

Program Resource Team Study: How does Savings for Life Impact Household Gender Dynamics?

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Overview and Introduction

The idea that community managed savings groups empower women is a well-known and often quoted fact. However, is it true? And, first, what is empowerment? Although researchers and academics have not adopted a universal definition, the UN's five components of women's empowerment captures the key domains¹:

1. Women's sense of self-worth
2. Women's right to have and to determine choices
3. Women's right to have access to opportunities and resources
4. Women's right to have the power to control their own lives, both within and outside the home
5. Women's ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.

In 2016, SEEP's Savings Led Working Group published a research agenda highlighting six topics of interest and encouraging further research on each of these topics. Women's empowerment through savings programs is one of these highlighted areas. According to this publication, "the hypothesis is that when women gain new access to financial services, both the increases in savings and credit and the power to manage them without the involvement of men are empowering."² However, until now, only empirical evidence supports this hypothesis; there is not a widespread dataset to prove the idea.

Previous research within the savings sector produced mixed results on the impact of VSLA on women's empowerment. Findings showed that, in some cases, involvement in a savings group negatively affected women, sometimes to the extent of experiencing domestic violence.³ This evidence is a clear contrast to SEEP's hypothesis.

Curious if World Relief's (WR) savings model, Savings for Life (SFL), would help support the case of women's empowerment from participating in a savings group or, like some of the previous findings, oppose the hypothesis, WR set out to conduct gender research to look at how SFL affects traditional gender roles. This is the first research of its kind that WR has conducted. The study examined if the more holistic approach to poverty alleviation through the SFL and Church Empowerment Zone models would positively contribute to women's empowerment. Analysis of the focus group discussions yielded new information that may affect SFL program implementation and the integration of other activities as well as opened up many more questions that can be explored in future studies.

Summary of Findings

The following pages will explain the process of the evaluation and detail the key findings from this study. Below is the summary of the analysis.

A. Spousal Relationships

A1. Women in SFL desire marriages that have harmony and unity on household financial decisions including share purchases, loans, business activities and share out usage.

¹ United Nations Population Information Network (POPIN) & United Nations Population Fund (UNFPA) (1996). "Guidelines on women's empowerment." Document of the Task Force on ICPD Implementation. New York, NY.

² The SEEP Network. What We Want to Know: A Practitioner-Led Research Agenda for Savings Groups. Candace Nelson and Megan Gash. September 2016.

³ Mind the Gap: Exploring the Gender Dynamics of CARE Rwanda's Village Savings and Loans (VSL) Programming. May 2012.

A2. Participants report that SFL contributes to improvement in marriages by reducing conflict over financial stress as well as helping to begin to change a husband’s once negative view of his wife.

A3. In some cultures, women fear that their husbands may leave them for another woman and therefore act in such a way to prevent this from happening.

B. Decision making

B1. Women’s statements suggests that, because of SFL, they have an increased role in financial decision making, due both to the money their businesses earn and because of the financial management skills they learn through their savings group.

B2. In times of spousal disagreement about a loan or business decisions, the woman usually has the betterment of the family in mind and therefore looks for ways to convince her husband.

B3. A female SFL member may start a business activity even if her husband refuses to support her if she feels strongly that it is for the well-being of the family.

B4. Women whose husbands have drinking problems tend to have tighter management over their money.

C. Empowerment

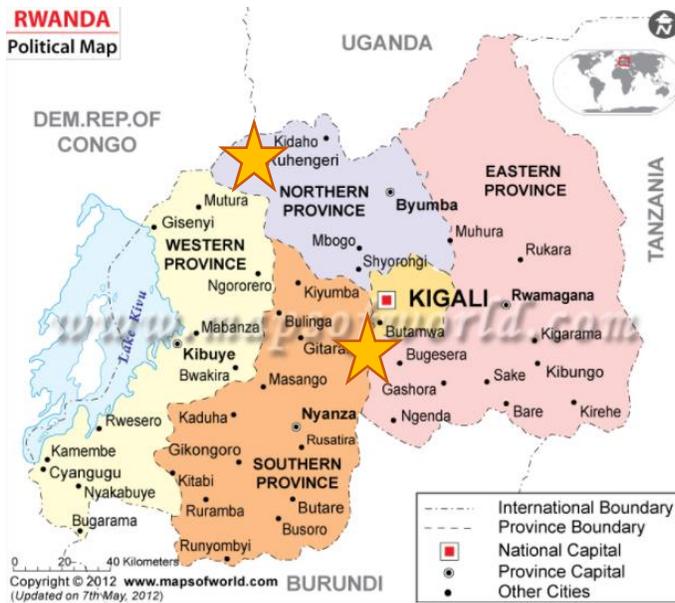
C1. Women who describe themselves as empowered through SFL connect this to the positive changes in their financial situation.

