

ASSESSMENT OF SAVINGS AND INTERNAL LENDING  
COMMUNITY PROJECT ACTIVITIES (SILCPA) AND  
EMPOWERMENT OF WOMEN-HEADED HOUSEHOLDS IN  
KIREHE DISTRICT: A CASE OF MAHAMA REFUGEE CAMP



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## Preface

The current situation among women is that poverty reduction initiatives do not recognize social and economic problems faced by women in terms of basic needs and lack of ownership in the project activities. With reference to Rwanda, more specifically at Mahama refugee camp, there is still persistence of poverty among women resulting from insufficient income generating activities, low level of competences among women headed households, problems related to cultural beliefs and insufficient financial support to perform income generated activities. The general objective of this study was to assess Savings and Internal Lending Community Project Activities (SILCPA) and empowerment of women-headed households in Rwanda. The specific objectives were to assess the extent to which project budget contribute to the empowerment of women headed house-holds in Mahama refugee camp, to determine the benefits of capacity building and mentorship on cost effectiveness and self-esteem of women headed households and then to assess the extent to which project risk analysis contribute to effective decision making among women headed households in Mahama refugee camp. The study was descriptive research design and involved both quantitative and qualitative approaches. The target population consisted of women headed households at Mahama refugee camp, management officials, savings and internal lending committee members and the host community (Munini Cell). The total population was 1,366 from which a sample of 309 was selected. The random sampling technique was used and data were collected through questionnaires and interviews. Data were analyzed by use of SPSS (Statistical Package for Social Science) version 20. Research findings showed that 87(28.2%) of surveyed respondents strongly confirmed that having project budget assisted improvement SILCPA and 222 (71.8%) of respondents also agreed. As a result, women headed households improved both socially in terms of medical facilities as confirmed by 99.0%, 99.0% improved in terms of nutrition, 97.0% improved in terms of capability to make decision and 96.0% of women headed households participated in community activities. Based on the economic situation, 99.0% of women improved in terms of saving, 96.0% of women improved in terms of productivity, 99.0% improved in term of investment in small activities and the purchasing power increased as confirmed by 97.0%. When assessing benefits of project capacity building and mentorship on cost effectiveness and self-esteem of women headed households, findings showed that 147(47.6%) agreed by 162 respondents equivalent to 52.4%. in terms of what extent project risks analysis contribute to effective decision making among women headed households. Data collected indicated that 196 (63.4%) of respondents put more focus on project risks assessment as one way of risks analysis which were also confirmed by 109 respondents equivalent to 35.3%. it is highly recommended to the management of Mahama refugee camp to promote SILCPA as aspect of alleviating poverty as income from investment help them acquire basic needs in social working environment.

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## **CHAPTER ONE: INTRODUCTION**

### **1.1 Statement of the problem**

At Mahama refugee camp, women headed households do face some problem which bring about poverty persistent. Some of these include insufficient of income generating activities, low level of competences among women headed households, cultural beliefs caused by diversity of refugees and insufficient financial support to perform income generated activities. Most of the women appear not satisfied with life conditions. This has called for new supporting initiatives like NGOs to work with Mahama refugee camp for the aim of empowering women headed households to cut off poverty and achieve better health conditions.

### **1.2 Objectives of the study**

The general objective of the study was to assess Savings and Internal Lending Community Project Activities (SILCPA) and empowerment of women headed house-holds in Kirehe District: A case study of Mahama Refugee Camp. The specific objectives were to assess the extent to which project budget contribute to the empowerment of women headed house-holds at Mahama refugee camp, to determine the benefits of project capacity building and mentorship on cost effectiveness and self-esteem of women headed households and to assess the extent to which project risk analysis contribute to effective decision making among women headed households at Mahama refugee camp.

