

Mind the Gap

Exploring the Gender Dynamics of CARE Rwanda's Village Savings and Loans (VSL) Programming

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Table of Contents

Executive Summary	ii
1.0 Introduction	4
2.0 Approach/ Methodology	6
3.0 Key Findings	9
3.1 Access	9
3.2 Priorities	9
3.3 Decision-making	10
3.4 Control of Assets from Loans	11
3.5 Benefits	12
3.6 Challenges and Barriers	12
3.6 Ideas for Improvement	14
3.6 Synthesis	14
4. Recommendations	16
Annex 1: CARE Rwanda VSL Gender Gap Analysis – Workshop to Design and Launch the GGA	18
Annex 2: CARE Rwanda VSL Gender Gap Analysis – FGD Question Guide	20
Annex 2: CARE Rwanda VSL Gender Gap Analysis – FGD Notes Guide	22
Annex 3: CARE Rwanda VSL Gender Gap Analysis – Data Analysis Workshop Process	24
Annex 4: CARE Rwanda VSL Gender Gap Analysis – First Stage Data Analysis Workshop Outputs, 14th November 2011	26
Annex 5: Second Data Analysis Workshop (December 2012)	31

LIST OF FIGURES

Figure 1: Process Outline of the CARE Rwanda 2011 Gender Gap Analysis	6
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LIST OF BOXES

Box 1: Key findings of the SAFI project end-line survey in terms of changes in women’s empowerment	7
Box 2: Strategies of women VSL members for accessing money for savings	9
Box 3: Priorities expressed by women VSL group members for use of loans	9
Box 4: Priorities expressed by men VSL group members for use of loans	10
Box 5: Women’s views on their decision-making authority for loans	10
Box 6: Men’s views on decision-making regarding loan use	11
Box 7: Women’s views regarding control over assets purchased using loans	11
Box 8: Men’s views regarding control over assets purchased using loans	12
Box 9: Benefits of VSL group participation reported by women	12
Box 10: Benefits of VSL group participation reported by men	12
Box 11: Challenges of VSL group participation reported by women	13
Box 12: Challenges of VSL group participation reported by men	13

LIST OF TABLES

Table 1: Distribution of FGDs by location, gender composition and facilitation teams	7
Table 2: Proposed strategies and expected outcomes for addressing gender dynamics around VSL programming initiatives	17

LIST OF ACRONYMS

FGD	Focus Group Discussion	SAA	Social Action and Analysis
FP	Family Planning	SAFI	Sustainable Access to Financial Services for Investment
GBV	Gender-Based Violence	SPM	Selection, Planning and Management
GGA	Gender Gap Analysis	SRMH	Sexual, Reproductive and Maternal Health
MFI	Micro-Finance Institution	VSL	Village Savings and Loans
RI	Social Change for Family Planning Results Initiative		

Executive Summary

This report documents the process, tools and key findings of a Gender Gap Analysis (GGA) carried out by CARE Rwanda in late 2011 to explore how gender dynamics influence the process and outcomes of the VSL methodology as a programming platform for women's empowerment. The specific objectives of the CARE Rwanda GGA were:

- ❖ To learn how gender norms shape women's participation in and benefits from VSL groups;
- ❖ To understand the different experiences of men and women participating in VSL groups; and
- ❖ To formulate recommendations for strengthening the VSL methodology to address issues relating to gender dynamics.

The CARE Rwanda GGA process

The process and tools used for the CARE Rwanda GGA were developed by a team of programme staff from two initiatives implementing the VSL methodology, with technical support from the CARE USA Senior Technical Adviser for Sexual, Reproductive and Maternal Health (SRMH). Prior to the work for the GGA, programme staff from these initiatives had jointly undergone a process of training involving the use of Social Action and Analysis (SAA) techniques to explore and reflect on issues relating to gender and gender dynamics in their own lives and work, as the basis for them to establish a common understanding of concepts of gender and gender relations. These staff then developed a Focus Group Discussion (FGD) guide and reporting outline by means of a participatory workshop process as the data collection instrument for the GGA. The FGD guide was structured to explore questions relating to VSL group members' views and experiences relating to access, priorities, decision-making, control of assets purchased using loans, benefits, challenges and barriers and ideas for improvement of the VSL methodology.

Data for the GGA was then collected by a series of nine FGDs held with gender-segregated groups of male and female members of VSL groups established by the Sustainable Access to Financial Services for Investment (SAFI) project in Gatsibo, Kayonza and Rwamagana Districts (3 FGDs with men and 6 FGDs with women group members). A total of 33 men and 65 women from 50 VSL groups participated in the FGDs with a maximum of 12 people per group. The FGDs were facilitated by single-sex teams of two to three programme staff with female facilitators for FGDs with groups of women, and male facilitators for FGDs with groups of men, and took approximately two hours on average to complete. The decision to convene same-sex groups helped create a safe and comfortable environment, thereby encouraging open discussion of the sometimes sensitive issues of gender dynamics within VSL groups.

The programme staff who had carried out the data collection then analysed the material generated by the FGDs at a one-day data analysis workshop, which involved a participatory process of reflection in small groups on what had been learned in relation to the six themes identified as focal areas of the research. The key findings of the first stage analysis (see below) were then reviewed internally in early December 2011 by a smaller group of SAFI and RI team members with the CARE USA Senior Technical Advisor for SRMH (See Annex 5 for process outline). This second stage analysis led to the development of a set of concrete recommendations for strengthening the VSLA programming approach to address some of the issues relating to gender dynamics that had been identified by the GGA process.

Key findings

The findings of the CARE Rwanda Gender Gap Analysis indicate that normative gender roles and inequitable power relations between men and women significantly constrain women's ability to fully participate in and benefit from the VSL methodology. Gendered social norms and power relations define the ways in which women and men members of VSL groups access money for savings; how they invest loans taken from the VSL group; and the extent to which they have decision-making authority regarding the use of loans taken and control over assets purchased with those loans.

The nature of women's participation in the VSL group is limited by their widespread dependency on their husbands for money for their weekly savings contributions; their lack of autonomous decision-making authority about the loans they take; and their limited control of the assets purchased with loans taken (other than low-value items which often belong to and are used by the whole household). The gendered nature of income-generating activities undertaken by VSL group members, whereby women tend to invest either in improved household well-being (through consumption-related expenditures) or in relatively small-scale business activities, while men tend to make larger scale business investments that generate higher levels of income, suggests that women may also benefit proportionately less in economic terms than men from their participation in the VSL group.

Overall, the GGA findings show that in many cases men are controlling the functioning of the VSL groups, even if they are not members of those groups. Many women do not feel comfortable or confident in taking decisions about a loan (whether to take one, how much to borrow, what to use the money for) without their husband’s approval, and also see the widespread practice of dividing the loan money with their husbands as a way of ensuring that their husband will help them with its repayment. Cases of husbands misusing loan money that they have forced their wives to give them were seen by women as presenting a significant challenge for their effective participation in VSL groups.

The GGA findings also show that men have rigid expectations of the gender role of women: when women join a VSL group and are seen to be developing their own small businesses/ income-generating activities outside the home, which activities impose competing demands on their time and attention, this is seen by men as presenting a real challenge to the accepted social order, and a failure of “respect” on the part of their wives if as a result they are unable to fully meet their domestic responsibilities. This means that, in addition to facing the challenge of balancing their domestic workload with income-generating activities outside the household, the women participants of VSL groups risk becoming subject to increased levels of intra-household conflict, and/or malicious gossip within the community.

Recommendations

The key recommendations formulated by CARE Rwanda staff for strengthening the VSL methodology to address the gender dynamics that were surfaced through the process of the Gender Gap Analysis are as follows:

- i) To review and strengthen the various training components of the VSL methodology (e.g. the Selection, Planning and Management (SPM) and financial education modules) to ensure that they are gender sensitive, do not reinforce gendered norms about “men’s” and “women’s work”, and help women to “think bigger” in terms of the economic activities they aspire to engage in.
- ii) To integrate critical reflection/dialogue about gender roles and activities earlier rather than later in the VSL group training cycle as a means of building the decision-making, communication and negotiation skills of women group members, and of finding strategies to promote men’s positive engagement with their wives’ VSL activities.
- iii) To train peer/change agents within VSL groups to facilitate reflection/discussion about gender and power and the ways in which restrictive gender roles and inequitable power relations adversely affect health and well-being, and to integrate activities designed to build communication and negotiation skills for VSL group members and their spouses into the training provided.
- iv) To engage in complementary programming activities outside VSL groups by engaging with couples together and men alone to share information/address concerns regarding the social outcomes of men and women’s participation in VSL groups, and to explore and address norms relating to household decision-making, and the division of household labor.
- v) To promote dialogue and debate on gender issues at the wider level of the community using different forms of media and SAA activities in churches, school and during community work (Umuganda) reflection meetings, with a view to building a more supportive environment for women to participate fully in, and benefit from, VSL activities.
- vi) To conduct similar Gender Gap Analyses in a sample of countries in Africa where VSL programming is being implemented so that the consolidated findings feed into the development of the proposed gender and empowerment training module.

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1.0 Introduction

Since 2009, CARE Rwanda has been implementing both the Sustainable Access to Financial Services for Investment (SAFI) project and the Social Change for Family Planning Results Initiative (RI) in Gatsibo District of Rwanda's Eastern Province. The SAFI project has been implemented to enhance the livelihood security and financial literacy of at least 108,200 Village Savings and Loans Group (VSL group) members, 70% of whom are women¹. The RI project is being implemented in adjacent and overlapping working areas to increase and sustain family planning use through a combination of health system strengthening and strategies that address the inequitable gender roles and social norms that influence health². Both projects use the VSL methodology as a programming platform to promote the empowerment of poor and marginalized women in rural areas.

Results from the SAFI mid-term review in late 2010 indicated the need for the project to address issues related to gender, power dynamics and communication at the household level. At the same time, a mid-term review of the RI found that the integration of Social Analysis and Action (SAA) activities into the VSL training cycle had brought about positive household- and community level changes in couples' communication, the sharing of household chores, and acceptance of family planning. As a result CARE Rwanda decide to integrate selected high impact, low effort Social Analysis and Action activities into the SAFI project's implementation, to address the unbalanced power relations between men and women at the household level that undermine women's economic empowerment³.

