

**Intra-household dynamics, social cohesion  
and women's empowerment:  
the effects of a graduation programme in Burundi**

**REPORT**

**July 2019**

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## 1. Introduction

Graduation model programmes represent a relatively new but well-established type of anti-poverty programming. First designed and implemented in Bangladesh, they are now operational in more than 40 countries across the globe (Arévalo, Kaffenberger, and de Montesquiou 2018). A comprehensive and carefully sequenced package of material transfers, access to financial services and training and coaching has proven successful in reducing poverty, increasing consumption and asset holdings and improving food security, with many benefits being maintained at least in the first year after programme end (Banerjee et al. 2015). Despite the rapidly expanding evidence base on graduation programmes, relatively little information is available about how the programme affects individual household members and their relationships within households and communities. In addition, evidence with respect to whether and how programmes contribute to women's empowerment is scarce.

We can glean some insights on these issues from research within the wider field of social protection. Studies suggest that participation in programmes can have both positive and negative impacts in terms of intra- and inter-household relationships. A systematic review of cash transfers and intimate partner violence found that programme participation can strengthen intra-household relations but may also lead to tensions (Buller et al. 2016). Earlier work in Burundi has shown that the programme contributes to greater participation in community activities but may also lead to tension (Devereux et al. 2015). The role of economic strengthening interventions in improving women's empowerment proves to be mixed (Ismayilova et al. 2018). A cross-country evaluation of six programmes did not find any sustained impacts on women decision-making power in relation to health expenditures or home improvements (Banerjee et al. 2015). Nevertheless, other studies in Bangladesh and India found that programmes lead to greater control over income, improved social networks and more self-respect for women (Banerjee et al. 2011; Holmes et al. 2010; HTSPE Limited 2011).

This research aims to contribute to the knowledge base on graduation programmes and its social and relational impacts by assessing the role of Concern Worldwide's 'Terintambwe' Graduation Model programme in Burundi on intra- and inter-household dynamics and empowerment. In doing so, we move away from the model of 'unitary household decision-making' that considers the household as a single unit towards a model of 'collective household decision-making' that recognises the differential needs and roles of individual household members. It is now widely acknowledged that analysis based on unitary models fails to recognise the complex realities of household units and the processes that take place within them. Collective models recognise and seek to shed light on differential preferences and decision-making processes that happen within households (Quisumbing and Maluccio 2000; Chiappori et al. 1993) Within this model, we pay special attention to women's roles and the extent to which the programme may lead women's empowerment. Finally, we place the household within a wider ecological setting, recognising the interface with the wider community.

The remainder of this report is structured as follows: Firstly, we provide more detail about the *Terintambwe* programme. Secondly, we explain the methodologies for data collection and analysis underpinning this study. We then move on to assess changes at household level, exploring how the programme may have changed spousal, adult-child and wider family relationships. Next, we consider effects on social cohesion at community level, unpacking both positive and negative effects. Finally, we interrogate the extent to which the programme promotes women's empowerment within wider gender norms around generation of and control over income.

## 2. Terintambwe programme

This research focuses on Concern Worldwide's Graduation Model programme in Burundi, locally referred to as the *Terintambwe* (meaning 'Take a Step Forward') programme. The programme was launched in April 2013 in two provinces in Burundi, namely Cibitoke (in the north-west) and Kirundo (in the north-east). A total of 2,000 participants (1,000 in each province) were part of the first cohort of the programme, which was implemented over a period of roughly two years from early 2013 until May 2015.

Programme participants benefited from an extensive package of sequenced support. Key programme components included (based on Devereux et al. 2015):

- (i) **income support**, consisting of 14 monthly cash transfers of approximately 15 USD during the first year of programme implementation;
- (ii) **asset transfer**, comprising of three lump-sum payments based on funds required for investments in selected income-generating activities;
- (iii) **access to savings facilities**, encompassing training in financial literacy and support to join or establish a Savings and Internal Lendings Community (SILC); and
- (iv) **skills training and coaching**, including group-based training about livelihoods activities as well as nutrition and hygiene and individual coaching through home visits by dedicated case managers.

Findings from the impact evaluation held at the end of the programme in April 2015 pointed towards positive impacts on income, asset ownership, living conditions and saving and borrowing through SILCs as well as improved food security and diets, hygiene and sanitation practices and participation in social activities (see Devereux et al. 2015).

Terintambwe was subsequently rolled out to second cohorts in Kirundo and Cibitoke provinces in 2017, and to a new cohort in Bubanza province in 2018. Programme design and implementation stayed mostly the same, except for one substantial change in the role of case managers. Instead of Concern Worldwide directly employing dedicated case managers, implementation of coaching and home visits is now undertaken by Community Development Agents (CDAs). CDAs are employed by government and are part of the commune structure. They have strong local presence as they are recruited from the communes that they work in, but they receive lower pay and may have lower qualifications than Concern Worldwide case managers.

At the time of fieldwork, CDAs are contracted and receive payment for four days per week, or 16 days per month at a salary of 120,000 BiF. The rationale for this allocation of days is that it allows CDAs to undertake their own (income-generating) activities during one day of the week. They are paid through the Ecocash system directly by Concern (using the same system for payments as used in *Terintambwe*). CDAs are responsible for an average of 40 *Terintambwe* participants, and are required to visit each participant's household at least once per month. CDAs may also visit certain households more than once if their situation calls for additional support. CDAs support *Terintambwe* participants with several topics (such as agriculture, nutrition, business plan), for each of which they have documentation to underpin their messaging. At the time of the research, they were not operating with a formal manual that includes all topics or areas in which they offer support (as opposed to the programme in Rwanda).

