financial system. Women are particularly affected with barriers related to gender thus limiting their access to financial services [1]. Most lack assets which can be used as collaterals and the stereotype that women may not use the loans properly [13].

Inadequacies and inefficiencies of various financial institutions also influence access to financial services. Dupas and Jonathan [14] contends that poor quality of services offered by the institutions, complex procedure in loan processing and the long waiting duration before the loan is processed are likely obstacles. Others includes availability of few financial institutions in rural areas, costly need of maintaining a bank account and documentations required for banking [14]. Government interference can make it hard for formal financial institutions to offer attractive products. It can also hinder the activity of existing financiers or the emergence of financial institutions more suited to the needs of lower income households [1].

However several interventions can be put in place to ensure increased access to financial services. Literacy is a vital means of development for human resource. Roodman [1] argued that literacy help in opening new windows of opportunities in societies. People gain knowledge, information and confidence, which lead to empowerment. Consideration to educate people on the risks of new financial services and different types of financiers is paramount, such that they are able to strike the right balance between risks

and benefits [14]. Claessens and Perotti [21] revealed that areas of improvement to enhance financial access in many developing countries are institutional infrastructure. Better legal, information, payments systems, distribution and other infrastructures are needed for the rural folks. An important way to enhance access is through improving competition in banking systems. This can be easier than improving the institutional environment [21]. Increasing competition and opening up can bring in newer technology and know-how and can be applied to all segments. This is paramount as it allows smaller and non-bank financial institutions greater access to existing networks [1]. On local leadership, Claessens and Perotti, [21] advised that they have an important role to play and should not watch as projects crumble, they need to increase efforts in monitoring and evaluation of the implementation of community empowerment programs like micro finance institutions. The government can thus create an information sharing platforms to discuss development progression in the community.

#### **METHODOLOGY OF RESEARCH**

The study used a descriptive survey design to collect data from 314 SILC randomly selected SILC members and 30 SILC officials. Thirty focus group discussions were conducted. Nyaga [22] asserts that descriptive research concentrates more on conditions which have already existed, practices which are held, and processes and trends that are on-going. Descriptive survey in research therefore, while simple in design and execution can yield important information about a phenomenon. Kothari [23] contends that surveys are excellent vehicles for collecting original data for the purpose of studying the attitudes and orientations of a very large population.

#### **Instrument and Data Collection Procedures**

Based on the objectives of the study, a self-administered questionnaire developed by the researcher with open and closed-ended items was used for SILC members and an interview guide for the SILC officials. The questionnaire contained information on the assessment of the role played by SILC in community empowerment in Igembe North Sub-County. The questionnaires' content validity was ascertained by five development experts while reliability was ascertained through a pilot test involving 30 SILC members from Igembe South Sub County which has similar characteristics as Igembe North Sub County. This indicated that the questionnaire and interview guide had reliability coefficients of 0.83 $\alpha$  and 0.72 $\alpha$  respectively, which were above the 0.70 minimum acceptable threshold at a significance level of 0.05 set *a priori*.

#### **Data Analysis**

Data was analysed using qualitative and quantitative methods. Qualitative data was evaluated, classified into categorized themes based on the objectives of the study and then coded. Analysis of qualitative data was an on-going process where emerging trends were categorized based on research

questions. Quantitative data were coded and analysed using the Statistical Package for Social Sciences (SPSS). Frequency tables and percentages summarized and presented the quantitative data.

## RESULTS OF RESEARCH

**Table 1: Gender Representation**

Gender	Frequency	Per cent
Male	21	6.7
Female	292	93.3
<b>Total</b>	<b>313</b>	<b>100.0</b>

The household engagement and participation in SILC activities in the study area is unique since its membership is dominated by majority (93.3%) female while male members only represents (6.7%) as outlined in table 1.

### Age of Respondents

The age of respondents was important to determine the average age of members engaged in SILC activities in the Sub-County. The results are given in Table 2.