In mid-2011 the two project teams therefore began working together as an integrated initiative intended to address the challenges encountered by female VSL group members related to decision-making and responsibilities in the household, control and use of assets, and bodily integrity and security in terms of Gender-Based Violence (GBV) and Family Planning (FP). With a view to strengthening the integrated working of the SAFI-RI programming initiative, in the fall of 2011 the SAFI and RI teams jointly carried out a participatory Gender Gap Analysis (GGA) with participants from a sample of SAFI VSL groups, and with technical support from CARE USA.

The participatory research process carried out in fall 2011 was actually the second round of the GGA carried out by CARE Rwanda, the first having been conducted in June 2011 based on the use of external enumerators for data collection with SAFI VSL groups. Analysis of the information collected during this first round GGA by the staff of the VSL Technical Support Unit however found that it did not enable any greater understanding of the ways in which gender dynamics affect the process and outcomes of VSL programming. An important lesson learned from the experience of the first round GGA was that the originally rather defensive mindset of project staff, who had felt it was important to "prove" that VSL does not cause any harm related to gender, had influenced the process of data collection in the field.

In response to this learning the country office developed and implemented an integrated staff training plan, which began in May 2011 with support from CARE USA staff, and was designed to enable SAFI project VSL staff together with RI project staff to explore and reflect on issues relating to gender and gender dynamics⁴. As a result of this training the SAFI and RI staff were able to build a common understanding of concepts of gender and gender relations, which led to changes in the expectations of staff regarding the role and usefulness of the GGA process for the VSL programming approach, and a growing willingness to explore the different experiences of male and female VSL group members.

These attitudinal changes led to a re-framing of the purpose of the second round GGA in the fall of 2011 which was designed to explore how gender dynamics influence the process and outcomes of VSL groups with a view to understanding how the VSL programming platform can provide an entry point to facilitate wider processes of women's empowerment. As such, the specific objectives of the GGA process were:

- ❖ To learn how gender norms shape and determine women's participation in and benefits from VSL groups;
- ❖ To understand the different experiences of men and women participating in VSL groups; and

1 CARE Rwanda (2012), Village Savings and Loans Groups (VSL GROUPS): An Effective Means of Promoting Financial Inclusion of the Poor. SAFI Technical Brief 1

2 CARE Rwanda (undated) Social Change for Family Planning Results Initiative. Project Brief

3 CARE Rwanda (undated) VSLA as a Platform for Integrated Programming: The Integration of Social Analysis and Action into SAFI

4 CARE Rwanda (2011), Social Analysis & Action (SAA) Orientation Workshop - Walking the Talk: Exploring How Gender Norms Influence our Work. Summary Report prepared by L. Ortiz Echevarria, Program Quality and Learning, Health & OVC Sector, CARE International au Rwanda.

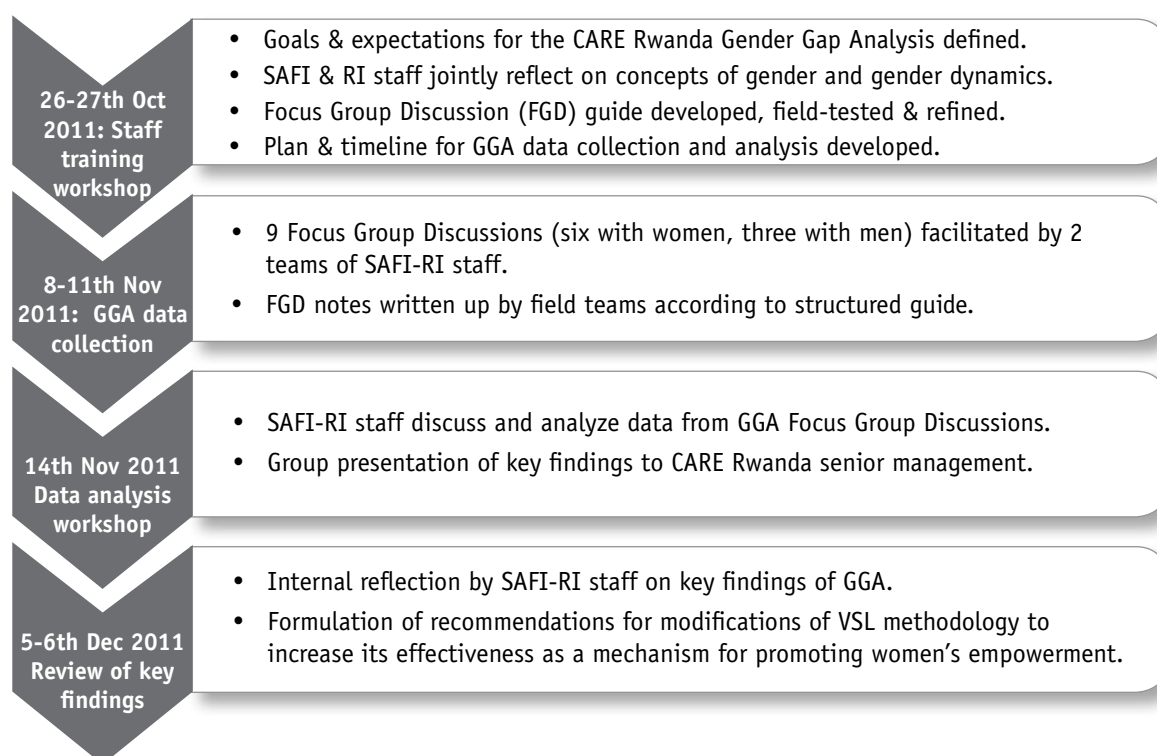
- ❖ To formulate recommendations for strengthening the VSL methodology to address issues relating to gender dynamics.

This report documents the process that was developed and implemented by the SAFI - RI team for the second round of the CARE Rwanda GGA (Section 2), and goes on to present the key findings of the data analysis carried out by the staff following completion of the field data collection (Section 3), followed by their recommendations developed in response to those findings (Section 4). As such it is intended to provide a resource for use by other country offices wishing to examine the process and outcomes of their VSL programming through a gender lens, and as a stimulus for dialogue around possible ways of strengthening the VSL methodology as a programming platform for women's empowerment.

2.0 Approach/Methodology

The CARE Rwanda VSL Gender Gap Analysis (GGA) was carried out by CARE Rwanda staff from the SAFI and RI projects with support from the CARE USA Senior Technical Adviser Sexual, Reproductive and Maternal Health (SRMH) in October to early December 2011 (see Figure 1 process outline).

Figure 1: Process Outline of the CARE Rwanda 2011 Gender Gap Analysis



The first stage of the GGA process involved a two-day training workshop with the SAFI and RI teams to design and launch the gender gap analysis. This workshop was co-facilitated by representatives from the SAFI and RI teams and the CARE USA Senior Technical Adviser for SRMH with support from the Health, OVC and Economic Development Coordinator. The workshop included a focus on the development of a shared definition of gender and reflection by the CARE Rwanda staff on the impact of gender dynamics and power relations in their own lives and work. The workshop participants also developed, translated, field-tested and revised a Focus Group Discussion (FGD) guide as the main tool for data collection for the GGA (see Annex 1). The following six themes were identified through a participatory team process to provide a framework for the FGD guide:

1. Access: How VSL group members obtain the money they need for saving?
2. Priorities: How VSL group members want to use the loans and savings they get from the group?
3. Decision-making: How VSL group members make decisions about the use of their loans and savings?
4. Control of Assets from Loans: To what extent VSL group members have control over the assets they purchase using loans from the group?
5. Benefits, Challenges and Barriers: What have been the benefits and challenges of participating in the VLS group?
6. Ideas for Improvement: How could the working of the VSL group be further improved?

Data for the GGA was then collected by a series of nine FGDs held with gender-segregated groups of male and female members of SAFI VSL groups in Gatsibo, Kayonza and Rwamagana Districts (3 FGDs with men and 6

FGDs with women group members). A total of 33 men and 65 women from 50 VSL groups participated in the FGDs with a maximum of 12 people per group. The gender composition of the respondents sampled for the FGDs therefore reflects the gender composition of the SAFI VSL groups, which are composed of at least 70% women. The FGDs were carried out for groups that mixed the members of different VSL groups to encourage the exploration of sensitive issues that could potentially have been difficult to discuss among neighbors. The selection of VSL groups sampled for the GGA process was determined by the fieldwork schedule, in that the VSL groups meeting in the areas where the fieldwork was carried out were invited to send participants to the sessions.

As such it is important to recognize that the GGA process was not intended to gather information from a statistically representative sample of VSL groups being supported by the SAFI project. Rather, it was intended to provide an opportunity for in-depth qualitative exploration of gender dynamics in those groups, to complement and enrich CARE’s understanding and interpretation of the findings of the SAFI project’s quantitative end-line survey, data for which was collected in late 2011 in a sample of 845 households⁵, and which, when analysed in comparison to data from the project’s 2009 baseline survey, found significant improvements in household livelihood conditions and access to financial services for VSL group members, as well as in women’s empowerment (see Box 1 for summary of key findings).

Box 1: Key findings of the SAFI project end-line survey in terms of changes in women’s empowerment.

Women participants of SAFI VSL groups reported:

- Statistically significantly increased rates of contribution to household expenditures for children’s education, housing expenditures, food, health and equipment.
- Increased involvement in decision-making at the household-level with the proportion of female VSL group members who declared a “very high” contribution to decision-making regarding their children’s education having risen from 30% in 2009 to 44% in 2011, similarly with health, food, and housing.
- Increased self-esteem as reflected by women’s self-ratings of confidence for resolving their own problems, finding their way in case of opposition, influencing their husband’s decision-making and taking action to improve their lives.

