

BOMA PROJECT



**A Qualitative Assessment of the Effect of a Gender-Focused
Poverty Graduation Model on Household Decision Making,
Household Conflict, and Child Labor**

The BOMA Project

February 2018

Acknowledgments

Photo copyright by The BOMA Project.

This research was conducted by The BOMA Project with financial assistance from the Bill and Melinda Gates Foundation. We acknowledge the technical support of the International Center for Research on Women (ICRW) in the design of the study and Rebecca Njue for moderating the focus group discussions and analyzing the data. Many thanks to BOMA staff Meshack Omarre and Paul Bolo for coordinating the study and Neena Aggarwal for taking notes during the discussions. Heather Katcher and Megan Gash supported the writing of the report.

Table of Contents

Executive Summary	4
Introduction and Background	6
Research Objectives	7
Methods.....	8
Limitations and Challenges.....	11
Key Findings	12
Is Participation in REAP Associated with Increased Decision-Making by Women on Household Financial Expenses?	12
Decisions around livestock and related supplies	12
Decisions on credit and business-related expenses	14
Decisions related to food	14
Decisions on health care expenses	15
Decisions on school-related expenses	16
Decisions on transportation.....	18
Decisions on personal effects and celebrations	18
Drivers of Change in Decision-Making: Participants Perspectives on How Changes Have Occurred	20
Having their own money has lessened dependence on husbands	20
Increasing confidence and sense of self-worth	20
Men's changing perceptions.....	21
How is Women's Participation in REAP Associated with Household Disagreement and Conflict?	23
Effect of REAP on Child Labor and Intention to Send Girls to School.....	24
Discussion and Key Learnings from the Study.....	27
Conclusions.....	30
Appendix 1: FGD Guides.....	32



Executive Summary

The purpose of this study is to document changes in household decision-making among participants of BOMA's gender-focused graduation model, specifically about household financial decisions that could be a result of women's increased income. The study also seeks to understand how BOMA's program, the Rural Entrepreneur Access Project (REAP) directly or indirectly affects household conflict resulting from women's increased income, the use of child labor in assisting with their mother's businesses, and decisions to send female children to school because of REAP training encouraging households to send all primary school-aged girls to school. The qualitative methodology included conducting eight focus group discussions (FGDs) with REAP participants and their husbands in Marsabit and Samburu Counties, with men and women in separate FGDs. The FGDs were guided by an independent consultant and a discussion guide.

The findings show that common expenditures made by the families are for livestock and related care for animals, business investments, credit, food, household items, medical care, school tuition and supplies, transportation, personal effects and social activities, such as celebrations. Regarding women's participation in financial decision-making for these expenditures, the results suggest that their role has increased overall during participation in REAP. Most importantly, decision-making power for livestock, an important asset, has increased for women. Women are often the final the decision-makers on purchase of livestock for their own business, as well as everyday household expenditures such as food, household items, clothing and personal care products. They also make decisions on expenses for small family events such as child-naming ceremonies. However, in most of the cases, men still make the decisions related to large family expenditures such as medical costs for severe illnesses, purchase of livestock, and school fees. Most likely men still make these decisions because large expenses require sale of the family's livestock assets to finance the cost, which is largely owned and controlled by men. The level of consultation between the couple on expenditures appears to have improved as well. In some instances where men were the sole decision-maker in the past, they now consult their wives. Both men and women report that they consult each other more now on financial decisions than they did before.

Further examination of the factors that likely contributed to these changes reveal that having their own money has increased women's bargaining power in their relationships and changed the way their husbands perceive them. The trainings provided through the mentorship program provided the women with new business knowledge that men associated with "enlightening women" on business skills and ideas. In addition, owning and controlling a business, being able to access credit and being part of the BOMA savings group has led the women to feel more confident about financial decision-making, their own self-worth and their ability to speak up in the relationship. The women also feel more confident in initiating discussions, consulting with their husband, and making final decisions, because they have a greater stake in these decisions through the contribution of their own money to household expenses and exercising their voice and agency.



Women's participation in REAP appears to be well-regarded by both participants and their husbands. It only causes occasional tensions or conflict within the family, as could be expected with a women's growing self-reliance, assertiveness and confidence. The FGD participants generally report, instead, of much appreciation for the initiative. They convey much more consultative decision-making among couples than one and a half years prior, before they joined REAP.

