

## Enhancing Capacities of Community Saving and Credit Groups towards improvement of Socio-Economic Livelihoods of Women in Nakivale Refugee Settlement: An Action Research

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**ABSTRACT** : Community Savings and Credit Groups (CSCGs) focus on savings, asset building, food security, education, household income and the provision of credit proportional to the needs of their members. Our study aimed at strengthening the capacities of CSCGs towards improving the socio-economic livelihoods of refugee women in Nakivale refugee settlement. The specific objectives were: To explore CSCGs efforts towards improvement of livelihoods of refugees in Nakivale refugee settlement, to assess their current effectiveness in fostering social economic resilience among refugees in Nakivale refugee settlement, to design and implement a programme for strengthening capacities of CSCGs in Nakivale Refugee settlement and to undertake a preliminary appraisal of the outcomes of the initiatives implemented. The design for this study had three components: exploratory, action research and evaluation components. Data was collected using in-depth key informant interviews. Purposive sampling was used to obtain a sample of 39 participants. An action team consisting of seven (07) members was formed to help in the implantation of activities. The activities that were implemented include Training CSCGs group leaders in Record keeping, conduct sensitisation meetings for group members on IGAs, money management and budgeting and Sensitize CSCG members on kitchen gardening to improve food security. The short term outcomes of this study indicate that Nakivale CSCG Trainers Action Team (NCTAT) successfully implemented the activities pledged and caused change in record keeping, IGA management, budgeting among others. This study has demonstrated that strengthening CSCGs for sustainable livelihoods of the people does not require large donor funds but, rather, a dedicated team that has capacity to work for the betterment of their communities.

**Keywords** - Community Savings and Credit Groups (CSCGs), Socio-Economic Livelihoods

### I. BACKGROUND

Community Savings and Credit groups (CSCG) are self-selected Groups of fifteen to thirty people who come together on a regular basis – usually weekly, to save and to borrow. These Groups are very transparent, all records and excess funds are kept in a lock box with three locks, and three separate members, chosen by the group, each keeping one of the keys. The box can only be opened in the meeting in front of all members by the three key keepers. This assures members that no one has conducted any transaction, or changed any recorded transaction, unless the entire group has witnessed it. The CSCG model in Uganda dates back to 1998 with a pilot project in Arua district, West Nile region by CARE International. Besides CARE Uganda, Savings Groups are currently being promoted by a number of development agencies, both International NGOs, national NGOs and district level NGOs and CBOs covering all the regions in Uganda. The implementing agencies report having formed 22,106 savings groups in Uganda, with 598,878 members (Karlan and Udry, 2012).

The CSCG model was introduced in Uganda in response to the gaps that exist within the financial sector in the rural and marginalized parts of the country. The gaps result from: the difficulties and cost in taking financial services to poor and remote communities; the inconvenience, distance, and fees involved in working with other financial service providers; the emphasis of banks and MFIs on credit as opposed to savings, exposing the poor to greater risks and expense; and the need for collateral that poor people do not have (Allen and Staehle 2007).

Savings Groups focus on savings, asset building and the provision of credit proportional to the needs and repayment capacities of the borrowers. Groups are low-cost and simple to manage. Some members move on

from SGs to formal and wider financial services, while others abandon other institutions in favour of Savings Groups. Many people use multiple financial services, including savings groups. Over time, VSLAs have proved their effectiveness in improving self-respect of individual members and helping to build up social capital within communities, particularly among women (Isaboke, 2018)

### Historical Background

The history of CSCG dates back in the 1991 in Niger. Niger was the first country to implement this model (Mumford, 2012). However, some studies show that savings-led groups existed in Afghanistan, Bangladesh, Cambodia, Colombia, Ecuador, El Salvador, India and Indonesia with an aim of fostering household income. CSCG Methodology was piloted by CARE International as a means to increase access to savings-led financial services. CARE International facilitated. Evidence from Latin America and Asia has shown a strong correlation between inclusion in the financial sector and the reduction of extreme poverty (Goldberg, 2005).

For the case of Africa, the first version of this methodology, designed by CARE International, in Niger was called Mata Masu Dubara (MMD, meaning Indigenous Women or Women on the Move) in 1991 as a pilot initiative implemented in Maradi district, Southern Niger. By the end of August 2006 there were an estimated 107 networks and 4,712 networked and non-networked VSLA groups operating in southern Niger representing approximately 132,180 women members (CARE, 2014). More than 40,000 CSCGs (over 1 million members) have been created and adapted in Africa, Asia and Latin America by CARE using this model. International NGOs such as Oxfam, Catholic Relief Services and Plan International, have used similar village and savings-based models in Africa and Asia. It shares some similarities with the Self-Help Group (SHG) model in Asia (Ziripi 2008).

The CSCG approach in Uganda was initiated by CARE in 1998 in West Nile Region. Whereas CARE international introduced CSCG in Uganda in 1998 starting in the west Nile region, it commenced all over the country in 2004. This major international humanitarian agency had come about with a project aimed at “helping women participants cope with the numerous responsibilities that they faced in a challenging economic and social environment” (Allen & Staehle, 2007:9). In Uganda, this savings practice has greatly increased over the last few years, and the number of existing groups has increased to over 22,000 by CARE alone. In total there are at least 80,000 officially registered groups with more than 2 million members, but “other counts find three times as many” (VSL Associates, 2013). In CARE’s guideline it is promoted as (partially) covering the financial service gap from formal financial institutions and offering access to finance which are customized in order to meet the requirements of the poor, inclusive of the rural women: “Using the CSCG approach, CARE has managed to reach all layers of rural societies including the very poor and the extremely vulnerable by giving people the power to break the vicious circle of poverty themselves” (CARE, 2014). Its benefit is that it does not depend on outside contact once the CSCG is established.

### Contextual Background

Financial inclusion has received considerable attention in recent global social and economic debates. Globally CSCG methodology has been of great importance. In Asia-Pakistan, Bangladesh and Nepal, VSLA initiatives had positive impacts in empowering women towards nutritional security. In Pakistan, studies by Malik and Luqman (2005) discussed the relationship between microcredit and women empowerment. They assert that “VSLA and microcredit programmes had the potential and powerful impact on women’s empowerment. Although these were not always empowering all women, most women did experience some degree of empowerment because it was a complex process of change experienced by all individuals somewhat differently and varied from culture to culture

In Ghana, access to financial services by the poor, particularly those living in rural areas is limited due to issues such as availability of financial institutions, proximity to clients, adequacy of loans provided, timeliness and cost of services offered by financial institutions (Egyir, 2010). To address this, VSLA model initiated by CARE international in the early 1990s has been implemented by several development agencies and practitioners. The VSLA is a community-based self-managed group funded by members who contribute to a pool of savings in regular meetings, offer credit facilities to its members from the savings, and collaborate to implement systems that ensure transparency and repayment, with a minimum group membership of ten (10) to a maximum of thirty (30). Each group has a management structure which typically includes chairperson, secretary, box-keeper, money counter, and up to three key keepers (Anyango *et al.*, 2006). Anyango (2005) in an assessment of savings group in Malawi found that the savings group programme improved the livelihood of members through increased household incomes, especially among women participants who comprised a majority of the members.

Savings Groups focus on savings, asset building and the provision of credit proportional to the needs and repayment capacities of the borrowers (VSLA associates 2015). Groups are low-cost and simple to manage

(Brennen & Sheehan-Connor 2012). Some members move on from SGs to formal and wider financial services, while others abandon other institutions in favor of Savings Groups. Many people use multiple financial services, including savings groups. Over time, CSCGs have proved their effectiveness in improving self-respect of individual members and helping to build up social capital within communities, particularly among women (Brennen & Sheehan-Connor 2012)

The CSCG model is lauded for its transparency and adaptability for illiterate members. All Operations (deposits, withdrawals, loans, loan repayments) occur at weekly meetings with the entire group present so that all activities remain transparent (Ksoll et al. 2016). While, record keeping is designed in a simple and transparent way for the members, each member has an individual passbook, which is stamped every week, with each stamp representing one share (VSLA Associates 2013). Only the starting and closing balances of the social fund as well as loan disbursement are recorded in the group ledger (Allen and Staehle, 2007).

According to CARE (2013) VLSAs emerged to serve the financially excluded particularly the rural poor including the vulnerable groups like refugee women. For example, in the last 10 years, CARE has helped facilitate the establishment of 27,222 VSLA groups in rural Uganda representing over half a million people. In fact 51 billion shillings (roughly US \$19 million) have been saved and of these, 72% have taken out loans amongst each other which include paying out the interest rates set by the groups. Based on this success, Government of Uganda through the Ministry of Finance, Planning and Economic development secured a loan from the International Fund for Agricultural Development (IFAD) to form more CSCGs for promoting economic empowerment and House hold income among the vulnerable groups of people like women and youth in the rural areas through a project called Project for financial inclusion in Rural Areas.

CSCGs in Nakivale Refugee Settlement operate in self-selected groups usually unregistered but with own internal rules and regulations. Community saving groups exist within the three different zones of Juru, Rubondo, Base camp and in Host communities have been established. These groups are formed and managed by the refugees and host community members with the help of other important stakeholders that provide technical support like trainings, monitoring, supervision of group performance and formulation of operating policies and procedures. These groups comprise of members between 15-30 people, who meet regularly (weekly or fortnightly) and pool their money into a fund from which members can borrow and pay back with a low interest to enable the fund grow. In fact, members can save multiples of minimum amounts, and kept in cash box with three locks as the bank. And the keys of which are held by different officers in the group. Thus ensuring transparency and making it easier to refuse loans to non-members, such as one's husband (Allen and Staehle 2007).

In addition to the savings fund, the cash box holds the social/welfare fund. The social fund is a self-insurance mechanism, which can provide members with a small amount in cases of emergencies. And each member contributes a set value every week. And at the end of a year, there is a yearly distribution at an "auction audit" (a date chosen by the members, usually after about a year, to share among the members the savings and interest in proportion to each individual's savings). After the disbursement of funds, the groups normally reform immediately and start a new cycle of savings and loaning, (Allen and Staehle 2007).

### **Theoretical background**

The study was conducted and anchored on two theories: the Social capital theory by Robert Putnam (1993: 167) and Sustainable Livelihood Approach Theory. Social capital is most often understood as the source through which individuals can take advantage of social relations, networks or other structures to obtain certain benefits (Portes, 1998). In the 1990's Robert Putnam advocated for social capital as a means for collective action for mutual benefit, through trust and norms of reciprocity.