The FGDs were facilitated by single-sex teams of two to three CARE Rwanda staff with female facilitators for FGDs with groups of women, and male facilitators for FGDs with groups of men (see Table 1), and took approximately two hours on average to complete. The decision to convene same-sex groups helped create a safe and comfortable environment, thereby encouraging open discussion of the sometimes sensitive issues of gender dynamics within VSL groups. Notes were taken by a member of the facilitation team during each FGD using a standard GGA notes format (see Annex 2) that was structured thematically to reflect the content of the FGD guide.

Table 1: Distribution of FGDs by location, gender composition and facilitation teams.

Date	# of men FGDs	# participants	# of women FGDs	# participants	Location
8th Nov.2011	1	5 men from 4VSL GROUPs	2	12 women from 10VSL GROUPs	Gatsibo
11th Nov.2011	1	12 men from 10 VSL GROUPs	2	13 women from 10 VSL GROUPs	Rwamagana
09th Nov.2011	1	10 men from 9 VSL GROUPs	2	14 women from 7 VSL GROUPs	Kayonza
Total FGDs	3	27 from 23 VSL groups	6	39 from 27 VSL groups	3 Districts

⁵ CARE USA Access Africa Programme (2012), Impact of a Village Savings and Loans Intervention: Evidence from Rwanda – the Sustainable Access to Financial Services for Investment Project. Final evaluation report (draft), March 2012.

Following completion of the GGA data collection, a one-day data analysis workshop was held with the CARE Rwanda SAFI and RI teams, with support from the Health, OVC and Economic Development Coordinator, as a forum for the first stage analysis of the qualitative data generated from the FGDs. During this workshop, the 19 members of staff who had participated in the data collection used the notes from the FGDs to reflect in small groups on what they had learnt from the GGA process in relation to the six themes that had been identified for exploration at the start of the exercise (see Annexes 3 and 4 for the Data Analysis Workshop Process Outline and Workshop Outputs). At the end of the workshop, the group presented the key findings of their analysis to CARE Rwanda senior management.

The key findings of the first stage analysis were then reviewed internally in early December 2011 by a smaller group of SAFI and RI team members with the CARE USA Senior Technical Advisor for SRMH (See Annex 5 for process outline). This second stage analysis led to the development of a set of concrete recommendations for strengthening the VSLA programming approach to address some of the issues relating to gender dynamics that had been identified by the GGA process. The remaining sections of this report present the key findings of the GGA (Section 3) and the resultant recommendations identified for the strengthening of the VSLA methodology (Section 4).

3.0 Key Findings

This section of the report presents the key findings of the CARE Rwanda VSL Gender Gap Analysis in relation to the six themes identified for exploration during the FGDs. The questions used to explore each theme are presented together with a brief synthesis of the responses given during the FGDs with illustrative direct quotes as appropriate.

3.1 Access

- ❖ What are the different strategies that men and women use to get the money they need to save for the group?
- ❖ Please note all the different strategies- which are most common?
- ❖ Did the group share any concerns or issues related to getting money?

In response to these questions, female VSL group members reported that they most commonly obtain funds for VSL savings from the sale of agricultural labour (i.e. working on other people's lands); by asking their husbands for money; from the sale of crops they produce themselves; or by using money left over from shopping. When asked where they think men get money for saving, women said: "Men always have money; they get it from their pockets". Box 2 presents some direct quotes from women VSL members illustrating some of these responses.

Box 2: Strategies of women VSL members for accessing money for savings.

"I used to get money for the weekly savings from my husband and when my group shared out at the end of the last cycle, my husband took my shares and I did not benefit. That is the reason why I no longer ask him (my husband) for money for saving. Instead, I prefer to sell my labor and get money for saving by myself so that I will be able to benefit the share out of current cycle".

"I ask my husband for money for my savings, as the man is a respected person¹ and for him to save he can sell sorghum from home."

"Me I was very poor! To get money to save I used to sell labor. With the loan of 5000 I got from the VSL group, I invested in selling tomatoes that helped me to repay the loan and get money to save. I'm no longer selling labor".

By contrast, male VSL group members reported that they get money for savings by selling crops from their own production and by selling their labor. Many men also reported they get money through the purchase and resale of agricultural produce. When asked where they think women get money for saving, men said that women sometimes sell labor but more commonly get money from their husbands.

"Some men provide money to their wives for the first savings before they could get their own loans from the groups and start an income generating activity! We are used to giving money to our wives for their saving in VSL groups."

3.2 Priorities

- ❖ Can you tell me the most important thing you want to use this loan for?
- ❖ Probe: What do men use the loan for? What do women use the loan for?

Women reported in the FGDs that they mainly use the loans from VSL groups for initiating small-scale petty trading businesses involving the purchase and sale of vegetables and fruit; for investment in household assets such as cooking pots, plates and cups; for buying small-stock (e.g. a goat or sheep to provide milk, meat and manure for domestic consumption or to sell on); for house construction or repair; or to cover the costs of household services such as health insurance under the Government of Rwanda scheme for mutuelle de santé (Box 3).

Box 3: Priorities expressed by women VSL group members for use of loans.

"When I got a loan, I bought a goat and sold it on the following market day. Other people also buy goats to keep for the manure they produce which can be used for farming activities".

"We used our loan for buying wholesale tomatoes, onions, and groundnuts for resale."

"I use the loan to buy and sell fruits such as bananas, pineapples and avocado".

Men reported that loans from VSL groups are invested in agriculture, e.g. to rent land for the production of cash crops, and in other business activities such as the running of bicycle taxis, carpentry, livestock husbandry (buying and selling goats), and/or the buying and selling of beer (Box 4). In short, men tended to report the use of loans for businesses that require larger investments and that generate higher incomes, whereas women reported using loans for investment in smaller-scale businesses or for purposes of household consumption.

Box 4: Priorities expressed by men VSL group members for use of loans.

“I use my loans to increase investment capital in my business and I want to buy motorcycle and iron sheet for my house”

“I use the loans for carpentry related activities to produce chairs, tables, doors and windows at the village standards”

“I buy domestic animals like goats, hens and sheep for either multiplication purposes or for fattening before they are sold”

“I invest VSL money in agriculture like vegetables that take short time 2-3 months”

“I used the money from the VSL to buy bicycles to run a taxi service Women use the loan for selling food items in the market places (tomatoes, fruit trees, Vegetables, cassava, sorghum and maize flower beans etc). This is a women’s business; how can a man buy and sell tomatoes or fruits ready to eat? I can’t”.

3.3 Decision-making

- ❖ Can you tell me about how you make decisions about the loans you take?
- ❖ Who makes decisions about how to use the loan?
- ❖ How do you decide when to take loan?
- ❖ How do you decide how big your loan will be?
- ❖ If people in a house have different ideas about how to use a loan, who makes the final decision?

Women reported that they seek approval from their husbands for taking big loans whereas men do not, and that it is not common for women to invest in agriculture because the harvesting is considered to be men’s work. Women also give up the opportunity of taking a loan when their husbands do not approve of them taking the loan. As a general rule women are only able to make decisions about “small things” such as the purchase of low-value household assets (pots and pans, salt, soap etc.), whereas decision-making with regard to higher value assets such as land and cattle is considered to be primarily a male domain.

Box 5: Women’s views on their decision-making authority for loans

“I can’t take a loan and bring the money home if my husband did not ask me to get a loan. What will happen if I take it without his approval and fail to pay back? It is easier to get money to pay back the loan if it is approved and used by him because he gives money for paying back”.

“Me, what I did, I took loan from the VSL group. I started by discussing with my older boy who helps me in my business. With the loan I took, I bought a bicycle and we continued to sell fritters.”

“For us, who have husbands, normally a husband guides you and you cannot guide him. When he decides to use the loan to buy bananas you have to agree, and continue to beg him until you get something to do yourself without asking from him every time. Me for example I asked a loan for 30,000 Rwandan francs. My husband took all the money and he gave me 5,000 francs that I used to sell tomatoes and he used the remaining amount. Men like respect. They command and when they refuse you to let you take a loan you cannot take it.”

“With my husband we decided together to borrow 15,000 Rwandan francs and he gave me 5,000 francs that I’m using in my business, which helps me to buy salt and other small things we need every day at home.”

“The husbands make the final decision because they said that when his wife fails to pay, he will pay on her behalf”.

Women as well as men reported that men can take loans even when their wives do not agree with them taking one, and that it is most commonly the man who takes the final decision as to whether a loan should be taken. Men can also decide autonomously without the women’s input or approval regarding the use of the loan taken.

Box 6: Men's views on decision-making regarding loan use

"Normally men take the last decision since he is the head of the family".

"It depends on the couple's relationship - if it is good they discuss and agree on what the loan should be used for".

"In my village, a woman borrowed money from a VSL group and bought two goats and brought them home to breed them. When her husband demanded money to go drinking, the woman replied that all the money had been spent on the goats. The husband kept quiet and watched the woman's movement. After few days he sold all the goats and drunk all the money". (Comment from males VSL members)

3.4 Control of Assets from Loans

- ❖ Who owns the things you buy with your loan? For example, if you buy a goat with your loan, who owns that goat? If you buy a bicycle, who owns that bicycle?
- ❖ Who decides what to do with the things you buy? Do you decide by yourself or with other people? Can you tell me about how you make these decisions?
- ❖ Who gets the profits from selling things?
- ❖ What about things that have a lot of value, like a piece of land?
- ❖ What if there is a disagreement in the house about when to sell the things you buy, who decides?

Women reported that all household assets belong to the man because it is his home. Consequently, even money from assets or property sold by the woman belongs to the man of the house and a woman cannot decide to sell an asset even when she is the person who bought it (see Box 7). Widows were the only women reported as having sole decision-making authority over household assets. Legally married women are considered by the community and grassroots leaders to have the right to approve or disapprove decisions involving properties belonging to the household. However, in reality women often endorse their husbands' decisions to sell household assets without real agreement or conviction, in order not to enter into conflict with their husbands. Women are sometimes harassed if they express resistance to their husband's decisions or if they demand accountability from their husbands for those decisions.

Box 7: Women's views regarding control over assets purchased using loans.