Although both female and male FGD respondents reported an increase in the number of girls attending schools, the majority of the BOMA families reported keeping some children out of school to provide labor. While the parents appreciate the need for all children to be in school, overriding concerns regarding their need for additional labor leads them to keep some children at home. Girls are kept out of school to provide domestic labor, help around the home, and to herd. This contrast makes it challenging to conclude or even speculate from these FGDs that the REAP program has had a clear effect on the rates of girls attending school. In addition, midline data from BOMA's Standard of Living Index (SOLI) on the cohort of REAP participants included in the FGDs showed only a slight increase in primary school enrollment from 66.5% at baseline to 69.9% at midline⁶. To more significantly influence the enrollment rates, BOMA launched a Girl Child Campaign in late 2017 to reinforce the message to participants on the importance of education as well as gain the commitment of parents to enroll girls in school. Over 600 BOMA participants engaged in the campaign, with preliminary primary school enrollment numbers surpassing 60 children, just 2 months later⁷. Endline SOLI data is expected to show a greater increase.

Furthermore, it is clear through several references in the discussions regarding the use of savings and loans from BOMA savings groups that participants use funds to pay school fees. Thus, REAP contributes to sending children to school in this respect.



INTRODUCTION AND BACKGROUND

The BOMA Project (BOMA) is a U.S. nonprofit and Kenyan non-governmental organization (NGO) with a proven track record, measurable results, and a transformative approach to alleviating poverty and building resilience in the arid and semi-arid lands (ASALs or drylands) of Africa. BOMA’s innovative poverty graduation approach for ultra-poor women offers a sequence of interventions, a clear exit strategy and data driven definitions of success. It is a leading edge and agile approach to international development that includes evidence-based best practices and innovations in technology, programming, empowerment and financial inclusion.

Through our gender focused poverty graduation program, the Rural Entrepreneur Access Project (REAP), BOMA seeks to transform vulnerable women from local communities by giving them the necessary tools to start small businesses, establish sustainable incomes and move them out of extreme poverty. Under the project, women receive seed capital, training on business and life skills, enrollment in a savings groups and two years of mentoring. By helping groups of women to start a small business and establish savings, women in BOMA’s poverty graduation program are able to feed their families, pay for school fees and medical care, accumulate savings, sustain themselves during drought and adapt to a changing climate. Profits from each REAP business provide a new and diversified income, personal and business savings help women manage cash flow (for daily needs) and BOMA savings groups help women to plan for future expenses (such as school fees and medical care) and respond to shocks (such as drought or emergencies).

Since 2009, BOMA has lifted 15,697 women and more than 78,000 dependent children out of extreme poverty. In 2015, BOMA received funding from the Bill and Melinda Gates Foundation to enroll 750 ultra-poor¹ women from Northern Kenya into the poverty graduation program, and to conduct research to assess the changes in household decision-making that result from their economic empowerment.² Specifically, through this funding, the project anticipated to economically empower these 750 women by enrolling them in the two-year REAP program, supporting their graduation from extreme poverty and increasing their role in household decision-making. It was anticipated that at the end of the two-year project, the enrolled women would hold *capital*—both financial and social—have tangible financial assets and be able to use their income to make decisions regarding the nutrition, education and health of their families.

The funding included a research component to enable BOMA to investigate, measure and document how participation in REAP supports women’s empowerment, specifically related

¹ The World Bank Group defines “ultra-poor,” as people with no house or land ownership, manual labor as the only means of income, having no savings, inability to afford three meals a day or adequate clothing, and no money to spend on education.

² For the purpose of this study, we define economic empowerment as women’s increased access to and control over financial resources (her ability to earn her own income) and assets (savings, ownership of a business, livestock) as well as increased agency and choices for making financial decisions.



to the effects of REAP on household financial decision-making. To maximize the use of this research opportunity, additional questions of interest were added to the study's objectives, including exploring how REAP affects household conflict, child labor and sending girl children to school. BOMA is interested in understanding these issues better, either as direct or indirect effects of a gender-focused graduation program. With household conflict and child labor, the effects would be indirect. Is increasing a woman's income leading to tensions in household decision-making since women can and may want to make more decisions regarding finances and spending with their money? Related to their businesses, are children spending time away from school or other activities to help their mothers run their businesses? Understanding more about participants sending girl children to school could be a direct effect of REAP since part of the training that recipients receive over the two years focuses specifically on encouraging households to enroll all primary school-aged girls in school. Although BOMA has begun measuring how many participant's primary school-aged daughters are enrolled in school at the end of the program, there is interest in understanding the barriers to enrollment in more depth.

