



Every Voice Counts

Beyond Economic Empowerment

The Influence of Savings Groups on Women's Public Participation in Fragile and (post) Conflict-Affected Settings

THE CASE OF BURUNDI



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Glossary

CAG	Community advocacy group
CBO	Community based organisation
COVID-19	Coronavirus pandemic 2019
CSC	Community score card
EVC	Every Voice Counts
GBV	Gender based violence
IGA	Income generating activities
PCDC	Community development planning
VSLA	Village Savings and Loan Association

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Executive Summary

CARE Nederland's Every Voice Counts (EVC) programme in Burundi aims to contribute to building effective inclusive governance efforts and processes since 2016. The programme targets women and youth in particular to increase their meaningful participation and influence in public processes. EVC assumes that by economically empowering women, they will be able to better participate in decision-making processes. EVC's activities in Burundi include the use of Village Savings and Loan Associations (VSLA) to bring women together to offer a platform for socio-economic empowerment – accessing loans for income-generating activities, increasing savings and income, coaching, and capacity-strengthening trainings. VSLAs offer women a safe space to come together to discuss issues related to gender, such as gender equality, female leadership, and financial independence.

This study focuses on the impact of women's economic empowerment on women's public participation. Using CARE's Gender Empowerment Framework's three pillars (Agency, Relations, and Structure), this study investigates women's participation in VSLAs and their public participation in governance and decision-making processes.

Methodology

The study was conducted in EVC Burundi's three provinces of focus: Kirundo, Gitega, and Muyinga. Both quantitative and qualitative primary data was collected through surveys and interviews with VSLA members, community-based advocacy group (CAG) members, community-based organisation (CBO) members, families of VSLA members, and women leaders who are or have been associated with VSLAs and EVC programme staff. Due to the COVID-19 pandemic, data collection was conducted remotely through phone and Skype interviews.

Following a literature review and analysis of the primary data, the impact of women's economic empowerment on public participation is examined through the framework of Agency, Structure, and Relations.

VSLAs in Burundi

VSLAs in Burundi were set up in 2005 by CARE at the end of the civil war to bring women and girls together for peacebuilding and social cohesion, through economic empowerment. CARE's VSLA network in Burundi includes 25,739 groups, with 491,534 women and girls out of 603,279 members (81%). VSLAs have proven to be effective in improving the economic status of people in rural areas. As VSLAs grew, women's demands for inclusion increased and programming by CARE Burundi and partners also adapted to focus on women's public participation.

CARE's VSLA groups are mostly exclusively women and girls groups, although there are some mixed-gender groups.¹ Women across a wide age group (15-60) are invited to participate, and VSLA membership is based on affinity (members invite other people within their social circles, to ensure solidarity and voluntary membership within the group). VSLA cycles usually last one year. VSLA groups are provided with capacity-strengthening trainings and coaching sessions by CARE on savings and loans, income-generating activities (IGA), life skills, peaceful conflict-resolution, gender-based violence (GBV), among others. VSLAs encourage women to connect with other stakeholders to access financial services, combat GBV, and resolve community conflicts. They also advocate to improve women's public participation by establishing a legal framework for gender equality and women's political participation. VSLAs serve as an entry point for women in Burundi to influence change in their families, communities, and country.

Agency

Agency refers to individual and collective capacity of women and girls to drive their meaningful participation and influence over public decision-making. VSLAs, CAGs, and CBOs help develop women's individual and collective abilities in similar ways, except that VSLAs help women's economic empowerment through IGA and savings.

¹ Apart from CARE's VSLA groups, similar savings groups have also been set up by other organisations, or independently by community members who are familiar with VSLAs. These groups are often mixed-gender groups.

Individual beliefs and capacities

Membership in VSLAs, CBOs, and CAGs increases women's confidence and self-esteem. Women and girls are able to speak in public without fear and are encouraged to do so by their group members. The capacity strengthening trainings in VSLAs and CAGs also lead to an improvement in women's individual capabilities across various aspects of their lives, such as IGA, or participating in community meetings. Women gain economic standing and feel more empowered, making them more independent. Trainings on peaceful conflict-resolution and gender-based violence help women develop confidence and participate in public processes. Participation in VSLAs also leads to a change in beliefs about women's role in decision-making; most (96%) women believe that they should play a bigger role in public decision-making, and women must be consulted during community decisions.

Collective capacities

Membership in VSLAs, CAGs and CBOs help women's collective capabilities. All women support each other in community meetings and encourage each other to stand for elections. More than 80% of members of all groups advocate for their groups' needs to local authorities, and organise meetings between powerholders and community members. VSLA members, in particular, support each other by lending money for personal and business purposes. Multiple VSLAs in a province are often connected to each other, forming a VSLA network, which can play an important role at a communal level where various VSLAs come together to negotiate and advocate for their members' needs across various institutional structures. This support for each other helps women develop their skills of negotiation and peaceful conflict-resolution.

Structure

Formal and informal structures affect women's capacity to participate in local governance processes. Membership in VSLAs, CBOs, and CAGs is mostly encouraged by the community, and in particular for the VSLAs, due to the economic advantage of being in a VSLA. However, Burundi's discriminatory legal provisions and social norms remain a barrier to women's public participation.

Formal enablers and barriers

Although the study found that public spaces for women are increasingly opening at the community level, and women participate in community meetings and electoral processes, there are still discriminatory legal provisions causing under-representation of women in decision-making bodies and leadership positions. The 30% quota for women at the parliamentary level does not lead to substantive representation; positions initially secured by women tend to be replaced by men. Further, Burundi's political party culture is not conducive to women's active participation, and women are more inclined to support the general male dominated party line, and do not put gender equality on the agenda.

Membership in VSLAs, CAGs, and CBOs is encouraged by the community; particularly for VSLAs because the community sees the economic advantage of being a VSLA members, and as women gain money, their husbands and communities accept their participation and influence in the public sphere more. Trainings through VSLAs and CBOs enable women to participate in public life. VSLAs also receive institutional support from some authorities due to the positive economic outcomes for women. This study found that members of all groups also get leadership opportunities, and once these members get a leadership or political position, they influence and mobilise other women.

Enabling and Disabling Social Norms

Burundian social norms remain a barrier to women's public participation, as they are expected to focus on domestic duties as their priority or have sufficient income to hire others to fulfil household chores. Further, men's attitudes towards women's roles can be obstacles for women's participation, where many women have to ask for their husbands' permission before attending public meetings. In political life, women typically have fewer financial resources to offer incentives to their constituency to vote for them.

Relations

Women's relations with support structures and systems like VSLAs, CAGs, and CBOs, along with their social networks in the community, affect their ability to participate in public processes. All groups help strengthen women's social networks equally, however, VSLAs have a financial impact on women's lives and their relations with the community.

Influence of Social Networks

Due to membership in VSLAs, CAGs, and CBOs, women build stronger relationships within the community. Women engage more in their communities, and VSLA members particularly invest more in education or community development. Women leaders are also more respected in the community due to their role in resolving conflicts. Further, VSLA women find a lot of support in women-only VSLA groups, as they find them to be safe spaces. However, mixed-gender VSLAs can also create a space for women and men to dialogue, as both groups share their interests and problems and lend money to each other.

Power of Financial Means

Financial autonomy through VSLAs increases women's confidence and helps them make independent financial decisions. An increased income also leads to more support from husbands, and men are more open to jointly make decisions at the household level. Women are able to pay for support in their domestic responsibilities, freeing them to increase their personal participation in community processes. Women's increased access to finance helps them generate income for other women as well, by providing employment opportunities, or by lending money. This further strengthens women's role in the community. Additionally, women are able to procure items important for their family like clothes and soap, making them look presentable, which enables them to access public spaces with more confidence and respect. Since the community also recognises the economic benefit of being in a VSLA, witnessing women's increased incomes, the community also respects VSLA members more and values their opinion in community decisions.

Conclusion and Recommendations

This study in Burundi shows that membership in VSLAs and other community-based groups encourages women to participate in public processes. The collective support they gather from each other is particularly key toward increasing their confidence and self-esteem. However, the economic independence gained through VSLAs sets them apart from CAGs and CBOs; VSLAs help increase women's income, which is recognised by husbands of the women and other community members, garnering more support for membership in VSLAs. Thus, VSLAs in particular, help make public spaces more accessible for women, strengthen their social networks, and create strong entry points for women's public participation.

Based on the findings, the study makes recommendations to practitioners, national policy-makers, donors, and the international community. Existing VSLAs should be leveraged to introduce other programming and VSLAs should be introduced in other programming towards gender equality. VSLAs also need to be supported to expand their programming beyond economic development, and focus on addressing social norms about women's role in the household. VSLAs' participation in public decision-making structures should be institutionalised, with incentives for the formation of VSLAs and VSLA networks. Further, better linkages of informal and community-based organisations with civil society actors and political leaders should be fostered, to ensure they are more accountable to their constituents and stakeholders.

Introduction

Village Savings and Loans Associations (VSLAs) offer women a safe place to come together to save money and access loans as a way to improve women's economic empowerment. Since being introduced by CARE in Niger in 1991, VSLAs have spread across 35 countries, including Burundi in 2005.

CARE Nederland's Every Voice Counts (EVC) programme in Burundi (funded by the Dutch Ministry of Foreign Affairs) aims to contribute to building effective inclusive governance processes since 2016. EVC's activities in Burundi include the use of VSLAs to bring women together to offer a platform for socio-economic empowerment – accessing loans for income-generating activities, increasing savings and income, coaching, and capacity-strengthening trainings. EVC assumes that by economically empowering women, they will be able to better participate in public decision-making processes.

This study focuses on the impact of women's economic empowerment on women's public participation. Using CARE International's Gender Empowerment Framework², building on three pillars, Agency, Relations, and Structure, this study investigates women's participation in VSLAs and their public participation in governance and decision-making processes. The objectives are:

- To analyse the different enablers and opportunities of VSLAs that affect the members' public participation
- To analyse if participation in VSLAs affects members' public participation differently than participation in other community-based organisations (CBO).
- To identify specific recommendations related to VSLA interventions.

This mixed methods study is conducted in EVC Burundi's three provinces of focus: Kirundo, Gitega, and Muyinga, through surveys and interviews with VSLA members, community-based advocacy group (CAG) members, CBO members, families (including husbands/fathers) of VSLA members, and women leaders are or have previous been part of VSLAs, and staff members of CARE and partner organisations. Due to the COVID-19 pandemic, data collection was conducted remotely through phone or Skype interviews.

² CARE. (2018). "Gender Equality and Women's Voice". Guidance Note. CARE.

The impact of women's economic empowerment on public participation is analysed through the CARE International Gender Empowerment Framework of Agency, Structure, and Relations:

- Agency: women's individual and collective capabilities
- Structures: formal enablers and barriers, and enabling and disabling social norms
- Relations: impact of social networks and relationships, and impact of financial means

The study also digs deeper into entry points in VSLAs for women's public participation, differences between women-only VSLAs and mixed-gender VSLAs, and differences in the contributing factors of VSLAs compared to other CBOs on women's public participation. The study concludes with recommendations for practitioners, policymakers, international donors, and researchers.

BACKGROUND

Key Concepts

Every Voice Counts (EVC)

The *Every Voice Counts* programme aims to contribute to building effective inclusive governance efforts and processes in six fragile and conflict settings: Afghanistan, Burundi, Pakistan, Rwanda, Somalia, and Sudan. The programme targets women and youth to increase their meaningful participation and influence in public processes regarding governance and decision-making. Since the programme began in 2016, local governments, civil society organisations (CSO), and community-based advocacy groups have been successful in engaging women, youth, and local authorities in programme activities and advocacy efforts. EVC assumes that by economically empowering women, they will be able to better participate in and contribute to different community governance structures. Thus, engaging women's savings groups in inclusive governance processes has been a focus for many EVC countries during the programme.

EVC in Burundi

The EVC programme in Burundi advocates for the women's participation in election processes and respect of the 30%

quota of women's participation at the colline³ level and aims for the inclusion of women and girls in PCDC processes. EVC also advocates for the implementation of the gender-based violence law. EVC's key strategies include the implementation of community score cards⁴ for social accountability, and support to VSLAs for women's economic and political empowerment, with lobby and advocacy as key intervention tools.⁵

Village Savings and Loans Associations (VSLAs)

Savings groups, and **VSLAs** specifically, are self-managed groups of individual members from within a community who regularly meet to save their money in a safe space and access small loans or insurance.⁶ In VSLAs, women in local communities organise themselves into groups in order to save and invest money in launching (small) economic enterprises.