C2. Through SFL, women can take care of their own needs, better fulfill their household duties, and therefore feel more useful, valuable, and respected, no longer having to "nag" their husband for things.

Process of Evaluation

World Relief conducted focus group discussions (FGDs) in two countries: Malawi and Rwanda. Two sets of questions were developed to ask in all-women FGDs and all-men FGDs. Women’s groups were comprised of women from a single savings group (SG) who are married but whose husbands are not in SFL. The researchers anticipated the women’s increased trust from participating in the same SG would allow for greater openness and honesty in the FGD. Additionally, with the assumption that SFL contributes in some way to a transformed mind, the researchers wanted to talk specifically with women who do not have a husband in a SFL group in order to understand their perspective, unaffected by SFL influence, on traditionally held beliefs, values, actions and results. Therefore, men’s FGDs were comprised of men who have wives who are in a SFL group but they are not in a SFL group themselves.





While not specifically targeted, the researchers note that a majority of the study participants identify as Christians and may be active members of the local church. World Relief did not collect this information but as the SFL program utilizes the local church as the entry point into the community as well as volunteers from the local church to train SFL groups, WR believes that a majority of SFL members are Christians. This study acknowledges that while this may be a representation of the cultural majority⁴, the subject may not fully represent the entire community. Additionally, further research is needed to evaluate if and how participants' faith may affect household dynamics.

The focus group questionnaire contains three sections: spousal relationships, household financial decision-making, and empowerment (see appendix A and B for the questionnaires). The questions for the men's groups differ slightly from the women's FGD to serve as a triangulation as well as to illustrate different perceptions of reality between spouses.

In Malawi, researchers met with six groups of women and two groups of men ranging in 6-11 participants in each FGD over the course of four days. World Relief selected two different areas to conduct this study: Mzimba district (four FGDs) and Dedza district (four FGDs). In Rwanda, researchers met with six total FGDs over two days, three FGDs in both Musanze district and Bugesera district.

	WOMEN	MEN
RWANDA	4 groups, 32 women	2 groups, 17 men
MALAWI	6 groups, 57 women	2 groups, 17 men
TOTALS	89 women	34 men
	14 FGDs with 123 total participants	

The FGD exercise found three specific challenges. First, in one of the Malawi women's groups, the researchers discovered near the end of the FGD that some of the women had misspoken and five of the ten women had a husband in an SFL group. Therefore, the data analysis did not consider their responses. Secondly, there is an interesting dynamic in Malawi in the difference between patriarchal and matriarchal societies. Groups from both types of societies were interviewed which adds a complexity to the data analysis. Finally, the concept of women's empowerment proved difficult to ascertain. As discussed further in finding C1, many responses were not able to expose the mental, spiritual, emotional or socio-cultural domains of empowerment and focused almost exclusively on simply having more money. Additionally, this idea was difficult to translate and therefore the empowerment set of questions did not work well in all focus groups.

⁴ According to the World Factbook from the CIA, Christians represent 87% of the population in Malawi and 94% of the population in Rwanda. <https://www.cia.gov/library/publications/resources/the-world-factbook/>

Key Findings

A. Spousal Relationships

Designed to learn how a women's participation in SFL changes her relationship with her husband, the spousal relationship questions ask about changes such as a man's view of his wife and the sharing of household responsibilities, including financial matters.

A1. Women in SFL desire marriages that have harmony and unity on household financial decisions including share purchases, loans, business activities and share out usage.