Research Objectives

This study was conducted to answer the following key questions:

- a) Is participation in a gender-focused graduation program a (and the resulting economic empowerment) associated with increased household financial decision-making by women?
- b) How is participation in a gender-focused graduation program associated with household conflict?
- c) How has participation in REAP affected household decisions to send girl children to school?
- d) Is participation in a gender-focused graduation program associated with increased child labor (domestic or otherwise) in BOMA households?

Methods

This qualitative study primarily used focus group discussions (FGDs), facilitated with a discussion guide, to collect data. Eight FGDs were held in five locations in Marsabit and Samburu counties with female REAP participants and their spouses separated, as illustrated in the following table:

Table 1. Summary of Location Characteristics and Number of FGDs Held

FGD Location	Location Type	Dominant Tribe(s)	Access to A2 Highway	Distance to Marsabit Town (km)	Livestock Market Access	Other Market Access	Girls School Enrollment ³	FGDs Conducted (Number of Participants)
Merille	Pastoral	Samburu/ Rendille	Yes	98	Yes	Yes	58%	Women (8); Men (7)
Korr	Pastoral	Rendille	No	84	Yes	Yes	56%	Women (7); Men (5)
Illaut	Pastoral	Samburu/ Rendille	No	120	Yes	No	43%	Women (7)
Kalacha	Pastoral	Gabra/ Borana	No	140	No	Yes	85%	Women (7); Men (6)
Sagante	Agropastoral	Gabra/ Borana	No	14	Yes	Yes	100%	Women (7)

Identification and Recruitment of the FGD Participants

The sampling strategy for the FGDs aimed to achieve diversity across a few characteristics of BOMA participants and their locations. First, ICRW worked with BOMA to select five of the fourteen REAP locations with Gates cohort participants. The five selected represent a variety of key location characteristics, each differing amongst the following aspects: dominant ethnic group, dominant form of livelihood-generating activity, distance from Marsabit Town, access to the A2 highway, whether the location had a livestock or other market, and the reported enrollment of girls in primary school (based on BOMA Project data).

Once the five locations were selected, BOMA shared a de-identified list of participants in the Gates cohort which included (approximate) age of the participant, manyatta, location, location type, primary business type, marital status, tribe, total household income at midline and average household decision-making score at midline (the last two characteristics as

³ Girls primary school enrollment rates for participants in the Gates cohort, as measured by BOMA's Standard of Living Index survey (SOLI) at the April 2017 midline.



defined by BOMA). ICRW then assisted BOMA in purposively selecting the participants to recruit for the FGDs. As the primary goal of the FGDs was to identify changes in intra-household decision-making (and to engage the spouses of these BOMA participants in all-men's FGDs), ICRW excluded women who were single or widowed from the sample.

For each of the five locations, ICRW first sorted the list of de-identified participants by age and randomly selected one “first choice” candidate for recruitment from each approximate 10-year age group (e.g., one candidate between 20 and 30 years of age, one candidate between 30 and 40 years of age, etc., up to the last age of the participants enrolled). ICRW then selected two alternate candidates within each of these 10-year age categories. When possible, these alternates were similar to the first candidate in more aspects than age (e.g., from the same tribe, had similar business types and levels of income at midline). ICRW then sorted through the de-identified list of participants again to select a first candidate and two alternates (with similar other characteristics such as age and tribe, when possible) who had among the lowest levels of income at midline and had not previously been included in the recruitment list. The same was done for the first candidate and alternates who had among the highest levels of midline income. Further, ICRW sorted through the participant list a third time to select one first candidate and two alternates (comparable in terms of other characteristics, where possible) with the lowest household decision-making scores who had not already been selected. The same procedure was then repeated to reach the first and alternate candidates among those with the highest household decision-making scores.

Field Work

Once the participants had convened for a discussion, the facilitator briefed them about the scope of the study and asked for consent to participate and record the proceedings. The facilitator also explained the process of the discussions, including the use of visual aids. All the participants agreed to participate in the study and to have the discussions recorded. To ensure confidentiality and comfort, names of participants were not recorded and their photographs were not taken. The FGDs were conducted in English and translated into the local language(s).

At the beginning of each FGD, participants were asked to list expenses in their household. To help spur thought on the types of expenses, the facilitator then presented pictures of various types of expenses to help participants remember expenses they may have forgotten. Expenses not already illustrated on a card were drawn on blank cards.