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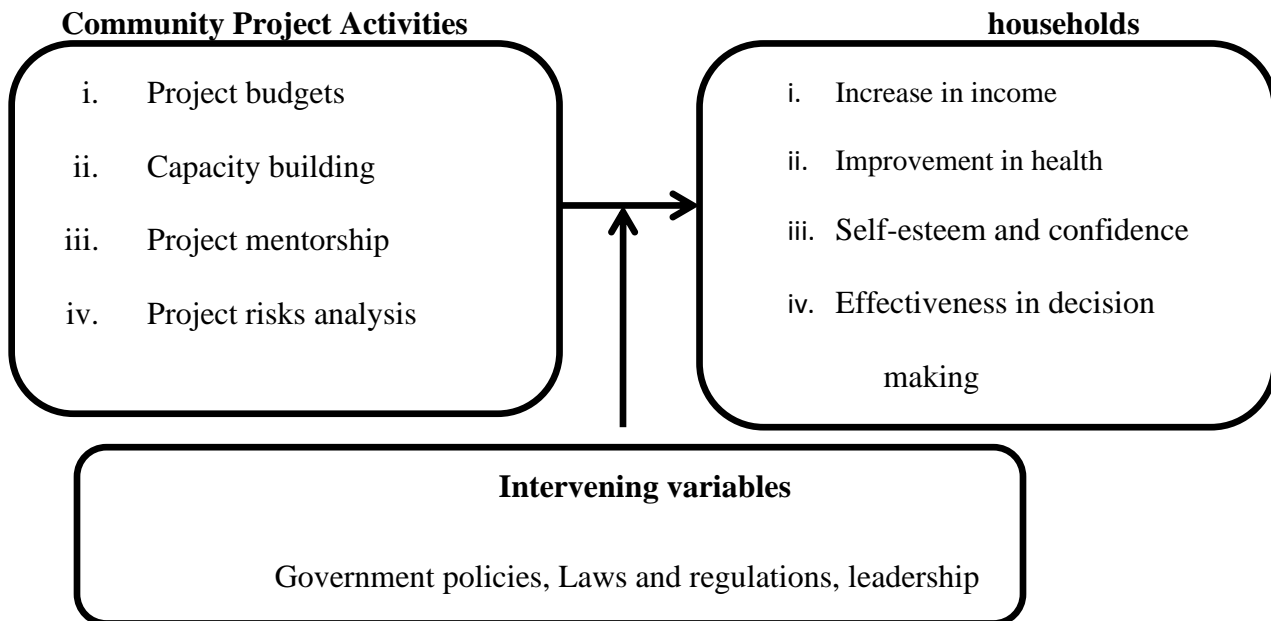
## CHAPTER TWO: REVIEW OF RELATED LITERATURE

### 2.1 Conceptual framework

**Independent variable**  
Savings and Internal Lending

**Dependent variable**  
Empowerment of women –

headed



## CHAPTER THREE: RESEARCH METHODOLOGY

### 3.1 Research Design

The researcher adopted descriptive research design and involved both quantitative and qualitative approaches.

### 3.2 Target Population

The total populations were 1,366 from which a sample of 309 were selected using Yamane (1967) formula

$$n = \frac{N}{1 + N(e)^2}$$

Where n: sample, N: population and (e): sampling error =5%



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This formula is written by Yamane (1967) then if the population is 1366, the sample is determined as follow:

$$n = \frac{1366}{1 + 1366(0.05)^2} = \frac{1366}{1 + 3.415} = \frac{1366}{4.415} = 309.399 \cong 309$$

In this research, a simple random sampling technique was used to get data from selected sample

### **3.4 Data analysis**

Data collected were first edited, coded and tabulated. The analysis of data was done through statistical package for social science (SPSS) version 20 which allowed researcher to get frequency tables, pie charts, bar charts and percentages

## **CHAPTER FOUR: DATA ANALYSIS AND DISCUSSION**

### **4.1 Presentation of Research Findings**

#### **4.1.1 To assess the extent to which project budget contribute to the empowerment of women headed house-holds at Mahama refugee camp**

This objective was to assess respondent's opinions on extent to which project budget contribute to the empowerment of women headed house-holds in Mahama refugee camp. Therefore, researcher firstly wanted to know whether the concerned respondents have idea of empowerment of women headed house-holds at Mahama refugee camp. After getting viewpoints from them, researcher was also interested in knowing the extent to which SILCPA assisted in achieving empowerment among women headed households at Mahama refugee camp

The table 4.2 indicated the findings about the contribution of project Budget on empowerment of women headed households at Mahama refugee camp