Researchers asked female participants where they get money for shares (from her own income generating activity (IGA) or from her husband), who decides when and how much loan to take, and how decisions regarding the share out use are made. The entire range, from a woman essentially acting as the husband's delegate, whereby all SG decision are made by him, to a woman acting fully on her own without her husband's knowledge and/or consent, is experienced by the female members. However, although the common empowerment definition assumes that women prefer to act independently and to be in control of their own money, the testimonies reveal that satisfaction does not lay in who has the money or who makes the decisions but rather in the harmony and unity of those decisions. Women's response indicate that they do not mind to ask their husbands for money for shares, as long as they agree on the use of the SG funds, namely, using them for the betterment of their family. Even in situations where it appears that men are making all the decisions and the women are only delegates, women are not uncomfortable or unhappy with this arrangement if they have previously agreed on the use of their finances. They are happy playing this role in their relationship because they have unity and have the same mind for developing their household with their husbands. The researchers note that although this desire for harmony appears positive, World Relief would need to conduct a more complete gender analysis to understand the underlying driver for unity.

(Husband⁵): "If we are together there is no problems because we agree on everything we do."

"We make decisions together as a man and a wife. Because I asked for some of the money to buy shares. So at the share out, this is the money that came in. He takes some and gives me some to do what we decided."

Secondly, women want unity and support from their husband before they make any financial decisions. Although they may act without the consent of their husbands, if they really believe it is for the betterment of the family, there is a strong desire for the couple to be in harmony on all financial decisions. Many of the women express a fear of acting without being in accord with their husband. They stated if they tried an IGA without the support of their husbands and the IGA was not successful, they feared they would be unable to repay the loan.

"Even if you're in SG as woman, you won't just make a decision for a loan...I can't ask for a loan if he doesn't want. He's the one who thinks ahead and says I have 100k get 100k for me and we buy land."

"When we go in SFL, we women do it for the development of the family but don't go without the husband supporting."

⁵ All quotes are from women unless specifically indicated

A2. Participants report that SFL contributes to improvement in marriages by reducing conflict over financial stress as well as helping to begin to change a husband’s once negative view of his wife.

Many focus group participants express the idea that SFL eases marital conflicts. Participants mention that many spousal conflicts center around money so the participants explain that when money increases, conflicts reduce which results in “more love” and improved marriages. It seems that financial disputes are so common and consuming, one focus group participant questioned the researcher, “what else would we fight about?” Moreover, when SFL increases a family’s cash flow and savings in reserve, the conflicts decrease so it appears to both the men and the women that the marriage is better.

“There is big bond – the husband saw the success and it caused us to love each other more.”

“Our relationship has grown stronger just because the husband has seen the success so things are now working so he’s encouraging me to go ahead. The love is higher than ever before. He saw we were lacking food but now we are better so seeing the success the bond and the love is higher.”

“Before there used to be conflicts because I would always say “I want salt, I want salt” he used to say, “You have arms! Can’t you find something to do instead of nagging all the time?” Now there’s no conflicts.”

In addition, participants report that not only has the martial fighting decreased because of the more stable financial situation, men also begin viewing and treating their wives differently. As women save, conduct business, and earn interest, husbands begin seeing how capable and hardworking their wives are as they develop themselves and their family through SFL-related activities.

“Before I joined we used to treat each other badly. He would beat me.”

“If something is bought from savings, shows him I’m valuable. He sees me as someone who is able, who can earn, who helps him. Our relationship changed.”

(Husband): “When you see your wife is working hard and saving, you feel happy. Not always saying “give me money.” She’s developing if she doesn’t always ask.”

(Husband): “Before she joined the SG it was not easy for her to get money she would ask everything, salt, soap and I was providing, I was looking at her thinking she was just a useless woman. Apart from cooking for me, she was useless. Now I see her as a valuable person able to do something by herself. She can get money and buy salt and even food. I can say she’s now capable.”

A3. In some cultures, women fear that their husbands may leave them for another woman and therefore act in such a way to prevent this from happening.

This research found that in some contexts, it is culturally acceptable for a man to practice polygamy or have a girlfriend, especially if he feels that his wife is acting inappropriately or is not taking care of him and the household well. In these contexts, husbands expect women to take care of all household duties, such as cooking and cleaning, regardless if they are involved in other income generating or farming activities that require heir time. They have to make sure their household duties are fully complete before they can focus on other activities. If a husband feels he or the household is not cared for well, he believes he is free to leave his wife and go take up another wife or girlfriend. The fear that he might leave the

household, drives the women to manage the caregiving responsibilities to try to prevent this from happening.

“We already prepare the food before the meeting. We set the table with all the food so that they don’t go and find a girlfriend.”

“When I have more money my husband says ‘ahhh this is a good wife and I need to respect my wife now.’ So even the husband wants to go out and have fun with other girlfriends out there but now will stay because I have money.”