At the outset of the FGDs, participants were asked to list the items and services that they most commonly purchase. Discussions covered the following expenses:

- a) Livestock and related care expenses: purchase of cows, camels and goats, as well as medicine to treat illnesses and bells to aid in herding the livestock
- b) Business investments, such as purchase of inventory or livestock, hiring transport



- c) Labor: paying for labor, including casual laborers for help in the farm
- d) Credit: buying on credit at the local businesses when they do not have cash to pay, for later reimbursement.
- e) Food: food, milk, some fruit, fuel/firewood (for cooking) and water;
- f) Household items: Furniture, mattresses, mosquito nets, farm implements (e.g., panga or wheelbarrow), and water storage tanks.
- g) Health care: medical treatment, hospitalization and medication
- h) School-related expenses: tuition fees; and school supplies for children, which include books, uniform and shoes
- i) Transportation: for self/other people and for transporting household items
- j) Personal effects: clothing, beads, shoes and cosmetics (lotion)
- k) Social expenses for the community (contributions): hosting and attending celebrations such as child naming ceremonies and weddings; contributions to community initiatives and collective fundraising

Participants were then asked to discuss who in the household (the man, the woman, or both) was involved in making decisions and who made the final decision, regarding whether, when and how much to spend on each of the expenses. This was asked for two scenarios - before joining REAP and now. The responses were recorded in a matrix of cards. Although different people may be involved in the decision-making process and different people may make the final decision, often there was a consensus among the participants about who was involved and who was the final decision-maker. If the group could not reach a consensus, the final decision-maker was not indicated on the matrix. Through this process, the discussions revealed significant insight on the decision-making processes before and after a year and a half of participation in REAP.

Figure 1. Picture from FGD Exercise on Decision-Making on Expenses



Matrix of decision-making regarding household expenses. The card above each photograph indicates who made the decision before participation in REAP and the card below each photograph indicates who makes the decision now. For some household expenses, two cards were available for the same expense. This is explained by the fact that women make final decisions for minor expenses while the men make final decisions on major expenses.

On average, it took 2-3 hours to complete a FGD. All the interview recordings were transcribed verbatim as the discussion occurred, and thematic analysis was later used to identify patterns across and within the transcribed data. Organized by each research question, an analytical framework was developed in MS Excel to identify patterns and common responses. The research team used the thematic analysis to interpret the findings and prepare the report.

Limitations and Challenges

Limitations and challenges encountered during data collection are considered minimal. FGDs that required translation in multiple languages took up to 3 hours to complete, with some participants complaining of fatigue and the need to attend to other pressing matters. In Illaut and Sagante, men identified for the study had left to drive cattle to pasture in satellite camps before the discussions could take place. For this reason, it was not possible to interview men in two of the five locations, and therefore conclusions from men's input are based on a smaller sample than planned. BOMA staff were present during the interviews and it is possible that this influenced some participants' answers.

Lastly, due to the nature of the study methodology, the findings from these FGDs do not prove the impact of our gender-focused poverty graduation program on the issues considered. Although participants were asked to make comparisons of situations before and during participation in the program, recall questions such as these are highly subjective. The aim of the study was to explore association of our program with these issues, to gain a deeper understanding of what changes have occurred, and how.



KEY FINDINGS

Is Participation in a Gender-Focused Poverty Graduation Program Associated with Increased Decision-Making by Women on Household Financial Expenses?

As highlighted earlier, the primary objective of this study is to document the changes (if any) that have taken place in household financial decision-making which can be potentially attributed to participation in REAP. To assess these changes, FGD participants were asked who in the home is involved in the consultation process and who makes the final decision on spending, regarding a variety of expenses. Participants were also asked whether there had been any changes in the decision-making in the last one and a half years, during the time of REAP participation.

The results show changes in some areas and none in others. Two areas where there are clear changes are that women have control over decisions regarding livestock for their businesses, and there is more joint decision-making in households, instead of sole decision-making by husbands. Women are also often the final decision-makers on everyday household expenditures, such as food, household items, clothing and personal care products, as well as other small expenses, like school books, school uniforms medical costs for minor illnesses, and small family events, such as hosting a child-naming ceremony. Men still make the final decisions related to large family expenditures, such as medical costs for severe illness, travel and transportation to far distances, purchase of livestock for herding, and payment of school fees. This is most likely because large expenses require sale of the family's livestock assets to finance the cost, which is largely owned and controlled by men. These outcomes are illustrated in Figure 1, and specific findings are summarized in the following sections.

Decisions around livestock and related supplies

Decision-making around purchasing livestock is mixed, but with some important distinctions. In some households, men make the decision now, as they did prior to REAP, but in others, the women make the decision to buy--either on their own or in consultation with the husband. For example, in Korr and Illaut, female participants said that previously the men made decisions, but the women do now, sometimes in consultation with the men, and sometimes not.