"All things at home are for the husband because although a woman may buy a goat she may not then have control of it. The women can't sell that goat but the man can and can then drink all the money (from the sale of the goat). Whether you agree or not the husband makes the decision to sell things without explanation and if you insist and ask him why he may beat you."

"In my family the money from my husband is used for those things that bring more profits. To buy salt I do not need to consult my husband but to buy iron sheets it is up to him to make the decision."

"Me I have an older boy. When the bicycle we bought seemed to get a bit old, we decided to sell it and he bought a camera. When he takes photos he gives me some money and he keep for himself a certain amount that he use to buy other things he wants while the small amount he gives me is used to buy salt, meals, medical insurance, clothes etc."

"It is men who take decisions about selling agriculture production because the production is in his home. A woman can't just take a bag of product and sell it. If a wife does not respect her husband's authority, he may decide to leave her for a younger woman."

Men reported that low value items, such as salt, soap, pots and clothes, are considered to belong to women, who therefore have decision-making authority over the purchase and use of those items. Men confirmed that higher-value assets such as goats, land, the home, and crops are under male ownership and control, and that therefore the proceeds from the sale of those assets belong to the man of the house, whether the assets have been sold with or without consultation with their wives (see Box 8).

Box 8: Men's views regarding control over assets purchased using loans.

"The man controls most of the household assets because he is the head of the family. When it comes to selling land or the house, a woman has to be consulted and approves especially when they are legally married."

"Women are afraid to claim control over assets in the presence of we men, their husbands. An example was cited where a woman in a VSL bought a telephone with the consent of the husband, but the husband then took charge of the use of the phone on the grounds that he was doing so for the benefit of the family!". Note: the implication here was so that his wife could not use the phone to call other men.

3.5 Benefits

- ❖ What are the benefits or changes that you or women/ men like you have experienced because of VSLA?

Women reported their increased ability to meet basic household needs, such as feeding their families, buying seeds and paying for health services, as one of the major benefits of their participation in the VSL group, as a result of which they were no longer entirely dependent on their husbands. Other benefits reported by women included: access to capital enabling their increased contribution to household income; attendance at meetings enabling them to share views and experiences with other group members; increased personal hygiene, pride in their appearance and self-confidence (see Box 9).

Box 9: Benefits of VSL group participation reported by women.

"Before joining the CARE VSL group it was not possible for a women to get a big amount of money together; today a woman can have 20,000-30,000 Rwandan francs when we share out. We also get loans from the group, whereas before it was very difficult to get money".

"I no longer have problem of (having enough) food for my children, and before joining VSL group, I was not able to share my views with others but now we meet and share experiences".

"While I used to get up in the early morning to go to sell labour, now I get up to go to my business. With the profits that I make I am able to pay for the labor for 8 workers a week depending on the available volume of the work. And when I come back home, I see that my husband looks happy about my contribution."

Men reported their increased financial literacy and understanding of the importance of savings as the main benefit of their participation in the VSL group. They say that now, rather than wasting the little money they do have, they are able to save and also have an accessible mechanism for obtaining financial capital for investment purposes. Men also reported benefiting from the increased contributions of their wives in terms of household income, and from their own increased status in the community, which in some cases has led to the election of male VSL group members as community leaders (see Box 10).

Box 10: Benefits of VSL group participation reported by men.

"We like the VSLA methodology because it has taught us to save rather than wasting all the little money we had. Now, we can't rest before we are sure of the weekly savings."

"It is now easier for us to get money for doing business than before we joined the VSL group."

"We are happy that our wives are also producing for the family because almost all of them joined the groups".

3.6 Challenges and Barriers

- ❖ What are some of the things that make it difficult for you to participate in VSL group? Are there any challenges or problems you face?
- ❖ How do you cope with your other household duties, when you start doing work with the VSL group? Are you doing activities you didn't do before? Who is helping you with the workload?
- ❖ Does this ever cause any challenges in your household? With your communities or neighbors?

Women reported a number of challenges associated with their participation in the VSL groups. Commonly reported challenges were that women are sometimes forced to give the money from their VSL group loans to

their husbands, or are not allowed to take loans by their husbands. Misunderstandings regarding the use and repayment of loans sometimes cause conflict between wives and their husbands, as women are not allowed to question their husbands' use of any loans taken. The risk of failure to repay was also widely perceived as a challenge, with one group of respondents reporting a case where the family property had been sold to repay a loan which had been misused by the husband of female VSL group member.

Women who had taken loans reported difficulties in managing their workloads, saying that even when they are very busy with their income-generating activities, they cannot work beyond 6:00 pm as they are expected to come home and prepare the evening meal for their families. Some women reported that their husbands had become resentful of their greater economic independence due to their involvement in income-generating activities outside the household, and had as a result stopped contributing to household expenses, saying that as their wives now have their own income they themselves (the wives) can support the household basic needs. Some women who have been successful in their business dealings based on the use of VSL loans have also been subject to malicious gossip (often involving allegations that those women are seeing other men) from other community members, which has brought them into conflict with their husbands (see Box 11).

Box 11: Challenges of VSL group participation reported by women.

"Because I'm a member of CARE group; I'm responsible for everything at home. My husband said that I'm the one who has money and he no longer contributes for family expenses."

"When your relations with the husband are not good you can't discuss anything. When your relations are good, that is when you can discuss and agree on whether to take a loan and you give the loan money to him to use and he helps you to pay it back. Otherwise, if you get a loan without his agreement he may force you to give him the money and use as he wants and then you will fail to pay back to the group."

"I attend VSL group meeting once a week and in the afternoon, I arrange my schedule accordingly. If I have to fetch water, to clean the house or to wash my children I plan and do those chores at different times from the time of VSL meeting, and so I succeed in going even though going for regular meetings was new for me".

Men reported different challenges associated with the implementation of VSL programming in their communities, with some complaining that their wives no longer get home on time to prepare and serve them their food, and that women participants of VSL groups can become less respectful of their husbands (see Box 12). The exclusion of men from VSL groups (which in general are composed of over 70% women members) was also reported as a male concern, along with the risk for alcoholism in some cases where men have misused the loans taken by their wives and so have lost credibility with their families and the wider community.

Box 12: Challenges of VSL group participation reported by men.

"Women (participating in VSL groups) are less able to fully meet their household responsibilities, such as preparing food for the family and looking after the children. This sometimes causes conflict within the household, for example when the family has to eat late at night on days when the women has left her business late".

"Women are taking less responsibility in the household and are not able to fully participate in their family work. Their behavior in terms of respecting their husbands also changes as they are getting money from the VSL group".

"As women get more money they care for themselves and get well cleaned then men start running after them for sexual relations and also women look for men of their class/ grade. Widows from VSL have taken men from their homes hence causing families to turning good relationship into bad ones".

Both women and men reported concerns regarding the interest rates charged by the microfinance institutions (MFIs) to which some VSL groups have become linked, which women perceived as causing losses to the groups, while men also reported the short repayment period for MFI loans as a challenge. Men also reported concerns relating to the security of the VSL group cash box; the lack of formal legal status of the VSL group in case of any kind of conflict over the management of the group's finances; and the way in which VSL groups are increasingly targeted by grass-roots leaders to contribute to different kinds of community initiatives (e.g. for education, the Nyakatsi initiative for the eradication of thatched houses, health insurance etc.). Women also complained about the fees charged to the VSL groups by the Village Agents⁶ who provide training to the groups.

⁶ The Village Agents are members of existing VSL groups who receive training and mentoring from project field officers to facilitate the formation and development of new VSL groups on a demand-driven basis in their own communities in return for a fee paid by the members of the new groups formed.

3.6 Ideas for Improvement

- ❖ Can you tell me about any ideas you have for improving the VSLA program?
- ❖ Is there anything that you were hoping to gain from the program, that hasn't happened?
- ❖ How could we help you address the challenges you are facing?
- ❖ What changes could we make to better meet your needs?

In terms of suggested improvements or strengthening of the VSL methodology, women requested more training for newly-formed VSL groups; improvements in the quality of Village Agent services to VSL groups, such as in trainings on the Selection, Planning and Management of economic activities and Financial Literacy, and in the orientation to groups on linkage to formal financial services); and the monitoring of interest rates calculated by MFIs with a view to their overall reduction. Women also suggested the need for further training on how to ensure the effectiveness of their loan investments; promoting the involvement of their spouses in VSL activities; and accelerating the process of VSL group linkage to formal financial institutions. Men also perceived the need for the acceleration of the linkage process, and made related recommendations for changes in the loan repayment period and interest rates offered by MFIs. The other recommendation made by male respondents was that the rate of male participation in VSL group should be equal to that by women (i.e. 50% of group members).

3.6 Synthesis

The findings of the CARE Rwanda Gender Gap Analysis indicate that normative gender roles and inequitable power relations between men and women significantly constrain women's ability to fully participate in and benefit from the VSL methodology. Gendered social norms and power relations define the ways in which women and men members of VSL groups access money for savings; how they invest loans taken from the VSL group; and the extent to which they have decision-making authority regarding the use of loans taken and control over assets purchased with those loans. The FGD material collected during the CARE Rwanda Gender Gap Analysis highlights the following widely-held views relating to gender roles:

- That both men and women believe that men have more spending money than women, and that many women are dependent on their husbands for any money they need, including for their VSL savings. For those women who do not have any independent sources of income, if their husbands refuse to give them money, then they have no spending money.
- That there are culturally sanctioned differences between the income-generating activities that are seen as being suitable for men and women, with petty trading being seen as a women's domain, while larger-scale businesses such as the running of bicycle taxis or the buying and selling of agricultural production considered as men's activities.
- That men are considered to have ultimate decision-making authority within the household regarding the taking on and use of loans, as well as regarding the control of assets purchased using those loans.
- That when married women become economically empowered and engage in economic activities outside the household, they are more likely to have sexual relations with other men.

Consequently, the nature of women's participation in the VSL group is limited by their widespread dependency on their husbands for money for their weekly savings contributions; their lack of autonomous decision-making authority about the loans they take; and their limited control of the assets purchased with loans taken (other than low-value items which often belong to and are used by the whole household). The gendered nature of income-generating activities undertaken by VSL group members, whereby women tend to invest either in improved household well-being (through consumption-related expenditures) or in relatively small-scale business activities, while men tend to make larger scale business investments that generate higher levels of income, suggests that women may also benefit proportionately less in economic terms than men from their participation in the VSL group.