Additionally, women share that if they are not completely transparent with their husbands about where they obtain money for shares or household food, the assumption is that they have turned to prostitution. And, if a husband suspects his wife is getting money from prostitution, he may leave her for another woman.

“Sometimes if I do things on my own he says you are a prostitute you are sourcing the money from other ways.”

(Husband): “If she’s found with money and not doing business then she’s getting it in wrong ways.”

B. Decision making

The set of decision making questions assess the level of decision making ability a woman has in her household when it comes to financial matters and any effect SFL may have on it. The questions range from general financial questions about women’s participation in small or large financial purchases as well as SFL-specific questions about where women find money for shares, how couples make decisions for the timing and amount of loans and share out purchases.

B1. Women’s statements suggests that, because of SFL, they have an increased role in financial decision-making, due both to the money their businesses earn and because of the financial management skills they learn through their savings group.

Through SFL participation, women report to experience more decision-making power in their household through two different avenues: first, women report their husbands begin to include them in all sizes of financial decisions and, second, they have an increased ability to make some decisions, especially smaller ones, on their own. Women express this change is because SFL both increases their own financial situation as well as increases their husband’s trust in them, especially in their financial management and business acumen. Men and women alike appreciate how women contribute to the household finances more, even though the cultural may regard the man as the head of the home and the main provider. For example, with increased available cash, women report they simply go to purchase needed household or food items instead of waiting to ask their husbands for money. In addition, as women contribute more to household needs, their own confidence in money-handling increases that seems to give them more confidence in making financial decisions on her own.

“Before I joined an SG, I would not ask anything from my husband because he had money. He was the one to decide. Now, whatever is needed, I able to do it. I know how to use it and also save to earn more. Before we had no plans we couldn’t do anything but now he comes we sit and talk and we know what to do. Because of the SG things are going well. We sit and discuss about the money. It is all as a result of being in a SG that we are able to join hands and build together.”

“Before SFL, most of the time you find men are the only decision makers. But now he knows I’m in SFL and can make decisions too. Because I am also earning, we make decisions together. He used to think all decision are for the men.”

“He saw me earning and bringing money and saw I can bring money in and my mind was developing.”

“A husband can respect you more when he hears people saying you’re contributing to house and development of home.”

B2. In times of spousal disagreement about a loan or business decision, the woman usually has the betterment of the family in mind and therefore looks for ways to convince her husband.

Although the women report to be involved with financial decisions and management, focus groups clearly stated that there are times where the men and women do not agree about a loan or business decision. Women report these types of disagreements typically came before the impacts of SFL began to change their husbands’ view of his wife’s financial management skills and inclusion in financial decisions. For these financial disagreements, male and female participants both express that a woman cannot use money as she wants if the husband disagrees with the money expenditure. When women describe such situations, they talk about how typically their requests center around their ideas of how to meet household needs. When their husbands disagree, they take things slowly, not moving ahead with their plans right away but first they try to negotiate or convince them about their business idea. Many talk about how eventually, they are able to help men understand their side of the situation and agree.

“Sometimes you want development but for him he’s not seeing it. So it requires you take him slow until he can see it.”

“When your husband is not agreeing on your request you just take it slow you know there is a way we talk and the husband understands it easily. You make it easy for him to understand. If he says no you don’t fight, you humble yourself, you take it slow. Even if it takes a whole year, you take it slow. So make sure you do it in better way to tell him, to avoid conflict. It’s not good for the woman to do things if the husband is not in agreement. It always ends badly.”

Women clearly express their desire to maintain harmony with their husbands so that the financial decisions do not “end badly,” or, result in increased household conflict.

B3. A female SFL member may start a business activity even if her husband refuses to support her if she feels strongly that it is for the well-being of the family.

Although women always desire to be in unity with their husbands on financial decisions (finding A1) they report about times when a husband continues to refuse their ideas even after trying their best to be patient and help them understand the situation (finding B2). In these cases, a majority of women say they will proceed with their business or loan plans as long as it is for the benefit the household. However, they only take a small loan or start a reasonably sized income generating activity, one that they know they can manage completely on their own. Women know that if their husbands disagree on the loan’s usage, they will not assist when it comes time to repay the investment loan. Therefore, the woman must be shrewd and manage the money well on her own. Although the women report that this act of independence will likely bring conflict with their husbands, they also know it will usually be resolved once the husband starts seeing the success of what the wife is doing. In this, women express an inherent confidence that they will be successful in their business. At this point, usually the men will agree to support the wife’s activity.