The central proposition of social capital is that 'relationships matter' and that social networks are a valuable asset. Social capital is aspects of social context (the "social" bit) that have productive benefits (the "capital" bit). It includes the store of solidarity or goodwill between people and groups of people. You could think of it like a "favour bank", although this only encapsulates part of social capital. Norms and trust, for example, could be based on formal institutions without social networks (Knack and Keefer 1997). Arrow (1972) shows argues that social connections can compensate for expensive formal structures in facilitating financial transactions and Kreps et al. (1982) show how increased interaction facilitates cooperation.

Social capital has been described by some authors as lubricating the fabric of society and allowing modern economies to function efficiently. These may seem like lofty claims but without social capital humans could not work together. This is because social capital is the shared values, norms, trust, rules and regulations and belonging that make social exchange possible. Our society, economy, institutions, and political system could not exist without social capital. As such social capital has been described as a glue

For the purpose of this study the dimension of Roles & Rules is key because it provides a good framework to describe how the CSCGs work according to facilitation of collective action. I argue that the CSCGs already create a basis for collaborative behaviour through their reliance on groups to create benefits. I

will thus not analyse which roles and rules are created in the community, and how they are created. I will therefore provide less an analysis of *whether* the structures for collective action are in place but instead, rather *how* they can be seen in CSCGs through a presentation of how the CSCGs works. The Social Relations dimension will be employed to identify links and relations between individuals in the research context and to investigate if these relations are conducive for collaborative behaviour as well as to understand how links as communication channels affect participation in CSCGs.

Of particular interest to the analysis is the concept of *trust* as it proved to be an important element in the CSCGs. Also, in relation to participation in groups where financial capital is circulated among the members such as in CSCGs, trust is very likely to play a role in terms of who are invited to join these economic groups (Etang et al, 2011). Therefore, this study extends on the framework of Uphoff. Uphoff (1999:227) emphasizes trust as the '*...essential "glue" for society*'. He also outlines trustworthiness as a value in contexts highly motivated for social capital creation. To build on Uphoff's treatment of the concept, I will, for the main part, draw on Partha Dasgupta's discussion on the term in his contribution on social capital and economic performance. He views trust as '*someone forming expectations about those actions of others which have a bearing on choice of her action when that action must be chosen, before she can observe the action of those others*' (Dasgupta,2002:8). This implies that a screening of an individual's character is undertaken before decisions are made, because whether or not an individual can be trusted is influential on the choices another individual will and possibly can make (Irving, 2005; Ibid). This notion does not imply that the actions depending on the presence of trust precede the actions of those that are to be trusted. It is so, because the choice of action can also be contingent upon trust that others have done what they claim to have done (Dasgupta, 2002) or what they claim they would do. Following, Dasgupta (2002:9) importantly suggests that trust can take two forms: one that has a bearing on *unobservable actions* and one that concerns *hidden information*. The latter involves *trust* that others will disclose truthful information about something which has an impact on another individual's choice. This concerns peoples underlying motivations, incentives and dispositions towards telling the truth. The former relates to our expectations of others *ability* to undertake certain actions and is denoted *confidence*. These are important distinctions because the terms are often conflated. The crystallization, however, brings notable nuances to the notion of trust and is significant to the analysis as trust may have different impacts on participation when looked at from these two perspectives.

For this study this theory is relevant because it assumes that Cooperation, Solidarity and trust are important in benefiting the society networks where the CSCGs are part. The CSCGs are built on principles of mutual trust, cooperation, and self-selection in order to mobilise savings, extend credit and solve problems of poverty and, therefore, contribute to higher socio economic performance.

The study was also anchored on the Sustainable Livelihood approach. Although there is no single universal definition of 'livelihoods', the term typically refers, most broadly, to *the means used to maintain and sustain life*. The types of activities people engage in to secure their livelihoods are wide-ranging, and pursued both individually and in groups. Whereas the concept of livelihoods is relatively new within the UN refugee agency and in refugee studies, it has a much longer history in the social sciences and among development practitioners, with scholars such as Polyani first elaborating the theoretical underpinnings of livelihoods studies several decades ago (Kaag et al. 2003).

The Sustainable Livelihood Approach theory (SLAT), according to Scoones (1998), addresses peoples' vulnerability and the management of shocks such changes in climatic patterns and protracted droughts among other shocks. In addition, he asserted that trends like shifting social roles and seasonality in access to human, physical, financial, and social assets are important for achieving livelihood goals, while also paying attention to how those assets influence or are influenced by the processes and structures that need to be changed for sustainability.

The idea of Sustainable Livelihood (SL) is applicable to women who are members of village savings within the Nakivale Refugee settlement and therefore was used to try to go beyond, to more approaches of poverty eradication. The focal point of this theory is on features and processes that either restrains or improves the ability of the poor to get a living in an ecologically, socially and economically sustainable environment (Krantz 2001). Consequently, SLAT has been concluded to be a more prudent and cohesive approach to poverty reduction. As the study area is engulfed with vulnerability such as external shocks including poor micro finance policies, droughts, theft and internal shocks such as embezzlement, conflicts and low livelihood diversities among others, SLAT was used to ascertain whether using the CSCGs as an input for Livelihood Improvement will generate possible outcomes such as increased in incomes, wellbeing, food security and women empowerment among others.

The Sustainable Livelihood theory is found on a people-centred principle, the essence of the SLF is its emphasis on the strengths and potential that disadvantaged people have the strategies that they employ to make a living, as opposed to focusing exclusively on their needs (Farrington et al. 2002: 2). Disadvantaged people like refugee women employ CSCG activities like saving, Agriculture, welfare fund to respond to their needs.

This will provide a foundation against which this study is built. The sustainable livelihood approach has been very prominent in recent development and poverty reduction debate, as it has been developed in such a way to analyze the household assets, strategies and institutional factors that influence livelihood outcomes, (DFID, 2000). This theory is relevant to this research because CSCGs aim at poverty reduction and improving Livelihoods of refugee women in Nakivale. The CSCG approach is one of the mechanisms upon which refugees are coping with many development challenges.

### Conceptual Background on Community Savings and Credit Groups

Community Savings and Credit Groups (CSCGs) is one approach of savings and loan Association. CSCGs are informal self-managed groups that do not receive any external capital and provide people with a safe place to save their money, access small loans, and obtain emergency insurance, (MasterCard Foundation, n.d).

CSCGs are made up of 20 to 25 people who are petty traders, vendors or farmers using the finance both for working capital and consumption such as household utensils (Ziripi 2008:5). These CSCGs are time-bound. Savings are rotated regularly (weekly/bi-monthly) as the members decide. Attendance is compulsory and each meeting acts as a form of audit where members recite by memory the transactions of the meeting and last meetings' balance. The CSCG charges interest, distributes loans periodically, and at the end of the term distributes the lump sum evenly among members. Members decide all of these features together: The amount of savings, frequency of contributions, by-laws, and interest charged, nature of loan distribution, and term for cash out. The cash-out is considered an effective mechanism for controlling fraud and mismanagement as the fund stayed small enough to be managed orally by the members (Anyango *et al.*, 2006).

Further, CSCGs operate in self-selected groups usually unregistered but with own internal rules and regulations. These groups comprise of members between 15-30 people, who meet regularly (weekly or fortnightly) and pool their money into a fund from which members can borrow and pay back with a low interest to enable the fund grow (Ksoll *et al.* 2016). In fact, members can save multiples of minimum amounts, and kept in cash box with three locks as the bank. And the keys of which are held by different officers in the group. Thus, ensuring transparency and making it easier to refuse loans to non-members, such as one's husband (Allen and Staehle 2007).

In addition to the savings fund, the cash box holds the social/welfare fund. The social fund is a self-insurance mechanism, which can provide members with a small amount in cases of emergencies. And each member contributes a set value every week (CARE 2014). And at the end of a year (Cycle), there is a yearly distribution at an "auction audit" (a date chosen by the members, usually after about a year, to share among the members the savings and interest in proportion to each individual's savings) (Brennen & Sheehan-Connor 2012). After the disbursement of funds, the groups normally re-form immediately and start a new cycle of savings and loaning, (Allen and Staehle 2007).

The CSCG model is an attempt to dramatically expand rural outreach by keeping systems simplified enough to be easily replicable yet flexible enough to meet the financial capital needs of its members. In the last few years, CSGs have moved from an adapted ROSCA focused on financial services to accumulating associations (ASCAs) that are networked and in some cases, linked to financial institutions. In addition, CARE has facilitated collective activities at the network level such as cereal grain banks. In making this shift CSCGs have moved to another level of both sophistication and costs. The most immediate impacts of this shift are on governance and breadth of outreach (Allen & Staehle, 2007).

CSCGs are viewed as economic development approach that contributes to the well-being of rural societies. By facilitating savings and access to small loans, savings Groups enable community members to plan ahead, cope with household emergencies, develop their livelihoods and invest in the health and education of their children (Gasper, 2004). Savings Groups are used in relatively stable urban or rural contexts with limited or no financial services available for them. Village Savings Groups members are formed by members of a given community living, to a large extent, below the poverty line, who have limited or no access to financial services. Over half of the adult population in Uganda either save or borrow from CSCGs (FSDU, 2018). More importantly, CSCGs are by far the main source of credit for Ugandans, especially for rural women. They have been successful in a wide array of measures, including income-generating activities, food consumption, and solidarity (Gash, 2017).

Although there is no single universal definition of 'livelihoods', the term typically refers, most broadly, to *the means used to maintain and sustain life*. The types of activities people engage in to secure their livelihoods are wide-ranging, and pursued both individually and in groups. Whereas the theme of livelihoods is relatively new within the UN refugee agency and in refugee studies, it has a much longer history in the social sciences and among development practitioners, with scholars such as Polyani first elaborating the theoretical underpinnings of livelihoods studies several decades ago (Kaag *et al.* 2003).

### Socioeconomic livelihoods

The concept of livelihoods was further consolidated in the late 1980s and early 1990s. Drawing upon insights from previous research, Chambers and Conway developed the concept of 'sustainable livelihoods'. Chambers and Conway first defined 'livelihood' as the sum total of an individual's 'capabilities, assets and activities required for a means of living'. The degree to which one's livelihood is *sustainable*, in turn, is determined by how an individual or group can 'cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation' (Chambers & Conway 1991: 7). The noticeable feature of this approach is that it underscores disadvantaged peoples' inherent agency in adapting to changes in their livelihoods, and in exploring livelihood opportunities through their own capabilities, despite living in adverse circumstances (de Haan & Zoomers 2006, Kaag et al. 2003).