"Before it was [the] husband because he was the one who has livestock. Now that I'm in this program, we consult and discuss together because it's me who has money now,"

(Participant 7, Women's FGD, Illaut).

One significant distinction in decision-making for livestock is whether the animals are female-owned livestock, purchased for their businesses, or male-owned livestock, purchased for herding. Some of the female participants in Merille, Illaut and Korr said they buy livestock for trade (their business), and make all the decisions regarding these animals. For instance, women in Kalacha who buy livestock “to sell in [a] butchery,” said that the decisions to purchase animals for slaughter is made by a “women’s group.”

A second distinction is whether the livestock is purchased specifically for the household, potentially to be consumption. Based on some of the discussions with women, decisions to buy livestock for the household are made jointly.

“For home use, it is both of you who make the decision and you consult,”

(Participant 4, Women’s FGD, Merille).

One of the FGDs of men reiterated this point, emphasizing that while decisions for household livestock are jointly made, all decisions regarding purchases for herding [or economic investment] are by men.

“The one for household consumption for slaughter and the one for [...] food those are one in the same and we consult together. The one that you’re not asking [me], the one that you buy for herding, whether it’s goat or camel [...], you won’t consult her [...] ,”

(Participant 7, Men’s FGD, Korr).

A third distinction pertains to availability for decision-making. Both men and women in the FGDs agreed that if the husband was not home and a decision needed to be made regarding the sale of livestock, the woman could make the decision.

In terms of purchasing drugs and other supplies for the animals, the decision-making is more fluid. It can depend on who is with the animals at the time of illness, or if a spouse has found a useful drug to treat the animals. This fluidity is a change from two years earlier.

“[For] the issue of drugs, it was just my husband who buys them before. It was just him who goes to the market and sells his goat and buys because he has the money. When he’s not here and I need some drugs, I just say, ‘I wish my husband was here because he could have bought some drugs.’ And now, when my husband is in satellite camp and I saw that there is need to buy a drug because of sick animal, I don’t need to wait [for] him, I just go and buy. So when both of us are there and we see that there is a need of buying a drug, he asks me whether we have drug and if I respond that there is no drugs, he says ‘Go and buy drugs,’

(Participant 5, Women’s FGD, Illaut).

Decisions on credit and business-related expenses

In addition to purchasing products from other businesses on credit, women can take loans from their BOMA savings group to cover a cost for their business or household. For credit from other businesses, the FGDs show mixed results on decision-making: while some FGDs concluded that the woman can now, unlike before, make decisions about taking goods on credit, two groups (Women, Illaut and Men, Korr) said that the husband must first approve. Among the groups that directly discussed taking business loans from BOMA, while women can take loans, they consult with their husbands. There was no evidence from the FGDs that men asked women to secure loans for the household, however. The consultation with the husbands appear to be driven by fear that if she defaults on the loan, the husband will have to pay it back.

“Before, the old man decides the amount that they’re supposed to take [loan]. Today, she uses the amount that [is] given by BOMA and he’s the one to pay. [...] Even today, she involves [the] old man. Final decisions are being made by old man because even if she takes credit from BOMA, [it is the old man] who finally pays,” (Participant 2, Women’s FGD, Kalacha).

However, the male participants in the FGDs acknowledged that unlike two years earlier, women can now make more decisions regarding business investments because they have access to money.

“Two years before, he’s the one to decide. Today she’s the one because she knows that she has a certain amount of money, and at the end of the month or some weeks to come, she’ll get some money, so she’s able to decide for herself,” (Participant 2, Men’s FGD, Kalacha).

Some women also still depend on their male partners for guidance in business operations, especially those that have no education, and for assisting them when they are in trouble.

“What they [women] ask us when we run short of some money, “I have operated this business and this is how I get this [...],” and we calculate together how it has become a shortage. Sometimes it is just our children who ate those foods. And sometimes because of those high prices they might not go profitable, they might make a loss. We don’t have more businesses so we might just sell some livestock and then we pay back,”

(Participant 7, Men’s FGD, Korr).

Decisions related to food

The results show that for many of the participants, there has been a shift in decision-making for food purchases. Compared to before REAP, the women report that they are now either making decisions on their own regarding how much to spend on food and what type of food to buy, or that even if the husband makes the final decision, that there is more consultation. Some of the men’s responses also indicate a shift, with two of the three male FGDs agreeing



that women now make decisions about buying food, unlike before when it was the man's decision on how much to spend and sometimes, what types of food to buy. This is an important finding considering that one of REAP's objectives is that women are able to use their income to make decisions regarding the nutrition of their families.