“It’s possible you just close your eyes and go ahead and do it. It may spoil relationship but fight for short time till you get the results or the outcome then you convince him you have good ideas. He sees your brains are working and will see he was wrong.”

“It requires that you take it in a smart way that you know you can repay. You may buy a goat but take it somewhere else so he doesn’t know. If you make a loss you can’t go back to him.”

“You can’t get a loan if you’re not sure you can pay back especially if your husband already refused. Because you want to earn income so you can’t ask him for money to solve your issue (loan repayment) so it’s better to have a smaller project so you can pay it back step by step.”

B4. Women whose husbands have drinking problems tend to have tighter management over their money.

Several women in the focus group discussions have husbands with drinking problems. Their responses regarding management of and control over household finances greatly diverge from the trends from all the other women whose husbands did not struggle with alcohol. The women share, because of their husbands’ habits, in order to be able to develop their families they have to take a strong role in decision making on money matters. Women in this situation seem to be in the main role of providing for their families, balancing the husbands’ pressure to give them money to drink with continuing to develop their households. Women talk about how they share some of the SG money with their husbands to appease them and to avoid conflict, even though they know it is for drinking. However, they only concede a small portion and put the rest into bigger assets to develop their houses and families, such as purchasing livestock or repairing the house. Putting their family’s development first often causes conflicts, as a husband may resent his wife for not giving into his demands for drinking money. However, women remain strong and keep their husbands involved in their planning for the household, as is culturally proper for him as the man in the house, but they are the ones to keep control over the resources earned from the SFL group.

“It’s ok to show him the money but if he drinks, be careful. You know how hard you worked for this money. You talk of what to buy but you’re the one to buy things.”

“I showed the money to my husband and said I want to buy a bicycle so the child can fetch water easily. He did not accept it. He was like “Divide into two and give me for drinking. Then you give the other part to your son and you look for more.” I went for people to help us. They said “What are you doing? How are you doing something that will divide the home? Do you see that this is for the development of the house?” So I had to buy the bicycle because I’m for the development for the home... Of course I still gave him some little money for dinking but I cannot allow all the money to go to him.”

C. Empowerment

The questions in this section probe to learn a sense of a woman’s own understanding of “empowerment” and if, by this self-definition, she feels empowered because of SFL. Because these empowerment questions are difficult to translate, they typically yielded a response centered on financial position. It was clear, however, that women have a strong desire to develop and grow not only in their economic status but also in areas such as self-confidence and community participation. However, women want to do it with a posture of humility especially in relation to their husbands.

C1. Women who describe themselves as empowered through SFL connect this to the positive changes in their financial situation.

A majority of the women in the FGDs tie empowerment to a better economic status. An increase in finances allows them to accomplish things that help them to feel empowered, such as building a better house or buying new clothes. Just a few women and men talk about empowerment in relational, emotional or social terms, describing the increase in confidence or the ability to set a good example to others. However, the vast majority of participants equated empowerment to increased finances.

“Basing on how I was before SG, I was jobless and husband would give me money and I’d keep it. Then I got the share out and didn’t want to keep waiting on husband for money so I started a business. Now we are two income earners in the house. He had an accident and I continued earning money. Imagine if I was still jobless and relying on him for salt and soap when he had his accident. I feel empowered now compared to before.”

We know a woman is empowered when “you see that there is food at home, children have clothes, [and she] respects the husband.”

An empowered person is someone who is “well behaved, humbled, [and] respects people. When you look at her she is looking good, clean. And you are able to help those who have no good. And you don’t insult others. You must look clean, not smell bad.”

“Economically for example if you have one chair and now you have two or more than that. If you have a house which looks like this. And you have money and you just paint it. In that case, you make sure you live with everyone in peace you don’t show off or live arrogantly. You live at peace with everyone.”

(Husband): “It’s a person who can give a testimony who says ‘I was like this and now I’m like this’ so others can follow her example.”

C2. Through SFL, women can take care of their own needs, better fulfill their household duties, and therefore feel more useful, valuable, and respected, no longer having to "nag" their husband for things.