According to Frankenberger (1996), household livelihood security is defined, in general terms, as adequate and sustainable access to income and other resources to enable households meet basic needs (including adequate access to food, potable water, health facilities, educational opportunities, housing, time for community participation, and social integration). This study relies on Sustainable livelihood framework (SLF) because VSLAs can be considered to be an intervention where by rural households participate in with the aim of achieving increased well-being as a livelihood outcome, indicated by improvement in income level, accumulation of assets/wealth, and improvement of educational opportunities.

## II. PROBLEM STATEMENT

For the last decade, Refugee women have been involved in the activities of community savings and credit groups that raise capital from internal accruals for members who are shareholders. CSCGs promote household income, increase food security situation and promote an improved welfare or livelihood of participating members (Care International 2018). According to the World Bank (2013), there is need to diversify livelihood sources especially from non-formal activities and increase employment in order to enhance the welfare of refugee women. Saving enables people to invest in assets which stimulate access to school fees and healthcare for the least wealthy part of the population (CARE et al., 2013). This can be supported by the creation of Community Savings and Credit Groups (CSCGs), which Kesanta and Andre, 2015 often referred to as "*microfinance services for the poor or the bank of the unbankables*".

Despite refugees' participation in CSCGs, their livelihoods are still very low, women are still struggling with income to cater for their livelihoods including buying household food, they are still relying on UNHCR/WFP and other humanitarian organizations for a living like food, shelter and survival yet we see many women participate in the CSCGs. Many studies have been conducted in Nakivale settlement for example Che (2018) on Livelihood Strategies for Refugees, Omata and Kaplan (2013) on refugee settlements Patterns of engagement with the private sector etc, however, there hasn't been any research conducted on enhancing capacities of the CSCGs towards improvement of Socio Economic Livelihoods of Women in Refugee Settlements. This study filled the apparent gap by conducting an action research study that aimed at enhancing the capacities of CSCGs towards improving the socio economic livelihoods of refugee women in Nakivale refugee settlement.

### Study Objectives

1. To explore CSCGs efforts towards improvement of livelihoods of refugees in Nakivale refugees settlement
2. To assess their current effectiveness in fostering social economic resilience among refugees in Nakivale refugee settlement
3. To design and Implement a programme for strengthening capacities of CSCGs in Nakivale Refugee settlement.
4. To undertake a preliminary appraisal of the outcomes of the initiatives implemented.

## III. METHODS

### Study Setting and Design

The research design for this study had three components, namely: exploratory, action research and evaluation components. The exploratory component helped to answer objectives 1 and 2, while objectives 3 and 4 was answered under action research and evaluation components. With its set of collaborative knowledge development and multi-dimensional strategies of design and engagement in conducting social research, action research has the reputation of simultaneously satisfying the rigorous scientific requirements and promoting democratic social change, (Greenwood and Levin, 2006).

Bradbury and Reason, (2006) argue that action research comes into existence from a participative way of observing or acting in the world with which we are in a relationship. Encompassing a strategy geared for

emancipatory purposes through the generation of powerful voices, (Carr and Kemmis 2004; Henning, 2010) argue that selected participants are assigned activities in a supportive environment, creating opportunities for collaboration. In the same way, participants “develop critical reflection and cultivate their minds, and as such is crucial to development and creating active agents of social change”(Lopez-Fogues and Cin, 2017,p. 9). Action research, the term coined by Kurt Lewin (1952), outlined three essential characteristics, viz., its participatory character; its democratic impulse and its simultaneous contribution to social science and social change. Although my study carries strong features of participatory action research (PAR), both involving the facets of action research processes and combining an inquiry directed towards social change, my role as researcher in the project aims to:

1. Manage and sustain collaborative control of the research process (Grundy,1988);
2. Improve and enhance practices based on the quality of the outcome of the action research process;
3. Increase collaboration as a critical component ensures that the researcher is not merely a detached observer but is rather actively involved in solving some of the practical concerns of participants’;
4. Ensure that the cyclic planning, acting, observing and taking action in the different phases, including evaluation, is carried out, (Susman & Evered, 1978; Zuber-Skerrit 1991).

The action research design involved the following four stages.

Stage one is Exploration, which addressed the first research objective –

Explore CSCGs efforts towards improvement of livelihoods of refugees in Nakivale refugee settlement

The first step here was to focus on recruiting key informants for the study including CSCG Management Committees, UNCHR, NGOs, Office of Prime Minister Officials, DCDO, DCO and Sub county CDO as well as Community members. Motivation behind refugees’ demand for and access to financial and non-financial services from CSCGs was conducted. At the same stage the research documented how CSCGs in Nakivale foster economic resilience among refugee communities.

Given the nature of action research, it is hard to know what interventions for action will be until exploratory research takes place. Nevertheless, after the exploration phase, findings were shared with all participants. Interventions were made through forming the action team in step 3 below.

Stage two was about planning and designing the intervention. During this stage the action or intervention was designed. Workshops with participants were conducted.

Step 1 of this stage 2 involved the presentation of findings from the first phase in a workshop in order to enhance participant understanding of what emerged from the exploratory phase.

Step 2 involved both key informants and community members reflecting on the findings through engaging in a learning process geared towards finding ways of developing the action or intervention. The participants had a clear discussion of the presented ideas and incorporate them with any new ideas so as to come up with the best intervention for implementation.

Step 3 involved setting up of an action team that was involved in the implementation of the action or intervention activities aimed at strengthening CSCG operation in Nakivale Refugee Settlement. The team was Nakivale CSCG Trainers Action Team (NCTAT). This team was voluntary. Members were not coerced to be part of the action team but voluntarily opted for themselves. Recommendations and suggestions were noted for the implementation of the action.

Stage three is implementing an intervention. The implementation of the intervention was done by the research team (Nakivale CSCG Trainers Action Team (NCTAT) under my guidance. The purpose was to design, Implement and evaluate a programme for strengthening CSCGs in Nakivale Refugee settlement. The activities that were identified during the workshop in stage two were implemented by the action team set up during step 3 of stage 2. At month-end, participatory reflection meetings were conducted in a workshop format to reflect on the achievements, challenges and ways of improving on the performance in the subsequent months.

Stage four was about assessing the short-term outcomes of the intervention. The purpose was to assess the short term outcomes of the intervention. Here I hosted the action team in a workshop to share the short term outcomes of the intervention or action and consider the final recommendations.

### **Action Research Cycle**

This study adopted action research which is conducted in cycles. The first phase of the action research cycle was exploration phase, after exploring the problems in the first phase of this study, practical interventions aimed at strengthening CSCG performance in enhancing people’s livelihoods in Nakivale Refugee settlement was undertaken.

Action research is described as cyclical. Johnson (2008) describes the process of action research as being recursive and non-linear with the answer unknown. Trying to understand an unknown answer to a problem is

what fosters the method of cyclical learning through steps or stages that repeat as new knowledge is gained from the practice. The action research cycle is described differently by different authors, but there is consensus that action research combines theory and practice, repeating certain steps or stages (Kaye et al., 2017). The cyclical nature of action research begins with identifying a problem (reflect), developing a plan (plan), carrying out the plan (act), observing its effectiveness (observe), and reflecting on lessons learned (reflect) as according to Kaye et al., (2017).

### Formulation of an Intervention Project

After data collection, an action team was established. The team is Nakivale CSCG Trainers Action Team (NCTAT). This team was voluntarily and accepted to be part of the action team meant to implement activities aimed at strengthening CSCG performance in enhancing the livelihoods of Refugee women in Nakivale Refugee Settlement. This team comprised of individuals from different categories of people selected from the study participants and identified activities, implement them and, finally, evaluate preliminary short-term outcomes. The team was comprised of 7 members who included one CSCG Chairperson, one CSCG Secretary, one CSCG Treasurer, one Civil Society Organisation member, one Settlement leader representative, one CSCG member not on the executive of any CSCG and one female youth member.

### Project implementation

Implementation involves putting in action the intervention, that is, the specific strategies, activities, materials, innovation, or any changes implemented to achieve the intended improvement. To make the implementation systematic, it should be appropriately planned and be agreed upon by the whole groups (researcher and action team) involved in the action research (Pardede 2016). The implementation of the intervention was done by the research team (Nakivale CSCG Trainers Action Team (NCTAT) under my guidance. The purpose was to design, Implement and evaluate a programme for strengthening CSCGs in Nakivale Refugee settlement. The activities that a Nakivale CSCG Trainers Action Team (NCTAT) and implement them. The participants who were involved in the workshop implemented the intervention. The activities implemented included training CSCGs in record keeping, sensitizing CSCGs on food security, sensitizing CSCGs on Assets/IGA management, sensitizing CSCGs on financial management and budgeting.

### Project Evaluation

Evaluation is a process by which the researchers take the time to contemplate and assess the efficacy of the research and activities implemented after embedding key findings into their planning (Stringer, 2007, VSO Guide book 2019).

This is the stage where the activities implemented were evaluated in order to ascertain whether change was realised or not. In this study, the pledge method of evaluation was used. Here, participants who volunteered to take part in the implementation of the project pledged to achieve certain set goals at the end of every month. The purpose was to assess the short term outcomes of the intervention. Here the participants were involved in finding the short term outcomes of the intervention or action. Nakivale CSCG Trainers Action Team (NCTAT) was involved in monthly meetings to ascertain the achievements of the intervention. At the - end of every month participatory reflection meetings were conducted in order to improve on the performance in the subsequent months., the team sat to reflect on the achievements, challenges and ways forward.

### Population/Target Population

Study population is the total member of a defined class of people, objects, places or events selected relevant to the study (Amin, 2005). For purposes of this study the population included female Refugee members of CSCGs, CSCGs Management committee members, these categories of respondents participated in the study because they are considered by the researcher to have the necessary information about the study phenomenon. Also, key informants, who included: refugee serving agencies like UNCHR, NGOs, Office of Prime Minister Officials, DCDO, DCO and Sub county CDO were involved because they are involved in, administration, training, monitoring and supervising these CSCGs.