Overall, the GGA findings show that in many cases men are controlling the functioning of the VSL groups, even if they are not members of those groups. This is not empowering and can have markedly detrimental outcomes for the women who are actual members of the groups in cases where the husbands misuse the money from the

loan that they have forced their wives to hand over. These kinds of problems were widely recognized by women as presenting significant challenges for their effective participation in VSL groups. It was nonetheless clear from the FGDs that most women do not feel comfortable or confident in taking decisions about a loan (whether to take one, how much to borrow, what to use the money for) without their husband's approval, and that they also see the practice of dividing the loan money with their husbands as a way of ensuring that their husband will help them with its repayment.

The FGD material also shows that men (even the male members of VSL groups) have rigid expectations of the gender role of women: they expect women to take primary responsibility for the domestic household chores and to "respect them" by being at home to cook, clean and care for children. Comments by the women participating in the FGDs suggest that it is difficult for them to negotiate around or challenge these expectations. When women join a VSL group and are seen to be developing their own small businesses/ income-generating activities outside the home, which activities impose competing demands on their time and attention, this is seen by men as presenting a real challenge to the accepted social order, and a failure of "respect" on the part of their wives if as a result they are unable to fully meet their domestic responsibilities. This means that, in addition to facing the challenge of balancing their domestic workload with income-generating activities outside the household, the women participants of VSL groups risk becoming subject to increased levels of intra-household conflict. Cases of female VSL group members who are successful in their own businesses becoming subject to malicious gossip within the community, sometimes involving allegations of sexual impropriety, were also reported in the FGDs with women, suggesting that rigid expectations for normative behavior are also widely held at the community level.

In these ways, the challenges that were reported by women and men during the FGDs reflect gender-based conflicts of interest regarding the extent to which women are empowered by means of their participation in the VSL group. It is however interesting to note that, with the exception of the suggestion by women that it would be helpful to promote the involvement of their spouses in VSL activities, the suggested areas for improvement of the VSL methodology identified by the FGD respondents all referred to ways of addressing technical needs (i.e. building the financial management capacity of VSL group members, and promoting the linkage of VSL groups to formal financial service providers), rather than ways of addressing the gender dynamics on which these challenges are based. The following section of this report presents the recommendations formulated by CARE Rwanda staff for strengthening the VSL methodology to address the gender dynamics that were brought to the surface through the process of the Gender Gap Analysis and that are outline above.

4.0 Recommendations

This section of the report presents the recommendations developed in December 2011 by key representatives of the CARE Rwanda SAFI and RI teams with the support of the CARE Rwanda Health, OVC & Economic Development Coordinator and the CARE USA Senior Technical Adviser for SRMH in response to the key findings of the Gender Gap Analysis. These recommendations are intended to provide a basis for strengthening the effectiveness of the VSL methodology as an integrated programming platform for women's empowerment. As such, they are designed to address some of the issues relating to gender dynamics that were identified in the Gender Gap Analysis based on a process of reflection around the questions as to what needs to change and for whom both within and beyond the VSL groups, as well as at the community level.

In broad terms, the recommendations are:

- i) To review and strengthen the various training components of the VSL methodology (e.g. the SPM and financial education modules) to ensure that they are gender sensitive, do not reinforce gendered norms about "men's" and "women's work", and help women to "think bigger" in terms of the economic activities they aspire to engage in.
- ii) To integrate critical reflection/dialogue about gender roles and activities earlier rather than later in the VSL group training cycle as a means of building the decision-making, communication and negotiation skills of women group members, and of finding strategies to promote men's positive engagement with their wives' VSL activities. The findings of the GGA show that addressing gender dynamics- and building these skills- is foundational in enabling women to meaningfully participate in and benefit from VSL programming. Inclusion of a gender and empowerment training module as part of the VSL manual should be considered. The module would highlight definitions of gender, gender norms, dynamics and how they impact negatively on the benefits by women and men; how to address the negative impacts of existing gender dynamics in a practical and actionable manner, and would document baseline situations for monitoring progress in the application of transformative approaches.
- iii) To train peer/change agents within VSL groups to facilitate reflection/discussion about gender and power and the ways in which restrictive gender roles and inequitable power relations adversely affect health and well-being, and to integrate activities designed to build communication and negotiation skills for VSL group members and their spouses into the training provided. Well-developed communication and negotiation skills should also be a criterion for the selection of the change agents so that they themselves can act as role models in the reflection and discussions that they facilitate.
- iv) To engage in complementary programming activities outside VSL groups by engaging with couples together and men alone to share information/address concerns regarding the social outcomes of men and women's participation in VSL groups, and to explore and address norms relating to household decision-making, and the division of household labor.
- v) To promote dialogue and debate on gender issues at the wider level of the community using different forms of media and SAA activities in churches, school and during community work (Umuganda) reflection meetings, with a view to building a more supportive environment for women to participate fully in, and benefit from, VSL activities.
- vi) To conduct similar Gender Gap Analyses in a sample of countries in Africa where VSL programming is being implemented so that the consolidated findings feed into the development of the proposed gender and empowerment training module.

Specific recommendations regarding the proposed strategies and expected outcomes of working with women members of VSL groups; with couples and men outside of VSL groups⁷; and with the wider community to promote women's active and equitable participation in VSL programming activities are presented in Table 2.

The CARE Rwanda staff involved in formulating these recommendations also identified the following issues that will need to be explored further to enable appropriate modifications to the VSL methodology:

⁷ In collaboration with ProMundo, CARE Rwanda's ISARO project, funded through CARE Norway, has developed a couples training methodology to increase men's engagement as partners in VSL.

- The issue of cost-effectiveness: How cost-effective would it be to add components on gender roles, sexuality etc. to the VSL training cycle? Would these changes add value and magnify the impacts of VSL programming as well as promoting women’s empowerment in a more holistic way? Given the critical importance of these issues and the need to address them, it might not be optional to incorporate the gender training components into the VSL training cycle. Rather, practitioners will need to determine and calculate the cost required for delivery of the complete training cycle, including the proposed gender module, and be prepared to justify its inclusion in budgeting processes for future VSL interventions in terms of the potential costs of not doing so.
- The issue as to how the needs of women who are not legally married and who therefore have less legal protection can be addressed in the implementation of VSL programming?
- The issue as to how illiteracy may be negatively affecting the outcomes of VSL programming initiatives?
- The CARE Rwanda team hopes to encourage constructive debate around these issues in the coming months by sharing this report of their Gender Gap Analysis more widely both within CARE (e.g. with CARE USA, CI and Access Africa) and with partners in Rwanda (e.g. Association of Microfinance Institution in Rwanda – AMIR, the Ministry of Gender and Family Promotion – MIGEPROF etc.).

Table 2: Proposed strategies and expected outcomes for addressing gender dynamics around VSL programming initiatives.

<i>Sphere of Work</i>	<i>How: What strategies to use?</i>	<i>Why: What results/ changes do we want to see?</i>
1. With women members of VSL groups When: During VSL intensive phase	<ul style="list-style-type: none"> • Develop gender-sensitive SPM and Financial Education modules, including life skills trainings for delivery early during the VSL intensive phase. 	<ul style="list-style-type: none"> • Increase in women’s self-confidence, skills and ability for engaging in businesses outside of the traditionally accepted forms of “women’s work”.
	<ul style="list-style-type: none"> • Provide training women in VSL groups on gender, gender-based violence (GBV) and family planning by peer educators using Social Action Analysis (SAA) tools and approaches, peer skills building and mutual social support. 	<ul style="list-style-type: none"> • Increase in women’s communication skills and confidence for discussing financial decision-making openly with their husbands.
	<ul style="list-style-type: none"> • Initiate legal literacy to help women in VSL groups identify key issues they want to address in the community and to design and lead community action initiatives. 	<ul style="list-style-type: none"> • Increase in women’s visibility and participation in the VSL group and the wider community.
	<ul style="list-style-type: none"> • Use share-out and graduation ceremonies to increase women’s visibility through testimonies of couples who have helped each other during the VSL cycle. 	<ul style="list-style-type: none"> • Improved tracking of progress towards gender equity and shared decision-making across all phases of the VSL cycle
2. Engagement with couples outside of VSL groups When: During preparation phase	<ul style="list-style-type: none"> • Include specific orientation sessions for men on VSL methodology outside of normal VSL group meetings. 	<ul style="list-style-type: none"> • Increase in men’s understanding of the VSL process and engagement in support of their wives’ participation in the group, including joint decision-making.
When: During VSL intensive phase	<ul style="list-style-type: none"> • Initiate dialogue/ reflection with women members of the VSL group on gender roles and power relations. • Initiate SAA activities involving couples exploring issues around gender roles and household decision-making. 	<ul style="list-style-type: none"> • Increased in women’s capacity for challenging normative beliefs and behaviours. • Strengthening of the family relationship increased sharing of responsibilities and joint planning for the household’s future.
3. Work with men only outside of VSL groups When: During preparation phase	<ul style="list-style-type: none"> • Include an orientation session for men on gender issues related to VSL. (Note: The ISARO project has identified this as a need and is developing a model and tools) 	<ul style="list-style-type: none"> • Increase in men’s understanding and support for women’s participation in VSL activities.
4. Engagement with wider community	<ul style="list-style-type: none"> • Use SAA activities in churches, schools and during community work (Umuganda) reflection meetings and District “Open Days” to initiate and promote community dialogue and debate on gender roles and norms. • Use different forms of media (e.g. radio, newspapers) to promote dialogue around gender issues at the community level. 	<ul style="list-style-type: none"> • Increased awareness within the community of gender issues leading to a more supportive environment for women to participate fully in and benefit from VSL activities.