The structure of the VSLA is a membership of 15-25 local members, youth (aged 16-22), or adult (aged 22+), who are selected by the other VSLA members on the basis of their motivation, socio-economic status, and (lack of) relation to other participants. Each VSLA agrees amongst themselves how much each member contributes to the savings box, which can be adjusted as needed, and they select an interest rate (typically 10%). Members who seek loans must defend their investment and discuss their risks and mitigation measures.

Financially, VSLAs have a positive impact on savings and profits. Savings groups with access to formal accounts save more and provide higher returns to members. These groups open up pathways for members to establish their own accounts and gain ownership over their own financial resources. The returns on savings average around 35% for

VSLAs in Africa.⁷ The benefit of savings groups economically on women is well-documented and validated by many external studies as well.^{8 9 10}

Further, beyond fostering women's economic empowerment, CARE's internal study also found that savings groups engage the **interpersonal, social, and structural** components of women's lives. At a community-level, there is mixed evidence whether women in VSLAs engage more in community events and in community-based organisations; some studies point to no effect¹¹ whereas others find a marginal impact.¹² Overall, there are very few studies on the effect of participation in savings groups on women's public participation; thus, there is a gap in the literature to which this study can contribute.

Savings groups predominantly for women have been operating in many of the same countries in which EVC operates¹³. EVC research and other supporting literature have found savings groups to also be one of the key pathways for greater public participation¹⁴ of women.

Public Participation

As CARE notes in its own gender frameworks: 'citizen participation is a right to be involved in society and its activities, including public and political life. However, not all participation is equal or meaningful' (CARE, 2019). Following Goetz (2003: 39-40), CARE distinguishes between access, presence and influence:¹⁵

- **Access** 'involves opening arenas to women (or other socially excluded groups) for dialogue and information sharing, and can vary in form' (e.g., from one-off exercises to institutionalised/regularised fora, or from tokenistic consultation to substantive opportunity to participate, obtain information, exercise voice, hold powerholders to account).

³ Collines – Communes of Burundi divided into collines, which are the smallest administrative entities.

⁴ The [community score card](#) brings together the demand and supply side of a particular service or programme to jointly analyse issues underlying service delivery problems and find a common way to address those issues.

⁵ Douma N. (2019). "Every Voice Counts Social Inclusion Research. Burundi Report". CARE Nederland.

⁶ CARE. n.d. VSLA 101. <https://www.care.org/our-work/vsla-101/>.

⁷ Roberts, J. (2017). "Savings and Self-Help Groups Internal Literature Review Synthesis." Confidential Paper. CARE.

⁸ Kesanta, James and Andre, Billy (2015) "Impact of Women Empowered through Community Savings Groups on the Wellbeing of their Families: A Study from Mgbwe, Tanzania," *Interdisciplinary Journal of Best Practices in Global Development*: Vol. 1: Iss. 1, Article 4.

⁹ Linde, T. & Spencer, M. (2015). "Access to Financial Services and Women's Empowerment: An Evaluation of a Village Savings and Loans Association in Rural Malawi." University of Gothenburg.

¹⁰ Ksolla, C. et. al. (2016). "Impact of Village Savings and Loan Associations: Evidence from a cluster randomized trial." *Journal of Development Economics*. Volume 120, May 2016, Pages 70-85 <https://doi.org/10.1016/j.jdeveco.2015.12.003>

¹¹ Beyene, N. L. (2018). "Assessment on the Effects of Village Savings and Loan Associations (VSLA) on Poverty Reduction in Hawassa, Ethiopia." Institute for Social Development, Faculty of Economic and Management Sciences, University of the Western Cape.

¹² Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." *Campbell Systematic Reviews* 2015:19. DOI: 10.4073/csr.2015.19

¹³ VSLAs in Burundi and Sudan; entrepreneur savings group in Pakistan.

¹⁴ Public participation will be defined as participation in decision-making processes and public spaces where governance-related issues are discussed.

¹⁵ CARE. (2019). "Women's Voice and Leadership Definitions." CARE.

- **Participation**¹⁶ ‘involves institutionalising women’s participation in (public) decision-making (for instance, through quotas in local government). Here the focus is on a numerical presence of women, but variations in approaches in bringing more women into office can strongly influence the capacity for this numerical presence to translate into a more meaningful representation of gender equity interest in decision-making.’
- **Influence** ‘brings women’s engagement with civil society, politics and the state to the point where they can translate access and presence into a tangible impact on policy-making, the operation of the legal system and the organisation of service.’

These distinctions are useful for understanding and identifying the *quality* of public participation in this study. For instance, whilst ‘access’ to governance spaces for planning and budget processes may include substantive opportunities to participate and voice interest/opinions, unless the participation has had a tangible impact (e.g., on policy, legal frameworks, quality of service delivery) then ‘influence’ has not been achieved. It is therefore possible to say that all three levels reflect *degrees of public participation*.

CARE Gender Empowerment Framework

The research framework is guided by the CARE International Gender Empowerment Framework, focused on the three pillars: Agency, Relations, Structure.¹⁷ The framework guides the development of the data collection tools and the later analysis.

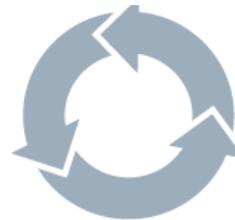
Agency refers to individual beliefs, expectations and capacities, as well as the collective capacity of women and youth to drive their meaningful participation and influence over public decision-making.

Structures (formal & informal) affect the capacity of women and girls to participate effectively in local governance processes. Structures address the beliefs, attitudes and norms held by others within a social system (e.g. men, families), as well as the formal policies and structures that shape local governance systems and processes.

Relations (external & internal support) refer to the relations that women and girls have with support structures and

systems, which could be both local and global in scale. In this study, this primarily includes VSLAs and CBOs. These might also include formal NGOs like CARE, or informal networks and groups. In terms of women and youth-led groups, there is crossover between ‘agency’ and ‘relations’ because agency is also reflected in the *collective capacity* of women and youth to secure their own participation in local governance processes.

BUILD AGENCY
Building consciousness, confidence, self-esteem and aspirations (non-formal sphere) and knowledge, skills and capabilities (formal sphere).



CHANGE RELATIONS
The power relations through which people live their lives through intimate relations and social networks (non-formal sphere) and group membership and activism, and citizen and market negotiations (formal sphere).

TRANSFORM STRUCTURES
Discriminatory social norms, customs, values and exclusionary practices (non-formal sphere) and laws, policies, procedures and services (formal sphere).

Context in Burundi

Burundi was struck by civil war from 1993 to 2005 due to ethnic tensions between the Hutu and the Tutsi ethnic groups. VSLAs were set up by CARE and partner organisations at the end of the war in 2005. Along with boosting women’s economic empowerment, VSLAs were a way to bring women together for peacebuilding and social cohesion efforts. Social cohesion at the end of the civil war was a priority, and VSLAs were a means to bridge social and ethnic divides through income generation for women, and provide socio-psychological support to each other.

As VSLAs grew, women’s demands for inclusion increased and programming by CARE and partners was adapted to focus on women’s public participation. Before 2005, rural women did not participate in public meetings and other processes. However, since then, the number of women getting elected at the parliamentary level has been increasing from 2005 to 2010 and 2015 due to the 30% quota at the parliamentary level.¹⁸

Since VSLAs have proven to be effective in improving the economic status of people in rural areas, the government of Burundi has formally supported VSLAs and recommends that all development programming by various stakeholders integrate VSLAs into their projects. The Burundian

¹⁶ Although Goetz uses the word “Presence” instead, CARE has elected to instead use the word “Participation” to better align with CARE’s framework of inclusive governance and public participation.

¹⁷ <https://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>

¹⁸ The proportion of female members of Parliament has increased from 30.5% in 2005, to 32.1% in 2010, and 36.4% in 2015.

government has recognized savings groups within two national strategies: the five-year action plan of the National Gender Policy of the Ministry of Human Rights, Social Affairs, and Gender; and the National Financial inclusion Strategy of the Ministry of Finance.

VSLAs in Burundi

CARE’s VSLA network in Burundi¹⁹ includes 25,739 groups, with 491,534 (81%) women and girls out of 603,279 members. CARE’s VSLAs²⁰ are mostly exclusively women, although there are some groups that are mixed-gender. People who are already members of CARE’s VSLAs independently set up new savings groups, (inspired by VSLAs); these groups are often mixed-gender groups.²¹ In CARE’s VSLAs, people across a wide age group (15-60) are invited to participate, and groups are divided into adolescent/youth groups (aged 14-22) and adult groups (aged 22+). As VSLA participation is based on affinity (members invite other people within their social circles, to ensure solidarity and voluntary membership within the group), members in a group are often of a similar age. Most of CARE’s VSLA groups are exclusively women’s groups, as CARE’s interventions focus on women’s engagement, and often women feel more comfortable to speak and express their thoughts and ideas publicly when they are around with women. However, men and women do come together in mixed-gender VSLA groups, or as separate VSLA groups (of women-only or mixed-gender) to work effectively on certain themes, like gender-based violence.

VSLA members also set up their own VSLAs in their communities, which may be mixed-gender groups. Following CARE Burundi’s advocacy efforts, and training staff of the Ministry of Gender, CARE’s approach to VSLAs has been adopted by other organisations and the government in Burundi; programme staff stated that over the last few years, the government has organised VSLA groups into cooperatives, enabling them to link with financial institutions.

Each VSLA cycle is typically one year long. VSLAs are set up across the country, but there are regional differences in the groups. CARE Burundi has focused on setting up VSLAs in

more rural areas, where women build solidarity with each other and learn to engage more in public life, along with the economic benefits. Closer to urban areas, the VSLAs are set up by people voluntarily taking initiative, due to the economic advantages of VSLAs. These VSLAs are more focused on entrepreneurship, and many women engage in their own businesses. However, VSLAs in rural areas tend to have more women elected in leadership positions at the colline-level.²²

Table 1 Burundi’s VSLAs in the study focus provinces*

Location	Number of VSLAs	Number of Members	Percentage Female
Gitega	623	10,755	95%
Muyinga	422	8,207	86%
Kirundo	212	5,621	92%

*This includes VSLAs set up by members individually; not all the VSLAs are set up by CARE Burundi

Programming and capacity strengthening through VSLAs

The groups are supported by CARE and partner organisations; CARE strengthens the capacity of partner organisations, who in turn train Imbonezas (role models) in the communities; Imbonezas are women or men (from the community) selected by the VSLAs to represent the VSLAs and deliver trainings to the group members.

The savings and loan component of VSLAs is a significant incentive for women to come together frequently, thus creating an entry point for other trainings. Thus, VSLAs are often integrated into other programming like EVC, Gender Equality and Women’s Empowerment Programme²³. For instance, EVC in Burundi uses VSLA groups (set up by EVC and other programmes) to train women on gender equality, inclusive governance, and women’s public participation.

The trainings in VSLAs are conducted at three levels – individual, relational, and structural. At the individual level, the trainings focus on increasing members’ knowledge on savings and loans, income generating activities (IGA), life

¹⁹ VSLAs by CARE operate in Gitega, Muyinga, Kirundo, Giheta, Gasorwe, Giteranyi, Bukirazi, and Vumbi. This study focuses on 3 EVC provinces: Gitega, Muyinga, and Kirundo.

²⁰ VSLAs by CARE operate in Gitega, Muyinga, Kirundo, Giheta, Gasorwe, Giteranyi, Bukirazi, and Vumbi. This study focuses on 3 EVC provinces: Gitega, Muyinga, and Kirundo.

²¹ Some VSLA members continue to set up new VSLAs in their communities, which often may be mixed-gender groups. Both, CARE’s VSLAs and other VSLAs are coached by EVC.

²² Collines – Communes of Burundi divided into collines, which are the smallest administrative entities

²³ The Gender Equality and Women’s Empowerment Programme is funded by CARE Norway, and is currently in its third phase from 2020-2025

skills, peaceful conflict-resolution, sexual and reproductive health and rights, and GBV. At the relational level, women are encouraged to connect with other stakeholders – including banks and micro-finance institutes to access financial resources, and local authorities to combat GBV, resolve community conflicts, and improve women's public participation. At the structural level, the trainings are focused on advocacy to establish a legal framework for gender equality and women's participation, including a 30% quota at the colline-level, women's inheritance rights.

There is a total of 11 training modules by CARE that VSLA members go through – the first few are on leadership and organising the VSLA (group's functioning and operations), IGA, financial skills, literacy, and connecting to micro-finance institutions, and then towards building the capability to influence decisions in the household and in the community. Through modules on leadership, VSLAs serve as an entry point for women to influence change in their family, community, and the country. Engaging with other CBOs is also a priority for CARE; VSLAs engage with men through other community-based organisations like peace clubs and Abatangamuco²⁴ to reinforce the importance of women's public participation and equal domestic responsibilities.