### 3. Data and methodology

This research is based on primary qualitative data that was collected in Bubanza and Cibitoke provinces in north-western Burundi in November 2018, including views and experiences from programme participants and programme staff. This section provides information about sampling and methods for data collection and the process of data analysis.

#### 3.1. Data collection

Qualitative data was collected in two communes in both Bubanza and Cibitoke provinces in November 2018. These two provinces were selected for fieldwork as the *Terintambwe* programme was in different phases of implementation at the time of data collection. In Bubanza province, the programme had only recently been started; participants started receiving their monthly cash transfers in July 2018 and were close to or had just received their fourth cash transfer at the time of data collection. In Cibitoke, the programme was nearing the end of the cycle with participants having received their last monthly cash transfer in July and their lump-sum asset transfer in October. Programme participants in both provinces were still receiving support from Community Development Agents (CDAs) at the time of data collection.

Selection of collines was linked to CDAs and chosen to incorporate research respondents that are supported by a CDA that is perceived as being very competent, and a CDA that is considered to have lower qualifications and lower performance respectively. Information about CDAs' perceived competencies was provided by Concern Worldwide. This resulted in a sampling frame with two collines within each province (and commune within that province); one colline that is served by a highly competent CDA and a colline that is served by a CDA with relatively lower levels of competency<sup>1</sup>. In each commune, fieldwork included an interview with the respective CDA, observation of CDA activities, focus group discussions with male and female programme participants, interviews with case study households that included a male or female programme participant respectively. These activities were completed by interviews with programme supervisors and coordinators at regional level.

A full overview of the sample is provided in Table 1. It should be noted that female respondents (and female programme participants at large) are mostly separated or widowed women and that their responses may therefore not be representative for the female population at large.

Table 1 Overview of sample of new qualitative data, November 2018

	Key informant interviews	Focus group discussions	CDA observations	Case studies
<b>Cibitoke (Mabayi commune)</b>				
	2 (regional coordinator + supervisor)			
Area #1: Buhoro colline CDA #1 (highly qualified and strong performance)	1	2 (male + female)	2	2 (male + female)
Area #2: Rumvya colline CDA #2 (lower qualifications and performance)	1	2 (male + female)	2	2 (male + female)

<sup>1</sup> It should be noted that the differentiation of communes by CDA is especially relevant for another component of this research that looked specifically at the role of CDAs in programme implementation; in this study we will not diversify our analysis by site based on CDA competencies, unless it emerges as a significant issue.

<b>Bubanze (Bubanza commune)</b>				
	2 (regional coordinator + supervisor)			
Area #1: Buhororo 1 colline CDA #1 (highly qualified and strong performance)	1	2 (male + female)	2	2 (male + female)
Area #2: Shari 1 colline CDA #2 (lower qualifications and performance)	1	2 (male + female)	2	2 (male + female)

Fieldwork guides were developed for each activity. They consisted of four general modules, namely (i) introductions, to gain insight into the respondent and their networks, (ii) coaching and support, (iii) intra-household dynamics, and (iv) empowerment. The order of these modules differs across fieldwork guides. These guides were tested in one site in both provinces to trial and improve fieldwork guides. All fieldwork was led and undertaken by a two-person team from Biraturaba.

Data collection was undertaken in accordance with ethical principles. Informed consent was obtained from all respondents before any fieldwork activity; this was done by explaining the exercise and its purpose and asking for oral agreement.

### 3.2. Data analysis

Data analysis was based on thematic analysis. A coding scheme was developed based on the main themes of interest for this study with top nodes denoting broad topics (e.g. empowerment, relations and programme dynamics) and sub-nodes allowing for more detailed investigation (e.g. relationship with spouse; relationship with child). NVivo was used for the coding of all transcripts and analysis of trends and patterns across respondent groups. Analysis was based on an iterative process of reading along node and sub-nodes and reading transcripts in their entirety.

## 4. Intra-household dynamics

In this section we unpack the role of the programme at household level and consider its effect on relationships between individual members. we focus on relationships between spouses and between adults and children. The data also provided insights into the effect on the wider relationship with extended family members.

### 4.1. Spousal relations

Findings indicate that *Terintambwe* has a positive effect on spousal relationships in participating households. This holds true for both wives and husbands being main beneficiaries. The increase in economic resources can ease tensions between spouses, primarily as a result of lifting income constraints and supporting the ability to access basic needs that are prioritised by either men or women. Training and coaching by CDAs has also contributed to more joint decision-making regarding expenditures and investment decisions. Furthermore, husbands and wives received advice on how to handle disputes or conflicts with their spouses.

Men widely pointed towards positive changes in their relationships with their wives, and attributed these to *Terintambwe*. Prior to the programme, relationships were undermined by poverty and lack of means.

*“M1: Before the programme, we were in a bad relationship mainly because of poverty. For instance we were fighting every day because of lack of means. She was mad at me because I couldn’t provide for the household. Now we don’t fight, she welcomes me when I reach home. M5: Before the programme we couldn’t agree on what to do in the first position because of lack of means. Now my wife knows that I can have credit easily through SILC and it reduces the tension between us.” [C-Bu-FGD-M]*

Men also reported to have changed their behaviours, and that this has contributed to better relationships with their wives. Many references were made to the use of income for drinking alcohol, and bad behaviour by men as a result of being drunk. Men indicated that *Terintambwe* has resulted in them drinking less and using income more wisely. In turn, this has led to fewer conflicts with their wives and improved household relations overall. A few male participants also indicated to hand the cash transfers to their wives, preventing them from using for the purchase of alcohol or other items. Training and coaching as provided through *Terintambwe* were mentioned as reasons for these changes in behaviour.