Annex 1: CARE Rwanda VSL Gender Gap Analysis – Workshop to Design and Launch the GGA

Preparation (Key Representatives from SAFI and RI Teams, C/Rwanda OVC and Health Sector Coordinator, C/Rwanda Gender Advisor, C/USA Sr. Advisor for SRMH)

- Define the goals and develop initial plan for gender gap analysis (including contacting 2 VSLA groups to arrange FGD practice sessions for Day 2 of the workshop)
- Develop a draft FDG question guide for testing/adaptation, drawing on previous gender gap analyses conducted by CARE Rwanda (NOTE: this draft provided a “starting place” for field-testing and revision, which was important given our limited time)

2-day Workshop to Launch the Gender Gap Analysis (SAFI and RI teams, C/Rwanda OVC and Health Sector Coordinator, C/Rwanda Gender Advisor, C/USA Sr. Advisor for SRMH)

Day 1:

- Define goals/expectations for gender gap analysis
- Develop a shared definition of gender, participatory activities to initiate reflection on impact of gender dynamics and power relations in our lives and our work
- Discuss key skills for facilitating effective FGD
- Fishbowl activity to model effective facilitation skills
 - One person “models” effective facilitation (with a mock focus group)
 - Group discussion reflecting on techniques for effective facilitation
- Discuss/translate draft FGD guide (using LCD)
- Develop plan for FGD practice (divide into 2 groups)

Day 2:

Early morning: Field-work in two groups

- Practice facilitating FDG with 2 VSLA groups including note-taking

Late morning: Reconvene at meeting room

- Reflect on what went well/what needed improvement
- Revisit principles for effective facilitation
- Discuss/revise FGD question guide: “Step back” from questions and redefine key themes we want to explore, think through logical flow, and then develop questions and probes. Process:
 - Define key themes we want to explore (e.g., decision-making)
 - Write on cards and post on wall
 - Place in order for a logical flow
 - Develop key questions for each theme
 - Follow-up: after workshop, C/USA Sr. Advisor for SRMH finalizes question guide and FGD notes guide, circulate for review and comment by SAFI and RI teams – see timeline below
- Develop the plan and timeline for the gender gap analysis including roles and responsibilities for organizing, facilitating, note-taking and analyzing FGD (See table below)

Proposed Plan and Timeline for FGD

Date	Team	# of men FGDs	Team	# of women FGDs	Location
8th Nov.2011	Franklin; Richard and Ephron	1	Jacqueline and Alphonsine	2	Gatsibo
11th Nov.2011	William; Emmanuel K; Emmanuel T and Narcisse	1	Gaudence and Venantie	2	Rwamagana
09th Nov.2011	Innocent; Evode and Edward	1	Glycerie and Chantal	2	Kayonza
Total FGDs	3		6		9

Next Steps (with proposed dates)

- By Oct 31 – C/USA Sr. Advisor sends revised FGD questionnaire and question form to group based on our agreed changes
- Week Oct 31- Nov 3 – SAFI/SAFI-RI team reviews, adjusts and translates questionnaire by Nov 4
- November 4: Whole team meeting in Kigali to review and practice questionnaire: (“Rotating role-plays”), confirm schedule and plan for FGDs (where, when, who)
- Nov 8, 9, 11: Conduct same-sex focus groups in same-sex teams (3 men’s groups, 7 women’s groups).

Annex 2: CARE Rwanda VSL Gender Gap Analysis – FGD Question Guide

Introduce the session:

- Thank community for coming together and for sharing their time.
- Explain that we are here today to better understand the experiences of the women and men participating in VSLA.
- The project is in the process of refining its strategies.
- The ideas of the group will help the program understand and respond to the priorities and realities of community women and men, girls and boys.

Introduce yourself and the note taker.

Explain that all information will be confidential.

Explain the FGD process: Explain that we want to have a conversation. You will start the conversation by asking questions. There are no ‘right or wrong’ answers. You just want to hear about people’s different experiences. If there are questions that anyone does not feel comfortable answering, they do not have to answer. Note that we will be taking notes – only so that we can be sure we can remember the ideas people have shared. We will only be taking notes on people’s ideas and we will not write down anyone’s name.

Ask people for their consent to participate.

Questions:

Use the following questions to guide the discussion.

Start by asking the open-ended questions for each theme like “access” and listen to people’s experiences.

Then, use the probing questions (in italics) to invite participants to share more ideas.

You may not use all the probing questions but practice with them before you run the groups so that you can “follow” the stories participants tell you and remember to ask important questions in a natural way.

ACCESS: Can you tell me how you get the money you need to save for the group?

- Ask for different people about the strategies they used to get the money
- Ask about whether men and women use different strategies
- If people do not offer ideas, probe: Do you earn it yourself, save from household expenses, get from your husband?

PRIORITIES: Can you tell me the most important thing you want to use this loan for?

- Probe: What do men use the loan for? What do women use the loan for?

DECISION-MAKING: Can you tell me about how you make decisions about the loans you take?

- Who makes decisions about how to use the loan?
- How do you decide when to take loan?
- How do you decide how big your loan will be?
- If people in a house have different ideas about how to use a loan, who makes the final decision?
- Use “open-ended stories” to encourage people to share more ideas:
 - Imagine there is a woman who joined the VSLA but she still has not taken a loan (even though she has contributed enough money to do so.) What are some of the reasons she might not want to take a loan?
 - Imagine there is a woman in VSLA who wants to take a loan to grow and sell green beans. But her husband thinks this is a bad idea and refuses to support her. What happens?

- Imagine that a woman uses her loan to produce a lot of maize. How will she decide how much of the crop to sell and how much to store?

CONTROL OF ASSETS FROM LOANS: Many people in VSLA use these loans to buy things that bring money. I want to ask you some questions about those things you buy with loans.

- Who owns the things you buy with your loan? For example, if you buy a goat with your loan, who owns that goat? If you buy a bicycle, who owns that bicycle?
- Who decides what to do with the things you buy? Do you decide by yourself or with other people? Can you tell me about how you make these decisions?
- Who gets the profits from selling things?
- What about things that have a lot of value, like a piece of land?
- What if there is a disagreement in the house about when to sell the things you buy- who decides?
- Use an “open-ended story” to encourage people to share more ideas:
 - Imagine that you use your loan to sell vegetables and you earn some money. Who decides what to do with that money?
 - Imagine there is a woman who uses the money from her loan to improve the house, such as buying curtains or a basin for washing clothes. Who owns these things?
 - Imagine that there is a woman who uses the loan to buy something that has a lot of value, like a cow. Can you tell me how she makes decisions about when to sell the cow?

CHALLENGES and BARRIERS: What are some of the things that make it difficult for you to participate in VSLA? Are there any challenges or problems you face?

- What are some of the challenges or difficulties that women in VSLA might face?
- How do you cope with your other household duties, when you start doing work with the VSLA? Are you doing activities you didn't do before? Who is helping you with the workload?
- Are there any income generating activities that you want to do as a woman, that the community thinks you should not do? (As a man?)

When you are a member of a VSLA – and you are able to save and earn money- that is a good thing. But are there any ways in which participating in VSLA can be a disadvantage or cause you problems?

- Does this ever cause any challenges in your household? With your communities or neighbors?
- Imagine there is a woman who joins VSLA and is very successful and earns some money. Could this ever cause her difficulties or problems in her house or with her neighbors?

Are there any other important issues you would like to share?

- Do you have any other ideas you would like to share?
- Any other benefits or changes that you or women like you have experienced because of VSLA?
- Any other problems or difficulties that you or women like you are facing?
- (for men- ask about challenges men might be facing)

IDEAS FOR IMPROVEMENT: Can you tell me about any ideas you have for improving the VSLA program?

- Is there anything that you were hoping to gain from the program, that hasn't happened?
- How could we help you address the challenges you are facing?
- What changes could we make to better meet your needs?
- (TEAM: look at Theo's example from the OVC questionnaire)

Annex 2: CARE Rwanda VSL Gender Gap Analysis – FGD Notes Guide

Instructions:

Within 1-2 days after each FGD, sit with your FGD partner and discuss the most important themes and ideas that came up in your groups. Use this guide to write down notes about your group. Include all the different examples and answers that came up in your group. Type up your notes on this page in English and send to Edward. We will look at these together as a group on November 14.

Remember, we are trying to learn about the different experiences and realities of men and women in VSLA. When you discuss your group, think about the ways in which men and women have different experiences in VSLA because of their gender- including both problems and benefits.

Names of facilitator and note taker:

Location of VSLA group:

Name of VSLA group:

Men/ or women/ only group?

Date of FGD:

Key themes:

ACCESS:

- What are the different strategies that people use to get the money they need to save for the group?
- Please note all the different strategies- which are most common?
- Do men and women use different strategies to access this money?
- Did the group share any concerns or issues related to getting this money?

PRIORITIES:

- What do people want to use the loan for?
- Describe any differences between what men and women want to use the loan for?

DECISION-MAKING: Describe the stories you heard about how people make decisions about their loans. Be sure to include the following information-

- How do men and women make decisions about their loans?
- Who makes the decisions about how to use their loan?
- How do people decide when to take a loan?
- How do they decide how big the loan will be?
- What gender dynamics did you hear about?
- Did you hear any concerns or barriers- any reasons why people might decide not to take a loan?
- What gender dynamics did you hear about?
 - Do men and women make decisions together?
 - How do they make decisions when they have different ideas?
 - Are there some decisions that men make? That women make?

CONTROL OF ASSETS FROM LOANS: Describe what you heard about who controls the assets people buy with their loans. Be sure to describe any gender dynamics you heard about – are there differences between men and women?

- Who owns the things that a VSLA participant buys with their loan? (a goat, chickens etc.)

- Who decides when to sell these things?
- What about things that have a lot of value, like a piece of land or a cow?
- What if there is a disagreement in a household about when to sell the things people buy- how did they resolve this?
- Can women decide by themselves what do with the things they buy?
- Can they decide to sell something if their family or husband disagrees?

CHALLENGES: What are some of the things that make it difficult for people to participate in VSLA? Are there any challenges or problems they face?

- Do women and men face the same challenges?
- What are some of the challenges or difficulties that women in VSLA might face?
- What are some of the challenges that men might face?
- How do women cope with the extra workload?
- Are there any participants in VSLA who have experienced problems at home or with their families because of participating in VSLA?