Category of respondent	Number of respondents	Sample method
CSCG Management committee members	14	Purposive
Save the Children	01	Purposive
Camp leader & UNHCR	04	Purposive
CSCG members	14	Simple random sampling
Dramin	01	Purposive
CDO	01	Purposive



<b>BRAC</b>	01	Purposive
<b>FRC</b>	01	Purposive
<b>Swiss contact</b>	01	Purposive
<b>Allied</b>	01	Purposive
<b>Total</b>	39	

### SAMPLING METHOD

As an action researcher, I was one of the participants in the study. The total population of the study was 39 respondents. This number of participants were determined by when saturation was reached (Creswell, 2013, Bekele & Ago, 2022) non-probability sampling was adopted and, through this, participants were purposely selected. Determining an appropriate sample size for this study was based on purposive sampling. According to Bekele and Ago (2022, p. 43), purposive sampling technique is about picking a sample of participants on the basis that they are relevant to the research questions that are being asked. Saunders et al. (2009, p. 237) argue that “purposive sampling enables you to use your judgement to select cases that will best enable you to answer your research question(s) and to meet your objectives.”

For this research, 39 participants were involved in the study. Guest et al. (2006), notes that “the size of purposive samples is established inductively and sampling continue until “theoretical saturation.” Creswell (2013); Bekele and Ago (2022) also agree that for qualitative research, samples are determined at saturation level. The participants were chosen purposively for their knowledge of CSCG and livelihoods.

### DATA COLLECTION

Data collection took two methods; interviewing and workshop method.

#### Interviewing

The research used interview method to collect data. The method was effectively used with the aid of an interview guide/schedule. An interview guide/ schedule is a written list of questions, open-ended or closed-ended, prepared for use by an interviewer in person-to-person interaction (Ranjit Kumar (2005:126). This method helped me to engage NGO representatives, Camp leaders and CSCG management committee members at length because it allows probing for greater understanding of the issues in relation to the study objectives. I developed and used an interview protocol for asking questions and recording answers during a qualitative interview. Creswell 2014:244 argue that researchers record information from interviews by making handwritten notes, by audiotaping, or by videotaping because even if an interview is taped, it's important for researchers to take notes in the event that recording equipment fails.

The in-depth interviews were conducted with the selected Staff of refugee serving agencies (UNCHR, NGOs & OPM officials) and CSCGs committee members (group leaders), CDO in order to get an in-depth or deeper understanding of the variables under the study.

#### Workshop Method

Workshop means an arrangement whereby a group of people learn, acquire new knowledge, perform creative problem-solving, or innovate in relation to a domain-specific issue (Ørngreen & Levinsen, 2017). Workshops as a research methodology allow for the collection of data on the research topic(s) in question, particularly on processes involving future planning such as organisational change and design (Orngreen & Levinsen, 2017). For this research three workshops were held. The first workshop was held to discuss the exploratory findings so as to enable research participants to discuss and share their knowledge. The second workshop was conducted during the implementation stage to discuss progress and challenges to the action and the final workshop was held during the evaluation stage. The workshops were specifically designed to fulfil a research purpose: to produce reliable and valid data about the CSCG role in fostering Livelihoods where participants discussed the action.

Sampling process: the recruitment of participants in my study was as follows:

**Table 1: The recruitment of participants**

Selection of Participants	Sampling Procedure	Recruitment Strategy
<b>CSCG Management Committee Members</b>	Purposive, targeted sampling	Approach known CSCG Groups who have first-hand insights into the phenomenon.
<b>CSCG Group Members</b>	Snowball sampling members should be known by the Group head. You should have a list from the Group head and do simple	Approach CSCGs to access Group Members

	random sampling	
<b>UNCHR, NGOs, Office of Prime Minister Officials, DCDO, DCO and Sub county CDO</b>	Purposive, targeted sampling	Approach District leadership, UNHCR to access this category of respondents

### Data Analysis

This is the process of bringing order, structure and meaning to the mass of collected data. Data analysis is necessary because data in their raw form do not speak for themselves. The messages stay hidden and need careful teasing out. The process and products of analysis provide the basis for interpretation (Amin, 2005). Analysis was done after determining what has been done in each phase so as to get meaning of the data using thematic analysis. For this research data was analysed at each phase assisted by ATLAS-Ti software. Data analysis for this study followed an on-going process of reflection and analysis after collecting data at the end of each phase of the Action Research. A time frame of two months was enough to gather, analyse the data and plan for the next phase. Analysis was done after determining what has been done in each phase so as to get meaning of the data.

a) On-going data analysis involves the cyclical process of data collection; data analysis and the multiple collection of additional data throughout the research project. Data was collected and interpreted at the different phases supported by the data sets outlined below.

**Table 2: Data Analysis Methods**

Data set	On-Going Analysis	Implementation
<b>Transcribing of data</b>	Creating a transcript of the interviews at the end of stage one.	Interviews were recorded at all stages
<b>organization of Field notes</b>	This involved expanding field notes from the little scribes and give elaborate narratives	field notes during all phases were taken.
<b>Interviews</b>	Assessment of each stage involved a set of standard questions at the end of each cycle.	Respective sets of schedules were implemented at the end of each stage.
<b>Logs of meetings and workshops</b>	Planning and reflection on key issues, Feedback and way forward.	Introductions; planning and reflecting together with respective participants.
<b>Reflexive Diary</b>	To reflect on all stages of the research process.	Recording of all important dates of sessions and meetings; notes on incidences that impacted positively or negatively the contact sessions were considered.

Data analysis for my study was presented in a summative reporting format generated from the various engagement activities with participants in each cycle.

### Ethical Considerations

- The research was conducted according to the guidelines of the Research Ethics Committee of Bishop Stuart University.
- Through an informed consent form, including privacy, confidentiality, anonymity and protection from harm, the participants will be made fully aware of the research procedures. The procedures included a full description of the purpose, the duration, benefits and limitations of the study.
- All information remained as the property of the university.
- To ensure that no important information is lost, the interviews were recorded, workshops were audio and video-recorded and remain at a safe place at the university, access available to the researcher and supervisor.
- A participant had a right to withdraw from the research study at any time with no negative repercussions.
- A participant was not be obliged to answer any question he/she does not wish to answer

A translator for any of the interviews/workshop was made available to overcome any language barrier

#### IV. RESULTS

##### CSCGs efforts towards improvement of livelihoods of refugees in Nakivale refugees settlement

Findings revealed that before CSCGs in Nakivale refugee settlement were formed open sensitisation meetings were carried out in their area. And for this case, Many NGOs and CSOs through local leaders sensitized and trained community members.

Findings reveal that Most CSCGs in Nakivale are made up of 30 and above members, with a 8 persons management committee, (Chairperson, treasurer, secretary, 3 key keepers and two money counters). However the grandfather of CSCG model in Uganda, CARE international VSLA manual stipulates between 15-30 members for VLSAs. The following extracts from interviews support these claims:

When we started this Group in 2019, they told us that a standard CSCG should comprise of 15-30 members. We mobilized ourselves and formed the group. We were fortunate to be 30 members who began the group. We have a committee of 8 members headed by the group chairperson. We don't intend to deviate from the standards as stipulated in the VSLA manual. (*Interview with Umoja Ni Nguvu Nyarugugu Group executive member, 2023*)

All groups visited had constitutions or Internal Rules and Regulations. Most of the respondents interviewed reported good knowledge of internal rules and regulations. Members expressed good knowledge of the procedures but were only ignoring them since they assumed they knew each other very well and would want to save time during the process. The following extracts from interviews support these claims:

Our group has existed for four years now, and so are the majority members. We have allowed new members to join us whenever there is a vacancy but we are keen on the character of those who join us. We are doing well; in fact we are the most successful VSLA in the settlement. We have a constitution which guides us in our operation; members do not dodge meeting days and are always and participate in all group affairs, I am sure our group will progress even higher as long as we follow the procedures be able to achieve much more. (*Interview with VSLA executive member, 2023*).

From the interviews it was also found out that many CSCGs have received external support from different NGOs in terms of trainings, loans, seedlings among others. This external support helps groups to progress in their operations. Respondents mentioned that they have received financial support from Department of Possibility, agricultural inputs from Ripple effect, training support from FRC, WFP, and OPM among others. Our group received support of 3.000.000= from Department of Possibilities revolving fund and we added it to our savings to increase our loan portfolio. I personally took a loan of 300.000= to boost my foodstuff business. My business now is well stocked and iam able to make high sales which translates into profits (*Interview Kirwetwa Bujubi Kwetungura Group executive member, 2023*)

Although it is considerably difficult to measure impacts of program participation and to attribute cause and effect, the researchers tried to focus on a comparison of period before and after joining the CSCG (before and after five years of membership). Considering self-reported improvements from respondents, key informant interviews and workshops, data on members indicated improvements in assets building, welfare, education, and food security and emergency management. And it was noted that the benefits were not equally realized, in fact some agreed that CSCG involvement was very beneficial. Meanwhile, it was also found out that the females benefit from CSCGs more than their male counterparts.

CSCG members appear to use the payout (action audit) to fill a variety of household needs, which may suggest a positive program impact on consumption smoothing within the household. School needs appears to be the most common use of the pay out with a substantial portion, also spending on productive investment and debts clearance coming next. Housing improvements and agriculture among others.

It was learned that the timing of the pay-out is usually set to coincide with occasions that require such large sums of money, such as at the start of the school calendar or before a major holiday like Christmas. It should also be noted that among the 40 respondents who had received pay outs majority of the members had spent 4-5years in this group. This means that a greater number of members had received group pay out 3-5times in the past years/sharing cycle. The following extracts from interviews support these claims:

I saved money equivalent to 2 million and at action audit all my savings and interest accrued helped me to buy a house with boy's quarters for renting. This money supplemented the money from my other sources to buy a house. The group is important and I will never leave this CSCG. (*Interview from Twiyubake Group, 2023*)

Based on this finding a large proportion of respondents invest in productive, income-generating activities. Thus, one can argue that members have and are determined to reduce poverty in their households.

##### Effect of CSCGs on Education/School Fees

Respondents reported that they are able to meet school fees costs for their children. Education is a human need and a human right and it is important for a child's social and economic prospects (as well as the prospects of his/her parents). Access to educational services is one of the most important indicators of a household's well-being. Although the Ugandan government offers free Universal primary and secondary education to its nationals, it is still challenging for rural Refugees to send children to school considering the sky

rocketing fees structures in the private and public schools in Uganda. There are quite a number of factors behind this especially in the Nakivale settlement. In majority public schools, the education standards are poor, and what seems to be free education is not free in reality. Because, there are other costs such as scholastic materials like uniforms, books, examination fees and lunch box that parents have to meet. The following extracts from interviews support these claims:

I got a loan of 400.000=; I bought 2 goats. They gave birth and accumulated to 6 goats. I sold one goat and this helped me to pay school fees for my children who are in primary school. (*Interview with Ushirika Savings Group member, 2023*)

And this is indeed constraining for the most of the refugees who have big families and struggling to meet the basic needs of life. Besides, Cheston and Kuhn, 2002; Noreen, 2011; OECD, 2012 found out in a study that if women get access to income/credit, they spend the biggest percentages of their income on children's education, health and clothing including other family needs. However this happens only if women have full control of the incomes. But in circumstances where men take advantage of women's income, there are fewer chances of determining women's achievement. Nevertheless, men and women interviewed in from different CSCGs in Nakivale refugee settlement agreed that CSCGs have helped them to meet their obligation. Through saving and borrowing from the CSCGs, the needed requirements to take their children to the government schools are somewhat covered. And for those not satisfied with the performance in public schools, they opt for private schools although it costs them more.