VSLA networks are another key aspect of VSLA programming. Five VSLAs come together to form a network, and they elect a pillar of the network. The pillar joins other pillars in networks at colline, commune, and provincial levels. These pillars have expertise on VSLAs, and independently create, support, and monitor VSLAs. They also play a crucial role in connecting different VSLAs.²⁵

VSLAs and women's public participation

VSLA members in EVC are encouraged to participate in community score card (CSC), which is used to evaluate local services like water, health centres, etc. and generate evidence for advocacy, and women are mobilised to participate in communal community development planning processes (PCDC)²⁶ Over time, CSC's focus also changed towards improving women and girls' participation in PCDC. Women are trained on political participation by raising their

awareness on their capability to run for elections, to elect, and be elected. Some VSLA campaigns focus on specific objectives as well; for e.g., getting identity cards for women, or advocacy meetings with gender and justice ministers to discuss GBV and women's participation.

Women's Political Participation in Burundi

Women's social status and role in Burundi are shaped by a patriarchal set of norms; women are often considered subordinate to their fathers or husbands. Women are also most affected by poverty, and the absence of women's inheritance laws restricts their access to property and weakens opportunities for economic and social independence. They are traditionally excluded from political life, and social norms dictate that women seek permission from their husbands or fathers to participate in public spaces.²⁷

Although Burundi recognises equality between men and women in the 2005 Constitution and the National Gender Policy 2017-2021, there are discriminatory legal provisions causing women's under-representation in decision-making bodies and leadership positions. Despite a 30% quota for women at the parliamentary level, women's representation is not legally guaranteed at the lower colline-level. The 30% quota is also rarely exceeded, and is used as a maximum rather than a minimum. In colline councils, where quotas do not apply, the figures are lower still; for instance, in 2015, only 15% of all elected colline representatives were women. When women are co-opted, opponents use quotas to create doubt of fairness of competition.²⁸

The quota also does not necessarily lead to substantive and effective representation of women. Since 2005, women have increasingly been successfully elected during general elections; however, positions initially secured by women tend to be replaced by men;²⁹ and some studies show that women colline leaders do not always succeed at making their voices heard, leading to them ultimately resigning from their positions.³⁰ Another study showed that while the quota is practice by obligation, and if there was no law, women would not be a part of decision-making. This implies that

²⁴ The Abatangamuco are a movement of rural men in Burundi, who challenge traditional gender-role expectations in their communities.

²⁵ CARE Norway. (2020). Gender Equality and Women's Empowerment Programme II Final Report. CARE Norway.

²⁶ The PCDC process involves preparations, participatory diagnostics, thematic discussion and reflections, action planning and budgeting.

²⁷ Falch A. (2010). "Women's Political Participation and Influence in Post-Conflict Burundi and Nepal". PRIO.

²⁸ Brand, Saskia. 2018. "Political Participation of Women in Burundi." MDF Training & Consultancy.

²⁹ Brand, Saskia. 2018. "Political Participation of Women in Burundi." MDF Training & Consultancy.

³⁰ International Alert & EASSI. (2012). Women's political participation and economic empowerment in post-conflict countries. Lessons from the Great Lakes region in Africa. International Alert.

while the country leadership has knowledge about gender equality, gender sensitive practices have not been strengthened.³¹

Ethnic, political, and social heterogeneity of women makes it difficult for women to unite on various issues. Women living in rural and peri-urban areas face constraints like poverty, lack of access to land and property, and heavy domestic workloads, inhibiting their political participation. A study has also found that there is mistrust between women's organisations and women in political positions, women in politics are not able to develop solid and consistent influence networks in women's organisations.³²

Burundi's political party culture is not conducive to women's active participation and expression of their issues; women are often more inclined to support the general male dominated party line, and do not put gender equality on the agenda.^{33 34} Women also do not always have the freedom to choose their own political party; membership in a political party is often imposed by the husband.³⁵ Electoral campaigns are expensive, and economic dependence on men, and domestic responsibilities form barriers to women's political participation.^{36 37}

However, some studies show that when women do get elected at the colline level, the experience is often very positive. Women play an important role in conflict-resolution at the colline level, and their work is greatly appreciated by the communities. They are considered to be more impartial, less corrupt, and more credible. Colline-level women councillors are found to play a key role in reducing GBV; women victims of GBV know they can turn to these councillors, considering them to be understanding and

trustworthy, and in a position to take action against the perpetrators of violence.³⁸

Building an Understanding of Economic Empowerment and Public Participation

This section provides a summary of existing literature on women's economic empowerment and public participation in Burundi.

Effect of VSLAs on women's economic empowerment

VSLAs in Burundi have played an instrumental role in leading to individual economic change. VSLA women learn to save, and gradually become increasingly economically active. Due to their personal savings, women ensure their household's basic needs are met, and upgrade their living conditions. While norms dictate that men are the financial head of the household, when women begin contributing to address their family's needs like their husband, they no longer need their husband's permission for spending their own money in the family, especially on food, education, health.³⁹

VSLAs also provide an impressive ability to mobilise savings in low-income communities, especially among youth. International Rescue Committee's evaluation of VSLA programming shows that as cumulative savings among VSLA members increased, consumption expenditure among families increased.^{40 41} Additionally, an increase in asset ownership is also noticed among women VSLA members.⁴²

VSLAs also lead to a reduction in poverty – households of women VSLA members have escaped a general downward

³¹ Douma N. (2019). "Every Voice Counts Social Inclusion Research. Burundi Report". CARE Nederland.

³² International Alert & EASSI. (2012). Women's political participation and economic empowerment in post-conflict countries. Lessons from the Great Lakes region in Africa. International Alert.

³³ Brand, Saskia. 2018. "Political Participation of Women in Burundi." MDF Training & Consultancy.

³⁴ Sow N. (2012). "Women's political participation and economic empowerment in post-conflict countries. Lessons from the Great Lakes region in Africa". International Alert.

³⁵ International Alert & EASSI. (2012). Women's political participation and economic empowerment in post-conflict countries. Lessons from the Great Lakes region in Africa. International Alert.

³⁶ Brand, Saskia. 2018. "Political Participation of Women in Burundi." MDF Training & Consultancy

³⁷ Nanourou S., Wilson A. (2014). "Analysis of the Status of Women in Burundi's Political and Electoral Processes". International Foundation for Electoral Systems.

³⁸ Sow N. (2012). "Women's political participation and economic empowerment in post-conflict countries. Lessons from the Great Lakes region in Africa". International Alert.

³⁹ CARE "CARE International Strategic Impact Inquiry on Women's economic empowerment – village savings and loan associations. CARE.

⁴⁰ Otieno N. (2015). "Project Report Year One: Promoting Opportunities for Women's Economic Empowerment in Rural Africa (POWER Africa)". CARE Canada.

⁴¹ Bundervoet T., Annan J., Armstrong M. (2011). "“Urwaruka Rushasha”: A Randomized Impact Evaluation of Village Savings and Loans Associations and Family-Based Interventions in Burundi". The International Rescue Committee.

⁴² Market E., Panetta D. (2014). "Youth savings groups, entrepreneurship and employment". Plan UK.

economic trend in rural Burundi.⁴³ These women also build the resilience of their households by an increased capacity to absorb economic shocks and manage unique challenges, such as an improved income during drought.⁴⁴ Thus, VSLAs build risk-sharing and serve as an insurance mechanism for women.⁴⁵

VSLAs in Burundi combine entrepreneurship initiatives and train women to manage their finances responsibly. Women save and accumulate capital to invest in income generating activities (IGA), which further increases their income. They learn to use diversified goods and services, maintain financial records, and begin reinvesting their profits. Entrepreneurship and IGA trainings in VSLAs thereby lead to an improvement in cash flow and increased profits for the whole group.

Another key advantage of VSLAs for young women in particular has been their enhanced ability to invest in education. Young women join VSLAs to support their own education and training needs, or those of their children or siblings.⁴⁶ They invest their profits from VSLAs into school fees. Burundi has witnessed a large increase in education spending, especially among VSLA members, which will probably lead to positive effects on their overall access to decent work in the medium and long term.⁴⁷ Thus, VSLAs lead to women also investing in themselves, which paves the way for further economic empowerment.

Impact of women's economic empowerment on women's public participation

Public participation in Burundi is ensured when one has a certain level of income. For women to participate in public affairs, social norms dictate that they first need to perform their household responsibilities. Women use their income from IGA to hire labour for farm activities and domestic responsibilities, so they can participate better in community life.⁴⁸ Economic empowerment can help women improve their living standards, and basic necessities, like soap and

clothing, can be secured so they may more confidently go out of their homes and participate in public spaces with greater respect.⁴⁹

Women voted into collines in the 2015 elections were economically independent and were considered to be less prone to corruption by people in the community, which is why they were preferred as candidates.⁵⁰ Their improved economic capacity leads to an increased in their social status, thereby making the community more willing to allow women to participate in public life. However, participating in one VSLA is insufficient for a significant increase in economic resources; a woman participating in multiple VSLAs can ensure a big increase in income, and thus receive support and respect from the community.⁵¹



Source: CARE Burundi

Influence of VSLAs on women's public participation

VSLAs are a source of collective support and solidarity among women. They feel socially included in their community, and women who are not in VSLAs feel a lack of mutual trust.⁵² Women find VSLAs to be a safe space to discuss issues and develop close friendships, thereby

⁴³ Gash M., Odell K. (2013). "The Evidence-Based Story of Savings Groups: A Synthesis of Seven Randomized Control Trials". The SEEP Network.

⁴⁴ Itad. (2019). "Ex-post evaluation of POWER Africa's support to adolescent girls in Burundi". Itad.

⁴⁵ Bundervoet T., Annan J., Armstrong M. (2011). "Urwaruka Rushasha": A Randomized Impact Evaluation of Village Savings and Loans Associations and Family-Based Interventions in Burundi". The International Rescue Committee.

⁴⁶ Market E., Panetta D. (2014). "Youth savings groups, entrepreneurship and employment". Plan UK.

⁴⁷ Bundervoet T., Annan J., Armstrong M. (2011). "Urwaruka Rushasha": A Randomized Impact Evaluation of Village Savings and Loans

Associations and Family-Based Interventions in Burundi". The International Rescue Committee.

⁴⁸ CARE Norway. (2012). "Women's Empowerment Program Mid-term review synthesis report". CARE Norway

⁴⁹ Douma N. (2019). "Every Voice Counts Social Inclusion Research. Burundi Report". CARE Nederland.

⁵⁰ Douma N. (2019). "Every Voice Counts Social Inclusion Research. Burundi Report". CARE Nederland.

⁵¹ Douma N. (2019). "Every Voice Counts Social Inclusion Research. Burundi Report". CARE Nederland.

⁵² CARE. (2018). "Gender Equality and Women's Empowerment Programme II, 2016-2019". CARE.

increasing their social capital. Social capital from VSLA groups are key to participation and support in public spaces.⁵³ Younger women and girls also turn to the VSLA groups for support, enabling some to escape begging and sex work.⁵⁴

Additionally, VSLAs strengthen individual capacities of women, which further supports them in public participation. Women are trained on leadership, human rights, gender equality. The strengthened capacities helped them to build confidence and self-esteem.⁵⁵ Women are trained on conflict resolution and are often consulted by the community for disputes; their involvement in community reconciliation is valued more than that of judicial systems.⁵⁶

VSLAs and other informal community-based organisations are also perceived as a space for interaction, learning about democracy, and freedom to speak.⁵⁷ They build their experience in public expression and decision-making, an important starting point for participation in colline meetings. This also increases their chance of being elected in colline councils. Women council members or local leaders who are considered to be active in their communities have the most influence. They are noticed by the community, which is a stepping stone towards being elected into formal decision-making structures.⁵⁸ Women's entry in the public space has progressively included competing for elections and getting elected to public positions at various levels of the government.⁵⁹

Women's influence, however, can be limited to certain topics. Women exercise influence on what are considered to be women's themes – education, health, water, socio-economic issues, GBV, and conflict mediation. These are topics that their husbands consider to be women's subjects, therefore they are more willing to support their wives' participation related to these topics.⁶⁰

Methodology

The study investigated the research question *“To what extent does women's participation in savings groups affect their public participation in governance or decision-making*

processes?” and five sub-questions (see Annex 1) through both qualitative and quantitative analysis.

Using key informant interviews (KII) and a survey, data was collected in the EVC provinces of Gitega, Muyinga, and Kirundo from women participating in VSLAs, community advocacy groups (CAG), and other community-based organisations (CBO), as well as with women holding government leadership positions currently who were VSLA members, and husbands of women in VSLAs. Also, KIIs with EVC programme staff and other staff implementing VSLAs in other programmes were conducted. The data was disaggregated by gender and age (18-34, 35+). All data collection was completed by phone by local enumerators due to COVID-19 movement restrictions and the principle to do no harm through the data collection. The data was translated into English by CARE Burundi for analysis. The surveys were submitted via Kobo Toolbox directly by the enumerators.