*“M4: Due to training and coaching, I have changed my behaviour. Before I was drinking a lot and we were quarrelling most of the time with my wife. Now I don’t go home drunk, we have time to discuss and all goes well.*

*M2: What has changed due to trainings and coaching is that now we discuss more before taking decisions. For example, before the programme my wife has never thought of initiating an IGA. But now she has asked for money to start an IGA because we discuss more.*

*M5: Before the programme, my wife could ask for something and I would refuse. But due to training and coaching I gave her means to start an IGA. When she comes back home, she can tell me how much she has earned, or she can buy things for herself like body lotion. Moreover, when she tells me that she wants to go somewhere I do not refuse as I know that it is her right. I listen to her more due to training and coaching.” [B-Br-FGD-M]*

Women also reported a positive change in the relationships with their husbands in relation to *Terintambwe*. However, they offered a more mixed account in terms of changes regarding men’s use of alcohol. Some women confirmed that their husbands had reduced their consumption of alcohol and behaved more positively as a result of the programme, both as a combination of being able to earn money and receiving advice and training. Other women indicated that they themselves had learned to change their behaviour in response to their husbands’ use of alcohol or in case of disagreements. Instead of getting angry when their men would get home late at night, they would wait to raise any issues until the next morning when things were calmer.

*“It has changed a lot. Before the programme, I was mad at him when we couldn’t have something to eat. I was angry because other men provide for the family but he was spending time drinking and I was working alone. Now when he works, he buys food. He drinks less than before due to the advice received together. Now the relationship is good as he cares about me. When we receive the cash transfers, he tells me to take some money and buy clothes while I had never had clothes from him before.” [C-Ru-CS-F]*

*“W3: There is a difference in our relationship. I was arguing a lot with my husband. With the programme, the CDA gave us trainings and coaching on how to live with our husbands, siblings and children, and it changed me a lot. My husband could say something and when I felt that I*

*could not stand it, I went out to avoid disputes. I was waiting the next day to discuss with him while being calm.” [C-Bu-FGD-F]*

*“W5: before the programme, he could come back home drunk and we quarrelled. With the programme, I learned to remain calm when he was insulting me.*

*W2: I have changed. Now I welcome him when he comes back home and I serve him food.” [C-Ru-FGD-F]*

Notwithstanding positive changes in spousal relationships, programme staff indicated that truly changing relations between spouses, particularly in relation to gender hierarchies, is one of the challenges of implementing *Terintambwe*. One CDA noted that women need to comply with their husbands’ wishes, even though they are the main beneficiaries of the programme:

*“There are some couples who have issues in their relationships and most of the time the wife has to comply with the husband’s decision even when she knows that it is not good for the household. This is observed in households where the woman is the main beneficiary and the husband obliges her to give him transfers.” [B-Br-KII-CDA]*

Programme staff can play and have played an instrumental role in responding to disputes and tensions between husbands and wives that either existed prior to the programme or that were caused or intensified as a result of *Terintambwe*. A few *Terintambwe* participants offered examples of how CDAs were instrumental in serving as a mediator and helping to resolve marital conflict, thereby preventing breakdown of relationships.

*“W6: There is something that I will never forget about the CDA. I quarrelled with my husband to the point of wanting to divorce. He listened to us and gave us advices. Since then we have been working together whereas before I was working alone in order to provide for the household.” [C-Bu-FGD-F]*

Strong spousal relationships were noted as an important pre-condition for being able to make use of opportunities afforded through the programme. CDAs noted that participants who had good relationships with their wives or husbands were more likely to collaborate and benefit from the programme. Conversely, those in difficult relationships were found to struggle with taking on messages and putting them into practice. CDAs spoke of cases where husbands felt that they were not adequately consulted regarding investments that were made by female participants and consequently sold the assets that were purchased. Polygamy was also mentioned as a considerable challenge in relation to household dynamics with male programme participants spending the additional income that is received and generated through *Terintambwe* on other or additional wives.

*“Their relationship is very important because when there are misunderstandings, they don’t decide together on how to manage money and they start fighting. They cannot improve when they are in bad relationship.” [C-Bu-KII-CDA]*

*“Another challenge is the quality of relationship between husbands and wives. When they are not in a good relationship they do not follow well the messages as noticed in few households. [...] I have a few difficult beneficiaries and they are male who are involved in adultery. When they receive the transfers, they fight with their wives. For instance during the last transfer, I called the supervisor for help because there was a wife of a male beneficiary who reported that her husband was wasting the transfers. Other beneficiaries helped me to advise him and he made a written commitment to stop it.” [B-Sh-KII-CDA]*

The implications of disrupting traditional patterns of income generation in relation to spousal relationships is explored in more detail in section 5 on women's empowerment.

#### 4.2. Adult-child relationships

The programme appears to have attributed to empowerment of adults in relation to their capacity to care for and have positive relationships with their children. Both men and women report to be closer to their children and for relations to be more harmonious. Improved economic conditions contributed to these improvements as parents are better able to provide children's basic needs, most notably food and school materials.