**Table 2: Age Categories of the Respondents**

Age categories (years)	Frequency	Per cent
Below 18	2	0.6
19-35	134	42.7
36-45	94	30
46-50	71	22.6
Above 50	13	4.1
<b>Total</b>	<b>314</b>	<b>100.0</b>

Majority of the respondents (42.7%) were between the age of 19 and 35 years, with only (4.1%) respondent aged above 50 years. The other age categories were 36 to 45 (30%) and 46 to 50 (22.6%). This shows that majority of the respondents (72.7%) engaged in SILC activities are young members aged between 19 and 45 years.

### Academic Level attained by the Respondents

The respondents were required to indicate the level of education they attained. The responses and their frequency distributions are given in Table 3.

**Table 3: Academic Qualification of the Respondents**

Formal academic level	Frequency	Per cent
Never went to School	76	24.2
Primary	206	65.6
Secondary	29	9.2
College (certificate)	3	1
University	0	0
<b>Total</b>	<b>314</b>	<b>100.0</b>

Table 3 indicates majority of the respondents (65.6%) had attained the primary level of education, while (24.2%) had never gone to school. Only (9.2%) had secondary level of education and (1%) had college education. No single respondents had university education. This means that majority of the respondents were illiterate (89.8%) having never gone to school or being a primary school dropout.

### Occupation of the Head of the Household

The respondents were required to indicate their occupation and how they earned their living. The responses and their frequency distributions are given in Table 4.

**Table 4: Occupation of the Household Head**

Occupation	Frequency	Percentage
Farming	256	84.4
Business	43	13.7
Employed	6	1.9
<b>Total</b>	<b>314</b>	<b>100.0</b>

Source: Field Data, 2015

Table 4 indicates that majority of the households (84.4%) were farmers, followed by (13.7%) respondents who engaged in some form of business. Only (1.9%) of the household head had formal employment.

#### Approximate Incomes for the Household Head from their Occupation

The respondents were required to indicate the approximate amount of income they earned from their occupation in a month. The responses are given in Table 5.

**Table 5: Income of the Household Head**

Income source in Ksh	Frequency	Percentage
Less than 5,000	232	73.9
5,000-9,000	37	11.8
10,000-14,000	34	10.8
15,000-19,000	3	1
Above 19,000	8	2.5
<b>Total</b>	<b>314</b>	<b>100.0</b>

The respondents were asked to state the approximate income they earn in a month from their occupation. The results are indicated in table 5 showing that majority (73.9%) earned below ksh 5,000, followed by (11.8%) who earned between 5,000 and 9,000. This was closely followed by (10.8%) households who earned between 10,000 and 14,000 and those who earned above ksh 19,000 were (2.5%) with the least (1.0%) who earned between 15,000 and 19,000. This shows that poverty is still a dominant issue in the study area despite the area being famous with SILC activities since majority of the members (73.9%) survive on less than 5000 in a month and this agrees with the report by Islam [16] who argued that microfinance like SILC assists to enhance consumption for the poorer persons even though, the impact is not significant. It is also in accordance with report by Ngore *et al.*, [18] which confirmed that the region is the main producer of miraa

that injects more than Ksh twenty billion annually to the economy, however, it is ironically ranked among the areas that record the highest level of poverty and illiteracy level in the County. Ngore *et al.*, [18] further confirmed that miraa is the major source of income in Igembe North Sub County and many households depend on it for most of their livelihood needs. However, its recent ban in terms of sale and trade in most European markets has affected the community negatively in terms access to income therefore agreeing with the findings.

#### Level of Household Participation in SILC

Data in this section dealt with objective one which addressed the following research question:- **What is the level of community participation in SILC activities in Igembe North Sub- County?**

**Table 6: Level of Participation in SILC**

Participation	Frequency	Percentage
Yes	311	99
No	3	1
<b>Total</b>	<b>314</b>	<b>100.0</b>

The respondents were asked to state their level of participation in SILC groups and for how long they have been participation. The result is indicated in Table 6 showing that the vast majority of households (99%)

are active members of SILC activities. Only (1%) of the respondents were not involved in SILC. This means that the level of participation is quite high in the study area since the entire Sub- County is covered with SILC.