The analysis was conducted by CARE Nederland staff using Dedoose for the KIIs and a combination of Excel and jamovi for the surveys. The analysis was validated by CARE country office staff. For complete details on the methodology, see Annex 2.

Limitations

- **COVID-19:** Movement restrictions affecting in-person data collection. Probability that respondents were surrounded by family members, potentially creating a hesitance to respond more pragmatically.
- **Trust:** Issues over the phone, not seeing enumerator face-to-face.
- **Connectivity:** Phone connectivity issues, and issues of scheduling calls, or finding the right time to call a respondent.
- **Sample bias:** The participants were all selected through EVC partners. Thus, the participants were likely more informed about and/or engaged in the elements of focus in this study. Thus, the findings likely skew toward more awareness of the elements in the study and acceptance of women's

⁵³ CARE. (2018). “Gender Equality and Women's Empowerment Programme II, 2016-2019”. CARE.

⁵⁴ Rushdy S. (2012). “Analysis of ‘ISHAKA’ Experience” PriAct.

⁵⁵ Douma N. (2019). “Every Voice Counts Social Inclusion Research. Burundi Report”. CARE Nederland.

⁵⁶ CARE. (2014). “Women Empowerment Programme 2009 – 2013. Cooperation Agreement with NORAD”. CARE Norway.

⁵⁷ International Alert & EASSI. (2012). Women's political participation and economic empowerment in post-conflict countries. Lessons from the Great Lakes region in Africa. International Alert.

⁵⁸ Douma N. (2019). “Every Voice Counts Social Inclusion Research. Burundi Report”. CARE Nederland.

⁵⁹ CARE Norway. (2012). “Women's Empowerment Program Mid-term review synthesis report”. CARE Norway

⁶⁰ NKURUNZIZA D. (2018). “Every Voice Counts Programme Mid Term Review Report Burundi”. CARE Nederland.

public participation than what would be found if the entire population were randomly sampled.

- **Overlaps in sample groups:** Participants were selected for VSLAs and CBOs. However, many CBO members (63%) stated that they were part of VSLAs, and some (14%) were part of CAGs. Thus, very concrete differences between the groups could not be identified as the respondents were members of multiple groups.
- **Translation:** The data required translation from Kirundi into English. The level of comfort with transcription and translation of the enumerator assigned limited the amount of data that was transmitted for analysis.

KEY FINDINGS

Agency

According to CARE Gender Empowerment Framework, agency refers to individual beliefs and capacities, along with the collective capacity of women to drive their meaningful participation and influence over public decision-making. Membership in VSLAs, CAGs, and other CBOs affect their agency in their personal and public life.

Individual Beliefs and Capacities

A significant majority of VSLA, CAG, and CBO members reported that membership in these organisations had helped strengthen their individual capacities and changed their belief systems.

Membership in VSLAs, CAGs, and CBOs has increased women's confidence and self-esteem. All VSLA women interviewed reported that VSLAs have led to an **increase in their confidence and self-esteem**. They are more confident about speaking up in public spaces and participating in community meetings. Some stated that they are **able to speak without fear**, thanks in no small part to the encouragement of their group. Women in CAGs and CBOs also reported similarly. Programme staff interviewed mentioned that after two years in a VSLA, women develop significant self-confidence, independence and self-reliance.

Participation in VSLAs, CBOs, and CAGs lead to an improvement in individual capabilities due to capacity strengthening trainings. Women are economically

empowered and are no longer dependent on their husbands for money for their household. Through trainings on income-generating activities and financial literacy, **women learnt how to invest and earn money**, and they spend money on things important for themselves and their family (children's education, soap, clothes). Additionally, **trainings on peaceful conflict-resolution and GBV** also help women develop more confidence to speak up in public and be involved in resolution of community disputes. 78% of the women surveyed reported that VSLAs provide them with capacity-strengthening and trainings, and all women interviewed reported an improvement in their individual capacities. 87% of the men interviewed stated their wives learnt important financial skills and earn more money, **making her more independent**.

CAG women also reported the importance of capacity-strengthening and trainings, especially those that **focus on strengthening women's public participation**, making their voices heard, and on getting elected. Capacity-strengthening and trainings leads women to participate more in public life; they read community plans, organise events, run for elections and give money to help others.⁶¹ In comparison, 53% women in other CBOs stated they are provided with capacity-strengthening and trainings.

Thus, trainings on financial skills in VSLAs, and on other topics such as GBV, women's public participation, conflict-resolution, in both CAGs and VSLAs were found to be most important for increasing women's individual agency.

VSLA participation led to change in beliefs. When asked if their beliefs have changed after joining the VSLA, all respondents reported that their beliefs about women's role in decision-making have changed. Many women stated that before their participation in VSLAs, they believed that women's role should be restricted to their homes and that they did not have a voice in the community; after joining VSLAs, they believe that they can participate in public life and have increased confidence to do so. After joining VSLAs, women believe that **women should play a bigger role in public decision-making** (96% of the VSLA survey respondents reported so). Women have begun attending community meetings and lobbying for the 30% quota for women's representation in colline-level decision-making. However, 4% of the survey respondents (aged 18-34 in Kirundo) believe that women should play a smaller role.

⁶¹ Significant correlations were found between CAG respondents who stated their organisations provide them with capacity-strengthening and trainings, and their participation in public life –

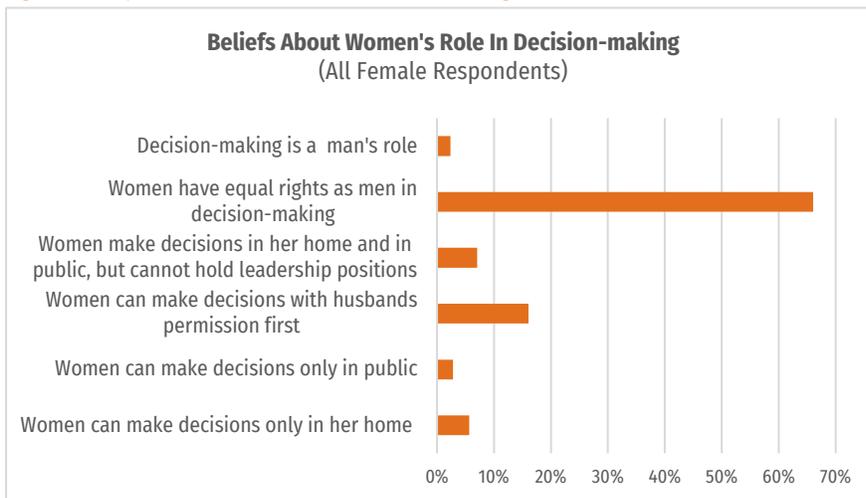
reading community plans (0.01), organising events (p<0.001), giving money to help others (p=0.001) and running for elections (p=0.005).

Similar results were found among CAG and CBO members. Among CBO members, women who are involved with EVC stated their beliefs about women's role in decision-making have changed.⁶² Further, women whose beliefs have changed also reported raising ideas during community meetings and giving money to help others.⁶³ See figure 1 for more on beliefs about women's role in decision-making across all female respondent groups.

Along with women, 87% of the men surveyed also believed that women should play a bigger role in decision-making both at home and in public. Among the men whose beliefs about women's role in decision-making changed, many were involved with EVC, and their wives had received loans for business and personal use.⁶⁴

Women should be public decision-makers. During interviews, VSLA and CAG members highlighted the importance of women's voice and their ability to be decision-makers. They feel that **women must be present during community decisions and in conflict resolution**, as these decisions affect women directly the most.

Figure 1 Beliefs about women's role in decision-making



57% of the women in VSLAs surveyed believe that women should have equal rights as men in decision-making. Interestingly, significantly more men believe this (87%).⁶⁵

⁶² Significant relationship found between CBO members who stated their beliefs about women's role in decision-making had changed, and their involvement with EVC (p=0.04)

⁶³ Significant relationship found between CBO members who stated their beliefs about women's role in decision-making had changed and raising ideas in community meetings (p=0.004), and giving money to help others (p=0.016).

⁶⁴ Significant relationships found between change in men's beliefs about women's role in decision-making and the number of VSLA cycles their wives had been part of (p=0.048), men's involvement with EVC (p=0.005), and if their wives had received loans for business

However, 3% of the respondents (and 3% of men) believe that women can make decisions at home or in public, but should not hold leadership positions. Similar results were found for CAG members about equal decision-making

"In our country's past, a woman of worth would not stand up and say something without the consent of her husband, and she would not go to community meetings. She would stay at home to do household chores. EVC has shown women that the country and the home's development needs women's voices in the community, their ideas and their participation in decision-making at every level - household, community, national. VSLAs gave value to women; women are no longer just the housewife; she is from the community and the country."
-VSLA woman, Muyinga

power; but more CAG women (12.5%), mostly 18-34, believe that women can make decisions at home or publicly, but should not hold leadership positions.

In comparison, a significant majority of women in CBOs (84%) believed that women and men should equally make decision in the home and in public. Older women in CBOs (35+) more strongly believe that women and men have equal rights. Most women who reported their beliefs had changed, stated that men and women should play an equal role in decision-making⁶⁶

Men play a more important role in household decision-making. 18% of surveyed VSLA women believe that **women can make decisions only when the husband permits it**; household decisions should be taken in agreement with the husband, as he is the head of the

household. They believe that a woman taking decisions is

and personal use, and helped her earn more money and improve financial skills (p<0.001).

⁶⁵ Important to note here that the sample size for men (30) was much smaller than for VSLA women (72), which could also be the reason for the stark difference. Additionally, due to sampling bias, it is likely that these men were already engaged with EVC's activities, and were open to women's public participation.

⁶⁶ A significant relationship was found between respondents' beliefs about women's role in decision-making, and in the change in their beliefs (p=0.003).

disrespectful to the husband and can cause conflict. A minority (4%) of surveyed women believe that **decision-making is only a man's role**. Of all respondents, older women (35+) more strongly believe that men and women have equal rights in decision-making, and younger women (18-34) believed that decision-making should be a man's responsibility or decisions should be taken with husband's permission only.

Similar results were found among CAG members. In comparison, fewer CBO women (6.5%), mostly 18-34, believe that women should make decisions only after acquiring the husband's permission.

Surprisingly, few men (7%) believe that women can make decisions if they have their husband's permission first, and only a minority (3%) men believe that decision-making is only a man's role.

Collective Capacities

All respondents reported that VSLAs, CAGs, and CBOs had improved their collective ability to influence change.

Giving each other money. Surveyed VSLA women reported that they help each other by **giving money for personal use** (96%) and for **business purpose** (80.5%). Slightly fewer (about 80%) CAG and CBO women reported similarly. 87% of the men interviewed also stated that their wives have received loans for business and personal use.

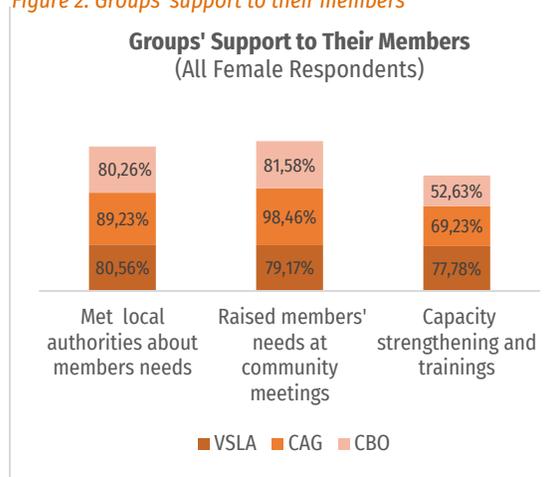
There was a strong correlation with women who give money to each other and those who reported that their beliefs about women's role in decision-making have changed, and they should play a bigger role.⁶⁷

Support in community meetings. Nearly all (99%) surveyed VSLA women expressed that they **encourage each other to express their needs at community meetings**, and 79% **collectively raise each other's needs at community meetings**. CAG and CBO women reported similarly. See figure 2 for how different groups support their members.

Encouraging each other to stand for elections. Most VSLA women (96%) surveyed **encourage each other to run for elections**, and 92% of **VSLA women encourage other people to vote for their VSLA members in the election**. CAG and CBO women reported similarly. Thus, regardless of group type,

⁶⁷ A significant correlation was found between women giving each other money for business and personal use, and their beliefs about women's role in decision-making ($p < 0.001$) and encouraging each other to express their needs at community meetings ($p = 0.04$).