### Effect of CSCGs on Permanent Assets

Respondents testified that they have improved their physical assets like permanent houses, TV sets among others. The information from respondents showed that CSCG members had several reasons to smile as a result of their involvement in CSCG methodology. The following extracts from interviews support these claims: I used to sleep in a house roofed with a taplin before joining the group. I began saving with the group and accumulated some money. I was able to buy iron sheets and roofed my house. I now sleep in a well roofed house with iron sheets. (*Interview with Maondeleo B Farmers Executive member 2023*)

Before joining the group I had one motorcycle, I began saving the money from my boda-boda business, I accumulated enough money. I now have bought more two motorcycles making them three which I use for my boda-boda business. (*Interview with Maondeleo B Farmers member 2023*)

Most members of CSCGs in Nakivale Refugee settlement use somewhat wall material which is mud and pole, sun-dried bricks, or baked bricks. While such houses are considered improved quality, baked bricks with cement houses are generally considered to be the better building material. Interviews conducted show that majority of the members use lesser quality building materials like taplins to roof their houses, the other members have at least moved to better quality housing. Interestingly, the improvement in the quality of their housing has occurred between the years they have participated in the CSCGs. Thus, this change can arguably be linked to participation in the VSLA program, because VSLA gives households access to lump sums of money that may facilitate investments in housing quality. This result confirms the findings of Anyango et al. (2006), who found that VSLA members are more likely to own and live in better constructed homes than the general population.

### Effect of CSCGs on Income Generating Activities

Considering that measuring livelihood improvement is difficult, a household's asset expenditure was therefore used as a proxy. In fact, Pitt and Khandker 1998; Khandker (2005), state that microfinance programs are generally reported to have a positive impact on the level of household expenditures. CSCGs have helped members to get capital to start produce businesses. The respondents interviewed traded in fuel like petrol, boda-boda, taxi, and merchandise among others. The respondents intimated that this is a one way of saving their cash which earns profits in terms of selling at better prices rather than keeping Uganda shillings which is not stable. Besides business being source of income, it can be turned into cash during emergency situations in the family. Thus, dealing in produce and selling activity is hitting two birds with one stone for such members. Income generating Activities were observed at two levels. There are group IGAs and then individual IGAs by the participating members.

On group IGAs; many groups visited have IGAs such as chairs and tents for hire to various parties, juice making for example Twinuwane group has a juice making IGA which helps them generate more money for the members. However, they noted that this IGA still lacks capital for it to progress. The following extracts from interviews support these claims:

We have a juice making business, it brings us some money which shared to members. However, we still lack capital to add in the business to improve our packaging and certification by UNBS if we are to benefit much from this business. (*Interview with Twinuwane group executive member 2023*)

Individual IGAs it was observed that individual businesses exist for example fuel selling, produce business, drug shops, tailoring among others. Respondents interviewed expressed that they have been able to start IGAs to better their household welfare. The following extracts from interviews support these claims:

I got a loan of 150.000= and began a business of selling fuel. I began with selling 1 jerry-can of 10 litres but now I sale over 20 litres per day. I have been able to buy hens for my household. I have also opened a retail shop for my wife as a result of the fuel business. *Interview with Twinuwane group member 2023)*

I had some money and i wanted to buy a car. I acquired a loan of 2.5million from Twiyubake savings group and supplemented the other money I had in the pocket and purchased a car which operates as a taxi from Nakivale to Mbarara. *Interview with Twiyubake group member 2023)*



**Figure 2: Produce business**



**Figure 1: Retail Business**

### Effect of CSCGs on Food Security/Access to Food

In refugee settlements, there is greater instability in food supply, due to reliance on Government and World Food Programme (WFP) thus famine and hunger. Also, pests and diseases outbreak that can wipe out crops in gardens within the shortest period, are common occurrences. For example, in the past ten years, Government and WFP have cut the food supplies to refugees. From the interviews respondents noted that WFP used to give 3kgs of beans and 5kgs of maize per person. This has reduced. They now give 13,000UGX to new arrivals per month. Those who have stayed for long no longer get any support from WFP. The PSN get food from WFP. Because of reduction of the WFP support CSCGs are the only hope. And with the current Ugandan government lack of risk-bearing capacity it is with such self-help associations that households cope with such risks and emergencies.

Refugee women have resorted to planting their own crops on their plots of land. Ripple effect accessed them with soya bean and maize seedlings for planting. People now hire land from the host community to plant food crops. People also acquire loans from the group's welfare fund to buy food at some point. The following extracts from interviews support these claims:

I hired two acres of land and planted beans. I invested 400.000= which I borrowed from the CSCG and harvested 4 sacks of beans. I am now food secure. *Interview with Usharika savings group executive member 2023)*

I bought banana sackers and planted them on my small piece of land which OPM gave me, I am now food secure amidst the climate change effects. *Interview with Usharika savings group executive member 2023)*

When I joined this group we were trained about food security by Ripple effect. I planted tomatoes on the plot of land OPM gave me. I harvested enough tomatoes for my household consumption and for sale. In the next season I got a loan of 500.000= from the group and later hired two acres and planted more tomatoes. my total investment in this business was 1.5m. I harvested 4M. I am also now food secure and I now sell tomatoes to many people around. *(Interview with Twiyubake group member 2023)*



**Figure 3: Refugee woman posing with her tomatoes after harvest**

### **Assessing current effectiveness of CSCGs in fostering social economic resilience among refugees in Nakivale refugee settlement**

Findings on current effectiveness of CSCGs in fostering social economic resilience among refugees in Nakivale refugee settlement were sought. According to the findings obtained from KIIs, workshops and personal observations, the following have been found out on CSCGs as presented in the following themes.

#### **Theme One: CSCGs in Nakivale refugee settlement do not follow internal rules and regulations**

The informal rules and regulations have provided a lee way for the crooks to swindle CSCG money because they know that the only punishment they can receive is to get expelled from the association. Despite the apparent overall success of the VSLA program, CSCGs in Nakivale Refugee settlement do not follow the rules and regulations like following proper meeting procedures, sitting arrangement among others. Some members follow the treasurer when he keeps the money to request for loan without interest. This is attributed to CSCGs not having a cash box and failure to be linked to banks. Majority CSCGs comprise of more than 30 members which is against the standards of a good VSLA of 15 to 30 memberships. Thus, in Nakivale refugee settlement CSCGs do not follow the VSLA principles as outlined in the VSLA manual. The following extracts from interviews support these claims:

We are aware that a group should be 15-30 members. But because people have seen the benefit of groups we opened up membership and we are now 34 members. We are also aware that a weekly savings value/ share value should be five times of the agreed share per week. However for us we save 1000-50.000= depending on the capacity of someone. We know it is against the VSLA/CSCG/SILC methodology *Interview with Duterimberere Mumahoro-Kityaza savings group executive member 2023)*

For us we decided to be 32 members much as we were trained that a group should be 30 members. REU trained us in financial literacy and SILC. We also allow people to save money from 2,200= to a limit of his or her choice. We know its against the principles of a standard VSLA. *Interview with Dufashanye Kankingi B savings group executive member 2023)*

During data collection we would visit CSCGs during their meeting days. We observed that CSCGs would not follow the sitting arrangement of a standard CSCG. We also observed a lot of loan defaults, and favouritism by the CSCG management committee giving loans to people they regard as having more money compared to others. Extracts from the workshop held with CSCG members indicate the following:

We have experienced defaults in our groups because of not following rules and regulations. Some members are given loans by the treasurers without the knowledge of the group members. We get to know about it when a member fails to pay (Defaults). It's a big concern in the groups. You need to help us and train us on how to manage groups. *(Interview with Twiyubake group member 2023)*

#### **Theme Two: Refugee Women in Nakivale Refugee Settlement are Food Insecure**

In the past ten years, Government and WFP have cut the food supplies to refugees. From the interviews conducted, respondents noted that WFP used to give 3kgs of beans and 5kgs of maize per person.

This has reduced. They now give 13,000UGX to new arrivals per month. Those who have stayed for long no longer get any support from WFP. The PSN get food from WFP. Because of reduction of the WFP support CSCGs are the only hope. The following extracts from interviews support these claims:

We have resorted to planting our own food crops on our small plots of land because of reduction of food supply by WFP. We sometimes have one meal a day because of lack of food. The only way to survive is to hire land and plant our own food. If government would allow us to cultivate in areas near the lake Nakivale maybe we would solve the issue of food insecurity. *Interview with Usharika savings group executive member 2023)*

Drought is a big issue here. We have tried to plant crops. I planted maize and beans this season but they have been affected by drought. WFP no longer gives us food. My only hope was the crops i planted. The only hope is to get a loan from the group and i buy beans, rice and posho for my household.” *Interview with Tuungane savings group executive member 2023)*

Cattle keepers graze near the settlement and destroy our crops. This has resulted into conflict between us and host community and also causing us to experience food insecurity. *Interview with Usharika savings group member 2023)*

### **Theme Three: CSCGs in Nakivale Refugee Settlement Lack Access to Credit from Microfinance Institutions**

It was also found out that CSCGs in Nakivale are not linked to any financial institution. They depend on their own savings to extend credit to meet the high demand by their members. Members pointed out that only Department of Possibility (DOP) has extended loans to them which is not enough to meet their credit demands. Respondents argued that the only hope for them to get money for buying food, paying school fees and starting business is by getting loans from CSCGs. This brings out the need for linkage to financial institutions. The following extracts from interviews and workshops support these claims:

Our capacity to extend loans to our members is limited because we do not have enough money. If we would have external financing we would increase on the loaning. The only institution where we have accessed a loan is Department of Possibility. Banks assume that we may not afford to refund their money in time. Some of the financial institutions assume we do not have any sources of money so we cannot pay back the loans. *Interview with Dufashanye savings group executive member 2023)*

It is hard to access credit from the banks otherwise we would have requested for more money to increase our loan portfolio. We have only accessed a loan from DOP. We thank DOP for trusting us and extending credit to us. *(A group member of Duterimberere Mumahoro-Kityaza savings group during a workshop 2023)*

It can be concluded that financial institutions regard refugees as vulnerable people and therefore cannot have the capacity to pay back credit. The assumption is also that anytime refugees can go back to their home country before paying back the loan. This affects the livelihoods of the refugees since their only glamour of hope is the CSCGs where they acquire loans for business and for livelihoods.