**Table 7: Length of Membership in SILC**

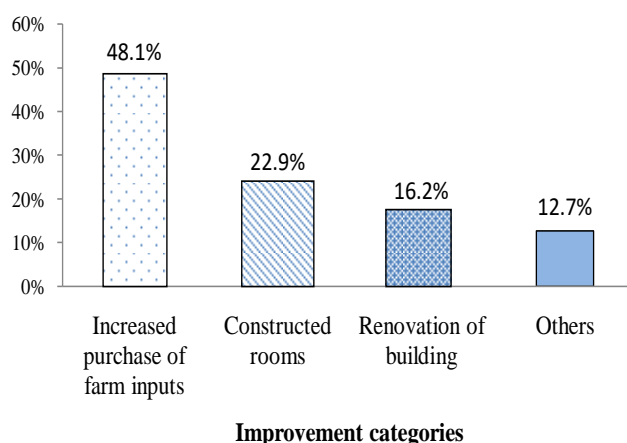
Length	Frequency	Percentage
Less than 1 year	96	30.5
1 -2 years	102	32.5
More than 2 years	116	37
<b>Total</b>	<b>314</b>	<b>100.0</b>

The respondents gave their length of stay in SILC groups. The results are indicate in Table 7 indicating that majority of the of the respondents (37.0%) had more than 2 years in SILC group activities, followed closely by between 1 and 2 years (32.5%) and finally those who were less than a year old in SILC groups (30.5%). This is in accordance with the study by Bauchet and Morduch (2010) who argued that the degree of participation in any given community empowerment program will give useful information about the community’s interest and may reveal the higher demand for better services. It also agrees with Bauer, Julie & Jonathan (2008) who contends that it is essential to properly understand participation in microfinance because it is not universal but differ from

region to region. Some people may decide not to participate while others will easily agree to join these institutions. However the level of SILC participation in the study area was quit high as indicated in the results in table 7, an indication that the community members are comfortable with benefits derived from SILC group innovations and initiatives.

**Household Assets Improvement for SILC Members**

Data in this section dealt with the objective two of the study that addressed the following research question:- **To what extent does SILC contribute to the households’ livelihood in Igembe North Sub-County?**



**Fig-1: Ways of Improvement on Livelihood**

The respondents were asked to state how they made recent improvement to their household assets following their association with SILC. The results are given in Figure 2 indicating that majority of the respondents (48.1%) had improved their farm inputs, this was followed closely by (23.0%) who had improved on house renovation. A few respondents (16.2%) had renovated their buildings from the SILC groups. Only (12.7%) had other improvements for instance purchase of kitchen utensils, purchase of poultry and rabbits for rearing, purchase of small water

tanks for harvesting and storing water. This is in accordance with a study by Ayertey [20] that showed that micro finances have led to improvement of Quality of lives of people. Self-esteem of the people is further enhanced besides enabling them to have different strategies of coping with poverty and thus they are able to live well. Ayertey [20] further confirmed microfinance aids in improving physical assets such as increased in people’s livestock, land and other facilities thus raising their standard of living agreeing with the findings of the study.

**Table 8: Areas more Improved due to SILC**

Areas improved	Frequency	Percentages
None	4	1.3
Health	40	12.7
Education	255	81.2
Confidence in decision making	10	3.2
Others	5	1.6
<b>Total</b>	<b>314</b>	<b>100.0</b>

The respondents were asked to indicate other improvements from SILC groups. The results are given in Table 8 that shows that majority of the households (81.2%) had improvement in educating their children through the SILC activities. This was followed by those who had improved in health (12.7%) and only (3.2%) had improvement on confidence and decision making due to SILC groups. A few respondents (1.4%) had no improvement whatsoever while only (1.6%) had improvement in other aspects for example in acquiring livestock like cows, starting businesses, purchase of household water tanks and improving their level of sanitation and grooming. This is in line with Wright [24] who confirmed that effects of microfinance are felt in education and health sectors of a society and especially at household levels. According to Wright

[24], microfinance has positive effects on education and health of members who participate in microfinance institution's saving and loaning. Microfinance also helps in improving physical assets such as increased in people's livestock, land and other facilities and majorly for those who engage in microfinance institutions' services.

