



Supporting Girls' Livelihoods

A Trajectory of Change

The POWER Africa project, implemented by CARE Canada in partnership with Mastercard Foundation, promoted youth livelihoods to empower adolescent girls to find a pathway out of poverty, drive growth, and increase employment in their communities.

This learning brief is based on in-depth data collected from 75,000 adolescent girls (aged 16-22) and 25,000 women in Burundi and explores the trajectory of economic empowerment of girls and young women (in and out of school), examining how their opportunities are strengthened by community support and demonstrating that girls are challenging traditional inequalities that can often limit women's economic opportunities and life choices.

Starting the journey

Providing young women with practical financial literacy and entrepreneurship education can increase their engagement in business and employment and reduce poverty. The first step is often the most difficult: girls must decide and believe it is possible to take action to change their circumstances. In many cultures, girls must overcome a range of obstacles to earn and save money to invest in their businesses, and overcome yet more challenges to maintain, expand and diversify them.

What's so special about adolescent girls?

POWER's "What's so special about adolescent girls?" online product digs further into the stories of girls who have challenged and changed traditional gender norms and unequal power dynamics as part of their own economic empowerment process.

<https://power.care.ca/>

Enablers of girls' success

Family and community support is critical

In Burundi, as in many countries, men are traditionally viewed as the economic leaders of the household with women taking a financially dependent role. Girls' and women's agency and autonomy is heavily constrained by cultural norms. Families punish "disobedient" girls and women in a range of ways: from scolding and physical punishment to banishment from the household. Parents and husbands can constrain or encourage girls' opportunities outside the household. School girls must find time to engage in VSLA or business alongside their academic responsibilities; while girls who support children, siblings or elderly relatives already work long hours, and must find time for self-development alongside these heavy domestic burdens. Additionally, for all young women, there is an additional risk of damaging their reputations by earning money; women with independent means are often assumed to have acquired it by consorting with men.

Engaging boys, men and leaders

CARE Burundi's Abatangamuco project provided a powerful supporting framework for POWER Africa: working with boys and men to promote and advocate for gender equality. These male advocates are respected opinion leaders in the community, and also contributed to the design and implementation of the POWER project. It was on the advice of Abatangamuco participants that POWER Africa actively worked to include parents in the project's sensitisation activities. Additionally, as men, these advocates can influence the opinions of other men and boys as change agents and role models, and sensitise community members on girls' participation in POWER Africa and in starting small businesses. CARE also worked closely with government departments, local authorities and village support for the project.

Girls out of school and young mothers are motivated to succeed

Young single mothers often lack means to provide financially for their children, and girls without familial support networks report reliance on begging or prostitution to meet their basic needs. For such young women, the opportunity to save and invest in income-generating activities (IGAs) provides a means to overcome these punishing circumstances, to recover their dignity and even, in some cases, to be accepted once more by their families. Such girls are particularly motivated to engage and succeed in savings and IGAs, driven by pragmatic considerations and their desire for community recognition and acceptance.

"When people see a girl who has money, they think that there is a man who supplies her with money in exchange for sex, instead of thinking that she may get it from her own sweat..."
Rose Marie Kwizera, Gitega province

Mothers can pave the way for their daughters to envision a different future through participation in other VSLA programmes.

Fathers have also inspired their daughters, such as Charlotte Dushimirimana, age 23, who dreams of becoming a driver, like her father.

Teachers can be important role models and are particularly influential for girls facing challenging domestic circumstances, often simply by providing encouragement and psychological support, but in some cases also providing opportunities for girls to establish small kiosks on school premises.

"My father allowed me to join a group because he had heard that... in addition to savings and credit, this project also gives a framework on the good behaviour of young girls."
Alice Nshimirimana, age 20

For girls without family support, it can be harder to build their initial income-generating activities (IGAs) into more successful businesses. Some girls move back and forth between struggling and surviving, caught in the cycle without familial support and resources to draw on, and are vulnerable to shocks, as Dorothea Mpawenimana, age 20 from Nyamurenza explained, "each time I make a step forward, an event is there to force me to spend all the money I have and I start again." Despite this, the girls learn with every setback and are able to build resilience and refine their business strategies to protect from future risks.