### **Theme four: Refugee members have businesses but lacked skills in marketing, customer care and financial literacy.**

CSCG members in Nakivale refugee Settlement are involved in many businesses including produce business, retail shops, fuel selling, and boda-boda and taxi operation. CSCGs also have group CSCGs. However, it immersed during interviews and workshops that business operators lacked skills in IGA management skills, marketing and customer care. They also lacked skills in financial management and budgeting. The following extracts from interviews and workshops support these claims:

Our group has a business of juice making, we lack skills in packaging, we also lack market because we only relay on the people around the camp. We would wish to have market in big towns like Kabingo and Mbarara. This would improve our business. *Interview with Twinuwane group executive member 2023)*

I am a tomato seller. I produced many tomatoes this season because i hired land for farming. My only customers are the refugees around. My target is to penetrate the market. The host community does not want us to compete with them in terms of market. *Interview with Usharika savings group executive member 2023)*

## **General Challenges Facing CSCGs in Nakivale Refugee Settlement**

### **Challenges due to late repayment of loans and loan default**

Late loan repayment was a common concern raised during the key informant interviews. Some members take the opportunity to exploit the laxity of the constitution to pay late. Some other members reported multiple loans owned by group members. This was attributed to the lack of serious trainings among the CSCGs. However, although there is default rate, loan repayment does not appear to be a systematic problem. The average maximum possible return on members' savings (for net savers) suggests that the majority of VSLAs are very financially sustainable. The following extracts from interviews and workshops support these claims:

One major challenge we have is loan default. Some members borrow money from the group and fail to pay back. For example our group chairperson left with the group loan without clearing it. Many other groups have similar challenge. (Interview with Dufashanye Kankingi B savings group executive member 2023)

One of the reasons for loan default is because people acquire multiple loans and they end up defaulting. Members acquire loans from different CSCGs and run away back to the home country. We end up losing money through such ways. This is one of the reasons why financial institutions stopped giving loans to refugees. (Interview with Umoja Ni Nguvu Nyarugugu savings group executive member 2023)

**Record keeping among CSCGs in Nakivale Refugee settlement is poor**

From the interviews and visits conducted to the CSCGs in Nakivale refugee settlement, there is a big concern on record keeping. Maintenance of group records is key to its success and progress of the members, the CSCGs have an elected management committee of 5 people. These leaders count and announce the money saved, loaned out or paid back by members to all group members. And this process is tracked by the treasurer who keeps records including register, savings ledger, loan ledger, social fund/welfare fund ledger, fines ledger and updating the total group shares in passbooks. However, in Nakivale it was observed that records are mixed up and not up to standard. This has resulted in loss of money for some members and spark conflicts leading to group failure.

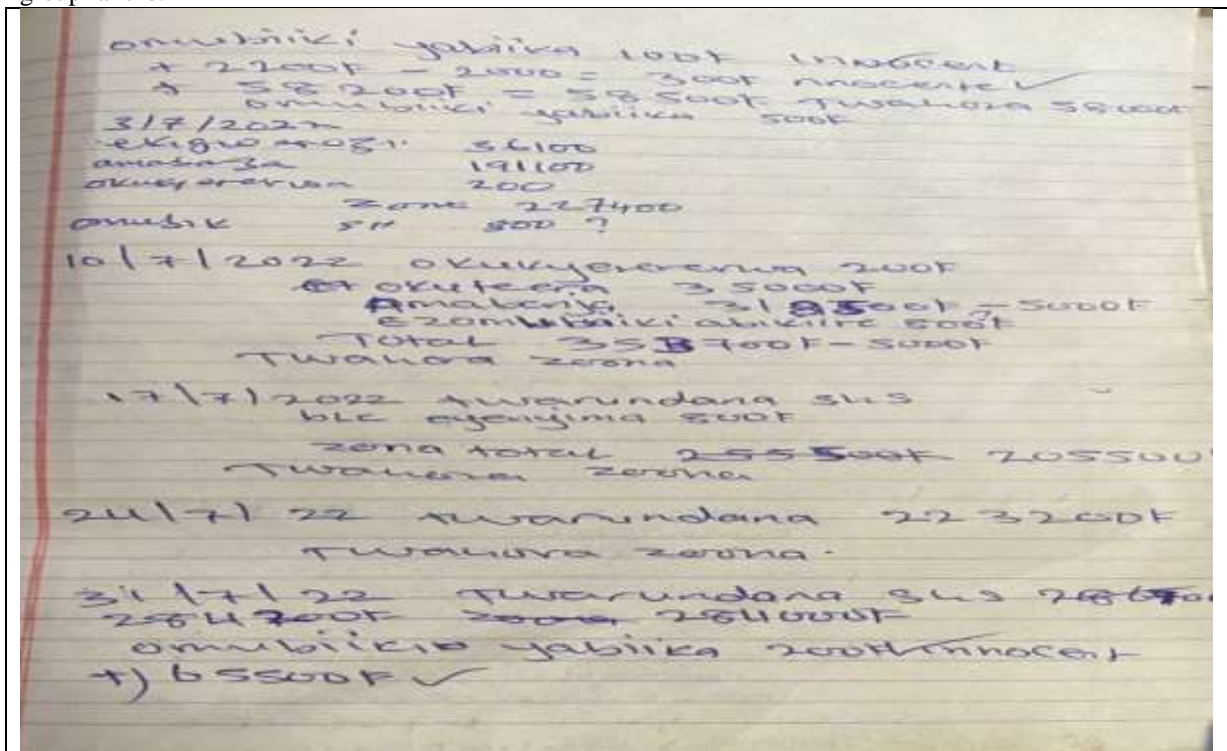


Figure 4: Poor recordkeeping among groups leads to group failure in tracking savers money





Since we began this group we were only trained by Ripple effect and Hunger fighter Uganda on life skills and food security. We have not had any training about VSLA methodology or business skills and financial literacy. If we can get such training may be we would get knowledge on how to manage our saving group. It would help us on the issue of loan defaulters. (*Interview with Twinuwane group member 2023*)

We lack training in business management. We have our individual businesses but we do not know how to record our sales. It would be a pleasure to receive such a training and improve our skills. (*Interview with Tuyubake Savings group member 2023*)

### PROJECT IMPLEMENTATION

Objective three of the study was: To design and implement a programme for strengthening capacities of CSCGs in Nakivale Refugee settlement. It began with an inception planning and training workshop. Subsequently, an action team of seven voluntary participants was formed under the name of the project Nakivale CSCG Trainers Action Team (NCTAT). The action team, of which I was a key member, was intended to devise a complete action plan with intervention activities, to agree on objectives, reporting mechanisms, and to identify and reflect on the achievements and challenges of the intervention.

During a workshop with the action team, members agreed that in order to contribute to strengthening the CSCGs in Nakivale and to make them more viable, there is a need to set project goals and activities. The objectives were to raise awareness of the importance of CSCGs as a viable means of livelihood improvement rather than depending on handouts from government and NGOs so that refugees can mobilise resources together, save, give credit and improve on assets for their improved livelihoods.

In order to strengthen the CSCGs, a seven-member team comprising of individuals from different categories of people was created to (i) identify activities; (ii) implement them; and (iii) evaluate preliminary short-term outcomes. The action team was composed of one CSCG Chairperson, one CSCG Secretary, one CSCG Treasurer, one Civil Society Organisation member, one Settlement leader representative, and one female youth member. My role was to facilitate their meetings and field activities.



**Figure 5: Nakivale CSCG Trainers Action Team (NCTAT)**

**The activities agreed upon were by Nakivale CSCG Trainers Action Team (NCTAT)**

- Training CSCGs group leaders in Record keeping

- Conduct sensitisation meetings for group members on IGAs, money management and budgeting
- Sensitize CSCG members on kitchen gardening to improve food security
- Mentor CSCG members in IGA management.

The team agreed that, at the end of every month, they should meet and have reflection meetings through which they would discuss the challenges and the achievements of the previous month's intervention, and then devise means of improving subsequently.

#### Activity one: Training CSCGs group leaders in Record keeping

A one-day training workshop was conducted in Nakivale Refugee settlement in September 2023 for the action team on Record keeping. This training was undertaken to strengthen the capacity of the the action team in record keeping in order to cascade the knowledge to the entire CSCGs in the settlement. However, CSCG secretaries and chairpersons for fifteen CSCGs were involved in the training. During the data collection phase of the research, it was found out that CSCGs require serious training in record keeping. Therefore, it was justified to train them in order for them to be able to apply new skills in recording.

The team was trained in different records CSCGs use during their operations and these include 1) The register, 2) The welfare fund ledger, 3) The savings ledger, 4) The loan ledger, 5) The fines ledger and 6) The cash book. Below are some the pictures where a participant was demonstrating welfare fund ledger



**Figure 6: Training on Record Management**

Some participants confessed that this training enabled them to assess themselves in regard to the common mistakes they have made while recording the various transactions during CSCG meetings. Therefore, record keeping should be done carefully by a well-trained group secretary.

#### The training had different objectives as follows

To understand the different records undertaken by a CSCG.

To develop the capacity of the participants in record keeping so as to be able to train the CSCG members on record keeping.

To enable participants, acquire skills in record keeping

#### Participants Expectations

The participants had the following expectations

To understand record keeping

To acquire training skills in record keeping

To share experiences from around

Participants expected transport refund

Expected certificates at the end of the training

Table 3: Record Keeping TOT Program for Action Team

DAY	TIME	TOPIC/CONTENT	REESPONSIBILI TY
	8;30AM-10AM	Arrival and Registration <ul style="list-style-type: none"> <li>• Introductions</li> <li>• Expectations</li> <li>• Norms</li> <li>• Objectives.</li> </ul>	Andrew
	10Am-10;30am	BREAK	Hotel
	10;30am-1pm	Session one <ul style="list-style-type: none"> <li>• The register, welfare fund ledger and savings ledger</li> </ul>	Facilitators
	1pm-2pm	LUNCH	Hotel
	2pm-4pm	Session two <ul style="list-style-type: none"> <li>• The loan ledger, fines ledger and cash book</li> </ul>	Facilitators
	4-4:30PM	<ul style="list-style-type: none"> <li>• closure</li> </ul>	Andrew

Before our interventions, groups had mixed records. However, our interventions changed the whole picture as shown below.