#### Factors Hindering Access to Financial Services

Data from this section is meant to deal with objective three of the study that is addressing the following research question:- **In what ways does underlying factors hinder SILC members from accessing financial services in Igembe North Sub-County?**

**Table 9: Reasons for not seeking for Financial Services in Future**

	Frequency	Percentage
Tough penalty for loan defaulters	238	75.8
Not meeting minimum requirement	56	17.8
Long distance	10	3.2
Others	10	3.2
<b>Total</b>	<b>314</b>	<b>100.0</b>

The respondents were asked to give reasons why they would not join or ask for any financial services in future. The results are indicated in Table 9 that shows that majority of the respondents (75.8%) would not ask for financial services in future because of tough penalty for loan defaulters. This was followed (17.8%) who will not go for future financial services because they are not able to meet the minimum loan requirements. Only (3.2%) will not ask for loan in

future due to long distances while (3.2%) give other factors that may hinder them from accessing financial services for instance, due to high interest rate charged by many Financial Services Providers (FSPs) and banks, lack of education on how to draw business plans on where to spend the money borrowed and of security like title deeds and even sometimes prolonged drought that limits their borrowing power.

**Table 10: Reasons for Inability to Access Financial Services**

Factor/Reasons	Agree	Neutral	Disagree	Total
Cost of using financial services	94.3%	2.2%	3.5%	100.0%
Gender related factors	90.1%	7.0%	2.9%	100.0%
Inefficiency and poor quality of services	52.4%	23.5%	24.1%	100.0%
Poor coverage and few branches	68.0%	15.2%	16.8%	100.0%

The respondents were further asked to give their opinion on whether they agreed, disagreed or were neutral on the reasons why some people are not able to access financial services. The results are indicated in 10 indicating that majority of the respondents (94.3%)

agreed for income inequality and inability to afford cost of using financial services, (90.1%) for gender related issues like lack of collateral by female respondents, (52.4%) for inefficiency and poor quality of services offered by financial institutions and (68.0%) agreed that

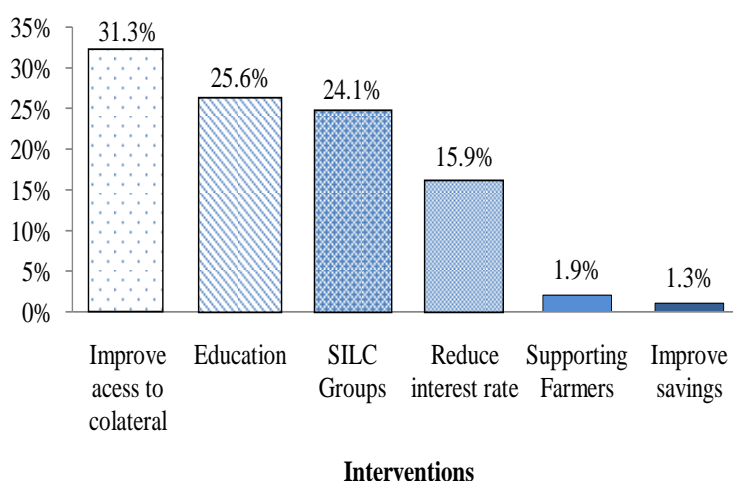
there is poor coverage and few branches in the rural areas. The rest low percentages either were neutral or disagreed with these reasons. This is in line with the study by Beck *et al.*, [13] which reveals that inequalities in income is a factor influencing the access of financial services from micro financial institutions. Since there are high inequalities in economy, the majority of populations which are the poor may not manage the cost of services in the financial system. Beck *et al.*, [13] further contends that gender issues is another barrier to access to financial services; women in most of the African countries lack collateral and other assets and have low education levels thus it is difficult for them access financial services. Furthermore the stereotype that women may not properly use small loans is also affecting the financial services' access by women in rural areas thus agreeing with the study findings.

