

“SILC”, THE WEAPON TO FIGHT POVERTY

SILC, a motivation tool to fight poverty to coffee out-growers in Karagwe and Kyerwa

Saving and Internal Lending Community Scheme (SILC)

Initially, I had not thought how saving and internal lending community scheme (SILC) could grow like fire to improve community livelihoods in the rural poor. Since this SILC program started in March 2015 nobody could have thought how far the program could go and I now see indicators of how bigger the program could result as people are now joining in numbers and the groups are going bigger and bigger. Most interesting part is the growing shares contributed by members every month has made the groups to become heroes. The first three months earned

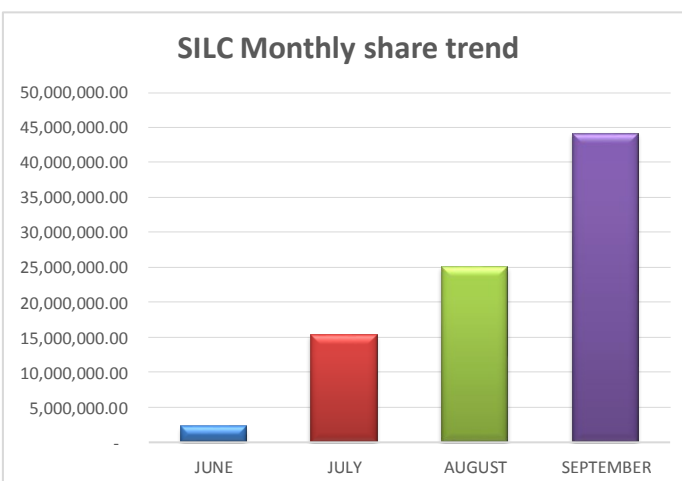
Tsh.2.3million following month came with Tsh.15million and now we are hitting 45million in 5 months' time. With this trend, I see possibilities of hitting Tsh.100million in the coming three months with the available SILC groups. With this trend, we are now shifting our good efforts from training people on joining SILC groups to business and investment skills and concepts, opportunities, and most importantly financial management and record keeping. Nevertheless, we have been thinking on how SILC model can be patched to COWSO mod-

el to improve projects sustainability in the long run. We have presented one paper on this in Dodoma during the Annual water conference (AWAC) where water suppliers met to discuss opportunities and challenges available in the water sector.

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Walking the talk is a biggest motivation to comprehend universal requirement of sustainable Development Goal (SDG) agenda 1



With SILC, loan in village is no longer a dream



Allowing people to meet every month, buy shares, contribute on social funds and most important exchange business ideas and thereafter access loans easily without bonds is a big relief to rural community that the livelihood improvement project has brought to coffee out-growers in Kyerwa and Karagwe Districts under Olam

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