



Savings and Internal Lending Communities (SILC)

CRS Ghana SILC presentation at the USAID VSLA
Summit, Accra Ghana

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faith. action. results.

Savings and Internal Lending Communities (SILC)

- Rooted in traditional savings and credit associations
- Poor build useful lump sums without excessive debt or interest charged
- Self-selecting groups
- Social cohesion and financial inclusion
- Market based strategy –Private Service Providers
- Ideal platforms to integrate other initiatives

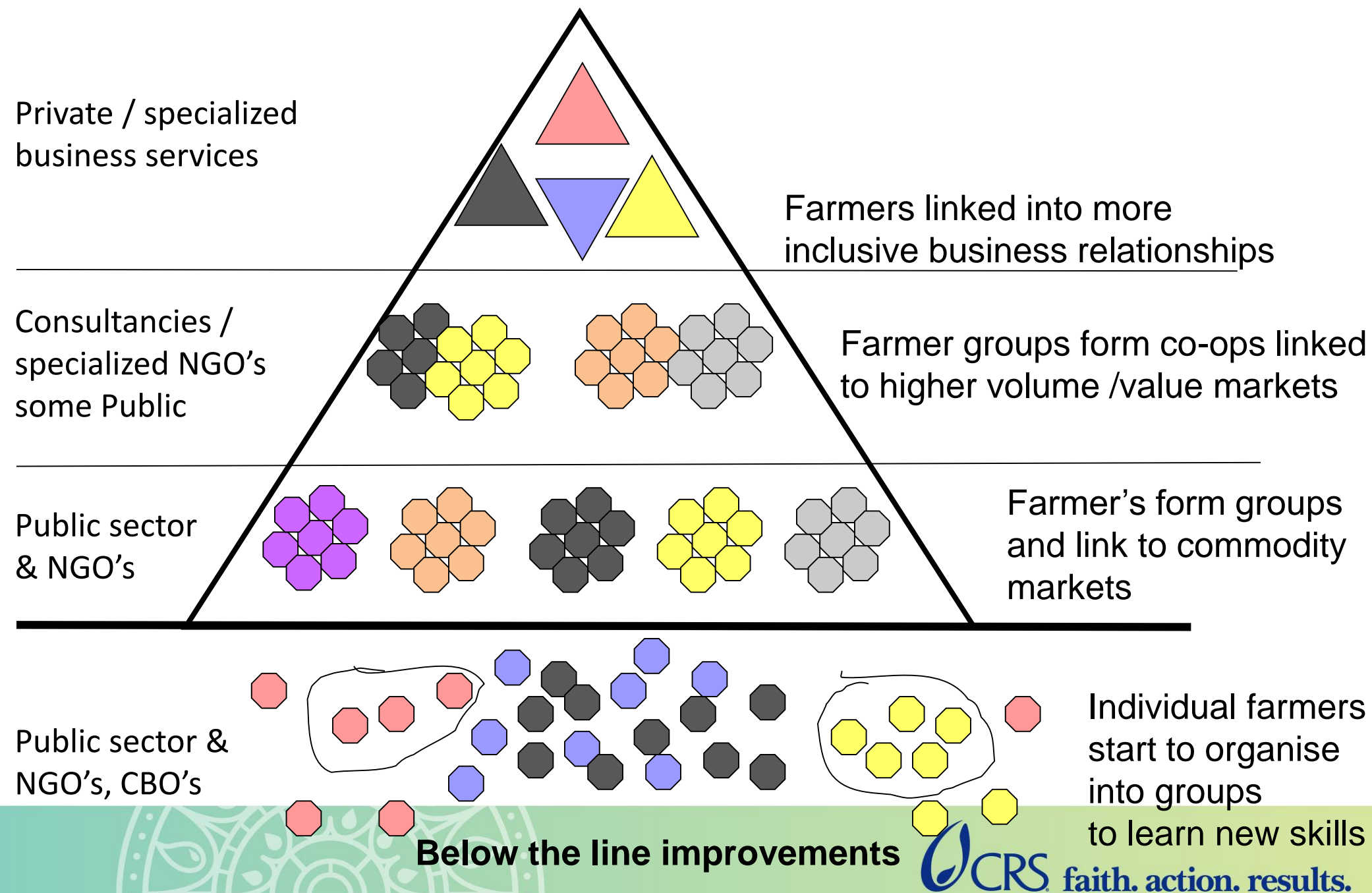


The Basics In Ghana

- Currently in 13 districts (6 graduated districts)
- Total groups - 1,556
- Total Members - 33,798
- Assets – \$399,512



SILC as the Aggregator for Service Delivery: Changes in Farmer Organizations and Market Linkages





Questions or
comments?