Did participants share any other important ideas?

- Any other benefits or changes that women have experienced because of VSLA?
- Are there any benefits or changes men have experienced because of VSLA?

IDEAS FOR IMPROVEMENT: Did participants share any ideas for improving the VSLA program?

- Was there anything participants were hoping to gain from the program, that hasn't happened? Did men and women have different expectations or did they face different problems?
- Did participants share ideas for addressing the challenges they are facing?
- Were there any changes that participants thought would help to meet their needs?
(TEAM: look at Theo's example from the OVC questionnaire)

Annex 3: CARE Rwanda VSL Gender Gap Analysis – Data Analysis Workshop Process

For the meeting please bring two (2) copies of the notes for each focus group discussion:

- Typed by question in English
- Stapled
- 16 point font

Room set-up: 1 table at each corner

- 4 chairs per table plus
- Flipchart paper (10 pieces)
- Index cards
- Tape
- Scissors
- Highlighter

Time	Session
8:15 to 8:30	Get settled in groups Review agenda and objectives
8:30 to 9:00	What did we set out to do? What happened?
9:00 to 10:15	What did we learn? Access and Priorities
10:15 to 10:30	Tea break
10:30 to 12:30	What did we learn? Decision Making and Control of Assets
12:30 to 1:30	Lunch
1:30 to 3:00	What does it mean? Benefits, Challenges and Ideas for Improvement
3:00 to 3:30	What are our next steps?
3:30 to 4:30	Prepare group presentation
4:30 to 5:30	Group presentation to Navaraj and Matt

Facilitator's Notes

Time	Session
8:15 to 8:30	Get settled in groups Review agenda and objectives
8:30 to 9:00	What did we set out to do? What happened? <ul style="list-style-type: none"> • Break the team into groups of 4 (1 to 2 women in a group) separate from your data collection team • Ask them to reflect on the 2 questions for a few minutes alone, then discuss and put their answers on cards • Focus on the process • Be appreciative and constructive • 20 minutes for group work • 10 minutes for report out – one group presents, others add on In the meantime, organize notes for the next session

Time	Session
9:00 to 10:15	<p>What did we learn?</p> <p>Access and Priorities</p> <ul style="list-style-type: none"> • 2 teams focus on access, 2 teams on priorities • Give each team 2 pages of flip chart paper, index cards, markers, scissors, highlighter • Cut and tape their notes on their theme on one flipchart for women and one flipchart for men • Post on wall • Take 10 minutes to read through the notes from all groups • Take 30 minutes to discuss and answer the following questions; write one answer per card <ul style="list-style-type: none"> ▶ What are the key themes emerging? ▶ What is new for you? ▶ What differences do you see between the responses from women and men? <p>30 minutes to present</p> <ul style="list-style-type: none"> • One group to present access, other group to add on • One group to present priorities, other group to add on
10:15 to 10:30	Tea break
10:30 to 12:30	<p>What did we learn?</p> <p>Decision Making and Control of Assets</p> <p>Repeat exercise for <u>decision making</u> and <u>control of assets</u> from loans (60 minutes for exercise; 60 minutes for report out and discussion)</p>
12:30 to 1:30	Lunch
1:30 to 3:00	<p>What does it mean?</p> <p>Benefits, Challenges and Ideas for Improvement</p> <ul style="list-style-type: none"> • All 4 groups to look at the same data • Take 30 minutes to look at the responses and reflect on what you learned this morning and answer the following questions: <ul style="list-style-type: none"> ▶ What are the key benefits of VSL reported by women? By men? What are supporting factors? ▶ What are the key challenges hindering the success of VSL reported by women? By men? ▶ What adjustments to our VSL methodology did women suggest? What did men suggest? <p>60 minutes to present and discuss</p> <ul style="list-style-type: none"> • One group to present benefits and supporting factors, other groups to add • One group to present challenges and hindering factors, other groups to add • Two groups to present improvements/adjustments to the VSL methodology, other groups to add
3:00 to 3:30	<p>What are our next steps?</p> <ul style="list-style-type: none"> • Do we need to adapt our VSL methodology to meet the needs of women? To meet the needs of men? What process do we use to do that? • Do we need to collect more data? From whom? • How should we document our experience? • How and with whom do we share what we've learned?
3:30 to 4:30	Prepare group presentation
4:30 to 5:30	Group presentation to Navaraj and Matt

Annex 4: CARE Rwanda VSL Gender Gap Analysis – First Stage Data Analysis Workshop Outputs, 14th November 2011

Facilitators: Jaime, Agnes Mukamana

Presentation of the agenda by Jaime

Jaime going to show the group the process of reflection and analysis

Session 8:30 to 9:00: Exercise in 4 groups:

Group 1: Chantal, Alphonsine, Edward, Sperata, Emmanuel Karamage

Group 2: Glycerie, Samson, Franklin, Narcisse

Group 3: Innocent, William, Emmanuel Twagirumukiza, Gaudence

Group 4: Ephron, Jacqueline, Richard, Evode, Venantie

<i>What did we set out to do</i>	<i>What happened</i>
<ul style="list-style-type: none"> • Districts : Kayonza, Gatsibo, Rwamagana • Review and translate questionnaire • Role play to practice the questionnaire • Type and translate notes • From groups of interviews (note takers and facilitators – observers) • Organize field focus groups: 7 FG of women; 3 FG of men • Logistics • GGA recommendation for mid-term review • TOR developed staff training • Set up schedule (location, time) • Agree to conduct GGA • How gender norms are barriers for women participation in VSL • Understand different experience for men and women in VSL 	<ul style="list-style-type: none"> • Questionnaire translated • 10 Focus groups reached • Group of interviewers formed (note takers, facilitators, observers) • Role play not done • Facilitator and note taker discuss written notes • Questionnaire took a long time • All groups available • Fill in the notes format • Women separated men • There was too much rain and we had to wait for the FG • Some questions were somehow similar • Notes taken only for 8 FGD <p>Comments: Sometimes information is given, known, but not documented.</p>

Session on Access and Priorities

Groups 1 & 2: on Access

ACCESS		
<i>What are the key themes emerging?</i>	<i>What is new for you?</i>	<i>What differences do you see between the responses from women and men?</i>
<ul style="list-style-type: none"> • Men provide money to their wives. • Women beg from their husbands; • Women get their savings from the balance on shopping they make/do; • Small business; • From their pockets; • Selling harvest. 	<ul style="list-style-type: none"> • Women in VSL continue to sell labor after two years in saving; • Women believe men have more money than them; • Women in VSL groups still asking money from their husbands 	<p>Women get money:</p> <ul style="list-style-type: none"> • Provided by their husbands; • By weaving; • Ask their husbands money to save in VSLGs; • Selling labor; • Selling harvest; • Women are more involved in selling labor in agriculture works than men; <p>Men get money from:</p> <ul style="list-style-type: none"> • Selling agricultural products; • Selling labor; • Selling harvest; <p>Men are more involved in business than women;</p>

Groups 3 & 4 : on Priorities

PRIORITIES		
<i>What are the key themes emerging?</i>	<i>What is new for you?</i>	<i>What differences do you see between the responses from women and men?</i>
<ul style="list-style-type: none"> • House construction / repair; • Small animal husbandry (goats, sheep....); • Medical insurance; • Invest in small business; • Loan for agriculture; • Loan for buying and selling goats; • Loan for making and selling beer; 	<ul style="list-style-type: none"> • How men cannot sell tomatoes and ready to eat avocados and banana fruits; • Women invest in house construction; • Women taking loans for buying iron sheets; 	<p>Men:</p> <ul style="list-style-type: none"> • Engage loans in agriculture; • Save for big investments (motorcycle, etc.); • Using loans in big businesses; • Buying bicycles; • Using as transportation in taxi operations • Invest in carpentry activities <p>Women :</p> <ul style="list-style-type: none"> • Engaged in small business of consumption (tomatoes, avocados, banana fruit); • Invest in household items; • Investment in small businesses; • Transportation of materials; • Loan for paying mutuelle de santé/health insurance.

Session on Decision Making and Control of Assets

1. What are the key themes emerging?
2. What is new for you?
3. What differences do you see between the responses from women and men?

CONTROL OVER ASSETS		
Men	Women	New
<ul style="list-style-type: none"> • Men say that things with low value like clothes, basins, soaps, salt, ... belong to the women; • Men confirm themselves that value things (goats, land, home, crops, ...) belong to them; • All assets in the family belong to the men; • Control of assets is for the men; • Either concertation or not, the money from assets sold belongs to the man; • Valuable properties belong to the men; 	<ul style="list-style-type: none"> • Women say that all things at home belong to the man; • Widows take sole decision over assets; • Men and women said that they discuss before selling/buying something. But it is the man who takes the last decision; • Legal women are consulted in selling valuable products; • The money from assets sold belong to the husband; • There is discussion before selling assets but the money belongs to the husband; • Domestic properties belong to the women; 	<ul style="list-style-type: none"> • Agree or not, the husband takes the last decision.; when his wife asks, the husband can beat her; • Even if a woman sells things, she brings money to the man; • Men may use the benefits gained by the wives without sharing / agreement; • If there is good relationship within a couple, the assets belong to the family; • Anything which a woman doesn't want to leave home can't!

DECISION MAKING		
Men	Women	New
<ul style="list-style-type: none"> • Men take loans outside the VSL without informing their wives in case of disagreement; • Men force wives to take loans in case of disagreements; • Men decide alone about the use of a loan; • Husband makes the final decision; • Big loans require the approval from the husband; • Men are the most decision makers; 	<ul style="list-style-type: none"> • Women give up to take a loan in case of disagreement; • Women are not investing in agriculture because the harvest is said to be for the men; • Women seek for approval whereas men don't; • Women only take decision on petty issues; 	<ul style="list-style-type: none"> • Men are lading VSL groups even if they are not part of them/ members; • Women do not have self confidence vis-a-vis men; • Men force women to give them money from the loan and use it on their behalf; • Women fear that their men can misuse the money (alcohol, etc.); • Woman secret member (without physical presence in group activities) due to fear that her husband would steal again her loan money from the VSL; • Men send their wives for loan which they never actually use (not the wives use the money, but the men use it themselves)

Session on Benefits, Challenges and Ideas for Improvement

1. What are the key benefits of VSL as reported by women? By men?
2. What are the key challenges to the success of VSL as reported by women? By men?
3. What adjustments to our VSL methodology did women suggest? Men?

