



USAID Nawiri SILC Share-out 7th - 11th March 2022

USAID Nawiri's CRS developed Savings and Internal Lending Community (**SILC**) methodology is a holistic, savings-led microfinance approach that provides a safe way for poor households to save and borrow to increase their income. The goal is to help members better manage their existing resources by teaching them basic financial management skills.

The **SILC** model offers vulnerable households safe and frequent opportunities to save in the convenience of their own community. It helps members build lump sums that become available at a pre-determined time, and allows them easy access to small flexible loans or emergency grants. Beyond financial benefits, SILC groups typically strengthen the social bonds between members.

Moreover, the SILC process helps protect members' limited resources by shifting their money from poorly protected informal locations (e.g., under the mattress) to investments in group members' businesses.

Under USAID Nawiri, SILC is currently being implemented in six wards in Isiolo County: *Ngaremara, Cherab, Chari, Oldonyiro, Sericho and Garbatulla*, with 74 SILC Field Agents supporting 263 SILC groups formed in the six wards: *Cherab* 29, *Chari* 22, *Ngaremara* 55, *Sericho* 52, *Garbatulla* 37 and *Oldonyiro* 68. In Ngaremara two savings groups, Medeo SILC Group and Ilero, had savings of **5,905** dollars in total, resulting in a positive return (dividend) on their assets.



SILC Group members share-out in Attan village



Rose and Ekuwam are local youth champions ready to encourage young people are engaged in activities that will equip and support them



SILC Group members share-out in Ngaremara village



SILC Group members share-out in Ngaremara village



Francis Lesengei, USAID Nawiri SILC supervisor, mentoring and coaching SILC field agents in Ngaremara village.



During the share-out in Attan village, the area chief, Joseph Ekiro, commended the SILC team for their dedication and discipline



Amina Abdi, Chief Officer Environment, was the main guest during the Nawiri SILC share-out. Amina encouraged SILC members to continue saving and assured them of the County's support in linking the various social programs such as the County Enterprise Fund. On the left: Looking on is the Isiolo County Head of Office, Thomas Musyoki



SILC Group members share-out



Changing a Moran through SILC

Do you know how the morans run their goat business using the CASH APP? We highlight the story of Ekuwam and Roba in the Medeo SILC group who, like their peers, have been unemployed and engaged in non-productive activities like the chewing of *khat* (*miraa*), which has caused negative behaviors, in, common with other young men in the community. As a result of their engagement in SILC, however, the two Morans are now looking forward to investing their money in a business and benefitting from the SILC group share out.



Angelina, a mother of nine children, has managed to support her family using SILC loans which have enabled her to enter the goat business. This has sustained her family despite COVID and the recurring drought and she plans to expand her business with a share-out of 123.96 Dollars (consent observed).



"Since joining the Medeo SILC group, I've quit burning charcoal and developed a vegetable business (mama mboga) that allows me to feed my family and educate my children. My aim is to finish my house, and thanks to SILC I was able to purchase eight iron sheets"

Paulina, a widow, mother of five and only breadwinner



Paulina taking care of one of her regular customers



Despite the current insecurity incidences in Attan village, Sabina Ikdor has been able to save approximately **Kes 26,000**



Josephine Aragaya is the secretary of the Medeo SILC organization as well as a last-mile vendor at her shop



Last mile vendor shop in Ngaremara ward



After the SILC share-out, USAID Nawiri's Financial Inclusion Officer, Beatrice Mombinya (left) and Kipngeno Mutai (middle), conducted a last-mile vendor follow-up visit



Josephine attending to a customer who is also a Medoe SILC group member



A member of the SILC group spends some of her share-out money on nutritious food for her family



Gabriel Mbokothe, USAID Nawiri Livelihoods and Private Sector Engagement Advisor, discusses the availability and accessibility of nutritious food products with a last-mile vendor



A member of the SILC group spends some of her share-out money on nutritious food for her family



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Photo credits: Anthony Nyandiek, Communications Manager, USAID Nawiri