"The difficult moments I have experienced have taught me how to fly with my own wings."
Vestine Clemence Ndayishimiye, Ngozi Province

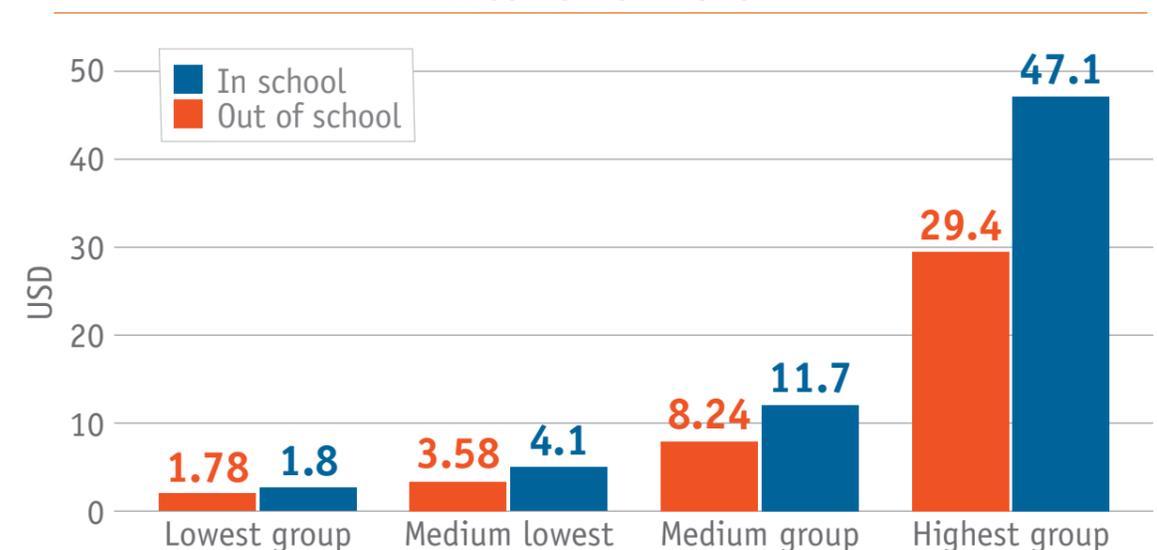
Girls, School and Business

There was some concern at the beginning of the project that girls would be unable to maintain their studies alongside developing income-generating activities (IGAs). Whilst project monitoring found evidence of lower school attendance in 2016 compared with 2014, this applied to the participant and control group samples alike, suggesting this was more likely due to external factors such as Burundi's ongoing political instability. Girls have proved adept at finding time for their studies and simultaneously managing their IGAs. School girls have honed in on some activities that are particularly compatible with school timetables, and fit their IGAs around school commitments during evenings and marketing goods during school holidays. Girls who are able to combine school attendance and establishing IGAs were found to absorb business management and financial literacy training more rapidly, and planned and executed business activities more effectively than their peers.

Girls in school also reported earning more income from their IGAs than those out-of-school. As the chart shows, this was true across the income spectrum.



Income from IGAs



Girls' Business Trajectory

The first steps

During the early stages of income generation, girls report engaging in petty trading by buying and selling fairly high-risk, perishable goods such as vegetables. Some girls also sell other staples such as eggs, bread, and charcoal. Many girls develop a service-based income-generating activity (IGA) such as preparing and selling hot drinks, local beer, food (doughnuts, cooked bananas) and processing cereals and grains. These service-based activities are often developed alongside more seasonal activities such as crop production and processing. For girls with access to their families' land, or with sufficient income to rent or eventually buy land, crop production also offers opportunities for income generation. Casual labor is also a common form of income generation during the early stages. Girls soon move into less risky activities when they have sufficient capital to invest.

