Graduation Programmes can have a positive effect on household relations – this is transmitted through improving economic resources, one of the key causes of conflict, and improving joint decision making.

The impact on Women’s Empowerment is less clear cut – the intervention has contributed to some changes in social and economic empowerment for women, but major decisions, including on expenditures are still made by men highlighting entrenched gender norms regarding roles and responsibilities.

Graduation Programmes need to incorporate specific Gender Transformative elements – this has started with the adoption of a contextualised set of trainings on Engaging Men and Women and working with case managers on how to undertake appropriate follow-ups.

Despite the rapidly expanding evidence base on graduation programmes, relatively little information is available about how the programme affects individual household members and their relationships within households, while evidence with respect to whether and how programmes contribute to women’s empowerment is scarce. In November 2018, Concern Worldwide’s research partner, the Centre for Social Protection (CSP) at the Institute for Development Studies undertook a piece of qualitative research in Cibitoke and Bubanza provinces in Burundi to look at the impact of the Terintambwe programme on this issue.

The **TERINTAMBWE** Programme

The *Terintambwe* programme in Burundi provides an extensive package of sequenced support to carefully targeted programme participants including

- **income support**, consisting of 12 monthly cash transfers of approximately US$15;
Intra Household Dynamics, Social Cohesion and Women’s Empowerment

- **asset transfer**, comprising of three lump-sum payments to support investments in selected income-generating activities;
- **access to savings facilities**, including support to join or establish a Savings and Internal Lending Community (SILC); and
- **skills training and coaching**, on livelihoods activities and individual coaching through home visits by dedicated case managers.

The initial impact evaluation from April 2015 found positive impacts on income, asset ownership, living conditions and saving and borrowing through SILCs as well as improved food security and diets, hygiene and sanitation practices and participation in social activities.

**Research Findings**

The research found the Terintambwe intervention has had a positive effect on spousal relationships in participating households, regardless of whether the main beneficiary was a man or woman. The increase in economic resources eases tensions between spouses, primarily as a result of lifting income constraints and supporting the ability to access basic needs that are prioritised by either men or women. Training and coaching by case managers – known as Community Development Assistants (CDAs) – has contributed to more joint decision-making regarding expenditures and investment decisions. The CDAs also provide advice on how to handle disputes or conflicts within the household. Men report they have changed their behaviours, with many references made to how they are drinking alcohol less and using income more wisely, leading to fewer conflicts with their wives and improved household relations overall. A number of men indicate they now hand the cash transfers to their wives and discuss with them how this money is to be used. They attribute these changes in behaviour directly to the training and coaching provided through Terintambwe.

*Before the programme, we were in a bad relationship mainly because of poverty. For instance we were fighting every day because of lack of means. She was mad at me because I couldn’t provide for the household. Now we don’t fight, she welcomes me when I reach home.*

Male Programme Participant in Bubanza

Women also report positive changes in their relations with their husbands though this is more nuanced. Some women confirmed that that their husbands had reduced their consumption of alcohol and behaved more positively, while others indicated that they themselves had learned to change their behaviour in response to their husbands’ use of alcohol or in case of disagreements.

Strong spousal relationships have been observed to be an important pre-condition for being able to make use of opportunities afforded through the programme. The research found that participants who had good relationships with their wives or husbands were more likely to collaborate and benefit from the programme. Conversely, those in difficult relationships were found to struggle with taking on messages and putting them into practice. CDAs spoke of cases where husbands felt that they were not adequately consulted regarding investments that were made by female participants and consequently sold the assets that were purchased.

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1 Available at https://www.concern.net/insights/evaluation-brief-graduation-programme-burundi
Programme staff continue to play an instrumental role in responding to disputes and tensions between husbands and wives that either existed prior to the programme or that were caused or intensified as a result of Terintambwe. In a number of instances they have been called upon to act as mediators to resolve marital conflict.