<p>Records before training</p>	<p>Records after training</p>

**Activity Two: Conduct sensitisation meetings for group members on IGAs, money management and budgeting**

As far as community sensitisation meetings were concerned, IGA management, money management and budgeting was emphasized and we were welcomed all the CSCG groups we visited. We conducted several sensitisation meetings with CSCGs in Nakivale refugee settlement about Income generating Activities, why it is important to operate and IGA, how to do recording for IGAs and money other aspects of money management and budgeting. Twenty six (26) CSCGs comprising of 25-35 members each were reached by the researcher and the Action team. Over 327 CSCG members attended the meetings between September 2023 and January 2024. The sensitization meetings were conducted during CSCG meeting days. Our point of entry for the sensitisation meetings were the CSCGs. Our target was women refugees who are organised in CSCG groups. We would go to groups because many refugees are organised in CSCGs. We would make appointments with group chairpersons and agree to meet the group members on their meeting days. This mobilisation strategy made it easy for us to access and meet many people especially women who were the target for this study. We would come with training manuals, flipcharts and mark pens so that our sensitization meetings become a success. In all, CSCGs visited for sensitisation, we invited stakeholders who included Settlement leaders, Block leaders, civil society organizations, elders, clan leaders, youth chairperson among others. Indeed, it was observed that every after-sensitization meeting, some CSCG members approached our team members for mentorship. It was from there that some appointments for mentorship on IGAs, business planning and budgeting were done.



**Figure 7: During sensitization meetings on IGA, Financial literacy and Budgeting**

**Activity Three:** Sensitize CSCG members on kitchen gardening to improve food security. One indicator of household welfare is food security. In the past ten years, Government and WFP have cut the food supplies to refugees. From the interviews respondents noted that WFP used to give 3kgs of beans and 5kgs of maize per person. This has reduced. They now give 13,000UGX to new arrivals per month. Those who have stayed for long no longer get any support from WFP. Our team sensitized the refugee communities in Nakivale refugee settlement camp to practice kitchen gardening as a way of responding to the food of food insecurity.

Our sensitization meetings were targeting CSCG women members. However, even men and youth who are members of CSCGs attended this activity. Our team would notify the group chairperson who would announce it in their weekly meetings about our intension to come and discuss with them on the issue of food security. During the sensitisation meetings we discussed the importance of refugee women utilising their small plots of land to plant their own crops. The easiest to do was a kitchen garden. Demonstrations were made for the refugee women on how to it.

During the sensitisation meetings it was agreed that there is need to link refugees to government to access seedlings. We approached Ripple effect for support in terms of seedlings like tomatoes, soya beans, and egg plants among others.



**Figure 8: Member of the action team sensitizing CSCG members on kitchen gardening**

**Activity four: Sensitization of CSCG members on the importance of loan repayment on time.**

CSCGs rely on their own savings to conduct business. One main activity is saving and loaning to each other. During data collection it was realised that some CSCG members take loans and fail to pay in time. We sensitised our CSCG members about the dangers of loan default as leading to failure for the CSCGs and their members to make profits. Our sensitization message surrounded around following CSCG internal rules and regulations in relation to loan payments.

The sensitisation meetings on loan repayment were held with groups during their meeting time and venue. We held the sensitisation meetings inform of training group members on loan management. The issues emphasised were related to loan disbursement to members based on their savings, the issue of group members standing surety of the borrower so as to limit extending loans to members without the approval of the group members. This had been reported that group leaders would extend loans to members without the approval of all the group members which is against the CSCG methodology principles. Training was also extended on the issue of loan records.



**Figure 9:A member of the action team sensitizing members on importance of paying loans early**

**Activity five: Mentor CSCG members in IGA and financial literacy.**

Nakivale CSCG Trainers Action Team (NCTAT) realized a need for mentorship of CSCG members in IGA management. During the workshops and interviews and sensitization meetings, it was observed that members have businesses but lack skills in management of IGAs, record keeping for businesses, marketing skills, customer care, budgeting, and business planning among others. My team went through a training in these skills in October and began the mentorship program for business operators. The team managed to reach 30 members and mentored them in a one-on-one approach.

During the mentorship sessions one member testified that:

I have not been recording my sales on daily basis; i have not been tracking my operating costs vs the profits i make out of this business. After this session, i have learnt how to calculate profits that accrue from my business. Thank you for enlightening me about how to manage my business. I'm going to open a record book and start recording my sales on daily basis, the expenses i incur daily and this will help me to manage my finances.



**Figure 10: Mentorship session with a business operator**

**EVALUATION**

This stage of the research intervention was undertaken to ascertain which activities implemented by the action team caused the desired change. The purpose of this project evaluation was to measure the effectiveness of Nakivale CSCG Trainers Action Team (NCTAT).

Nakivale CSCG Trainers Action Team (NCTAT) group members pledged that every month, there should be minimum of three sensitisation meetings, and four trainings on record keeping per week. On the last Sunday of every month, the team met to reflect on what was accomplished, which ones failed, and the way forward. This was done to improve performance in following months.

**Table 4: Activity**

S/N	Activity	Indicator	Methodology
1.	Training action team in record keeping	Increased knowledge on records like Savings ledger, loan ledger, register, welfare ledger, fines ledger among others.	-pre and post training tests conducted, -Training report
2.	Train CSCG groups in record keeping	Increased awareness on good record keeping Increased number of participants during trainings.	-Training reports
3.	Sensitization meetings on IGA management, Budgeting and financial literacy	-Increased number of CSCG members during sensitization meetings -change in attitude of members on money management	-Monthly reflection meetings
4.	Sensitization meetings on kitchen	-number of CSCG participants who	-Monthly reflection

gardening	have started kitchen gardens -increased number of participants during the sensitization meetings during their CSCG meeting days	meetings -Sensitization reports -attendance lists
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At the end of the project, the team conducted an evaluation of the outcomes of the activities agreed upon at the start of the action research process to strengthen capacities of CSCGs in Nakivale Refugee settlement. The team pledged: To form an action team that will strengthening capacities of CSCGs in Nakivale Refugee settlement; conduct community sensitisation/awareness meetings; train CSCG groups in record keeping; and sensitize CSCGs on kitchen gardening. The action team members met monthly, which we popularly called End-of-Month Reflection Meetings to identify any changes made, to review how much was done in the month, to assess the challenges met, and to discuss ways of improving in subsequent months. During these reflection meetings, it was noticed that most of the identified activities were fulfilled. The end of month reflection meetings was important because they helped us to see if there was a need to readjust our approaches.

Initially we targeted one training for the action team to perfectly develop skills in CSCG methodology especially record keeping and it was successfully done. We also targeted to train ten (10) CSCGs in record keeping but we managed to surpass our target and reached 15 groups from October 2023 to January 2024.

Welfare Ledger		Dates		Welfare L.
No.	Member's Names	09/11/2023	16/11/2023	No.
1	KARUSIUME	1000=	1000=	1
2	BARIBUGAHO	1000=	1000=	2
3	ELIENAH	1000=	1000=	3
4	ANIEBARE	1000=	1000=	4
5	INSHORERUWE	1000=	1000=	5
6	NIENARE	1000=	1000=	6
7	KINSHUNZIRE	1000=	1000=	7
8	ALIMUJWE DOUS	1000=	1000=	8
9	ANAKISHUKI	1000=	1000=	9
10	AUKISHUBA	1000=	1000=	10
11	MURIBAGA	1000=	1000=	11
12	JOSEPH	1000=	1000=	12
13	JOSEPH	1000=	1000=	13
14	PROBIA	1000=	1000=	14
15	KOMUGISHA	1000=	1000=	15
16	IMURAMWE	1000=	1000=	16
17	IMURAMWE	1000=	1000=	17
18	IMURAMWE	1000=	1000=	18
19	VIMURAMWE	1000=	1000=	19
20	VIMURAMWE	1000=	1000=	20
21	GIYARE	1000=	1000=	21
22	KIRURUGI	1000=	1000=	22
23	AMERAZIBWE	1000=	1000=	23
24	MOLLY	1000=	1000=	24
25	KANOLE	1000=	1000=	25
26	IMURAMWE	1000=	1000=	26
27				27
28				28
29				29
30				30
31				31
32				32
33				33
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93				93
94				94
95				95
96				96
97				97
98				98
99				99
100				100
Total				
Cumulative Total				
Amount Borrowed				
Amount Repaid				
Cash Balance		26000=	26000=	

Clean welfare ledger after training.  
**Figure 11: Showing group records after undergoing training**

During the research, CSCG members were sensitised on IGA management, budgeting and personal financial management or money management. We had proposed to conduct four meetings per month but due to increased demand we managed to reach six groups every month. However, in the month of February 2024, we conducted a one-day training session on marketing and customer care for 3 participants from 6 CSCGs that are operating group businesses. That brings the number to 18 participants. Our target was to increase the number of members who can continue doing sensitisation on business management even after our interventions stop. The impact of our interventions has been felt among CSCGs in Nakivale refugee settlement. CSCGs in Nakivale had not received appropriate trainings on record keeping, business skills and financial literacy. The group chairperson of Twinewane CSCG said:

We are lucky to have been selected among the CSCGs to benefit from the trainings in recordkeeping, business management and budgeting. We were trained some five years back in SILC methodology by Ripple



effect but we did not grasp record keeping properly. With this training we will be able to track people's savings and loans well. We will not have issues of money loss at action audit.

**Table 5: Summary of record keeping trainings conducted**

S/N	COMMUNITY SAVING NAME	F	M	REFUGEE	NATIONALS	TOTAL
1	DUFASHANYE KUBAHO GROUP	16	4	20	-	20
2	BAJUBI KWETUNGURA	17	22	-	39	39
3	DUFASHANYE GROUP	17	8	25	-	25
4	UMUCYO GROUP	30	0	30	-	30
5	TUUNGANE GROUP	20	10	28	2	30
6	TUINUWANE	8	7	15	-	15
7	USHIRIKI	13	7	20	-	20
8	MAENDELEO B FARMERS' ASSOCIATION	20	12	28	4	32
9	TWIYUBAKE GROUP	7	14	21	0	21
	<b>TOTAL</b>					<b>242</b>

From the table above a total of 242 people were trained in record keeping. The trainings took place between November 2023 and January 2024. They were conducted during weekly meetings for CSCGs. The main reason as to why all the CSCG members of these selected CSCGs were trained is because the management of the CSCGs change every after two years. So, it was imperative to train all the members in record keeping. These members were always trained from their meeting centers by the action team. However, mentorship of the CSCG secretaries in record keeping was also done by myself and a few members of the action team as a way to enhance skills of the action team.