Value addition

Once girls have sufficient cash to invest, they also buy and store, or process grains. Milling or storing crops adds value. For girls with access to storage facilities, buying and selling goods was a strategy to increase their return on investments. When their stocks are sufficient, some are able to shift from retail into wholesale.

This shift from immediate return investment (perishable goods) to medium term investments that require time between initial investment and financial return signifies girls' increasing financial security. They are able to meet their subsistence needs while their goods increase in value and sell when prices are highest. POWER Africa's girls were able to support their needs, while committing to longer-term goals and financially planning for their futures.

Diversification

Many girls participating in POWER Africa had two or more income generating activities, diversifying their income to increase their

resilience to shocks and overcome challenges including climate change, poor availability of inputs, fluctuating prices, wider insecurities associated with conflict and population movements, and seasonal variations in different types of business.

Investing in livestock: The piggy bank

Livestock fattening and trading is a popular IGA for young women, but is crucially dependent on family or community support. Girls raising livestock describe leaving them with family or neighbors while attending school or conducting other business activities. Raising poultry and larger livestock such as goats, sheep and pigs offer excellent opportunities to generate income as these animals breed quickly and provide additional benefits of producing organic fertilizer for crops. Livestock is also valued as it represents a form of savings and enhances resilience, as they can quickly be sold if a cash injection is needed for another business, to pay school fees or medical bills. Additionally, livestock are less vulnerable to climate change than crops and less vulnerable to theft and mismanagement than large quantities of cash.

Immediate term investments



Medium term investments



Capitalizing on growth: Reinvesting income and linkage to financial service providers

For girls who are able to establish and diversify their income generating activities and retain control over profits and assets, the next concern is to access larger savings and loans to invest in growth and further diversification. While Village Savings and Loan Associations (VSLAs) give girls a place to save their money and provide them with access to modest loans, savings groups are not sufficient to meet their business needs as their enterprises grow.

The project piloted linking girls to Kenya Commercial Bank (KCB) in Burundi to try to negotiate favorable terms for the girls. The pilot was important to identify challenges. Logistically, the distance between the bank and participating girls' villages was a significant challenge for young women because of the time and cost required to travel such distances and security concerns around the transportation of large sums of money across long distances. For girls with a range of small businesses, reinvesting earnings in livestock or land, agricultural inputs or in tools of the trade is a better option. However, formal banking is important to maintain the trajectory of business growth for the top entrepreneurs who have considerable income and savings that need secure storage and a need for higher capital to continue growing their businesses.

While linkage can boost benefits, it also increases financial risks. Care has to be taken to minimize potential risk and harm of linking youth and those who are less financially-literate and experienced to formal financial services for larger loans with higher interest rates than VSLAs.