There is a difference in our relationship. I was arguing a lot with my husband. With the programme, the CDA gave us trainings and coaching on how to live with our husbands, siblings and children, and it changed me a lot. My husband could say something and when I felt that I could not stand it, I went out to avoid disputes. I was waiting the next day to discuss with him while being calm.

Female Programme Participant in Bubanza

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

**Women’s Empowerment**

Female participants in the research offered accounts of how the programme contributed to empowerment from both economic and social perspectives, highlighting how they are freer to speak in public and participate in the general life of the community. Programme staff noted that Terintambwe improved women’s decision-making power as they can influence how cash transfers are used if they are the main beneficiaries. More broadly, the fact that Terintambwe affords women a role as economic agent lifts their status and increases their bargaining power within the household. At household level this has led to some changes in terms of the division of labour within the household, with men taking on tasks previously the preserve of women, such as grazing goats, while women are now more able to assert themselves as they contribute to the household in economic terms.

**Continued gendered divisions on decision making**

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

In the beginning, we did a survey where we were asking women how they consider themselves in the household and responses were very negative. Now they value themselves as they contribute in the household.

CDA from Buhoro

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

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

Higher Income can have a Negative Impact

Notably, high income-earning was widely associated with negative dynamics within spousal relationships, such as hiding money from each other, causing tensions or even family breakdown. Both men and women indicate that they would hide a proportion of their income from their spouses, particularly if it is a large sum of money. Women particularly fear that their money or the items that she purchased would be taken from them and used for purposes that they don’t agree with.

This highlights the entrenched gender norms regarding roles and responsibilities in terms of earning income and acting as main provider for the household. The research indicates the importance of men’s identity as the main breadwinner, and that they feel threatened by the idea of their wives earning more income. Men voiced concerns about their wives becoming arrogant, disrespecting them, disrupting relationships within the household and reflecting badly on them within the community.

Female respondents also noted that women may become arrogant when earning a lot of money and voiced the need for women to stay humble in order to avoid conflict in the household and the community. A woman in one focus group discussion indicated that she would keep eating small fish rather than buy meat in order to hide that she is better off, another noted the jealousy that would arise in the community as a result of women being better off.

Gendered Norms restrain women ability to participate

Any changes in women’s abilities to participate in economic and social activities as a result of Terintambwe are heavily scrutinised and bounded by firmly held norms about what is customary and permissible for women and men. Women making economic contributions to the household, taking part in SILCs and handling financial matters, being more confident and engaging more actively in public events denote positive ways in which the programme contributes to women’s empowerment. However, women are not to assert themselves beyond gendered hierarchies and roles within households and communities. Women are quickly accused of becoming arrogant, which jeopardises spousal and community relationships.

While the programme can be seen to play a modest role in supporting women’s empowerment, affording female programme participants with the capabilities to generate their own income, the extent to which the programme leads to greater decision-making power and agency for women when it comes to choices about income generation and expenditures is limited. Apart from female participants in single-headed households who do not have spouses to negotiate with, the potential of empowerment is strongly bounded by traditional gender hierarchies and norms about ultimate control over income.
Conclusions and Recommendations

These positive effects indicate that Terintambwe – and graduation programmes more widely – can change households’ and their individual members’ lives beyond improving living standards and strengthening livelihoods. However, while Terintambwe challenges the notion that women cannot be in charge of income generation and affords their female participants with greater levels of economic and social resources and agency, the programme is limited in affecting more transformative change. One option for the programme to cement these positive effects more firmly is to improve CDAs’ capacity to engage when intra-household conflicts do emerge, particularly when changes as a result of the programme disrupt the gendered status quo regarding income generation and control over income. Such advice needs to reinforce the engagement of both women and men more constructively.

A second recommendation is for Terintambwe to engage more critically with gender norms, not only by including women as participants but also by interrogating these together with their participants in the programme’s training and coaching component. This could take the form of greater integration of the ‘engaging men’ approach, incorporating a series of training/behaviour change approach in relation to gender equality. The roll-out of this approach aims to achieve greater women’s empowerment and gender equality; it has been implemented in Rwanda since 2015 and started in 2019 in Burundi.