KEY BENEFITS OF VSL	
Key benefits reported by women	<ul style="list-style-type: none"> • Getting money from VSL helps us to meet our basic needs and economic progress; • We are now consulted and respected by our husbands; • We no longer depend on our husbands for petty issues; • We meet and share experience and ideas with others. We are no longer isolated; • We now have a value both at household level and community level; • Women are not depending on their husbands requesting for money; • Women are able to feed their family; • Access to seeds and food; • Access to loans and money; • Sharing views and experiences; • Medical insurance; • Decision making around family planning; • Knowledge in loan management; • Became clean and smart; • Contributing to the family income; • Participating in their household plan
Key benefits reported by men	<ul style="list-style-type: none"> • VSL taught to save; • We easily get money for business; • Our wives are also producing; • Encouraged men to work to be sure of weekly savings; • Trusted in the community, elected as community leaders; • Enhanced knowledge in money management and use; • Access to loan easily; • Building relationship among family members and the community; • Culture of saving enhanced; • Business oriented; • Learned to save rather than wasting, all the little money they have; • Access and capitalization of assets; • Access to basic home needs;

KEY CHALLENGES OF VSL <i>(in cty level, in hh level, in VSL itself)</i>		SUGGESTED ADJUSTMENTS
Key challenges reported by women	<ul style="list-style-type: none"> • Men take money from their wives and the latter no longer want to go for loans anymore; • No time for preparing food for the family; • When we get home late at night our husbands don't understand that we were in business; • Our neighbors are jealous with us which leads to family conflicts; • Properties sold due to not paying back the loan; • Harassment by their husband due to the loan taken; • Women are not allowed to work beyond 6:00 p.m.; • Neighbors are jealous and promoting conflicts; • Women are not able to get a big loan due to not having a guaranty; • Woman is hopeless because her husband refuses her money shared out; • Women are overloaded; • No support from grass roots leaders in term of conflict resolution; • Don't care about other home activities/duties. VSL given 1st priority; 	<ul style="list-style-type: none"> • Emerging VSLG could be trained; • Exchange visits to know other businesses; • To improve Vas monitoring; • Discussions with MFIs on reduction of interest rate; • More training on loan investment; • More involvement of spouses in VSLAs; • High interest by VFC and should be digressive; • Vas charges are very high for training services, example 2000 Frw; • VSL loan fund is small, we need linkage on fast move; • VCGs should not pay back loans from VFC monthly;
Key challenges reported by men	<ul style="list-style-type: none"> • The more the money the more the husband takes women which leads to family falling apart; • HIV/AIDS; • Unwanted children; • Family members are eating late because wives coming back home late; • VSLA is developing jealousy into their neighbours; • VSLA is reducing household responsibility to women in terms of their full participation; • Poor relationship between men and women when the men take loans and don't use them properly; • Some men say women change behaviors regarding respect of their husbands; • Drinking too much alcohol and not able to manage any business IGA. • Security of boxes (lack of); • Failing to have money for saving; • The group is losing money due to the flat interest of VFC; • Legal status of VSL during conflict management; • Most of profitable IGA that are considered as not appropriate for men; • Easy target for grass-roots leaders to contribute to all forms of community initiatives (Education, Nyakatsi (grass thatched houses) , Health insurance ...); 	<ul style="list-style-type: none"> • Accelerate the financial linkage process; • MFIs can increase the loan repayment period; • CARE to organize annual workshop for feedback to VSLGs on the progress; • To increase the number of men in VSLGs (at least 50%); • More involvement of spouses in VSLAs; • VFC is far and is costing very high; • VFC services are very slow; • Men are discriminated against VSL methodology; • The loan should be long term and interest should be digressive rather than being fixed; • VSGs should not pay back loans from VFC monthly;

Next steps

DOCUMENTATION:

1. Write up your notes;
2. Reflection documentation; Christina
3. Report on reflection;

DATA COLLECTION:

- Enough data;
- Internal reflection – what we expect/hope happens with VSL, what is actually happening;
- Make recommendations;
- With Christina - how can we adapt VSL to work better for women?

WHO DO WE SHARE WITH?:

1. Christina
2. ACD/CD
3. GGA participants
4. MCF
5. Lynda/Prabhat
6. Partners

PRESENTATION TO CD/ACD:

CD's question: what surprised you in this study?

Innocent: fact that external men have their hidden influence on loans taken by their wives.

ACD: brings issue of how to transform VSL re. rules, design smart questions to build up truth from different answers,

Edward: somebody saving in a group but does not want to be ever seen in the group, after bad experience of her husband selling her goat bought from shared out money. This way with next share out she will be able to take money secretly and buy herself clothes.

Samson: women overloaded might not have time for reproduction, which can be positive on family planning.

Gaudence: groups members saying that they save, but surprise is to hear women say that they still beg money from their husbands.

Innocent: the loans can lead the men to drink more.

Glycerie: saying that a woman is a good manager doesn't mean a lot if she has no decision making in management of family property when she is married.

Navaraj: VSL does not necessarily result in vulnerable women empowerment. There are some other things to be mixed in the program approach to empower the vulnerable woman.

Annex 5: Second Data Analysis Workshop (December 2012)

1.5-day Workshop to Complete GGA Data Analysis and Develop Recommendations to Strengthen SAFI (December 2012) (Co-facilitated by SAFI program officer and C/USA Sr. Advisor for SRMH with key representatives from SAFI and RI Teams, , C/Rwanda OVC and Health Sector Coordinator)

Key steps:

Day 1:

- Review GGA process since October
- SAFI-RI team presents themes and findings from the first analysis workshop
- Discuss/further analyze key findings from GGA (whole group)
- Divide into small groups to brainstorm strategies for addressing the issues surfaced by the GGA
 - Each group assigned 2 “themes” (e.g. decision-making)
- “Access Africa VLSA 101”
 - SAFI team outlines the objectives, core principles and programmatic phases of the Access Africa VLSA model
 - Each key phase and it’s key steps/components written on flipcharts
 - (This was intended to help all of us understand the model so we can start identifying opportunities to build on/strengthen this model to address the issues identified in the GGA)

Day 2: 2/3 day

- Discuss potential strategies for addressing gender barriers in VSLA
 - Small groups wrap up discussions and prepare presentations
 - Each group shares their recommended strategies
 - Facilitators take notes, highlighting the strategies that the team thinks are most feasible, high impact and address priority needs
- Revisit SAFI program cycle: “gallery walk” and discussion
 - Post SAFI program cycle flipcharts on wall, whole group gathers around
 - Discuss: Where in the program cycle do we see opportunities to strengthen VSLA to better ensure women’s meaningful participation/benefit from VSLA?
- Develop concrete recommendations for how/when we can strengthen VSLA programs throughout the program cycle (See Appendix 1 for chart of specific recommendations.)
 - Define the “sphere of work” where will implement different strategies (e.g. in VSLA groups, in the broader community)
 - Define when in the program cycle we will implement these strategies, and with whom we will work
 - Outline the key strategies we will use
 - Define the “why”- what changes or results to we aim to achieve with this strategy

Example:

Sphere of Work	How: What strategies to use?	Why: What results / changes do we want to see?
5. With women members of VSL groups When: During VSL intensive phase	<ul style="list-style-type: none"> Develop gender-sensitive SPM and Financial Education modules, including providing “life skills” training early during the VSL intensive phase. (Life skills training should include skills-building practice with communication and negotiation.) 	<ul style="list-style-type: none"> Increase in women’s self-confidence, skills and ability for engaging in businesses outside of the traditionally accepted forms of “women’s work”. Increase in women’s communication skills and confidence for discussing financial decision-making openly with their husbands.
	<ul style="list-style-type: none"> Provide training women in VSL groups on gender, gender-based violence (GBV) and family planning by peer educators using Social Action Analysis (SAA) tools and approaches, peer skills building and mutual social support. 	
	<ul style="list-style-type: none"> Initiate legal literacy to help women in VSL groups identify key issues they want to address in the community and to design and lead community action initiatives. 	<ul style="list-style-type: none"> Increase in women’s visibility and participation in the VSL group and the wider community.
	<ul style="list-style-type: none"> Use share-out and graduation ceremonies to increase women’s visibility through testimonies of couples who have helped each other during the VSL cycle. 	<ul style="list-style-type: none"> Improved tracking of progress towards gender equity and shared decision-making across all phases of the VSL cycle

Follow up and Next Steps

- Use GGA findings and recommendations to further strengthen VSLA programming being developed and implemented by CARE Rwanda: priority as CARE Rwanda has identified VSLA as a key platform for integrated programming.
 - Many of the recommended strategies to strengthen VSLA are already being developed and/or implemented through the SAFI-RI and ISARO project, as well as other VSLA projects at CARE Rwanda.
 - As noted, ISARO will share learning and tools with SAFI-RI (focus: engaging male partners of VSLA members)
 - RI team will use GGA findings to develop their 2012 implementation plan, modifying and strengthening activities to address key gender barriers surfaced by the analysis
- Finalize and share the GGA process + key findings and recommendations
 - Revise/update initial GGA report with key findings and recommendations
 - Revise GGA PowerPoint presentation
 - Global audiences are: CARE USA, CI, Access Africa
 - Potential Rwanda audiences: AMIR, MIGEPROF
 - Goal = Global WEBEX presentation led by C/Rwanda in early spring 2012. C/USA will help arrange and host the WEB-EX from Atlanta.
- While completing the report: Share tools, process and highlights of key findings with others at CARE (Gender, SRMH teams at C/USA + C/Norway have expressed specific interest) – CW will start by sharing this report with C/USA PPLA.



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