Figure 2: Groups' support to their members



*See Annex 5 for more details on support by each group.

women support each other in running for elections and campaigning. One woman stated that during elections, women do not compete with each other so they do not sacrifice the number of votes; rather, they support each other and help the female candidate win the post against men.

Interviewed CAG members reported that **CAGs in particular, (more than VSLAs) help to mobilise women to elect and get elected**. They

build coalitions and resolve various problems together. Similar to the VSLA, they expressed that women do not compete with each other, but support each other.

*"A woman from my colline, who now lives in Bujumbura and is contesting elections. The VSLA women came together to make propaganda for her and she won in recent elections. This is what they will continue to do for the next elections. The women of VSLA have decided to fight for these positions."
-VSLA woman, Muyinga*

Advocating for members' needs to authorities. 80.5% of VSLA and CBO women reported that they **meet with local authorities about their members' needs**. Among CAG members, 88% reported that they **organise meetings between powerholder and community members**; 89% reported that they meet with local powerholders about their needs, and 80% **meet with higher-level powerholders directly about their needs**.⁶⁸

⁶⁸Due to the difference in the survey tools between CAGs and VSLAs, there is no finding about the number of women in VSLAs who meet with higher-level authorities. Thus, it cannot be said with confidence that CAGs meet with higher-level authorities more than VSLA or CBO members.

CAG members conduct CSC at the colline-level, and then continue advocacy at a higher level. Interviewed staff also expressed the **importance of VSLA networks at a communal level** where various VSLAs come together, and participate, negotiate, and advocate for their members' needs across various structures.

Structure:

Formal and informal structures affect women's capacity to participate in local governance processes. Formal structures include policies and structures that shape governance systems, and informal structures include social norms, beliefs and attitudes.

Formal Enablers and Barriers

VSLAs, CAGs, and CBOs are important structures that enable Burundian women to participate in public life.

30% quota for women not present at colline level. Many women reported that the 30% quota for women's representation at the parliamentary and commune level was a supportive policy for women to run for elections. However, this quota does not exist at the colline level, which is a potential barrier for women to win elections and hold political office. If introduced at the colline level, this could lead to an increase in women's representation and participation in decision-making bodies at the local level.

Women in community groups participate in community meetings and electoral processes. VSLA women are trained

on the importance of participation in public decision-making processes. Most women surveyed attend community meetings where they raise ideas and vote. 69% VSLA women reported that they read community plans and most women (97%) also vote in elections. About 80% VSLA women reported that they run for elections. Among the men interviewed, they all reported that their wives engage in similar ways. See figure 3 for how members engage in their community.

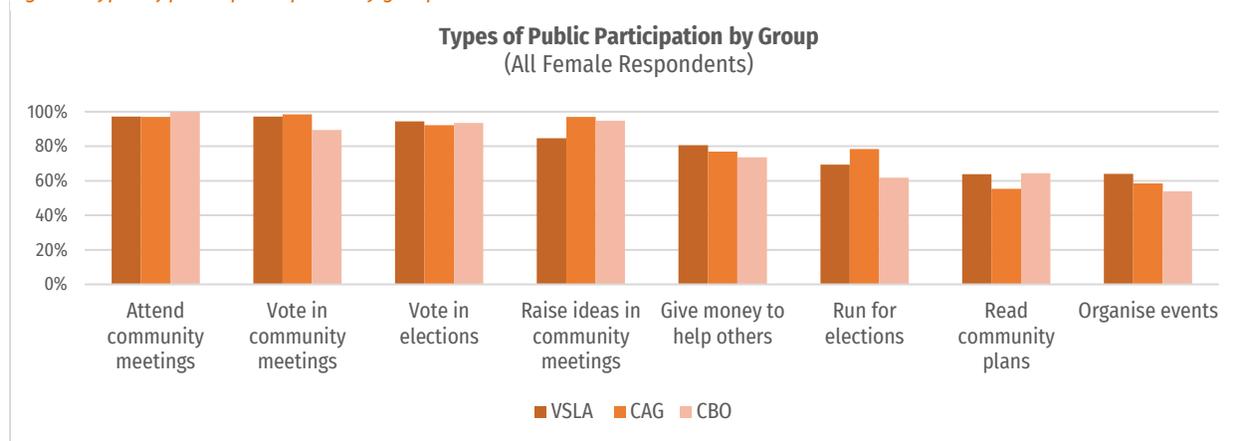
Similar results were found among CAG members, but 55% women read community plans. CAG women focus on the **inclusion of women in public decision-making bodies**; one woman reported that when she noticed there were no women in a particular committee, she demanded women be included resulting in reformation of the committee with 3 out of 7 members being women.

Respondents who believed that women should play a bigger role in community decision-making, or that men and women have equal rights in decision-making, tend to participate more actively in community meetings.⁶⁹

Public spaces are increasingly open for women. CAG women reported that they conduct awareness raising campaigns at a local level (65%) and at higher regional and national levels (54%). 54% of CBO members and 64% of VSLA members stated that they organise events in their communities.

As women are increasingly participating in community meetings and taking up leadership positions, there are **signs of public spaces opening up for VSLA women**. For instance,

Figure 3 Types of public participation by group



⁶⁹ Strong correlation between respondents' beliefs about women's role in decision-making and their participation in community meetings - attendance (p<0.001), raising ideas (p=0.001), voting in community meetings (p=0.008) and voting in elections (p=0.005).

one woman reported that municipal projects focused on fighting GBV especially valued women’s ideas. Another woman in a CAG reported that CAGs raise awareness about CSC and PCDC processes, and they focus on gathering insights and opinions from people in the community. CAGs have given importance to marriage registrations⁷⁰, birth registrations; along with mobilising women for electoral processes.

Women get leadership opportunities. Many VSLA respondents reported that they play leadership roles, either within the VSLA or in their communities. For instance, in Kirundo, one VSLA woman was recognised as an informal leader by the commune authorities due to her activism through the VSLA, and she was a member of various committees and festivals.

MIPAREC (CARE Burundi’s partner organisation) sensitises VSLA women on women’s public and political participation, and some women are chosen to receive training on confidence, GBV, and electoral processes. VSLA respondents and staff mentioned that VSLA women then continue to train other women in the collines and share their learnings with

*“The VSLA helps the community a lot. When group members come home from VSLA meetings, they share their knowledge with others in the community. They also advocate for others because they easily come into contact with the authorities.
- VSLA member in Muyinga*

other community members. Few women from VSLAs have also been trained by MIPAREC to become Imboneza (role models) in their collines, and

they support other women in the same colline, give advice, and help them through various difficulties.

CAG respondents also highlighted that **once women get a leadership or political position, they influence and mobilise other women**, so other women in the community are not undermined. They continue to participate in various trainings, and also share these their learnings with other members in the community.

Enabling and Disabling Social Norms and Practices

When asked about barriers to women’s participation in public life, many women interviewed reported that

Burundian norms, and men and their beliefs about women’s roles are the biggest obstacles to their participation.

Social norms do not allow women to participate. Social norms about women’s roles restrict and dictate women’s participation in public life. Respondents across all groups reported that

women are expected to manage and perform household chores, and domestic duties are supposed to be their priority.

“NTANKOKOKAZI IBIKA ISAKI IHARI”
“It is not allowed for the hen to crow when the rooster is there” was quoted by many respondents.
“UMUGORE NUWO MURUGO, UMUGORE NTASOHOKA, NTA MUGORE WOKUJA AHABONA”,
“A woman is just a housewife, a woman is not allowed to have a day out”

Women do not have a voice in their household or community, and thus, they hesitate to participate in public life.

Men’s attitudes towards women’s roles are obstacles for women’s participation. Many female respondents also stated that men or husbands can be significant obstacles to women’s participation. They often impose themselves on women, and **women have to ask for their permission** before participating in public life. As mentioned above, some women also believe they need their husband’s consent before making a decision. A small minority (3%) of the men surveyed stated that they believe their wives had forgotten their (domestic) role as a woman after participating in a VSLA.

Women’s self-exclusion. Some interviewees stated that often women are barriers to their own participation in public and political life. This could be because they are not confident in their decision-making abilities. Many women believe that even if a woman is in a decision-making committee, she must remember her household duties first. A leadership role should not let women forget about their household roles, but instead they must set a good example for other women by balancing their household and public responsibilities.

Exclusionary practices in political life. When women do participate in political life and stand for elections, there are certain exclusionary practices that do not allow them easy access to political spaces. For instance, some respondents reported that lack of financial means can be a barrier, as men (who have more control over financial resources) are

⁷⁰ Marriage registrations are important for women’s political participation, as only women in a registered marriage can stand for elections.

able to offer incentives to people who vote for them. Women do not often have as many resources to gather as much constituency support.

Relations

Women's relations with support structures and systems, like VSLAs and CBOs, along with social networks affect their ability to participate in public processes.

Influence of Social Networks and Relationships

Social networks and community support are key towards helping women participate in public decision-making processes.

Gender composition of VSLAs influence relationships between women and men in the community.

While VSLAs were originally established to serve women, there are also mixed-gender VSLA groups in Burundi. About 40% of the women surveyed were in mixed-gender VSLAs. The composition of VSLAs sway men and women's beliefs about public participation. **Some respondents prefer women-only groups**; some stated that when men are involved in the VSLA, women cannot borrow money without their husband's knowledge, which is a barrier for women to make a private or personal investment. This might be because their husbands are part of the same group, or men in the group might be in contact with the women's husbands. Some

"Women are no longer mistreated; earlier when women went to VSLA meetings, their husbands would hit them, calling them delinquents. Now, since husbands accompany their wives, it is joyous because is the evening, when they return from meetings, their husbands take them out for a beer or to eat a skewer together."

- VSLA member, Gitega

women also thought that men undermine them and try to have more control over the money.

Additionally, women are more comfortable around women, whereas conversations in

the group may be limited if men are involved.

However, some women also saw the advantage in mixed-gender groups, as they believed that men can better help resolve conflicts within the group, if any. VSLAs also **create a space for women and men to have a dialogue**, and both groups share their interests, their problems, and lend money to each other.

⁷¹ Note that of these 33%, 25% were part of VSLAs and CAGs, and 8% were part of other CBOs.

VSLA and CAG membership is encouraged by community.

Women are encouraged to become members of VSLAs, as the community sees the advantage of being in one. Nearly all women surveyed reported that their families support their participation in VSLAs and CAGs. All men interviewed stated that their families support their wives' participation in VSLAs. Among CBOs, on the other hand, 33% respondents reported that their husbands/fathers supported their participation, but many others in their family or community did not.⁷¹

CARE staff emphasised that as women gain money, their husbands start respecting her more, and the **community begins accepting their participation and influence in the public sphere more**. For instance, a registration fee exists for VSLAs at the commune-level. Some administrative leaders have allowed VSLAs to register for free, as their contributions to community development activities are recognised by the leaders. At a colline-level, VSLA members are also provided with the space to sell their products and conduct business activities in the community.

Women build stronger relationships within the community.

VSLAs help women engage more in their communities.

Almost all women surveyed (97%) stated that they are more engaged in the community, while 3% of women (in Kirundo) stated they are less engaged in the community. CAG and CBO women reported similar community engagement. Among CAG members, women who had been a member for 2 years or more, started engaging in the community more.⁷² Interviewed women reported that VSLA activities help them get to know the community better. Staff highlighted that all VSLA members participate in the community directly or indirectly. When they are part of VSLAs, **women invest in education or community development**.

On some occasions, women pooled resources to help others in the community.

"The VSLA members are role models for others; they are financially independent and are involved in the daily life of the community. Our VSLA gathered all the girls who had early pregnancies and gave them the value that the community had taken away from them. VSLA members support the oppressed. VSLA women are spokespersons for their fellow citizens."

-VSLA member, Muyinga

⁷² Significant relationship was found between the number of years respondents had been a part of the CAG, and the change in community engagement (p=0.04)

VSLA women help resolve conflicts. Many interviewed women expressed that they are involved in resolving conflicts and disputes due to their trainings in VSLAs on peaceful conflict-resolution. **Women leaders from VSLAs are respected in the community due to their role in resolving disputes**, and their opinions are valued while making public decisions. Some women stated that due to their trainings in VSLAs, they have learnt to help the more vulnerable members of the community, and advocate for their wellbeing. Many respondents raised their voice against GBV and solved domestic conflicts. In terms of conflict resolution,

“In one case, a woman hit her husband on the head with an axe. While most people expected that the woman would go unpunished, the female colline leader ordered the arrest of the perpetrator, which was respected by the community.”
-CAG member, Muyinga

VSLA women’s opinions are valued as they are considered to be fair and just.

Power of Financial Means

Access to public spaces highly depends on women’s financial means.