*Figure 12: Mentorship session of Secretary Dufashanye group*

**Table 6: Summary of sensitization Meetings conducted on IGA and financial literacy**

S/N	COMMUNITY SAVING NAME	F	M	REFUGEE	NATIONALS	TOTAL
1	MAENDELEO B FARMERS' ASSOCIATION	20	12	28	4	32
2	TWIYUBAKE GROUP	7	14	21	0	21
3	BOOMA SAVINGS GROUP	8	7		15	15
3	KABATAMBA TWIMUKYE GROUP	18	12		30	30
5	UMOJA NI NGUVU	31		1	30	31
6	TWIYUBAKE B GROUP	21	9	30		30
7	MAENDELEO GROUP	23	7	27	3	30
8	TERIMBELE MUMAHORO	12	5	17		17
9	TUPENDANE TUZAMURANE	15	11	26		26
10	TWIYUNGULE BADAMU GROUP	20	10	29	1	30
	<b>Total</b>	175	87	179	83	262

From the table above the Action team managed to sensitize 262 members on IGAs and financial literacy. This was done from the period of September 2023 to January 2024. Many people in CSCGs in Nakivale operate IGAs. It was imperative to give them skills on marketing, customer care and money management skills. Throughout our sensitization meetings women were more than the men as well as refugees more than the Nationals. This makes me as a researcher feel proud of the impact because our main target was the refugee women in Nakivale refugee settlement.

**Table 7: Summary of sensitization Meetings conducted on kitchen gardening for food security**

S/N	COMMUNITY SAVING NAME	F	M	REFUGEE	NATIONALS	TOTAL
1	MAENDELEO B FARMERS' ASSOCIATION	20	12	28	4	32
2	TWIYUBAKE GROUP	7	14	21	0	21
3	BOOMA SAVINGS GROUP	8	7		15	15
3	KABATAMBA TWIMUKYE GROUP	18	12		30	30
5	UMOJA NI NGUVU	31		1	30	31
6	TUPENDANE GROUP	3	29	32		32
7	TUUNGANE B GROUP	18	12	30		30
8	KABIRIZI TUKWATANISE GROUP	11	7	18		18
9	TWITEZIMBELE BADAMU GROUP	15	12	27		27
10	DUTERIMBERE BADAMU	10		10		10
11	KABIRIZI TUKWATANIISE B	23	5		28	28

12	TUSONGEMBELE	15	9	24	4	28
	<b>TOTAL</b>	<b>178</b>	<b>119</b>	<b>181</b>	<b>111</b>	<b>302</b>

The table above shows sensitisation meetings that were conducted from October 2023 to January 2024 in Nakivale refugee settlement. As noted above, 302 CSCG members attended the meetings where the majority of the attendees were females. This is attributed to the fact that men are few in the CSCGs compared to the women. It is also attributed to the fact that women are the ones who look for food most of the time.

### Summary and Reflections on the Evaluation

The evaluation of the outcomes from the Nakivale CSCG Trainers Action Team (NCTAT) project was done in order to measure the intended change. Whereas it is hard to generalise and to replicate the results from this study, as action research, the outcomes clearly show that the project has registered some success in record keeping for CSCGs, sensitization on both IGA management and financial literacy. All these efforts, in one way or the other, have contributed to strengthening capacities of CSCGs in Nakivale Refugee settlement.

While working with the action team, I have discovered that commitment is very paramount in the achievement of any targets. Whatever was identified during the second workshop when identifying activities was achieved. The action team was a voluntary team that was not paid any allowance but diligently worked for change to take place. Nevertheless, all the achievements from this project were entirely due to the full commitment of the action team participants. This signifies that, for any development to be successful, it must be pro-people.

During the final evaluation workshop held in February 2024 to evaluate the project, one team member who is a chairperson of Ushirika Savings group commented,

We shall not forget what you have done for our CSCGs, we had no skills in most of the issues especially on budgeting and record keeping. I can now train my fellow CSCG members in most of the activities you have been doing with us. We thank God who brought you to save our CSCGs and improving them to help our people.

Another team member, the chairperson for Rubondo described the commitment of the team as immense.

What you and your team has done is recommendable. If we would get another person of your type, the livelihoods of our people in the CSCGs would be transformed tremendously.

Another member of the team who is the secretary of Twiyibake CSCG commented that;

This team has transformed the way we have been keeping our records. We have been having issues of loss of money during action audit. But now with what we have been sensitised about in terms of record keeping people's savings will be clearly monitored throughout the year.

The above excerpts as noted by the participants during the final evaluation workshop tells us that its important to involve the people themselves in finding solutions to their challenges. It also indicates the need of action research because instead of collecting data, analysing it, publish it and stop at that level makes no reasonable sense. it would not have made the impact that my action research has created. As Reason & Bradbury (2001, p. 2) argues "action research is a participatory, democratic process concerned with developing practical knowing in the pursuit of worthwhile human purposes, grounded in a participatory worldview which we believe is emerging at this historical moment. It seeks to bring together action and reflection, theory and practice, in participation with others, in the pursuit of practical solutions to issues of pressing concern to people, and more generally the flourishing of individual persons and their communities."

Hence it can be argued that power belongs to the people. Conducting research and stopping at exploring the problems without providing sustainable solutions is not enough because the goal of bringing change and transforming the society remains unachieved.

## V. CONCLUSION

### Summary, Reflections and Conclusions

The overall aim of this study was strengthening the capacities of CSCGs towards improving the socio-economic livelihoods of refugee women in Nakivale refugee settlement. The specific objectives were:

To explore CSCGs efforts towards improvement of livelihoods of refugees in Nakivale refugees settlement

To assess their current effectiveness in fostering social economic resilience among refugees in Nakivale refugee settlement

To design and Implement a programme for strengthening capacities of CSCGs in Nakivale Refugee settlement.

To undertake a preliminary appraisal of the outcomes of the initiatives implemented.

The study followed action research. Action research is beneficial because it involves participants in the process of identifying the problem and finding a solution. The study was conducted following the action research stages as summarised by Kaye and Harris (2018, p. 63) such as, exploring the problem by collecting and analysing relevant data, planning an intervention to tackle the problem; implementing the intervention and finally evaluating the outcomes. Reflection on both the process of the intervention and the outcomes may result in a new understanding of the problem and may result in a further iteration of action research. One outstanding characteristic of action research is that researchers are committed to follow principles of participation, collaboration, and democracy in their research.

The main findings of the study were revealed following the objectives of the study. The first objective of the study was to explore CSCGs efforts towards improvement of livelihoods of refugees in Nakivale refugee settlement.

Findings revealed that Most CSCGs in Nakivale are made up of 30 and above members, with a 5persons management committee, (Chairperson, treasurer, secretary and two money counters). However the grandfather of CSCG model in Uganda, CARE international VSLA manual stipulates between 15-30 members for a standard CSCGs. This implies that the CSCGs in Nakivale refugee settlement had violated the CSCG methodology.

Respondents reported that they are able to meet school fees costs for their children. Education is a human need and a human right and it is important for a child's social and economic prospects (as well as the prospects of his/her parents). Access to educational services is one of the most important indicators of a household's well-being. Respondents testified that they have improved their physical assets like permanent houses, TV sets among others. The information from respondents showed that CSCG members had several reasons to smile as a result of their involvement in CSCG methodology. CSCGs have helped members to get capital to start produce businesses. The respondents interviewed traded in fuel like petrol, boda-boda, taxi, merchandise among others. The respondents intimated that this is a one way of saving their cash which earns profits in terms of selling at better prices rather than keeping Uganda shillings which is not stable

The second objective was to assess their current effectiveness in fostering social economic resilience among refugees in Nakivale refugee settlement. CSCGs have made it possible for people to start IGAs and have a lot of money. However, CSCGs in Nakivale are not well trained on Savings, record keeping for businesses, money management and budgeting, investment planning. From the interviews and visits conducted to the CSCGs in Nakivale refugee settlement, there is a big concern on record keeping. Maintenance of group records is key to its success and progress of the members. However, in Nakivale it was observed that records are mixed up and not up to standard. This has resulted in loss of money for some members and spark conflicts leading to group failure.

The third objective was to design and implement a programme for strengthening capacities of CSCGs in Nakivale Refugee settlement. The activities that were implemented include Training CSCGs group leaders and members in Record keeping, conduct sensitisation meetings for group members on IGAs, money management and budgeting and Sensitize CSCG members on kitchen gardening to improve food security. The fourth objective was to undertake a preliminary appraisal of the outcomes of the initiatives implemented. This was summarized in chapter six. The evaluation revealed that Nakivale CSCG Trainers Action Team (NCTAT) successfully implemented the activities pledged and caused change in record keeping, IGA management, budgeting among others.

### **Personal Reflections**

This research has been very important to me. Other than acquiring knowledge of the matter, I have learned new research skills and good understanding of action research. I have also learnt that achieving impact of any intervention can only be by involving the people at the grass roots, interacting with the affected people, and involving them in solving the problem. CSCGs are member owned and sustained and therefore, I have learned that ideas and action for change must come from the affected people themselves. That said, the efforts and commitment of the Nakivale CSCG Trainers Action Team (NCTAT) team members during implementation of the project activities was crucial to the success of the project.

This study has demonstrated that strengthening CSCGs for sustainable livelihoods of the people does not require large donor funds but, rather, a dedicated team that has capacity to work for the betterment of their communities. This implies that if we can have Village Agents in each block in the settlement to keep an eye on the activities of CSCGs is a great deal. Some CSCGs have been formed but end up collapsing because they lack proper training in CSCG proper operating procedures and guidance.

It should be noted that much efforts could have been done to further strengthen capacities of CSCGs to enhance the livelihoods of the refugee community. However, I believe that what we have contributed is

important and meets the specific objectives of this study, as well as the demands for integrity of the entire research process. My success as a researcher makes me think that is that this study has contributed to strengthening CSCGs for sustainable livelihoods of refugee women in Nakivale refugee settlement. All the action team members benefited from this project, for they were able to develop their capacities which, in one way or the other, will help to continue strengthening CSCGs for sustainable livelihoods of refugee women in Nakivale refugee settlement. Although our team is comprised of seven people only I strongly believe it will influence others and create more positive change in the settlement and host community. Finally, we presume our team will continue to handle emerging issues in our CSCGs with great success.

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