VSLAs FORMED
5,328

127,082
GROUP MEMBERS

44%
HAVE MULTIPLE INCOME GENERATING ACTIVITIES

TOTAL SAVINGS EXCEED **11** MILLION

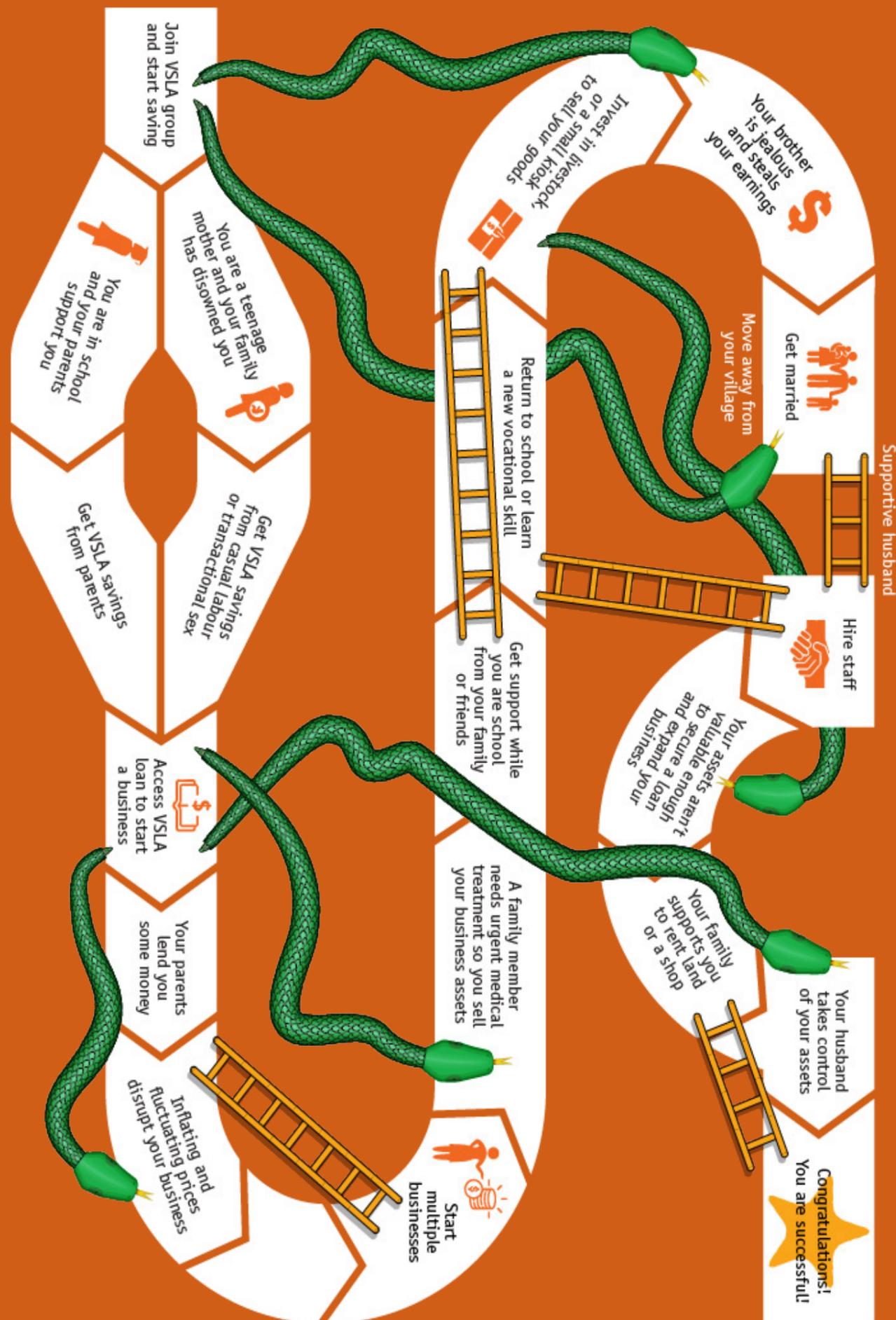
AVERAGE VSLA LOAN
\$9

117% INCREASE IN LIVESTOCK ASSETS

MOST COMMONLY BOUGHT ASSETS

- 1** SMALL LIVESTOCK
- 2** PHONES
- 3** JEWELRY





Challenges facing girls

Male control over assets

Men, as traditional household leaders, are responsible for the family's economic security and thus control all of the household's assets and economic resources, including those owned by women themselves. Whilst there are plenty of examples of male relatives supporting women and even collaborating in their businesses, even if women are not experiencing appropriation of their assets currently, awareness of these risks causes some to exercise caution in their business investments.

Risks for young brides

Upon marriage, the bride will move from her natal home to her husband's village, traditionally leaving her assets in her parents' home. During this period, there is a significant risk that male relatives, particularly brothers, will seize control of the brides' assets unless family members are committed to protecting her.