*"Children are more respectful as I can give them what they need like clothes and slippers. They are happy to see me when I come back home with food."* [B-Br-CS-F]

*"W1: Now my children are close to me and they execute what I tell them to do. They run to welcome me when I get home. [...] before the programme, I could tell my children to do something and they would refuse saying that they haven't eaten. Also, I was spending hours outside the household, not aware of my kids' life."* [B-Br-FGD-F]

*"Now my children cannot spend a day without eating as I can provide them. They were complaining before going to school as they were going without eating. Now, when I ask them to do something, they do it without complaints. On my side, I no longer insult them. Before, I was most of the time frustrated because of my poor living conditions."* [B-Br-Sh-FGD-F]

#### 4.3. Extended family relationships

Improved relationships also extend to family members that are not in the same household unit. Respondents indicated that they are now more likely to visit or visited by adult children, siblings or in-laws as they would be able to bring something or have something offer to visitors. *Again, we find that the improvement in economic conditions mediates improved social standing and relationships.*

*"M1: For me, relationships have improved with my family members. [...] I have daughters in law and when I bring food home we share it. Before the programme, I couldn't give them anything as what I had wasn't enough for my household. Also, when my sons need money, I can lend them some."* [C-Bu-FGD-M]

### 5. Community dynamics

Experiences of *Terintambwe* at community level are mixed. On the positive side, the programme supports participants – who tended to be marginalised within their communities prior to programme participation – to take part in public activities and interact more heavily with community members. On the negative side, the programme has led to jealousy and sometimes resentment within the community, undermining informal support networks when this is the case.

Analysis clearly suggests that *Terintambwe* has a positive effect on participants' integration within the community. This effect strongly mediated through the availability of economic resources. Greater income allows for the purchase of clothing and means that participants can now buy on credit and contribute at events such as baptisms and weddings. Respondents talked about how before the programme they were not visited or received by extended family or community members as they would often need to ask for food or money. As this is no longer the case, they are now welcome and well received in others' homes and at events.

*“W3: [...] We are well dressed. We wear slippers and we can stay with others without shame. W9: I was discriminated by people in the community. I was also underestimating myself, but it has changed now. For instance, there was a meeting this Thursday at Croix Rouge office and I attended it. I was proud to participate where administrators and other authorities were invited.”* [B-Br-FGD-F]

*“Now I can sit with people who were rejecting me because I am well clothed and I look good. I was ashamed to go visit one woman who lives nearby but now I knock on her door, she welcomes me and we discuss.”* [B-Sh-CS-F]

*“Before the programme, I was discriminated in the community. I could even ask sellers to give me salt on credit and they would refuse because they knew that I hadn’t means. Now, I am trusted even when I ask to buy on credit something that costs ten thousand, they give it to me.”* [C-Bu-FGD-F]

*“In the beginning, there were cases of jealousy in the community but latter they understood that the programme has chosen vulnerable people for real and it is much better now. In the community there are people who has never came at home but come to visit me now as they are curious to know how we have been part of the programme. There are 3 people that I couldn’t dare to visit but now I go and sit on their sofa. Also, I am invited in many social events like baptism as they know that I can contribute. For example, I have now 3 invitations. Also they see that I have decent clothes that I can wear. I do participate in those events as I was really keen to participate.”* [B-Br-CS-F]

Positive experiences by female participants are mirrored by those from male participants. Some respondents refer being visited by community members who are keen to learn about some of the support that was provided through Terintambwe, such as handwashing stations.

*“M2: There is a neighbour who came to visit me and asked me to go to his home to help him install the hand-washing system. He appreciated that we learned interesting things and have community benefits. This person did not visit me before.”* [B-Br-FGD-M]

Terintambwe participants’ stronger community presence can also be related to wider empowerment effects of the programme, with greater economic resources affording them feelings of self-respect as well as the ability to participate in community activities with a greater sense of dignity. An important component of enhanced dignity and self-respect is the ability to earn an income independently from others. Both men and women mentioned that no longer having to work for others was an important component of empowerment as a result of programme participation. Terintambwe also helped participants to become less isolated and marginalised, with respondents indicating that they became more visible and active in the communities.

*“M3: The programme leads to empowerment. For instance, people were making us work for them because we were living in their houses, which is humiliating. M5: We no longer work for others and share the harvest. Now, I work for myself and I live in a house made with bricks. Before the programme, I was in a house made with wood.”* [B-Sh-FGD-M]

*“W2: Terintambwe empowered its beneficiaries. Indeed, many were homeless and currently they have their own plots and their own houses; people who always work for others are currently working for themselves and have IGAs. Sometimes, other people also work for us.”* [C-Bu-FGD-F]

*“Yes it leads to empowerment as we are more open minded. For instance, before the programme, I was completely isolated avoiding being with other people but now I go in the neighbourhood and I discuss more with others.” [B-Br-CS-F]*

Programme staff highlighted that the ability to take part in discussions and activities in the community without feeling shame or being humiliated was an important empowering effect of the programme. Accounts of both staff and participants indicate that the programme positively contributed to the ability of participants to do so, largely as a result of economic improvements.

*“I understand empowerment as the ability to express his idea in the community and to participate in discussions without shame feeling that you are a human being.” [B-Sh-KII-CDA]*

*“M4: we are respected in the neighbourhood as they see that we are realizing what they never thought that we could achieve. For instance, when they see me doing business and spend a month without asking them salt, they see that we have improved.” [B-Br-FGD-M]*

The corollary of these positive effects is that *Terintambwe* participants no longer feel able to ask their community members for support. At the same time participants feel pressure to provide help to community members whenever they are asked, even if they don't have time or have limited resources themselves. It is understood that being a *Terintambwe* participant and the receipt of economic support comes with the responsibility to respond to others' requests who are not part of the programme. Experiences of this new responsibility are mixed, with some respondents experiencing it as an obligation and others noting how it forged new connections within the community.