Through SFL, women feel they can better fulfill their expected role in their home without having to constantly ask their husbands for money. Some women even describe their former situation, when they financially relied completely on their husbands, as shameful. Women describe themselves as “nags” and men agreed that they wished their wives would be able to contribute instead of only asking for money. When SFL provides this ability, it makes the women feel more valuable and proud of themselves. Women participants report that SFL helps them feel more useful in the home and strengthen their spousal relationship, as they no longer feel useless. Husbands also start to see their wives as more valuable through their increased financial contribution to the household expenses.

“Before I used to feel ashamed of it. Maybe he gave me money of onions then I saw the salt was finished. I thought “am I going to go back and now ask again for money for salt?” [SFL] really helped me to feel confident and to feel useful around the house.”

(Husband): “Most of the time before it was “give me give me” and you despise her.”

Before, when you needed shares, “you [would] go to the husband and ask but you feel shy and shameful or sad to do it.”

“If I buy shares out of my own pocket, I feel happy...Before I always nagged my husband. Imagine as a woman you have to tell your husband your underwear is old. Now I don’t have to because of SFL.”

“But when you earn money by yourself and save by yourself you feel proud... when you save by yourself you feel excited.”

(Husband): “We treat them well now than before. We know they’re valuable.”

Conclusion

In conclusion, WR’s study findings indicate that overall, women who participate in SFL groups report feeling an increased level of empowerment and better equipped to fulfill their caregiving responsibilities due to their increased income and the financial and business acumen obtained through SFL. Additionally, FGD participants report that marriages improve as financial conflict reduces and husbands improve their view and treatment of their wives. While some inequitable dynamics remain present within the participants’ marriages, a majority of the women report that they have seen some level of positive change.

One of the key findings from this study is that a woman’s ideal situation is not that she can manage all her finances independently, as the domains of empowerment on page 3 expresses. Rather, women emphasize their desire for a different form of empowerment: to be in complete harmony as a couple – in all areas, in all decisions, always remaining transparent with each other. And, as a majority of the FGD participants report, SFL contributes towards this type of empowerment through the increased cash flow and economic resiliency.

The type of empowerment the participants describe in the FGDs demonstrate mindsets transformed through SFL. The following page contrasts examples of healthy, or empowered, mindsets of both a woman and a man, developed through SFL by their previous unhealthy, disempowered mindsets. World Relief’s Transformation Tree framework helps to explain the shift towards a more empowered mindset. The Transformation Tree model delineates the pathway from belief to practical result: one’s underlying beliefs inform his or her values, these values lead to actions and actions bring about the ultimate results. Although this study was not able to separate SFL’s influence on the marriage from other external factors, such as additional community or church programs and influences, the researchers postulate SFL participation influences the movement towards increased empowerment.

SFL and the Transformation Tree



	Disempowered Woman	Empowered Woman	Disempowered Man	Empowered man
Results	My husband calls me a nag; I feel ashamed and alone and our household does not develop	We are unified on our financial decisions; I feel supported and worthy	Our marriage is broken and tense; it feels like we are at odds with one another	We have a healthy marriage and support one another
Actions	I have to ask my husband for money for all our household needs; he often refuses me	My husband and I agree on our business activities	I despise my wife and we fight about money often	We discuss together about our financial priorities
Values	I value relying on my husband to provide for all our financial needs	I value the development and growth of my whole family	I value being in control of all our financial matters	I value agreeing with my wife on all our financial matters
Beliefs	I believe I am useless and incapable in developing my family	I believe I am capable to help develop my family	I believe only I can make financial decisions, my wife is useless	I believe my wife is worthy and capable and is part of developing our family ⁶

The main conclusion from this study is that SFL contributes towards stronger marriages through helping to reduce fighting over financial matters and helping to improve a husband’s view of his wife. Participants express that decreasing household conflict and increasing unity and harmony between the spouses, especially in household finances, illustrates a stronger marriage.

In this research, there were no major findings of negative impacts on gender relations due to SFL. The researchers specifically looked for instances where a woman’s strengthened economic position and empowered mindset increased spousal conflict. Instead, the FGD reveal that the wives’ desire to be in unity with her husband creates an environment where her empowerment does not negatively disrupt his expressed perception of household authority. Only one woman, out of the 89 who participated in the FGDs, mention a case of domestic violence but this was present before she joined a SFL group and it did not increase with her SG participation. Other women comment on the demands for their time and their management of the household responsibilities but did not reference that SFL made this more difficult.

⁶ The statements listed in the chart are not exact quotes from the FGD but summarize and reflect participants’ comments.