Household responsibilities

Girls face multiple burdens of finding time for their household responsibilities, education, and economic activities. While girls are adept at fitting their business activities around their education and domestic responsibilities, these nevertheless impose a heavy burden of responsibility and can impede their success.

Constraints to mobility

A key factor associated with business growth is the need for increased mobility to expand to different locations, access a wider customer base, or transport merchandise. Mobility depends not only on access to transportation, but also being allowed to travel.

Control over women's freedom of movement is linked to the desire to maintain their reputation. Generally, it is not considered socially acceptable for girls to travel outside their community, or even within their community during the evening. Even when there is general support for girls to engage in business, they report self-imposed 6pm curfews to protect their reputation and their personal security from heightened risks of sexual violence and theft.

The silver lining of stigma

It is commonly regarded that girls and young mothers who are freely travelling around are doing so to consort with men, and thus are stigmatized as "loose" women. Girls who have already been stigmatized this way have fewer concerns about ruining their reputation and have greater freedom of movement for increased business growth opportunities, helping counteract the negative consequences of lacking family support.



Youth livelihoods as catalysts for community change

Business success has provided girls with greater confidence and more opportunities. For some, these achievements have pushed the boundaries of what is considered possible for a young woman.

Economic success changes women's status

Girls' achievements have benefitted their wider community. VSLA members and groups have engaged in a variety of community projects such as when ten groups banded together and built a school, helping to raise the status of some girls in their families and communities. Many girls who lacked support from their families were welcomed home as breadwinners when they had achieved some financial success through their income generating activities.

As a result of the community's perception of them as prudent entrepreneurs with good leadership skills, POWER Africa's young women have also been elected to leadership positions beyond their VSLA groups. One woman is even now a local government tax collector.

"Today, I am respected by my surrounding community thanks to my perseverance and my economic power. I am very happy to have contributed to the behaviour change of my father who currently works the fields with his wife whereas, since my birth, I had never seen my father with a hoe!"

Building resilience to overcome shocks

Burundi's political situation was unstable during the POWER Africa project and contributed to challenging conditions for fledgeling businesses. Some VSLA meetings were banned by community leaders concerned for the groups' safety and others were disrupted as group members fled the violence. Many of the girls' potential customers also fled and the value of the local currency plummeted, contributing to challenges in purchasing stock and a poor economic climate for new businesses. Despite these conditions, many girls were still able to establish income generating activities. VSLA membership in particular was reported to enhance

the resilience of participating young women and their families, with some reporting accessing VSLA savings to purchase bus and taxi fares to enable them to flee the outbreaks of violence, and to support their families during this period of instability.

Women's asset security is a long-term investment

Under customary law, women are restricted from inheriting property and the lack of legal support for women's inheritance remains a barrier to girls developing businesses. Storage of physical assets has also proven particularly challenging for young women who are highly vulnerable to jealous family and community members, particularly brothers and husbands, who can perceive economic independence as a threat to traditional gender power dynamics and may resort to stealing or sabotaging their assets.

The ability to turn income into secure assets or savings is important for girls to maintain control over their income. Some POWER Africa girls used their income to construct homes, rent or purchase small shops, and even purchase land for domestic or agricultural use.

Land is considered the ultimate investment for women as it represents security and freedom from male control. Once they hold legal title over the land, their families and even husbands cannot take this from them. In the longer-term, many girls see investment in land as the only secure asset they can own. However, reaching this goal is very challenging as it requires either significant savings or family support. On average, girls reported to only be earning around 12,000 BIF (\$7) from their small businesses, so the purchase of land remains out of reach for many.