Rojas-Suarez (2010) underscores the fact that inadequacies and inefficiencies of various financial

institutions also is a barrier to access their financial services. These obstacles as revealed by Rojas-Suarez (2010) may include, poor quality of services offered by the institutions, complex procedure when one wants loan and the long waiting duration before a loan is granted discourages access to financial services. Furthermore few financial institutions in rural areas, cost of maintaining a bank account and documentations required for banking make it tedious and a challenge to most people in the rural areas and as confirmed by Rojas-Suarez (2010).

### Intervention for Access to financial services

Data in this section dealt with objective four of the research study which addressed the following research question:- **Which intervention measures need to be undertaken to ensure that SILC members access financial services in Igembe North Sub-County.**



**Fig-2: Intervention to Access to Finances**

The respondents were asked to give their take on measures to be put in place to address the barriers hindering members from accessing financial services in Igembe North Sub-County. The results are indicated in figure 2 that shows that majority of the respondent 31.84% indicated that policy makers should assist with improving on access to collateral for loans. This was followed closely by 26.11% who indicated that capacity building through education was paramount and especially trainings on financial management. A bigger number 24.5% said that SILC groups need to be strengthened so that membership can increase particularly to attract male members. This could be through increasing the number of the FAs, facilitating of the officials so that they can be more affective and even converting SILC into a SACCO as this will improve their borrowings and act as a source of

employment for the youth. Some other respondents 16.2% mentioned that the financial institution need to reduce the interest rate they charge upon the loan borrowed. This was noted will attract more borrowers. Other interventions mentioned included need for community members to improve their own savings and farmers in the region require full supported by the government. The findings concur with the study by Richmond *et al.*, (2008) which argued that literacy help to open new windows of opportunities, and increase participation in development initiatives for societies. Through gaining literacy skills, people can gain knowledge, information and confidence, which can lead to empowerment and make them change in a positive direction. It also agrees with Busiinge (2010) who advises that leaders, policy makers and other actors have an important role to play and can therefore not



afford to sit back and watch as projects crumble. They need to increase their efforts in monitoring the implementation of community empowerment programs.

### CONCLUSIONS

1. The level of community participation in SILC Group activities is high as evidenced by (99%) household in SILC programs with the duration of membership varying between less than 12 months to 2 years. About (37%) have been in SILC for over 2 years.
2. The level of household livelihood improvement was evident with majority (97.0%) agreeing that they have made a good improvement to their household assets due to their association with SILC activities. The improvement varied from farming through purchase of household assets to education and health in general.
3. There are several underlying factors which act as a barrier for accessing financial services in Igembe North Sub-County. This was evidenced by the majority (75.8%) who confirmed that tough penalty for loan defaulters, high interest rate, lack of education and lack of security in form of collateral as dominant factors.
4. Several intervention measures can be adopted to improve ways of accessing financial services as evidenced by (31.84%) respondents who said that policy makers should assist with improving on access to collateral while (26.11%) indicated that capacity building through education was paramount for study area.

### RECOMMENDATIONS

1. The policy makers, leaders and other players should come up with sustainable ways of ensuring community development through attracting more membership and participation in SILC groups in a bid to ensure more empowerment at the household level.
2. Increased capacity building for the community members through training and education as literacy skills leads acquisition of knowledge, information and confidence, which can lead to empowerment and make them demand for change thus the household livelihood will improve further.
3. To ensure access to financial services, policy makers should assist the locals in getting a lasting solution on access to security like collateral and other assets and more so the female members of the households.
4. The leader need to support the SILC group's initiatives and strengthen them so that membership can increase particularly to attract male members as this is evidenced to be the dominant source of income for the households in the study area.
5. The leaders in the area should try and convert SILC into SACCO with reasonable interest rates for the

members as this will translate into higher borrowing and it will be a source of employment for the youth in the region.

### RECOMMENDATION FOR FURTHER RESEARCH

1. Other researchers should replicate this study to determine whether the situation is different in other areas, this would help them come up with a more comprehensive programme for enhancing community empowerment programs in Kenya.
2. Given that majority of the household had very high illiteracy levels, its influence on performance of SILC groups can be investigated further in the study area.

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