Among some of the FGD participants, there is a clear division of roles and decision-making regarding management of expenditures related to food. While some FGDs report that the man still provides the money for food as he did before REAP, it remains a woman's decision on what to buy, how much to spend, with some or no consultation with the husband. This was attributed to the fact that the women usually know the household needs better than the men:

"She'll be given money and she's the one to decide [what to buy]. Two years ago, and today, she's the one now catering and caring for her family,"

(Participant 3, Women's FGD, Sagante).

There are also suggestions that unlike before, in some households, the women provide the money to buy food and make decisions on how much to spend on food. This was associated with the couple "helping each other" and the woman having her own money from her BOMA business.

The female participants mentioned that before BOMA, when their husbands were at satellite camps, if they needed food, school supplies, or anything else, they would have to send a message to their husbands to send them money or wait for their husband to come back. Now that the women have their own money, when they need something, they can just go buy it without having to wait on their husbands.

"Before it was just [my] husband who feeds me. [...] [Now,] if he's in satellite camp, he just comes and finds food in the house, our children have food, because now I have money that I can buy food and I didn't have food before,"

(Participant 5, Women's FGD, Illaut).

In some households in Kalacha, the husbands still make the final decision on what to food to buy, although they consult their wives in some cases. In other cases, the women have always made the decision - before REAP and now. This was reported in both the men and women's FGDs.

"Even two years ago, today, I'm the one who decides,"

(Participant 6, Men's FGD, Kalacha).

Decisions on health care expenses

The results show that while previously, men made most decisions regarding payment for healthcare expenses, they now consult more with their wives. Women now also make some decisions on their own, as well as make payments with their own money. It was also suggested in both the men and women's FGDs that unlike before, women can make decisions on seeking care for minor illnesses when much money is not required. It was also indicated



that in cases of emergencies and when the husband is away, women can make the decision and pay for care. Both men and women agree that sometimes decision-making power is irrelevant when it comes to their children's medical expenses. If a child is sick, they report that whichever parent is available takes the child to a health facility without having to consult the other parent⁴.

"If he's not here, you just take your child to the hospital and just send a message so he knows that you took the child to the hospital."

(Participant 8, Women's FGD, Illaut).

However, it appears that in some households, the men still make final decisions when the anticipated expenditure is large, such as in the case of severe disease, or when the hospital is far (and more money is needed). This was the case before REAP as it is now. This may be due to the fact that to raise the money, the family may have to sell livestock, which is largely controlled by men.

"Two years ago, if it is within maybe buying some tablets or from some chemist, still the decision two years ago, it's him. Today, buying some small things, it's hers. But today, if it's a matter of referral [to another hospital], still he's the one to decide,"

(Participant 2, Men's FGD, Kalacha).

Decisions on school-related expenses

School-related expenses include payments for school fees, supplies such as uniforms and books, and pocket money for children to cover small daily needs. The discussions show decision-making around school expenses is mixed. In some households, before REAP, the men made all decisions related to school fees and related supplies and also provided the funds, although in other households, men consulted with their wives. However, after the one and a half years in REAP, while the men still provide the funds and make most final decisions regarding school fees, which are considered a large household expenditure, some women now contribute to the cost of the fees (in Kalacha and Illaut). All women make decisions on smaller school expenses related to uniforms, shoes and books, though.

"Two years before, it was still [the] old man. Today, [I am] able to even assist myself. This money of BOMA that [I gain] as the business then the profits that [I get] pays school fees,"

(Participant 6, Women's FGD, Kalacha).

"The last 2 years, he's the one to decide. Now, still he's the one to pay [fees]. But other things, she can even chip in and sometimes she doesn't even wait for him. She buys school uniforms, books,"

(Participant 2, Men's FGD, Kalacha).

⁴ Note: the grammar in some quotes has been slightly modified from the original language to improve readability, but without changing the meaning or intention.



The participants also reported having much more consultation regarding school fees and money for related supplies than before.

“A child who is in class 1 will pay like 2000 [KSH]. If someone is in nursery, then we pay 500 [KSH]. But we make decision on how to pay this. Sometimes he gives us money and sometimes I give us money, and that is how we operate,”

(Participant 6, Women’s FGD, Merille).

In some cases, the women reported that their husbands merely ‘top-up’ what they already pay in fees or for purchasing supplies.

“Now it’s just me who makes these decisions. When I have my money, I just tell him to sell us this goat and I add some little money and I give money to the child to buy the uniform,”

(Participant 6, Women’s FGD, Illaut).