Financial autonomy increases confidence. A few women interviewed expressed that financial autonomy increases women’s confidence and self-esteem, as they do not have to depend on their husbands for money. This also helps them make independent financial decisions. An increased confidence due to the financial independence and capacity-strengthening in VSLAs helps women speak up in public and get support from others.

Women can afford to pay for support in domestic responsibilities. For Burundian women, domestic responsibilities are still viewed as a priority. Some women and staff interviewed highlighted that women’s public participation is acceptable if their household duties are managed first. Women in VSLAs generate an income that can support them in hiring help for their domestic responsibilities. Once these domestic and cultivation chores are taken care of, women can participate in public spaces. Thus, the **income not only allows women to attend public meetings, but also helps generate income for other women.**

Financial independence makes more spaces accessible. Women in VSLAs are financially independent, which opens up some avenues for them and supports them in accessing spaces. Many women interviewed stated that due to their

earnings from the VSLA, they are able to spend on items important for their family like clothes, soap, etc. They expressed that buying soap and clothes is important for public participation, as people only respect women who are clean and presentable, and their voice counts more in public decision-making. Staff interviewed also indicated that if a woman wants to participate in public processes, she needs to have money to gain access to public spaces (by dressing well, affording domestic help). Women in CAGs also stated that **financial means support women to be taken more seriously in the community**, as they have the confidence to speak up.

COVID-19 impact on VSLA and CBO operations

Due to the COVID-19 pandemic, there were **movement restrictions** in place to contain the virus. This affected VSLAs and CBOs’ operations, and could affect women’s public participation. The VSLA groups cancelled meeting frequently due to the movement restrictions. About a third of the women expressed that there was no change in their public decision-making, though. Very few women reported that they had less time to participate due to increase in household responsibilities, or that they were being left out of decision-making conversations now. More women agreed that the issues they were interested in had changed, though; they were being asked to **participate in decision-making about health** as a result of the COVID-19 epidemic.

Many women expressed how they were **financially struggling**, especially since movement restrictions affected trade, which resulted in **women losing authority and respect in the community**. The movement restrictions and financial impact of COVID-19 on women’s lives could lead to inhibiting women’s ability to participate in VSLA, due to limited savings. On the other hand, loans from the VSLA could help some women and their families in case of dire need of finances. The movement restrictions and regulations about public gatherings due to COVID-19 could lead to VSLA meetings no longer continuing frequently, which reduces the opportunity to engage women in capacity-strengthening and trainings, along with VSLA meetings. Further, their participation in community meetings could also reduce. However, VSLA networks in Burundi have been quite useful towards raising awareness and sharing messages about COVID-19. The VSLA members are ambassadors on a platform sharing messaging about handwashing and social distancing.⁷³

⁷³ CARE. (2020). Learning Brief: VSLA and CARE Adaptations to COVID-19 and Past Crises. CARE.

DISCUSSION

VSLAs' Impact on Women's Individual and Collective Public Participation

Trainings on leadership in VSLAs and other community-based groups have played an instrumental role in improving women's confidence and self-esteem. Building this confidence to speak in public and raise her voice may be the first step for a woman to tackle social norms that inhibit her public participation. This complements the evidence found in the literature review.

VSLAs and other groups changed women's beliefs about their role in public and household-level decision-making. A change in their individual belief systems about women's roles in the domestic sphere towards their ability to be leaders and public decision-makers is another important step towards improving their public participation.

Women trust each other's judgement. Almost all women in VSLAs, CAGs, and CBOs stated that they had lent money to other women for business and personal use. Although this is the core purpose of VSLAs, this also implies that women trust other women's decisions even in different groups. They relate to each other and are able to provide support when needed. This is also evident through their support for each

"The VSLA opened my eyes, and showed me that if a friend has a problem, you have it too. There is a very poor person in our VSLA, we helped build a house for her with money from VSLA contributions. In the last five years, we have built houses for six people."
- VSLA member, Kirundo

other in community meetings. Almost all women encourage each other to raise their ideas, and raised members' needs and interest during community meetings. Collectively, women are able to better raise

their voices in public fora.

Women's support for each other helps develop their skills of negotiation and peaceful conflict-resolution, which is key for building social cohesion in Burundi's context. Due to their strong networks, the community increasingly trusts women in VSLAs and CAGs; they are considered to be wise and just, and thus suitable to resolve problems within the community. As the community views them in this light, women can get an external confidence boost, encouraging them to participate in public processes more. This further reiterates VSLA

women's important role in conflict-resolution that was highlighted in the literature review.

Enabling and Disabling Factors of VSLAs Influencing Women's Public Participation

Due to the financial incentives of VSLAs, meetings are conducted on a weekly basis, which creates ample opportunity to conduct capacity strengthening activities and trainings. Due to the frequency of meetings and the social network formed, women are motivated to come together regularly, thereby creating space for women to discuss their issues more often. CAGs and other CBOs do not meet as often as VSLAs. Thus, the more frequent meetings in VSLAs, as compared to other community organisations, could help encourage and motivate women to participate in community meetings and other public processes better.

VSLAs receive informal support from the family and the community, thereby giving more approval for women to participate in public. Families and communities recognise that the women's financial skills are improving along with their economic

empowerment. VSLAs, more than CAGs or CBOs, help women's economic empowerment, and can get better support from their community. Through interviews, respondents have highlighted that their husbands and families could see the benefit of VSLAs; once families are convinced that women's participation in a VSLA is positive or brings benefits, it can be easier to persuade them that women's participation in public decision-making processes has or can have positive outcomes as well.

"Thanks to the VSLA, I bought plots, built my own house, and have a restaurant. I employ people from my community and pay them. In addition, the community trusts me because I am one of the five colline leaders and have applied to the next election. I participate in regional and even national meetings as a representative of women in the Muyinga province."
- VSLA member Muyinga

Local and higher-level authorities may provide institutional support to VSLAs due to the positive

"In our locality, I was an exemplary leader. If I see people in conflict, I try to resolve it and guide them. One day we were in the assembly with the hill chief, there was a couple who was in conflict and I helped the chief to solve the problem."
-CAG Member, Gitega

economic outcomes for women. There is some structural support for women to continue participating in VSLAs, indicated by some local authorities' decisions to remove the registration fees for VSLAs. Further, the Burundian government (as mentioned in the literature review) has also acknowledged the positive effects of VSLAs. As authorities value women's participation in VSLAs, they also increasingly value women's views on certain decisions in the community, like GBV, education, health; for instance, during COVID-19, women across all groups were more involved in health-related decisions in the community.

Regional differences in how VSLAs operate can be enabling and disabling towards women's public participation. Programme staff feel that VSLAs closer to the capital have shown to be more entrepreneurial, leading to better economic outcomes; however, they are not as active in public processes as VSLAs in rural areas. In contrast, VSLAs in rural areas are not as entrepreneurial due to limited economic opportunities, but are more active in public processes, which is a big step for them. These regional differences were not investigated in detail through the study and requires further inquiry.

Norms dictate that women need to have disposable income in order to participate in public processes. Many interviewees highlighted that only when women are clean, well dressed, and groomed, and are able to afford domestic help, they are taken seriously by the community. This confirms the findings from the literature review. While VSLA membership helps women to increase their income and thereby their purchasing power, enabling their public participation, this continues to reinforce the inequality within women's access to public spaces. Although VSLA membership makes public spaces more accessible for women, there is a chance that many other women who are



Source: CARE Burundi

not, or are incapable of being a member of VSLAs, are being excluded from public processes.

Interestingly, this study found that CAG and CBO members reported similar levels of community engagement as VSLA members. Many of these respondents were also members of VSLAs which could indicate that they had similar levels of economic resources and access to public spaces. Thus, the incentives and enablers for CAG and CBO members to participate in public processes need to be further investigated, as compared to VSLAs.

Entry Points in VSLAs to Support Women's Public Participation

Community support for VSLAs can be used to garner support for women's public participation. VSLAs are generally found to be supported by the community, which further encourages women to participate in VSLAs. Similar support from external stakeholders, such as community members, community leaders, higher-level authorities, towards public participation, can lead to women being motivated to participate in public decision-making.

VSLAs provide women with leadership opportunities. Through the Imboneza model, where one woman from a VSLA (selected by the group) represents the VSLA, and conducts trainings, VSLAs help to train women into leaders. Many people interviewed were in leadership positions due to their membership and/or leadership in their VSLA. VSLA members as leaders are well-respected and their opinions on various public decisions are sought by the community and community leaders. These leadership opportunities can be leveraged in advocacy at local and provincial levels.

"The VSLA group has candidates who have been elected. They advocate for others who need justice, including women who have been raped or illtreated by their husbands and children"
-VSLA member, Gitega

VSLA networks can be useful to advocate for members' needs at higher-levels. With the support garnered through the VSLA, women can collectively advocate for their needs with the local authorities. VSLA networks could be encouraged to bring a larger number of people together to raise their voice, needs and ideas at a higher-level (provincial/national level). For example, VSLA members could collectively advocate for the 30% quota at a colline-level, which currently is only implemented at the communal and parliamentary level. While VSLA groups have come

together at a local level, more groups could be mobilised for advocacy objectives.

Key Differences in Gender-Segregated VSLAs vs. Mixed-Gender VSLAs for Women's Public Participation

Women in women-only VSLAs find the groups to be a safe space, where they can share their experiences and challenges with other women. Women may not often feel as comfortable sharing or speaking up in the presence of men, also indicated in other literature. Men may impose themselves on the discussions within the group or prohibit women to speak. Some women also highlighted how they were able to make private investments in women-only groups, which might not be possible in mixed-gender groups.

In mixed-gender groups, men learn to listen to women better. Watching women take control of their finances and make independent decisions makes men more open to listening to women's opinions during VSLA meetings. A few women claimed that being in a mixed-gender group helps their husbands respect their wives more and they both take part in public life. This also represents how participating in mixed-gender groups helps change social norms about women's roles and decision-making abilities in the home and in public.

Women and men working together on certain issues like GBV has greater effects. Engaging men in topics like GBV can help get more men involved in traditional 'women's issues' and increase their buy-in towards improving women's participation. Men learn to respect women more, and they both learn to work together, leading to women having more opportunities to participate in public spaces. Similar strategies have been used in other programming by CARE Burundi.

Key Differences in Influence of VSLAs vs. CAGs or CBOs on Public Participation

CBOs and VSLAs have similar capacity-strengthening and show similar individual and collective capacities. Respondents from all groups showed similar improvement in confidence and self-esteem, and their community engagement increased in similar ways.

Income generating activities and financial skills are the key difference between groups. VSLAs being primarily focused on economic status, women developed skills on IGA and financial management, which was not evident through CAGs and CBOs.

Economic empowerment is a significant advantage of VSLAs over CAGs and CBOs. Economic status plays an important role in women's ability to access public spaces, as women are respected and listened to in public if they are clean, well-dressed and groomed, and are able to afford help to manage household responsibilities. Additionally, the economic benefits are also shared among family members of the VSLA women. This is under the assumption that CAGs and CBOs cannot guarantee similar tools for economic empowerment, since most of the CAG and CBO women in the study sample either were or had previously been a part of a VSLA.

VSLAs have some institutional support from the state and local authorities due to its focus on economic empowerment. This makes room for greater buy-in from the community and family members towards women's participation in VSLAs, over CBOs and CAGs. VSLAs are also well-known in communities, and people are interested in being members, leading to CARE Burundi training other organisations and the Ministry of Gender to set up VSLAs.

VSLA members have a greater incentive to meet frequently and regularly than CAGs and CBOs. This ensures there is more opportunity for women to come together and engage in various public activities.

CAGs may be more effective at engaging with higher-level authorities. Through surveys, many CAG members reported raising their members needs with local and higher-level authorities. However, similar trends were not seen for VSLA (partially due to the limitation in survey design); staff KIIs highlighted that while VSLA women are able to raise issues at a colline-level, their participation at higher-levels is limited. Further enquiry is required to understand the difference in CAG's influence on women's public participation at higher-levels as compared to VSLAs.

Recommendations

Based on the findings and lessons learnt above, recommendations for various stakeholders emerged:

Practitioners

- **Ensure women-only VSLAs also interact with men's groups.** Male respondents in this study (who were likely already engaged through some CARE programming), seemed to be more supportive of women's equal role in decision-making in the household and community. Engaging with men is critical towards women's public participation. Although women-only groups are viewed to be safer by women members, there is merit in

ensuring women and men work together, so men can be engaged and persuaded about women's capacities to engage in public participation.