*“In the neighbourhood, when I need something for instance salt, I cannot ask them because they say that I get free money, that I should be the one who give it to them. When I need something, I ask other *Terintambwe* participants only. In order to deal with it, I try to remain calm and not respond to their provocation.” [B-Br-CS-F]*

*“We were not helping each other before the programme. The programme taught us to live well in the community and it has changed our relationships. For example, someone could ask me to accompany him to hospital during the night, and I could tell him that I am very tired and that I will go to see him the next day. Now, when I am at home, I must accompany them whether I am tired or not. You cannot lack something when they have it in the neighbourhood. You can lend a hoe or cans to fetch water. Before the programme, people could refuse to lend their cans saying that they contain water. Now, even when cans contain water, they give it to you and ask you to bring it back full.” [C-Bu-CS-M]*

*“M5: the programme has strengthened our relationship in the community. [...] for instance, they can lend me money and I give it to them trusting that they will pay me back. I can even give it to them without having to reimburse me and it strengthens our relationship. M2: For example, someone who did not come to my home asked me to lend him money to pay for the health costs of his sick child. I gave him the money and since then we have become friends.” [C-Bu-FGD-M]*

Jealousy among community members of *Terintambwe* participants is widespread. While in some cases these issues appear to have been resolved over time with support from CDAs, other beneficiaries still experience resentment within the community as they are receiving support without directly needing to work in return.

*“M3: When they need something like chairs or table they come to pick it in my house. Also, I am invited in events as they know that I can contribute. However, some of them are jealous and they say that we are paid without working.” [B-Br-FGD-M]*

*“W2: relationships with people in the neighbourhood who are not part of the programme is not good.*

*W1: some people are jealous but others are happy for us as our kids used to go to their homes to beg for food but now we can provide for them.” [B-Br-FGD-F]*

Various answers to the question about how the programmes affected relationships with community members point to how participation has undermined social cohesion. Some programme participants reported being mocked in public, refused in-kind support or confronted with physical barriers that were erected to separate their compound.

*“People in the community are jealous. For instance, I was a Terintambwe beneficiary when I moved to this place. Some of the neighbours were expecting me to ask them salt or other things and they became jealous as I never did it. I was in the same compound with my neighbour but now she has built a fence to separate our houses.” [C-Bu-CS-F]*

Many respondents indicate that they try not to respond to any provocations and to remain calm to avoid any disputes. Training and coaching by CDAs included advice on how to avoid disputes.

*“In the community people are jealous. They complain that we receive a lot of money. For example, two people saw me when I came running to meet you and they said mocking me that I have visitors and I should run to receive them. I let them talk and stay focused to what I have to do in order to avoid disputes.” [Bu-Sh-CS-M]*

*“In the community, because of training and coaching received, we behave well as we don’t get involved in disputes on the road.” [C-Bu-FGD-F]*

## 6. Women’s empowerment

In this section we unpack the role of *Terintambwe* in promoting women’s empowerment. We do so by situating such changes within the wider context of gendered norms regarding income generation and decision-making processes with respect to expenditures.

In response to direct questions about whether *Terintambwe* led to empowerment for women, female respondents offered accounts of how the programme contributed to empowerment from both economic and social perspectives.

*“Moreover, women are more emancipated and they can talk in public. For example, I could have seen you and hid if I had not been part of the program. But now we talk to people without shame or worries.” [C-Bu-CS-F]*

Women also indicate that their positions within the household have improved:

*“W8: now we share duties. I can inform him that I need to go somewhere for instance in a meeting and he doesn’t prevent me from going. He will stay at home and do what I was supposed to do like grazing goats. It is because he saw what we gain from these meetings.” [B-Br-Sh-F]*

Notions of improved empowerment for women are corroborated by programme staff. CDAs and regional staff consider *Terintambwe* to contribute to women’s social empowerment. This holds at

both household and community level, with women being able to assert themselves as they are now contributing to the household in economic terms.

*“Female beneficiaries get the opportunity to gather with others and participate in meetings. In the household, it gives them the power to be heard and they cannot be oppressed by their husbands as they contribute in the household duties.” [C-KII-RC]*

*“In the beginning, we did a survey where we were asking women how they consider themselves in the household and responses were very negative. Now they value themselves as they contribute in the household.” [B-Br-KII-CDA]*

Programme staff also noted that *Terintambwe* improved women’s decision-making power as they can influence how cash transfers are used if they are the main beneficiaries. More broadly, the fact that *Terintambwe* affords women a role as economic agent lifts their status and increases their bargaining power within the household.

*“Female beneficiaries are empowered as they decide how to use the cash transfers. The woman who directly receives the cash transfer is heard in the household because the husband knows that he cannot decide without consulting her.” [C-KII-S]*

*“Women are empowered. For instance, female participants who initiated IGAs work and they can come back home around 8 PM after work and it doesn’t cause any problem in the household while they had to be at home around 4PM before the programme.” [C-Bu-KII-CDA]*

*“Also, women are more emancipated. For instance, there is a woman who told me that her husband paid for her dowry, therefore she doesn’t have anything to say in the household. However, when I visit the household now, I see the woman doing the cash transfer usage plans and she implements it.” [B-Br-KII-CDA]*

The use of vignettes during conversations with female and male programme participants offers an alternative perspective on how income generation – through *Terintambwe* or otherwise – may change household dynamics and gender relations, and affect women’s empowerment. Respondents were asked to offer feedback to hypothetical situations, moving the conversation away from their personal situations to more general opinions. The vignettes are described in Box 1.

Male and female Terintambwe participants were asked questions in relation to imaginary situations in order to better understand gender dynamics in relation to income, assets and decision-making power.

We presented the following situations to **FEMALE** participants, followed by questions about prioritisation of spending and how spending decisions are made:

Earning income through small trade for small profit:

Imagine that YOU are starting a small trade at the market selling vegetables. The trade is successful and *you make a small profit*.