Next Steps

This study produces helpful insights into spousal relationships of SFL members. However, the researchers note the broad limitations of this study. Many “findings” only opened up more questions to further understand how a savings program interfaces with the complex dynamics of marriage. Posed for potential future study, the researchers wonder:

- What is the driver behind a woman’s desire for harmony? Does she possibly desire harmony out of a fear of abuse or separation from her husband?
- Realizing that in certain contexts some types of violence is normalized and may not even be seen as problematic, were women were completely open about potential abuse?
- What impacts SFL has on single or widowed women ?
- What additional learning can come from a more rigorous baseline and endline study?

An additional research topic particularly interesting to WR is to examine how WR’s Church Empowerment Zone (CEZ) implementation model strengthens the delivery and impact of SFL, and therefore may achieve increased results. The researchers hypothesize that the positive messages and endorsements for SFL from church leaders and Christian volunteer trainers as well as overlapping training in the community on family-strengthening and other mindset transformation increase holistic positive changes from SFL. Comparing SFL within the CEZ to SFL in a non-CEZ as well as comparing SFL in a CEZ to a secular organization’s VSLA program would be interesting studies.

This research also highlights the need to intentionally focus on strengthening marriages alongside SFL growth. Participants express a desire for more training around good financial decision making and how to have healthy family financial discussions. Although the SFL training gives no specific lessons on stewardship or decision making, women articulate that they attempt to talk to their husbands about the general lessons they learn in SFL. However, they feel husbands would receive information better if given by outside trainer.

Therefore, it may be appropriate for WR to design a training specifically to address household financial matters and decision making. Women suggest that men join their wives for this type of training approximately one month before share out or even in a group’s second cycle, as this is when many men start to see their wives as useful and capable and begin including them in decision making.

Training could cover the following topics:

- Financial goals for family development
- Prioritization of financial goals
- Conflict resolution regarding financial decisions
- Financial negotiation
- How SFL (shares, loans, share out) contributes to family development goals
- Budgeting and long term financial planning
- Ownership of money

For any further questions, please contact Courtney O’Connell, Senior Technical Advisor, Savings for Life at coconnell@wr.org

Appendix A - Focus Group Questionnaire – Women

SFL Gender Research

Women FGD Questions

How does SFL impact traditional gender roles within the household?

Composition: Married women in a SFL group (whose husband is NOT in SFL)

Introduction (read to group):

Thank you for participating today. We are going to ask you questions that will help us get to learn about your experience in SFL. Please answer the questions with what you really feel is true. There is not a “right” answer we are looking for, only your thoughts. You don’t have to answer every question, but if you have something new to add to what your fellow members have already said, please be sure to answer.

Questions⁷:

Decision-making

1. *If you need to buy something small for your house, like salt or soap, how is this decision made? Do you ask your husband?*
2. *When you need to buy something a bit bigger, like a pot for cooking, how is this decision made?*
 - *If you buy something without previously discussing with your husband, do you tell him about the purchase after?*
 - *Is there anything you purchase that you do not tell your husband about?*
 - *How often do you and your husband have these types of financial discussions in your household?*
 - *How has your participation in SFL changed any of this? If yes, how so?*
3. *How do you and your husband decide how to use the share out? Whose money is it? Do you give it to your husband? Do you keep it for yourself? Do you divide it between the two of you?*
4. *When you wish to take out a loan from your SFL group, does the idea for the loan come from you or from your husband?*
5. *If you wanted to save 5 shares where do you go to get this money?*
 - *If you have to go ask your husband for it, how does that make you feel? What impact does this have on your relationship with him?*
 - *Now, if you are able to get that money on your own from what you had made, for example from an IGA, how does that make you feel? What impact does this have on your relationship with your husband?*
6. *I want to tell you a story about a woman in this community. At the end of the story I’d like you to tell me what you think she does. So, imagine there is a woman in a savings group. She wants to take a*

⁷ See also CARE’s 2012 gender study in Rwanda, utilized in creating this questionnaire:
<http://www.care.org/sites/default/files/documents/2012-Mind-the-Gap.pdf>

loan to grow and sell vegetables. But her husband has his own reasons and tells her that he thinks this is a bad idea and refuses to support her. What happens next?