Importantly, the women reported that unlike before, they can now sell goats to raise the money for fees or school supplies without having to consult the husband.

“Before it was just husband who makes the decision [whether to sell goat to raise fees]. I also make now,”

(Participant 9, Women’s FGD, Illaut).

Although many FGDs cite improved decision-making for school expenses, not all of them do. Some men report that they still make the decisions, even if the woman pays.

In other instances, the woman’s business acts as a financial safeguard for the household. She can quickly borrow money from the business to pay school fees, and the husband is responsible for paying it back.

“It is women who has every money that is being used today. If the children took some credit or the woman took some credit from her shop, it’s [the] man who is going to pay her back. These women who are owning businesses, they take credits from their businesses; they don’t get some food freely from the business. The woman who walked the town and looked for credit before, it’s not the way it is now, she just takes from her own business. If you need money for school fees or any expenses for school you just get from this business and pay later. The husband will come and pay all those expenses later. We just take money from the business and come and pay it back,”

(Participant 7, Men’s FGD, Korr).

Decisions on transportation

Decisions about transportation involve when to use local or long-distance transport, as well as payment for transportation of household goods, such as water and firewood. As in other areas of financial decision-making, the results suggest there has been a general increase in consultative decision-making about transportation since the women enrolled in REAP.

“Before [the BOMA business], whether you’re going to travel, you’re going to pay for any bill, whether you’re paying for any expense, whether your wife wants to go somewhere, it is just [the] husband who will give out money. It is only [the] husband [...] Even the transport cost of hiring a motorbike or transporting food, now we consult with my wife, and we consult with women nowadays,”

(Participant 7, Men’s FGD, Korr).

For short journeys, women can make the decision whether to hire transport to move goods for household use, such as water and firewood. Since water and firewood are a huge burden to carry, many women hire motorcycles, donkey carts, or tuk tuks to assist them. They make the decision to use the transport and pay for it themselves. Having their own money decreases their dependence on their spouses in this regard.

“[Now] it’s just me. When I want to send a motorbike, I just decide alone and get money and send a motorbike to get water for me. Before I was just begging. Sometimes I get [money] or not. He used to give [it to] me when he wish[ed],”

(Participant 5, Women’s FGD, Illaut).

However, the findings indicate that the husbands are still the main decision-makers when transportation costs are high, such as with long trips. This was also the case before the women’s enrollment in REAP.

Decisions on personal effects and celebrations

The results show there has been a shift in the decision-making around purchases related to clothing since initial enrollment in REAP. While before, it was largely a man’s role to buy clothing, now women are involved in deciding what and when to buy, and how much to spend. This happens sometimes in consultation with their husbands and sometimes on their own.

“Before it is just entirely him. Before he was just the one who makes the decision because I don’t have money at that time and he’s the one who sells goat and brings money and sometimes buy other clothes. And nowadays we just consult,”

(Participant 8, Women’s FGD, Illaut).

The discussions suggest that previously, families had to sell livestock to buy clothing, which may explain why the men made all the decisions. However, prior to REAP, there was joint decision-making around clothing if the woman had her own income. Having their own money now appears to have enabled some women to make decisions about the purchase of clothing.



“Before it was just entirely my husband because he’s the one who takes goats to market and sell and buy clothes. If he takes goats to the market and sells, I’ll just ask him to buy me a cloth and he buys me a cloth. [...] And now, it’s me who buys clothes because I’m the one who goes to market,”

(Participant 4, Women’s FGD, Illaut).

Men still may help with the cost, however, including repayment of loans if used.

“Before he decides. Today she has some money in her hand she’s the one to decide. But after she uses it, I’ll repay it. But she has [the] final decision. All BOMA money [loans from a BOMA savings group] has to be refunded so they [women] have to involve them [husbands],”

(Participant 1, Men’s FGD, Kalacha).

Regarding beads, cosmetics and personal care products such as lotion and soap, some women previously bought these items for themselves, or the men bought them, and it often involved having to sell livestock. Nowadays, it appears that women make all the final decisions to buy the products.

“Before I was just begging him to buy [beads] for me. Before I was just asking my husband to buy the beads but now I just go and buy for myself. On the side of beads, it’s entirely me who makes the decision now,”

(Participant 5, Women’s FGD, Illaut).

Celebrations incurring costs include weddings, Christmas events, and ceremonies for dowries or naming a child. Before REAP, men made all the final decisions on expenditures related to celebrations. FGD participants report that there has been a shift, and now women can make decisions on smaller family celebrations.

“It’s me who makes that decision [about household-level celebrations]. [...] Before it was just husband,”

(Participant 6, Women’s FGD, Illaut).