Earning income through banana juice business with large profit: Imagine that YOUR HUSBAND started a small business in banana juice. The business is successful and *he earns a lot of money* (more than you do).

Now imagine that YOU started a small business in banana juice. The business is successful and *you earn a lot of money* (more than your husband).

Buying or renting land:

Imagine that YOU bought or rented a new piece of land for farming. A lot of work is required to prepare the land.

Similarly, we presented equal scenarios to **MALE** participants:

Earning income through small trade for small profit:

Imagine that YOU are starting a small trade at the market selling vegetables. The trade is successful and *you make a small profit*.

Earning income through banana juice business with large profit: Imagine that YOUR WIFE started a small business in banana juice. The business is successful and *she earns a lot of money* (more than you do).

Now imagine that YOU started a small business in banana juice. The business is successful and *you earn a lot of money* (more than your wife).

Buying or renting land:

Imagine that YOU bought or rented a new piece of land for farming. A lot of work is required to prepare the land.

Female and male participant responses to the various scenarios point towards strongly gendered decision-making patterns in relation to expenditures, high levels of secrecy around income earned, and the ways in which large income – either by husband or wife – can lead to family rupture. In relation to women’s empowerment, analysis suggests that any positive change that can be achieved by the programme is strongly bounded by existing gender norms and patterns.

Responses by female and male respondents pointed towards a gendered division of decision-making in relation to expenditures. Respondents differentiated between daily basic needs for children and the household at large, such as food and clothing, versus larger and irregular investments, such as land and livestock. Women are generally tasked with and in charge of expenditures on basic needs and would be able to make autonomous decisions without having to consult the husband. Spending on food and items such as soap, salt and oil would be prioritised by both women and men, regardless of who earned the income. Women were often responsible for such expenses, either using their own income or a proportion of their husbands’ incomes. In some cases, women’s decisions about expenses would be scrutinised by their husbands.

*“W3: you discuss with the husband and decide how to use that money because even if it is not a lot, he can ask how you spent it and it will cause problems if you didn’t tell him before.*

*W2: I will just inform him on how I used it.*

*W6: I don’t have to discuss with him as I buy small household needed products like salt and oil. However, when I come home, I inform him about what I earned.”*

[C-Ru-FGD-F]

Decisions about larger investments, however, would primarily be made by men. Investment decisions and income generation, particularly in relation to land and livestock, are widely considered to be men’s responsibilities. Some male respondents indicated that they would consult their wives, yet other responses by men and most responses by women indicated that women hold little influence over any such decisions. The final decision firmly rests with the man. This holds for income earned by husbands as well as wives. In relation to income earned by husbands, male respondents said:

*“M5: I will discuss with my wife but if she doesn’t believe in the project initiated, I will ask a friend [...]*

*M1: I will discuss with my wife by suggesting her things to do. If she doesn’t agree, I will ask her for suggestions and I choose the best project.”*

[B-Bu-FGD-M]

In response to questions about spending patterns and decisions about income earned by wives, male respondents indicated:

*“M5: I think she can prioritize the basic needs of the household without consulting me, especially to buy salt or small things that children need. For the other things, she should consult me to prioritize together. [...]*

*M1: She will have to consult me to make a decision together. Because normally, she could not start a commercial activity without my agreement and surely that we must discuss before what we will do if her business becomes profitable.”* [B-Bu-FGD-M]

Similarly, female respondents indicated: *“when it is the husband who is earning that money, the wife is not truly involved in the management. He can hide it and just covers basic needs like buying food and clothes”* [B-Bu-FGD-F]. When asked about women earning more money than their husbands, one respondent indicated:

*“when the husband is in the household, he is the household head. Once in the household, it is not my money but our money which has to be used for the household improvement. Hence, I will discuss with him before using that money.”* [B-Bu-FGD-F]

Responses by single female *Terintambwe* participants indicate that they hold all decision-making power in relation to their income. They prioritise spending on basic needs, notably food and other items for their children, and emphasise the importance of savings for investments in goats, land or other assets for income-generating activities.

*“There is no need to ask anybody. You think by yourself and see what can be useful for your children when you will no longer be there to provide for them.”* [B-Sh-FGD-F]

Notably, high income-earning was widely associated with negative dynamics within spousal relationships, such as hiding money from each other, causing tensions or even family breakdown. Both men and women indicate that they would hide a proportion of their income from their spouses, particularly if it is a large sum of money. It should be noted that these dynamics were not always directly revealed; various male respondents noted that – if spousal relationships are strong – husbands

and wives would decide together and that this would be done in a similar manner regardless of who earned the income. Further probing and triangulation of responses across scenarios indicated that joint decision-making processes are an exception rather than rule.

Male respondents indicated that they didn't want to include women in their decision-making processes, and that it would be easier to hide the money: *"I decide alone, If you accustom your wife to ask her opinion before deciding, you will have difficulties to manage her afterwards"* [C-Mu-FGDM]. Female respondents are very aware of this practice and note that they have little to no say over most of the income that is earned by their husbands. In response to questions about how husbands prioritise spending choices, one female respondent indicated: *"we can't know as he won't tell you that he has money, he will just do what seems good to him"* [C-Ru-FGD-F].