- **Continue to focus on conflict-resolution through VSLAs**, as this is valued by the community and provides women with an integral and very positive role in the community. This also changes men and other women's beliefs about the capability of women to be a leader. There could be further trainings on conflict-resolution for women, and VSLA groups and other CBOs/ CAGs could advocate for the inclusion of women in conflict-resolution mechanisms.
- **Focus programming on addressing social norms about women's role in the household.** Although VSLA members agree with women's role in public decision-making, social norms continue to be a barrier. Social norm dictating that women's main role is inside the home and that she should not speak up in public, could be addressed to ensure that men and women have equal household responsibilities and equal ability to participate in public decision making on issues that matter to them.
- **Support women leaders to connect with other women and VSLA, CAG and CBO networks in the community**, as they play a crucial role in engaging women in the community and encouraging them to participate in public processes. This also helps women leaders be accountable to the women who elected them, and support ongoing mobilisation of women to participate in community planning and in electoral processes.
- **Focus on young women's (18-34) beliefs about decision-making** in the household and in community, and that women can hold leadership positions. Young women with stronger beliefs in gender equal decision-making can have a bigger say in decisions that affect them, early on in life.

National Policy-makers

- **Encourage and incentivise the formation of VSLAs** at the community level, **and the development of VSLA networks** at the provincial level. VSLAs have proven to be effective in improving women's economic empowerment. Incentivise the formation of groups by reducing administrative costs and hurdles towards registering VSLAs.
- **Institutionalise the participation of VSLAs in public decision-making structures** by ensuring women representatives of VSLAs and women VSLA leaders are part of colline-level and commune-level meetings.

Women's role in peaceful conflict-resolution can also be leveraged in honing their leadership skills and influence in the community.

Donors and International Community

- **Leverage existing VSLAs to introduce other programming, and introduce VSLAs in other programming geared towards gender equality.** VSLAs can ensure people coming together frequently due to the economic incentive, which provides opportunity to connect with women regularly for various interventions. Further, VSLAs have strong networks, and the Imboneza model can be used to expand the reach of the intervention. However, it is important to be mindful of the burden multiple programmes can create in VSLAs.
- **Support VSLAs to expand their programming beyond economic development** to addressing social norms, gender equality, inclusive governance, and importance of women's public and political participation.
- **Dialogue with national governments** on the importance of promoting an enabling environment for VSLAs, especially those that are purely operated by women.
- **Promote better linkages of informal and community-based organisations** such as VSLAs, CAGs and CBOs with formal civil social actors that have access to decision makers at local, provincial, and national levels.

Possibilities for Further Research

- VSLA networks in other countries have been able to reach higher-level government authorities and decision makers. Burundi's VSLA networks show potential to **influence change at provincial and national levels** through their pillars, which can be further investigated.
- A further inquiry into **VSLA networks as compared to CAG networks to influence decision-making at higher-levels** would demonstrate the similarities in group membership and their collective power to influence. Both groups could not be compared well in this study due to respondents being members of both groups, making it difficult to isolate the influence of both groups.
- The difference in **mixed-gender groups and women-only groups** should be further investigated to see the effect of the composition of groups on changes in social norms, and men's engagement in women's public participation.
- Husbands of VSLA members were found to support women's equal decision-making power. However, they were likely already engaged with CARE's programming.

Comparing attitudes of men whose wives are VSLA members or are engaged by CARE programming, and men who are not engaged in similar programming, could reveal different entry points to address social norms about women's role in decision-making.

- A further inquiry into the reasons why **older women seemed to more strongly believe in equal decision-making, versus younger women who believed decision-making is a man's role**, should be conducted to understand how to better engage with younger women.

Conclusion

This study in Burundi showed that membership in VSLAs and other community-based groups encourages women to participate in public processes. This study looked at how membership in these groups helped the three aspects of women's empowerment – Agency, Structure, and Relations.

Membership in VSLAs helps increase women's confidence and self-esteem, and capacity-strengthening and trainings provided in these groups helps improve their individual capabilities. Many women's beliefs about women's role in the household also changed, towards the importance of women's role in both, household and public-level decision-making. Along with individual capabilities, women's collective capacities increased. They give each other money and support each other in community meetings, encourage each other to participate in elections and advocate for their groups' needs to authorities.

Structurally, there are formal enablers and barriers that affect women's public participation. While capacity-strengthening by these groups encourages them to participate in public life, communities also encourage women to participate in VSLAs and CAGs. Families, in particular, see the added economic benefit of women being in VSLAs. Public spaces are becoming increasingly open for

women and women get leadership opportunities, especially through VSLAs, and they participate more in public processes. Social norms and practices continue to be barriers towards women's participation; for instance, women are expected to stay at home and not raise their voice. These norms also inhibit women from supporting themselves and each other for participation. Although men themselves were found to be supportive of women's participation, women also find men to be obstacles for their participation in public processes. Men's attitudes towards women's roles are also obstacles for their participation, where men might not allow their wives to participate in public processes.

VSLAs help build stronger relationships and networks with each other and with the community. Financial autonomy from VSLAs increases women's confidence and they are able to make certain purchases that help support their access to and participation in public spaces. VSLA women have shown to play a crucial role in peaceful conflict-resolution at the community level, which also supports in rebuilding Burundi's social cohesion.

This study looked at CAGs and CBO members to also understand VSLAs in better detail. Since many of the respondents were part of VSLAs along with other groups, it was difficult to separate their impact on women. However, one key finding stuck out throughout – group membership (VSLAs, CAGs or any other CBO) was crucial in helping build women's individual and collective capabilities, and strengthen their networks and relationships with the community, thereby increasing their public participation. VSLAs however, provide a stronger economic outcome for these women which makes public spaces more accessible to them. Women's public participation seems to be increasing at local levels, however, these VSLAs and their networks must be leveraged to improve their effective public participation at a higher level as well.

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Annex 1: Research Framework

Research Objectives

1. To analyse the different enablers and opportunities of VSLAs that affect the members' public participation and how such characteristics could be emphasised/replicated in other savings groups and community-based organizations (CBOs).
2. To analyse if participation in VSLAs (regardless of the output of the VSLAs) affects members' public participation differently than participation in other CBOs.
3. To identify specific recommendations related to savings groups interventions including: (a) types and content of capacity strengthening of members that support women voice and leadership; (b) recommendations around Agency, Structure and Relations⁷⁴ that support women's participation and influence in public spheres.

Research Scope & Questions

The main question that this research will address is:

To what extent does women's participation in savings groups affect their public participation in governance or decision-making processes?

Related to the main research question are sub-questions that will guide the development of country case study data collection tools. *For each sub-question, the elements of agency, structure, and relations must be investigated as described in the following section of the Analytical Framework.*

Sub-questions:

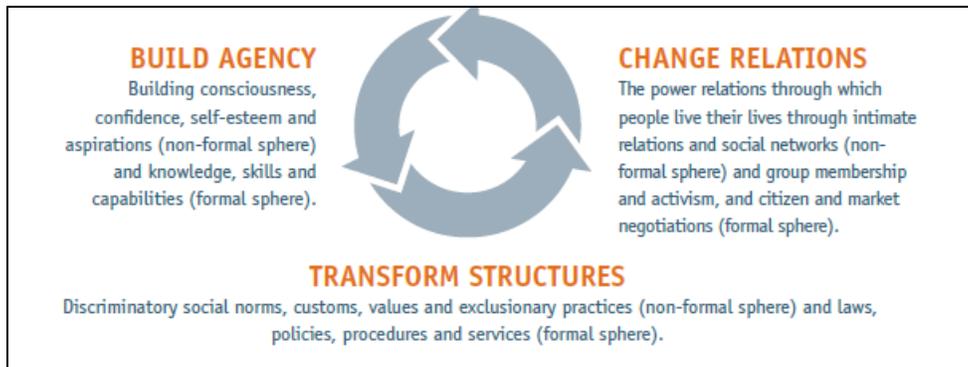
1. What are the enabling and disabling factors/characteristics of VSLAs that impact the public participation of their members?
2. What are the entry points within VSLAs to initiate interventions aimed at increasing women's public participation?
3. Does participation in gender-segregated (women-only) savings groups vs. mixed-gender savings groups impact women's public participation differently?
4. To what extent does participation in VSLAs affect women's public participation differently than participation in other community-based organisations?
5. To what extent do VSLAs enable women to use their collective agency to influence compared to the individual agency of women? How do the women/girls in VSLAs support each other in the public decision-making and/or political process?

Analytical Framework

The research framework will be guided by the CARE International Gender Empowerment Framework, focused on the three pillars: Agency, Relations, Structure.⁷⁵ The framework will guide the development of the data collection tools and the later analysis.

⁷⁴ CARE's Gender Equality Framework recognises that there are three dimensions affecting women's voice, leadership and representation: **structure, relations, and agency**. Change needs to occur in each of the three domains in order for women and youth to be active and influential agents in governance processes. Each domain, therefore, has a role in the pathways towards increased social inclusion and offers a useful analytical framework for assessing change in this study. In addition to considering the roles of institutions, power holders and civil society, this study must recognise and seek to investigate the roles of women and youth themselves *as active agents in their own empowerment pathways*.

⁷⁵ <https://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>



Agency refers to individual beliefs, expectations and capacities, as well as the collective capacity of women and youth to drive their meaningful participation and influence over public decision-making.

Structures (formal & informal) affect the capacity of women and girls to participate effectively in local governance processes. Structures address the beliefs, attitudes and norms held by others within a social system (e.g. men, families), as well as the formal policies and structures that shape local governance systems and processes.

Relations (external & internal support) refer to the relations that women and girls have with support structures and systems, which could be both local and global in scale. In this study, this primarily includes savings groups/VSLAs and other community-based organisations. These might also include formal NGOs like CARE, or informal networks and groups. In terms of women and youth-led groups, there is crossover between ‘agency’ and ‘relations’ because agency is also reflected in the *collective capacity* of women and youth to secure their own participation in local governance processes.

Annex 2: Methodology

The study investigated the research question and sub-questions through both qualitative and quantitative analysis.

Secondary data: A brief, country-specific literature review on the linkages between savings groups / women’s economic empowerment with women’s public participation emphasised findings from literature and documents relevant to Burundi.

Primary data: Using key informant interviews (KII) and a brief survey, data was collected from women participating in VSLAs, community advocacy groups, and other community-based organizations in EVC provinces, as well as with women holding government leadership positions currently who were VSLA members, and families of women in savings groups. Also, KIIs with EVC programme staff and other staff implementing VSLAs in other programmes were conducted.

Data Collection Plan

The research questions were addressed through the perspectives of:

- VSLA members: young women 18-35, women 35+
- Community Advocacy Groups or other community-based organization (non-savings group member): young women 18-35, women 35+
- Women in leadership positions who were VSLA members
- Family members (including husbands/fathers) of VSLA members
- CSO programme staff implementing VSLAs

Key Informant Interviews

Due to COVID-19, the KIIs were conducted by phone to ensure that participation in the study would pose *no physical harm* to participants. By limiting the contact between enumerators and participants, we could better ensure that the study does not contribute to the spread of COVID-19.

The KIIs lasted between 30-45 minutes depending on the type of informant. The KIIs were conducted by enumerators hired by CARE Burundi and based in CARE Offices. The participants were reached on their personal mobiles, and the conversations were recorded through Android call recorder apps. The KIIs were then transcribed and translated into English for analysis.

Survey

A 10-15 minute multiple choice survey was delivered on phone by enumerates, to prevent possible harm and spread of COVID-19 to participants. The surveys were also conducted by enumerators hired by CARE Burundi and based in CARE offices, and the participants were reached on their personal mobiles.

The survey was first translated into Kirundi and uploaded onto Kobo. The data was collected online through the KoboCollect Android application, and did not require further translation.

Sampling Framework

Research participants for the KIIs and surveys were selected through purposeful, stratified sampling to isolate participants for in-country engagement in the study. Sub-groups were established to enable the analysis between different stakeholders. This stratification also assisted with custom tailoring data collection tools by group.