**Table 4. 4: Project budget contribute to the empowerment of women headed house-holds**

Statement	Strongly Agree, n(%)	Agree, n(%)	Disagree, n(%)	Strongly Disagree, n(%)	Neutral
You are a member of SILCPA at Mahama refugee camp	309(100.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)
Mahama refugee camp help women to acquire budget through SILCPA	87(28.2)	222(71.8)	0(0.0)	0(0.0)	0(0.0)
Budget collected through SILCPA is sufficient enough to empower	203(65.7)	106(34.3)	0(0.0)	0(0.0)	0(0.0)
Project budget through SILCPA of women headed households properly is allocated to ensure income generating activities	178(57.6)	131(42.4)	0(0.0)	0(0.0)	0(0.0)
Women headed households are challenged with insufficient budget for effective empowerment.	53(17.2)	256(82.8)	0(0.0)	0(0.0)	0(0.0)

*Source: Primary data (2020)*

Research findings show that 309 respondents equivalent to 100.0% strongly confirmed that they are members of SILCPA which led them to improve their living condition through income generating activities. The general conclusion with reference to research findings is that the most assessed respondents are members of SILCPA which implies efficiency of achieving research objectives (Catholic Relief Services (CRS), 2010 ).

As indicated, 87(28.2%) of surveyed respondents strongly agreed that management of Mahama refugee camp has managed to help women engage in SILCPA to constitute basic budget sources that can help them engage in income generating activities. This was also agreed by 222 (71.8%) of surveyed respondents. The overall conclusion is that with help of SILCPA women at Mahama refugee camp. The issue was acquisition of resources through SILCPA.

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Research findings showed that financial resources collected through savings and internal lending community project activity is enough and can empower women headed households at Mahama refugee camp. This was strongly agreed by 203 (65.7%) and 106 (34.3%) also agree.

As indicated, research findings showed that project budget through SILCPA was properly allocated and this helped women to generate income that assisted them improve their living condition. This was strongly agreed by 178 (57.6%) and 131 respondents equivalent to 42.4% also confirmed. The general conclusion based on research findings is that budget allocation throughout SILCPA among women indicates improvement of women which further leads to their empowerment.

Training leads to empowerment among women headed households, Importance of trainings among women headed households, training and effectiveness of women empowerment, trainings vis a vis women headed households' knowledge, trainings and business activities for improved living conditions, income generating projects and mentorship, project mentorship and effective empowerment, capacity building and costs effectiveness, capacity building and self esteem

#### **4.1.2 To determine the benefits of project capacity building and mentorship on cost effectiveness and self-esteem of women headed households**

To determine the benefits of project capacity building and mentorship on cost effectiveness and self-esteem of women headed households, research findings from respondents are based on Training leads to empowerment among women headed households , Importance of trainings among women headed households, training and effectiveness of women empowerment, trainings vis a vis women headed households knowledge, trainings and business activities for improved living conditions, income generating activities and mentorship, project mentorship and effective empowerment, capacity building and costs effectiveness, capacity building and self esteem

**Table 4.5: To determine the benefits of project capacity building and mentorship on cost effectiveness and self-esteem of women headed households**

Statement	Strongly Agree, n(%)	Agree, n(%)	Disagree, n(%)	Strongly Disagree, n(%)	Neutral
Women headed households receive training abilities from management of Mahama refugee camp	143(46.3)	166(53.7)	0(0.0)	0(0.0)	0(0.0)
Trainings are helpful in undertaking income generating activities among women headed households	147(47.6)	162(52.4)	0(0.0)	0(0.0)	0(0.0)
Trainings abilities helped women headed households undertake microbusiness activities so as to improve their living conditions	142(46.0)	167(54.0)	0(0.0)	0(0.0)	0(0.0)
Income generated projects of women headed households are being mentored by the management of Mahama refugee camp	290(93.9)	16(5.2)	3(1.0)	0(0.0)	0(0.0)
Project mentorship among women headed households led to effective empowerment at Mahama refugee camp	122(39.5)	187(60.5)	0(0.0)	0(0.0)	0(0.0)
Capacity building among women headed households led to cost effectiveness of their projects	216(69.9)	93(30.1)	0(0.0)	0(0.0)	0(0.0)
Women empowerment through capacity building led to their self-esteem at Mahama refugee camp	214(69.3)	95(30.7)	0(0.0)	0(0.0)	0(0.0)

**Source:** Primary Data 2020

Research findings showed that 143 (46.3%) of surveyed respondents strongly agreed that they have received trainings for better use of project budget obtained from SILCPA. This was also agreed by 166 respondents equivalent to 53.7% who argued that, with training, this brought about additional skills and increased experience of assessing business risks and the way forward for profit maximization.

