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SAVING AND INTERNAL LENDING COMMUNITIES: AN APPROACH FOR IMPROVING LIFE AND WELLBEING OF PLWHA AND OVC

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Background

CRS/Rwanda has integrated SILC across programming in different projects such as agriculture, health, nutrition, HIV&AIDS since **2005**. Last year, **942** SILC groups were supported with **20,819** individuals, **67%** women. Together, these groups saved a total of **\$128,473** and provided **\$ 34, 463** in loans to help members meet household and productive needs.



Methods

SILC targets all vulnerable people including OVC and PLWHA. SILC members self-select their groups, often based on neighborhood or proximity and trust, into groups of **5** to **25** members and carry out internal saving and lending activities during a cycle of **8** to **12** months before “graduating” and functioning with less support from SILC agent. Necessary materials for startup are provided to each new group and CRS gives cascade training to field agents and supervisors.

After **8** months, SILC groups reach maturity and give out loans and dividends to members. SILC promotes also saving culture education to local community.

Results

- SILC reinforced livelihoods
- SILC helped PLWHA to protect assets and enhance food security with additional benefits such as increased Social engagement and decreased stigma
- The social fund enables group members to cover emergency financial costs associated with HIV treatment.
- **94%** of SILC members have health insurance due to money gained from SILC groups.

Conclusion

SILC helps vulnerable people save and invest money in successful income generating activities, thus helps them to respond to their basic needs.

SILC makes funds available that can be used to ensure regular access to food which may contribute to greater adherence to antiretroviral therapy for PLWHA and reinforce their social cohesion.

Vulnerable people become able to enroll at Umurenge SACCO due to their increased knowledge in saving culture and their increased income.