The data collection tools were designed by CARE Nederland at the global level and the CARE Burundi team translated the tools to Kirundi for use by the enumerators. See Sampling framework below. CARE Burundi staff with the support of partner organisation MIPAREC’s staff conducted a random sampling according to the pre-established criteria. The enumerators contacted respondents via phone, and if the respondent could not be reached, the enumerator asked for another another respondent fitting the same group

Group Type	Demographic	Kirundo province	Muyinga province	Gitega province	TOTAL
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Key Informant Interviews					
VSLA members	young women 18-35	3 KIIs	3 KIIs	3 KIIs	9
VSLA members	women age 35+	3 KIIs	3 KIIs	3 KIIs	9
Community Advocacy Groups or other community-based organisation (non-savings group member)	young women 18-35	2 KIIs	2 KIIs	2 KIIs	6
Community Advocacy Groups or other community-based organization (non-savings group member)	women age 35+	2 KIIs	2 KIIs	2 KIIs	6
Women in leadership positions who were savings group members	any age	1 KII	1 KII	1 KII	3
	TOTAL	11	11	11	37
Survey					
Savings groups	young women 18-35	11	8	9	28
Savings groups	women age 35+	10	22	12	44
Community Advocacy Groups	young women 18-35	10	10	10	30
Community Advocacy Groups	women age 35+	9	13	12	34
Other community-based organization	young women 18-35	19	10	10	39
Other community-based organization	women age 35+	12	10	15	37
Family members (including husbands/fathers) of savings group members	any age	10	10	10	30
	TOTAL	81	83	78	242

Limitations

- **COVID-19:** Movement restrictions in Burundi affected in-person data collection. KIIs and surveys were conducted over phone calls. There is a likelihood that respondents were surrounded by family members or other people, potentially creating a hesitance to respond more pragmatically
- **Trust issue due to no visual cues:** Respondents may not have trusted the enumerators as much since they were on the phone. Additionally, enumerators missed out on visual cues and body language while interviewing respondents.
- **Connectivity:** There were instances of phone connectivity problems, and issues of scheduling calls or finding the right time to call a respondent. The respondents might have been busy when the enumerator called, and had to reschedule the calls.
- **Sample bias:** The participants were all selected through EVC partners. Thus, the participants were likely more informed about and/or engaged in the elements of focus in this study. Thus, the findings likely skew toward more awareness of the elements in the study and acceptance of women's public participation than what would be found if the entire population were randomly sampled.
- **Sample overlaps:** Participants were selected for CAGs, VSLAs, and CBOs. However, many CBO members (63%) stated that they were part of VSLAs, and 14% were part of CAGs. Thus, very concrete differences between the groups could not be identified as the respondents were members of multiple groups.
- **Translation:** The data required translation from Kirundi into English. The level of comfort with transcription and translation of the enumerator assigned limited the amount of data that was transmitted for analysis.

Annex 3: Respondent Demographics

Group Type	Number of Respondents	Age		Province		
		18-34	35+	Kirundo	Muyinga	Gitega
VSLA	72	38.8%	61.2%	29.1%	41.6%	27.7%
CAG	64	46.88%	53.13%	29.69%	35.94%	34.38%
CBO	76	51.32%	48.68%	40.79%	36.32%	32.89%
Male Family Members	30	13.33%	86.67%	33%	33%	33%

Village Savings and Loans Associations:

	Overall	Kirundo	Muyinga	Gitega
Age Group				
18-34	38.89%	15.28%	11.11%	12.50%
35+	61.11%	13.89%	30.56%	16.67%
Marital Status				
Married	68.06%	16.67%	36.11%	15.28%
Widowed	8.33%	2.78%	0%	5.56%
Not married	23.61%	9.72%	5.56%	8.33%
Primary Income-Earner				
Self	26.39%	8.33%	11.11%	6.94%
Husband	22.22%	6.94%	9.72%	5.56%
Equal income (self + husband)	34.72%	9.72%	15.28%	9.72%
Other	16.67%	4.17%	5.56%	6.94%
VSLA Composition				
Only women	61.11%	13.89%	30.56%	16.67%
Mixed gender	38.89%	15.28%	11.11%	12.50%
VSLA Cycles				
1	5.56%	2.78%	0	2.78%
2	13.89%	5.56%	0	8.33%
3	27.78%	4.17%	16.67%	6.94%
4+	52.78%	16.67%	25%	11.11%

Community-based Advocacy Group:

	Overall	Kirundo	Muyinga	Gitega
Age Group				
18-34	46.15%	15.15%	15.15%	15.15%
35+	52.31%	13.64%	19.7%	16.67%
Marital Status				
Married	66.15%	21.21%	30.3%	12.12%
Civil partnership	3.08%	0%	1.52%	1.52%
Widowed	7.69%	3.03%	0%	4.55%
Not married	14%	4.55%	3.03%	13.64%
Primary Income-Earner				
Self	36.92%	9.09%	12.12%	15.15%
Husband	16.92%	4.55%	7.58%	3.03%
Equal income (self + husband)	33.85%	12.12%	15.15%	6.06%
Other	10.77%	3.03%	0%	7.58%
CBO/CAG Composition				

Only women	38.46%	13.64%	9.09%	13.64%
Mixed gender	60%	15.15%	25.76%	18.18%
VSLA Membership				
Currently	98.46%	28.79%	34.85%	31.82%
Previously	0%	0%	0%	0%
Intend to join	0%	0%	0%	0%
No membership	0%	0%	0%	0%

Community Based Organisations:

	Overall	Kirundo	Muyinga	Gitega
Age Group				
18-34	51.32%	25%	13.16%	13.16%
35+	48.68%	15.79%	13.16%	19.74%
Marital Status				
Married	82.89%	30.67%	25.33%	28%
Civil partnership	0%	0%	0%	0%
Widowed	3.95%	2.67%	0%	1.33%
Not married	11.84%	8%	0%	1.33%
Primary Income-Earner				
Self	48.68%	18.42%	13.16%	17.11%
Husband	10.52%	7.89%	2.63%	0%
Equal income (self + husband)	31.58%	6.58%	10.53%	14.47%
Other	9.22%	7.9%	0%	1.32%
CBO/CAG Composition				
Only women	0%	0%	0%	0%
Mixed gender	0%	0%	0%	0%
VSLA Membership				
Currently	93.42%	38.16%	23.68%	31.58%
Previously	1.32%	1.32%	0%	0%
Intend to join	2.63%	1.32%	1.32%	0%
No membership	2.63%	0%	1.32%	1.32%

Husbands/Fathers of VSLA Members

	Overall	Kirundo	Muyinga	Gitega
Age Group				
18-34	4%	6.67%	6.67%	0%
35+	26%	26.67%	26.67%	33.33%
Primary Income-Earner				
Self	40%	6.67%	26.67%	6.67%
Wife	3.33%	0%	0%	3.33%
Equal income (self + husband)	53.33%	23.33%	6.67%	23.33%
Other	3.33%	3.33%	0%	0%
Wife's VSLA Composition				
Only women	50%	13.33%	20%	16.67%
Mixed gender	50%	20%	13.33%	16.67%
VSLA Membership				
Currently	83.33%	33.33%	30%	20%
Previously	10%	0%	0%	10%
Intend to join	6.67%	0%	3.33%	3.33%
No membership	0%	0%	0%	0%

Annex 4: Comparisons across all groups

	Overall (across all groups)	VSLA Members	CAG Members	CBO Members
Primary Income-Earner				
Self	37.73%	26.39%	37.5%	48.68%
Husband	16.51%	22.22%	17.19%	10.53%
Equal income (self + husband)	33.49%	34.72%	34.38%	31.58%
Other	12.26%	16.67%	10.94%	9.21%
Support for Participation by Family Members				
All of family	86.32%	98.61%	100%	63.16%
Many, but not husband	0.47%	1.39%	0%	0%
From husband, but not others	11.79%	0%	0%	32.89%
No support	1.42%	0%	0%	3.95%
Support of Members to Express Group-Member Needs at Community Meetings				
Yes	91.22%	98.61%	N/A	84.21%
No	8.78%	1.39%	N/A	15.79%
Group Met with Local Authorities about Members' Needs				
Yes	83.49%	80.56%	90.63%	80.26%
No	16.51%	19.44%	9.38%	19.74%
Belief that Women Should Make Decisions in the Home and Publicly				
Home only	5.66%	9.72%	4.69%	2.63%
Public only	2.83%	6.94%	0%	1.32%
Both, with husband's permission first	16.04%	18.06%	25%	6.58%
Yes, but not leadership roles	7.08%	4.17%	12.5%	5.26%
Equally to men	66.04%	56.94%	54.69%	84.21%
No, decision-making is a man's role	2.36%	4.17%	3.13%	0%
Unsure	0%	0%	0%	0%
Beliefs About Women's Public Decision-Making Changed Since Joining Group				
Beliefs stayed the same	0%	0%	0%	0%
Women should have bigger role	96.7%	95.83%	96.88	97.37%
Women should have smaller role	3.3%	4.17%	3.13	2.63%
Unsure	0%	0%	0%	0%
Engagement in the Community Changed Since Joining Group				
Engagement stayed the same	0.94%	0%	3.13%	0%
More engaged	98.11%	97.22%	96.88%	100%
Less engaged	0.94%	2.78%	0%	0%
Unsure	0%	0%	0%	0%

Annex 5: VSLAs and CAGs support to their members

Figure 4 VSLA's Support to its Members



Figure 5 CAGs Advocating for Women's Needs

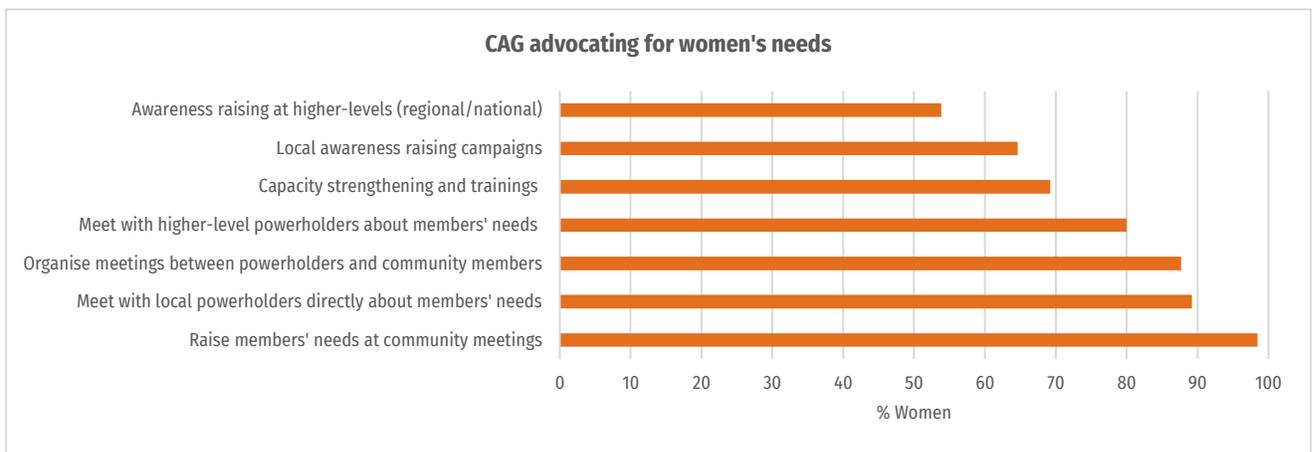
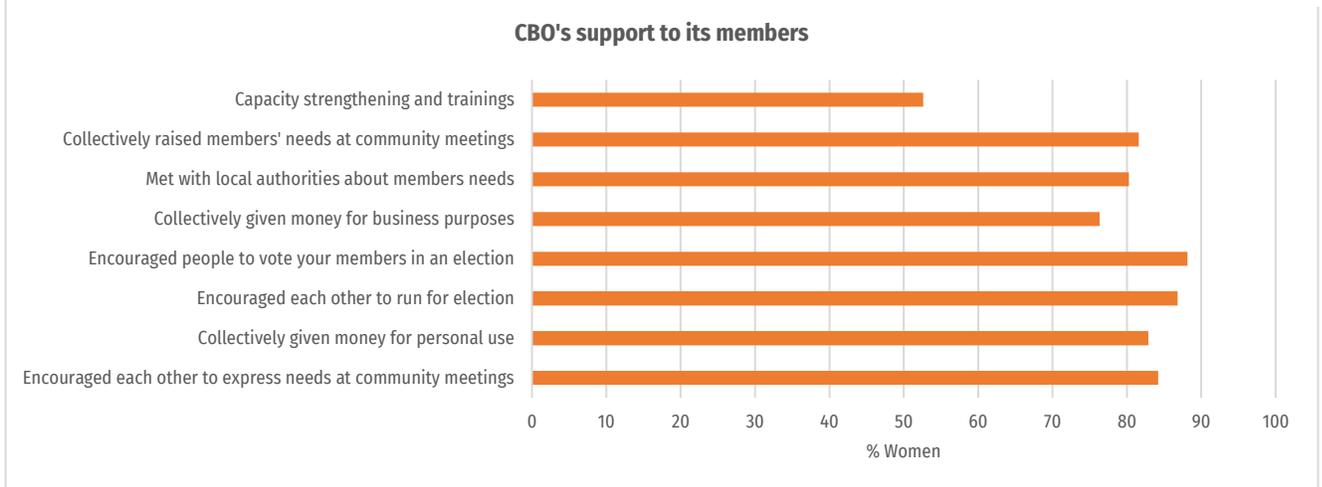


Figure 6 CBO's support to its members





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