In turn, women also hide income from their husbands, or the items that she purchased, to ensure that it is not taken from them and used for purposes that they don't agree with. Women in a focus group discussion discussed as follows:

*"W3: A woman who earns more money than the husband has to hide things that she has bought when they are in bad relationship"*

*W5: It will cause problems but I will find a way to hide it or you can give him some money to do his IGA like selling."* [C-Ru-FGD-F]

Husbands earning high incomes was commonly associated with family rupture as husbands take on other wives or leave the family altogether. Two female respondents recounted:

*"I started a trade business with my husband, and it became very prosperous. We were selling many products here and we decided to expand the business to Bujumbura. He was purchasing banana and hens and sell them in Bujumbura while I continued doing trade in Bubanza. One day, he took everything and disappeared with another woman."* [B-Bu-FGD-F]

*"When a man earns a lot of money, he cannot plan for anything else than spending it with other women. For example, I borrowed money in my family and gave it to my husband for our IGA. We had a restaurant and the business became successful. We opened a shop where we were selling cassava flour and other products. Later he started dating a girl who was in 6<sup>th</sup> grade and he paid her tuition fees. They got a child together, he took everything and left me alone. We had bought a house and he sold it without telling me. When we were poor, he was considering me."* [C-Bu-FGD-F]

It should be noted that female respondents are mostly separated or widowed women and that their responses may therefore not be representative for the female population at large.

Further analysis highlights the entrenched gender norms regarding roles and responsibilities in terms of earning income and acting as main provider for the household. Findings indicate the importance of men's identity as main breadwinner, and that they feel threatened by the idea of their wives earning more income. This was reflected in male respondents expressing concerns about children starting to disrespect their fathers when they no longer earn most of the income. Men also voiced concerns about their wives becoming arrogant and disrespecting their husbands. This would disrupt relationships within the household and reflect badly on them (as husbands) within the community, leading to mockery and disrepute. In response to the scenario whereby their wives would have a successful business and earn more money, men indicated:

*“M4: The wife can tell children that their father doesn’t deserve respect as she is the one providing for the family. Therefore, children can become disrespectful.*

*M5: The husband starts noticing change when he reaches home and see how the wife receive him. Depending on her attitude, kids will change as well. If she gives money to children and say that their father is not capable, of course children will become disrespectful. However, if she behaves well, it will not have impact.” [B-Br-FGD-M]*

*“M1: In the neighbourhood they mock the husband.*

*M2: In the community, the voice of the man is not heard when his wife earns more money than him. Usually, the household bears the name of the husband who is the household head. But when the wife earns more than the husband, in the community the household will bear her name. Consequently, it hurts the man’s pride.” [C-Bu-FGD-M]*

Female respondents also noted that women may become arrogant when earning a lot of money: *“in the neighbourhood, women who earn more than their husbands become arrogant” [C-Bu-FGD-F]*. They voiced the need for women to stay humble in order to avoid conflict in the household and the community. A woman in one focus group discussion indicated that she would keep eating small fish rather than buy meat in order to hide that she is better off [B-Sh-FGD-F]. Another female respondent noted the jealousy that would arise in the community as a result of women being better off:

*“Even without being arrogant, due to the change that the community will start to notice, for instance the change in attire or start buying more meat, they become jealous and they will say that you are arrogant. For instance, when I went to receive the asset transfer, they told my husband that we are given three hundred thousand, they didn’t know that I had already told him the exact amount to perceive. My husband called me, and he told me that people are jealous.” [C-Bu-FGD-F]*

It clearly emerged from conversations with male and female *Terintambwe* participants that it would be unacceptable for wives to earn more income than their husbands and that women would have to resort to hiding (at least a proportion of) their income or that the household would otherwise split up: *“It will cause problems as some men cannot accept it. They can take the money by force. [C-Ru-FGD-F]*

Women indicated that they would also be subject to gossip and bad intentions by community members, notably sparked by jealousy. The extent to which fellow *Terintambwe* participants would offer positive support or give rise to further disruption was disputed; while some women indicated to find solace in fellow female participants, others spoke about how fellow participants may add to the disruption:

*“W6: You cannot live peacefully when you earn more than the husband. In the community, they say that you got that money from prostitution. However, it will not change the relationship with Terintambwe participants as they will advise us in case of problems.*

*W5: Terintambwe participants can advise or they can also badly influence the relationship with your husband. For example, I had money and I went to see another participant for advice. She went to talk to my husband and said that it is disrespectful for a woman to keep such amount of money when she has a husband. It created problems between my husband and me.”*

[C-Ru-FGD-F]

These issues were also voiced during interviews with programme staff, including both CDAs and regional staff members. Programme staff indicated that they foresee issues in cases where female

participants may start earning more income than their husbands. This shift could lead to intra-household conflicts, especially in cases where spousal relationships are already weak.

*"[...] In this community, they think that the wife should always depend on her husband. The trend is that when the wife earns more and she refuses to give the money to the husband for management, they eventually break up."* [B-Br-KII-CDA]

*"It will cause problems as the husband will want to take the money by force. The wife can be killed by her husband in order to take that money. There cannot be in good relationship when the wife earns more, they quarrel all the time."* [C-Ru-KII]

In other words, any changes in women's abilities to participate in economic and social activities as a result of *Terintambwe* are heavily scrutinised and bounded by firmly held norms about what is customary and permissible for women and men. Women making economic contributions to the household, taking part in SILCs and handling financial matters, being more confident and engaging more actively in public events denote positive ways in which the programme contributes to women's empowerment. However, women are not to assert themselves beyond gendered hierarchies and roles within households and communities. Women are quickly accused of becoming arrogant, which jeopardises spousal and community relationships. Women also continue to be the pillar of the household and to take responsibility of unpaid work including household chores, care for children and others and work around the house such as caring for small livestock.

