MIND THE GAP

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

TWAHIRWA Theophile
Program Quality and Learning Manager
CARE International in Rwanda
PRESENTATION OUTLINE

- Introduction
- VSL methodology
- GGA Objectives
- Methodology
- Key findings
- Recommendations
Introduction

- Impact groups: VW and OVC
- Two programs
- Implement successful models across projects/programs
- PMT reflects on the approaches every year and reviews and updates them whenever needed
VILLAGE SAVINGS & LOAN MODEL
VSL Model

- Constitution
- Leadership
- Group Management
- Intensive follow up
- Development
- Graduation
- Trainings: Savings & loans, Financial literacy

Linkage with financial institutions
INTRODUCTION: SAFI and RI PROJECTS

SAFI Project Objective

- 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 women.

RI Project Objective

- 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 health.
SAFI mid-term review - indicated the need for the project to address issues related to gender, power dynamics and communication at the household level.

RI mid-term review - 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.
CARE Rwanda decided 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 empowerment.
OBJECTIVES OF THE GGA
THE BIG OBJECTIVES OF THE GGA

● To examine the process and outcomes of their VSL programming through a gender lens in order *to strengthen the VSL methodology as a programming platform for CARE-Rwanda’s women’s empowerment program*

● To strengthen the integrated working of the SAFI-RI programming initiative
THE SPECIFIC OBJECTIVES OF THE GGA

- 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
- To formulate recommendations for strengthening the VSL methodology to address issues relating to gender dynamics
PROCESS OUTLINE

26-27th Oct 2011: Staff training workshop
- Goals & expectations for the CARE Rwanda Gender Gap Analysis defined.
- SAFI & RI staff jointly reflect on concepts of gender and gender dynamics.
- Focus Group Discussion (FGD) guide developed, field-tested & refined.
- Plan & timeline for GGA data collection and analysis developed.

8-11th Nov 2011: GGA data collection
- 9 Focus Group Discussions (six with women, three with men) facilitated by 2 teams of SAFI-RI staff.
- FGD notes written up by field teams according to structured guide.

14th Nov 2011 Data analysis workshop
- SAFI-RI staff discuss and analyze data from GGA Focus Group Discussions.
- Group presentation of key findings to CARE Rwanda senior management.

5-6th Dec 2011 Review of key findings
- Internal reflection by SAFI-RI staff on key findings of GGA.
- Formulation of recommendations for modifications of VSL methodology to increase its effectiveness as a mechanism for promoting women’s empowerment.
FOCUS GROUP DISCUSSIONS

- Single sex teams with single sex groups
- 2 hours on average

<table>
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<th>Date</th>
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<th># participants</th>
<th># of women FGDs</th>
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<tr>
<td>09th Nov.2011</td>
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<tr>
<td>Total FGDs</td>
<td>3</td>
<td>27 from 23 VSL groups</td>
<td>6</td>
<td>39 from 27 VSL groups</td>
<td>3 Districts</td>
</tr>
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</table>
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?
KEY FINDINGS

- Normative gender roles and inequitable power relations between men and women significantly constrain women’s ability to fully participate in VSL and benefit enough from the VSL methodology.

- 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, which suggests that women may also benefit proportionately less in economic terms than men from their participation in the VSL group.
KEY FINDINGS CONTINUED

- Women’s *participation* in the VSL group is limited by social norms mostly their widespread dependency on their husbands for money and household basic needs satisfaction.
- Men are controlling the functioning of the VSL groups, even if they are not members of those groups.
- 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.
- Men have rigid expectations of the gender role of women (intra-household conflict, malicious gossip within the community).
RECOMMENDATIONS
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● Review and strengthen the various training process of the VSL methodology (e.g. the SPM and financial education modules) to ensure that they are gender sensitive

● Incorporate GED training modules in the VSL manual and all tools for COs to apply

● Integrate critical reflection about gender roles and activities earlier rather than later in the VSL group training cycle as a means of building the skills of women VSL members
RECOMMENDATIONS- CONT’D

- Train peer educators within VSL groups to facilitate reflection/discussion about gender and power relations and on how restrictive gender roles and inequitable power relations adversely affect health and well-being.

- To engage in complementary programming activities outside VSL groups by engaging with couples together and men alone to share information and address concerns regarding the social outcomes of men and women’s participation in VSL groups.
RECOMMENDATIONS- CONT’D

- 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)

- 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
KEY DECISIONS TAKEN OR CHANGES

- VSL groups as platforms for integrated programming
- SPM and financial education modules were reviewed to reflect gender sensitivity
- Critical reflection/dialogue about gender roles and activities were integrated earlier in VSL methodology (Decision-making, communication and negotiation skills)
- Design a training for peer/change agents within VSL groups to facilitate reflection/discussion about gender and power dynamics
- Introduce activities for couples (Engage men through journeys of transformation)
CHALLENGES

- Resistance from some key staff (VSL & VSL+)

- Negative perception on staff capacity to facilitate evaluative reflection

- Resources for evaluative thinking not built into the project monitoring budget/M&E plan

- Limited technical writing skills for wider evidence sharing/demonstration
LESSONS LEARNT

- It is not a good practice to sorely rely on evaluations by external consultants (External eye)
- Evidence pushes resistant people/staff to change their minds
- GGA is possible for multi-country programs even though culture and context differ
- CO became aware that some resources exist in house
- We miss a lot by less focusing on learning from experience
- Country presence review