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Research findings showed that empowerment among women headed households at Mahama refugee camp led to self-esteem. This was strongly agreed by 214 respondents equivalent to 69.3%. As indicated, self-esteem among women headed households implies full participation in decision making, involvement in community or social working activities and freedom of speech as confirmed by 95 (30.7%) of surveyed respondents.

#### **4.1.3 To assess the extent to which project risks analysis contribute to effective decision making among women headed households in Mahama refugee camp**

In this research project, researcher was interested in assessing extent to which the project risks analysis has contributed to effective decision making among women headed households in Mahama refugee camp. The research findings reflecting this objective are shown in the table below.

**Table 4. 8: Extent of project risks analysis and effective decision making among women headed households at Mahama refugee camp**

<b>Statement</b>	<b>Strongly Agree, n(%)</b>	<b>Agree, n(%)</b>	<b>Disagree, n(%)</b>	<b>Strongly Disagree, n(%)</b>	<b>Neutral</b>
Projects risks assessment resulted to the empowerment among women headed households at Mahama refugee camp	196(63.4)	109(35.3)	4(1.3)	0(0.0)	0(0.0)
Project risks analysis assist you on effective decision making	125(40.5)	179(57.9)	5(1.6)	0(0.0)	0(0.0)
Women headed households committed in risks management for income generated activities	92(29.8)	217(70.2)	0(0.0)	0(0.0)	0(0.0)

**Source:** Primary Data 2020

Research findings indicated that 196 (63.4%) strongly agreed that project risk assessment is an important aspect of women empowerment at Mahama refugee camp. This was also agreed by 109

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respondents equivalent to 35.3%. The project risks assessment has brought about effectiveness of project activities and this indicated the extent of level of empowerment at Mahama refugee camp Research findings related to how project risk analysis assisted women to be more effective in decision making indicated that 125 respondents having percentage of 40.5% strongly agreed. However, 179 respondents equivalent to 57.9% also agreed that having skills in risk analysis improved decision making, efficiency and empowerment.

#### 4.1.4 Correlation between SILCPA and empowerment among women headed households

**Table 4.9: Correlation between saving and internal lending community project activity and empowerment of women headed households**

	Savings and Internal Lending Community Project Activities (SILCPA)	Empowerment of women-headed households
Spearman's rho	1.000	.798**
Correlation Coefficient		
Sig. (2-tailed)	.	.000
N	309	309
Empowerment of women-headed households	.798**	1.000
Correlation Coefficient		
Sig. (2-tailed)	.000	.
N	309	309

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Spearman's correlation coefficient is a statistical measure of the strength of a monotonic relationship between paired data in sample. It is denoted by design constrained as follows

- i) .00-.19 "very weak", ii) .20-.39 "weak" iii) .40-.59 "moderate" iv) .60-.79 "strong"
- v) .80-1.0 "very strong"

Since the range of correlation between Savings and Internal Lending Community Project Activities (SILCPA) and empowerment of women-headed households is significant correlation at .798\*\* this indicates a strong correlation because these variables tend to increase together

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(Greater high Savings and Internal Lending Community Project Activities leads to greater Empowerment of women-headed households at Mahama refugee camp. The magnitude is associated between (0.60 - 0.79). This shows the strong correlation between Savings and Internal Lending Community Project Activities (SILCPA) and Empowerment of women-headed households.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 To assess the extent to which project budget contribute to the empowerment of women headed house-holds at Mahama refugee camp**

The research findings show that 87 (28.2%) of surveyed respondents strongly agreed that management of Mahama refugee camp has managed to help women engage in SILCPA to constitute basic budget that can help them engage in income generating activities. This was also agreed by 222 (71.8%) of surveyed respondents. As indicated, budget collected through saving and internal lending community project activity is enough and can empower women headed households at Mahama refugee camp. This was strongly agreed by 203 (65.7%) and 106 (34.3%) also agreed.