*"Depending on her behaviour, in the community they can say that the female beneficiary becomes arrogant when she receives directly the cash transfer. When she is in good relationship with the husband, she is valued and heard in the community. She is confident and proud, and it affects how the community considers her."* [C-KII-S]

*"Surely the programme leads to women empowerment as it teaches them to change their mindset and their behaviour. Those who taught that the household improvement depends on the husband, the programme trains them to contribute and provide for the family. They also learn to value themselves. I understand empowerment as the ability to believe in yourself and your capacity to contribute in the household or in the country, as a human being."* [B-Br-KII-CDA]

We also explored whether *Terintambwe* might have empowerment implications for wives of male participants, as opposed to female participants. Such effects appear limited. The programme's economic benefits may improve a woman's position within the community and allow her to be more publicly active without shame as her husband would buy her clothes and lotion. If spousal relationships were strong prior to the programmes, wives may also be consulted in decision-making about investments and other expenditures, in part as a result of training and coaching that encourages joint decision-making processes. Nevertheless, the final decision about use of cash and asset transfers remains firmly with the male participants, except for single female-headed households, and the programme appears to do little in terms of shifting gender norms.

*"For wives of male beneficiaries, their position depends on the husband. If he behaves well, the woman is supported and more valued by his husband. For instance he can buy her clothes and this will give allow her to go out without shame. However, when the male beneficiary is not responsible, the position of his wife doesn't change."* [C-KII-RC]

## 7. Conclusion and programme implications

This study aimed to examine the social and relational implications of participation in Concern Worldwide's *Terintambwe* Graduation Model programme in Burundi. It specifically focused on unpacking intra- and inter-household dynamics, zooming in on spousal and adult-child relationships within households, community relations more broadly and women's empowerment.

The programme proved powerful in improving **intra-household relationships**. These positive effects are mostly mediated through improvements in economic conditions, with greater availability allowing for differential needs and priorities that exist within the household being met. Advice and mediation offered by CDAs can also be helpful in negotiating different priorities and overcoming intra-household conflict. Male and female programme participants experienced more harmonious relationships with their spouses and children following programme implementation, feeling more comfortable to share time together and to discuss concerns with each other. In some cases, these effects also extend to the wider family beyond the household unit.

These positive effects indicate that *Terintambwe* – and graduation programmes more widely – can change households' and their individual members' lives beyond improving living standards and strengthening livelihoods. Greater availability of economic resources and the ability to generate income strengthens relationships and family cohesion. One option for the programme to cement these positive effects more firmly is to improve CDAs' capacity to engage when intra-household conflicts do emerge, particularly when changes as a result of the programme disrupt the gendered status quo regarding income generation and control over income (see also below). Critically, such advice should go beyond conforming to existing gender roles, **but to engage with both women and men more constructively**.

The programme's role in supporting **social cohesion at the community level** is mixed. *Terintambwe* affords programme participants with the ability to take part in community activities with confidence as feelings of shame and humiliation have been replaced by a sense of dignity and respect. *Terintambwe* participants widely feel that the programme has been empowering, which is particularly denoted by the fact that they no longer have to work for others but can now generate their own income. Nevertheless, the programme also gives rise to resentment and jealousy within the community, with mockery and exclusion of participants being commonplace. In some cases, the CDAs play an instrumental role in reversing such negative sentiments by talking to community members. In other cases, participants are advised not to respond to any provocations in order to avoid conflict.

Stronger community engagement from the outset of the programme appears key to counteract jealousy and community tensions. This could involve stronger explanations of *Terintambwe*, how it works and why it targets a specific group within the community. This does not negate the fact that a targeted group of community members receives an intense package of support while others – who are better off but will face similar challenges in generating income and making ends meet – are left without any support. A community component that involves all community members in activities that are to the benefit of the community as a whole may serve to address these issues more sustainably, although this would impact on costs. This could involve activities that ask community members to collaborate, such as the establishment of communal home gardens, or that expand more household-oriented support to the wider community, such as training on farming. In case of the latter, previous research on *Terintambwe* has pointed towards considerable spill-over effects when messages are targeted exclusively at programme participants (Roelen and Devereux 2018), suggesting that effects could be even more powerful when the wider community is involved.

The programme can be seen to play a modest role in supporting **women's empowerment**. Female programme participants are afforded with the capabilities to generate their own income and report economic and social empowerment as a result. They are more confident to go out in their communities and to speak their mind in meetings. However, the extent to which the programme leads to greater decision-making power and agency for women when it comes to choices about income generation and expenditures is limited. Apart from female participants in single-headed households who do not have spouses to negotiate with, the potential of empowerment is strongly bounded by traditional gender hierarchies and norms about ultimate control over income. While women tend to have autonomy over expenditures in relation to basic household needs, men retain control over larger investments. Greater involvement in decision-making about income largely constitutes a consultation process with men now willing to listen to their wives' opinions, but with the final decision firmly remaining in men's hands. Both women and men are very suspicious about their spouses' use of money, resorting to hiding money in order to retain control. Generally, large sums of income – earned by either women or men – are associated with family conflict and rupture. Men earning a lot of income gives rise to concerns about misuse of funds and men taking on or leaving the household for another woman. Women earning a lot of income is considered to threaten men's status and upset the status quo in a way that will inevitably lead to conflict and family separation.

In other words, while *Terintambwe* challenges the notion that women cannot be in charge of income generation and affords their female participants with greater levels of economic and social resources and agency, the programme is limited in affecting more transformative change. **One option for expanding impact could be for *Terintambwe* to engage more critically with gender norms, not only by including women as participants but also by interrogating gender norms together with their participants in the programme's training and coaching component.** Indeed, the programme is already gearing up for incorporating such components. At the time of data collection (November 2018), the 'engaging men' approach was to be rolled out. This is a training/ behaviour change approach in relation to gender equality that includes training and tailored engagement with couples in conflict. The roll-out of this approach aims to achieve greater women's empowerment and gender equality and is already implemented in Rwanda.

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