 **3,789**
YOUNG WOMEN OWNED LAND AT THE END OF THE PROGRAM

890
OWNED A HOUSE

Investing in education



Profile: Jocelyne Nijimbere

"Since I got 50 000 BIF (28USD) of interest, I decided to get registered to school. I was feeling capable to pay my school supplies and everything I need. I did not want to follow the usual education program that may end up in theory. I decided to learn a profession because it may match with the knowledge acquired from CARE training on financial education and entrepreneurship. Moreover, in our area, I did not see many women who could compete with me in professional skills. Mostly boys follow vocational trainings but rarely girls. I was feeling powerful enough that I decided to learn a masonry profession that is not common for women."

Some POWER Africa participants attended school and simultaneously established their income generating activities, but many girls had been forced to abandon their studies as their families could no longer afford the fees or had prioritized their brothers' studies. Some girls were keen to return to school once they earned enough to pay for their fees and equipment. For some, the support came too late to enable them to return to school, particularly where they carried the joint domestic and financial burden of caring for family.

It is important to note that many financially empowered young women invest in the education and businesses of others. Some girls combined small businesses with skills development, investing their earnings into vocational training ranging from tailoring to masonry. For others, the opportunity to save towards tertiary education reflects a longer-term investment in their own skills. Girls support their own education as well as of their siblings, cousins, and even other excluded young people.

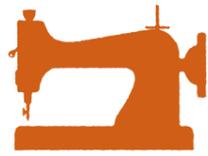
"I retrieved an orphan who had dropped out of school and I made her go back to school and she is in the 3rd grade."
Clothilde Mpawenimana

12,349
HELP PAY FOR THE EDUCATION OF CHILDREN

 **6,710**
GIRLS PAY FOR THEIR OWN EDUCATION




473
 BICYCLE TAXIS


180
 TAILORS

Jobs created
 by girls and
 young women


78
 HAIRDRESSERS


48
 MOTORCYCLE TAXIS



Economic independence

The ups and downs of shifting gender norms and power dynamics

Economic independence has both positive and negative outcomes for girls' partner relationships. Before joining the project, many girls sought patronage from men in return for sex, bringing risks of pregnancy and associated financial burdens. With their own economic resources, girls were able to avoid "the trap of men", as they referred to it.

"I love saving and credit. With this approach, I escaped certain temptations including the dangerous habit that haunts young girls: reaching out to boys."

Diane Irakiza, age 17

Many girls and young women participating in POWER Africa are now shifting into dominant economic positions and even beginning to employ men to work in their shops, on their land, or to build their new houses. These are significant changes to traditional gender norms, overturning power dynamics that regard men as the main economic providers of households and communities. Some people still perceive successful women as having too much freedom and posing a threat to men's power. For young wives, economic independence within marriage can remain a challenge. While girls have been able to break through traditional boundaries to create their own economic independence, being a good and respectful wife who prioritises her family is a powerful norm that girls are expected to live up to.

Summary

The POWER Africa project demonstrated the effectiveness of empowering girls and young women by teaching them to save and manage money to start and grow their own income generating activities. Girls demonstrated their creativity and resilience to overcome obstacles to establish successful and diversified enterprises despite overarching challenges of gender inequality and political and civil unrest in Burundi during the project.

This learning brief explores the trajectories of economic empowerment of girls and young women (in and out of school), examining how their opportunities are strengthened by community support and demonstrating how they are helping to break down traditional inequalities that can often limit women's economic opportunities and life choices.

Girls are most likely to be able to grow successful businesses when:

- They have family support
- Their economic activities are accepted by the wider community particularly community leaders, teachers, men and boys
- They invest in diversified businesses as soon as possible, diversifying their risk and capitalizing on shifting seasonal opportunities

Acknowledgements

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Project Description/Synopsis

The POWER Africa project (Women's Economic Empowerment in Rural Africa) is a multi-country financial inclusion project implemented by CARE Canada in partnership with Mastercard Foundation in Rwanda, Burundi, Ethiopia, and Côte d'Ivoire. One of the project objectives was to decrease gender gaps in access to and control over key financial skills, assets and services.

POWER Africa is a project of CARE Canada. More information can be found on our website: <http://care.ca/power-africa>