- *If needed: Does she take the loan?*
- *What impact do you think this will have on her relationship with her husband?*

7. *So now I want to continue the story. Imagine this women decides to go ahead and take the loan without permission from her husband and the IGA she took the loan for was a great success. How will this impact their relationship?*

Relationship with husband

8. *Has your relationship changed with your husband since joining SFL?*

- *If yes, probe – examples: positive/negative, treatment of spouse, view of/participation in housework*

9. *When you think about your life in your household, what are some of the things that have made it difficult for you to participate in SFL?*

- *Probes: Are there any challenges or problems you or other women in SFL might face?*
- *How do you cope with your other household duties, when you participate in a SFL group?*
- *Is anyone helping you with the workload at home? Who?*

10. *When you are a member of an SFL group — and you are able to save, take loans, and earn money— that is a good thing. But are there any ways in which participating in SFL can be a disadvantage or cause you problems or challenges in your household?*

- *(probes) Has there been any negative impact in your relationship with your husband because of your participation in SFL?*
- *Imagine there is a woman who joins an SFL group and is very successful and earns some money. Could this ever cause her problems because she is now “above” the husband?*

“Empowerment”

11. *Can you describe what you think an empowered woman looks like?*

- *Probes: socially, economically, spiritually, relationally*

12. *According to your own definition, do you think you are empowered now? In which ways? How has your view of empowerment or your feeling of empowerment changed since joining SFL?*

13. *Based on your understanding of “empowerment,” how can the SFL curriculum messaging or methodology be altered to further empower women/strengthen families?*

Appendix B - Focus Group Questionnaire – Men

SFL Gender Research

Men FGD Questions

How does SFL impact traditional gender roles within the household?

Composition: Husbands who are NOT in an SFL group but have a wife who is

Introduction (read to group):

Thank you for participating today. We are going to ask you questions that will help us get to learn about your experience in SFL. Please answer the questions with what you really feel is true. There is not a “right” answer we are looking for, only your thoughts. You don’t have to answer every question, but if you have something new to add to what your fellow members have already said, please be sure to answer.

Questions⁸:

Decision-making

1. *If your house needs something small like salt or soap, who buys it and who makes the decision to buy it?*
2. *If you needed something larger for the house like a pot for cooking, how do you make that decision?*
 - *How often do you and your wife have these types of financial discussions in your household?*
3. *When your wife gets the share out how do you decide how to use it? Is your wife part of the decision making process for the use of that money?*
4. *When your wife wishes to take out a loan from her SFL group, whose idea is it to take the loan?*
5. *If your wife wanted to save 5 shares where would she go to get this money?*
 - *Is it appropriate for her to ask you for the money? If she asks you for money, what impact does that have on your relationship with her?*
 - *Now, if she wanted to save five shares but she was able to get that money on her own from what she had made, for example from an IGA, how do you react to that? What impact does this have on your relationship with her?*
6. *I want to tell you a story about a woman in this community. At the end of the story I’d like you to tell me what you think she does. So, imagine there is a woman in a savings group who wants to take a loan to grow and sell vegetables. But her husband has his own reasons and tells her that he thinks this is a bad idea and refuses to support her. What happens next? Does she take the loan? How does this impact their relationship?*
7. *So now I want to continue the story. Imagine this women decides to go ahead and take the loan without permission from her husband and the IGA she took the loan for was a great success. How will this impact their relationship?*

⁸ See also CARE’s 2012 gender study in Rwanda, utilized in creating this questionnaire:
<http://www.care.org/sites/default/files/documents/2012-Mind-the-Gap.pdf>

Relationship with wife

8. *Has your relationship changed with your wife since she joined SFL?*
 - *(if yes, probe – examples: treatment of spouse, view of/participation in housework)*

9. *When you think about your life in your household, when it comes to your wife's participation in SFL, what are things that make it difficult for her to participate in the group?*
 - *(probes) What are some of the challenges or difficulties that women in SFL might face?*
 - *How are household duties taken care of?*

10. *Your wife is a member of an SFL group where she is saving, taking loans, and earning money. Are there any ways in which her participation in SFL causes problems or challenges in your household?*
 - *(probes) Has her participation in SFL had any negative impact in your relationship with her?*
 - *Imagine there is a woman who joins an SFL group and is very successful and earns some money. Could this ever cause her difficulties or problems in her house?*

“Empowerment”

11. *Can you describe what an empowered woman would look like? Please think about social, spiritual, emotional, not only financial factors.*

12. *How can the SFL curriculum messaging or methodology be altered to further empower women/strengthen families?*