Findings from research participants indicated that inappropriate empowerment among women headed households is sometimes due to insufficient budget. Therefore, women headed households have adopted saving and internal lending community project activities for the purpose of capital accumulation. This was strongly confirmed by 53 (17.2%) and other 256 (82.8%) of surveyed respondents also confirmed. Based on research findings, the researcher's conclusion is that insufficient project budget affects investment opportunities and further reduces the level of income generation.

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### **5.2 To determine the benefits of project capacity building and mentorship on cost effectiveness and self-esteem of women headed households**

The researcher was interested in assessing the benefits of capacity building among women headed households at Mahama refugee camp. However, the research findings revealed that 147 (47.6%) strongly agreed that training helped women to get basic skills that helped them generate income. This was also agreed by 162 respondents, equivalent to 52.4% who argued that training increased technical knowhow and abilities of business startup, allocation of resources and effective management.

### **5.3 To assess the extent to which project risks analysis contribute to effective decision making among women headed households at Mahama refugee camp**

Data collected from research participants indicated that 196 (63.4%) strongly agreed that project risk assessment is important aspect indicating women empowerment at Mahama refugee camp. This was also agreed by 109 respondents equivalent to 35.3%. The project risks assessment has brought about effectiveness of project activities and this indicated the extent of the level of women empowerment at Mahama refugee camp.

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## **Appendix I: Questionnaire**

### **Questionnaire designed to women headed households at Mahama refugee camp**

#### **Section A: Personal characteristics of respondent**

- 1. Age group:** Below 20 years   
20-30 years   
31-40 years   
41-50 years   
51-60 years   
Above 60 years

- 2. Marital status:** Single   
Married   
Widower   
Divorced

- 3. Education Level**  
-Primary   
-Secondary   
-University

- 4. Nationality/Origin**  
- RDC

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-Burundi

- Uganda

- Kenya

**Section B: Specific questions**

Rate according to the degree of agreement and disagreement where SA: Strongly Agree, A: Agree, D: Disagree, SD: Strongly disagree, N: Neutral

<b>Objective one: To assess the extent to which project budget contribute to the empowerment of women headed house-holds at Mahama refugee camp</b>						
No	Statement	SA	A	D	SD	N
Q5	You are a member of SILCPA at Mahama refugee camp					
Q6	Mahama refugee camp help women to acquire budget through SILCPA					
Q7	Budget collected through SILCPA is sufficient enough to empower women headed households					
Q8	Project budget through SILCPA of women headed households properly is allocated to ensure income generating activities					
Q9	Women headed households are challenged with insufficient budget for effective empowerment.					

Rate according to the degree of agreement and disagreement where SA: Strongly Agree, A: Agree, D: Disagree, SD: Strongly disagree, N: Neutral

<b>Objective two: To determine the benefits of project capacity building and mentorship on cost effectiveness and self-esteem of women headed households</b>						
NO.	Statement	SA:1	A:2	D:3	SD:4	N:5

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<b>Q10</b>	Women headed households receive training abilities from management of Mahama refugee camp					
<b>Q11</b>	Trainings are helpful in undertaking income generating activities among women headed households					
<b>14</b>	Trainings abilities helped women headed households undertake microbusiness activities so as to improve their living conditions					
<b>Q15</b>	Income generated projects of women headed households are being mentored by the management of Mahama refugee camp					
<b>Q16</b>	Project mentorship among women headed households led to effective empowerment at Mahama refugee camp					
<b>Q17</b>	Capacity building among women headed households led to cost effectiveness of their projects					
<b>Q18</b>	Women empowerment through capacity building led to their self-esteem at Mahama refugee camp					

**Rate according to the degree of agreement and disagreement where SA: Strongly Agree, A: Agree, D: Disagree, SD: Strongly disagree, N: Neutral**

<b>Objective three: To assess the extent to which project risks analysis contribute to effective decision making among women headed households at Mahama refugee camp.</b>						
<b>No</b>	<b>Statement</b>	<b>SA</b>	<b>A</b>	<b>D</b>	<b>SD</b>	<b>N</b>

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<b>Q23</b>	Projects risks assessment resulted to the empowerment among women headed households at Mahama refugee camp					
<b>Q24</b>	Project risks analysis assist you on effective decision making					
<b>Q25</b>	Women headed households committed in risks management for income generated activities					

**Thanks**