Men retain decision-making power for larger expenditures, however, such as village-level celebrations.

“Two years ago and even today [he makes the decision], because it’s expensive to have a [...] wedding ceremony,”

(Participant 3, Men’s FGD, Kalacha).

Drivers of Change in Decision-Making: Participants Perspectives on How Changes Have Occurred

Having their own money has lessened dependence on husbands

The FGDs indicate that having their own money has brought tremendous change in the women's relationships with their spouses, increasing their bargaining power and promoting independence.

"Before I just wait for [my] husband to make all these decisions. And now I don't wait for my husband. [Before] when a child needs [a] uniform and [my] husband is at satellite camp, I have to send [a] message to him and wait for him to send money and the child will not go to school until we get the money for the uniform. And now, I just make the decision even if the husband is far away and there's a need to buy the uniform, I just give child the money."

(Participant 5, Women's FGD, Illaut).

Having this independence is especially important when the men are at satellite camps. Before REAP, without money of their own, women were limited in their ability to buy things like food and clothing while their husbands were away. Now, when they need something, they can buy it on their own without having to wait.

"Before it was only [the] husband who has the livestock [...and] we wait for [the] husband to sell livestock for us. He goes and then comes and you are left with the kids here and the children become so hungry at home without food. And the wife will just stay at home waiting for the husband to bring something. BOMA has brought this help when the husband is far away, still the children will feed well. Until now the husband realize[s] that he has this wife now that does this great thing, she works hard. Now he listens to me until we come together [...],"

(Participant 4, Women's FGD, Korr).

Increasing confidence and sense of self-worth

Owning and controlling a business, having their own money, as well as participating in a savings group, has subsequently led the women to feel more confident about financial decision-making, their own self-worth and their ability to speak up in their relationship. It appears that since they enrolled in REAP, the women feel more empowered, are better able to assert themselves and make decisions independent of their husbands. They believe that participating in REAP gave them some control over the family finances, leading to increased confidence and self-worth. For instance, several of the women said if they need to sell livestock to pay for school expenses, they can do so, merely informing the husband, and not necessarily asking for his permission.



“Before doing BOMA, it was only the husband who makes [the] decisions. He can go and decide to buy a cow. When he comes [home] with the money, he will not give you all the money, but he will give you something little to [...] to do some other things. He just goes to the market and buy[s] food for children. And he remains with the other money. And now, it’s us who gives them money. They are at home staying. It’s us who does business, it’s us who makes decisions of what to be done, it’s us who buy[s] food for children. We don’t have even that time nowadays of husbands telling us to buy food now,”

(Participant 8, Women’s FGD, Merille).

Some participants felt that women in non-BOMA project areas do not have the same freedom to make decisions as the women in BOMA areas. Women in BOMA areas are considered more empowered to make financial decisions **because of the ‘education’ they received under the project.**

“Those who are in BOMA they have seen this now. Those who are not in BOMA there is nothing much positive they [...see]. [...] Some have changed. Those who are in BOMA, they have seen all these changes. Those who are not in BOMA still they are in the life where we were before and they didn’t see much. For those who are in BOMA, it’s now us who tells them, “You know this is how things are; this is how things should be,”

(Participant 8, Women’s FGD, Illaut).

Furthermore, some male participants felt that women in non-BOMA families were learning from their BOMA neighbors and taking more initiative in decision-making.

“We can say it’s somehow the same, but for the few who are away, it’s like they followed up with these other people and they learned from the rest, and now it’s almost similar [...] They are just learning from their neighbors and other women [...],”

(Participant 5, Men’s FGD, Merille).

Men’s changing perceptions

Another cause for the changes in decision-making power could be the men’s changing perceptions of women enrolled in REAP. The women in the study report that, in some cases, their husbands were initially opposed to them joining the project, but once they learned of its benefits, and how the resources available could improve their family’s economic welfare, they became supportive and encouraged the women to stay in the program. The access to



independent resources that their wives now have, plus their contributions to covering the family expenses, appears to have significantly influenced the men's views of their wives and helped accept their increasing roles in decision-making.

“Since the women joined BOMA, our impressions have changed. The way we are operating have changed. What BOMA gave them it’s still progressing within the town here. They buy goat[s] and sell [them] and they buy food [...]. They just sell their business and livestock and send food for me also [...]. The program has [...] opened women’s eyes. That is what we have seen,”

(Participant 5, Men’s FGD, Merille).

Some findings from the FGDs suggest that the men view the women differently now and consider them more enlightened:

“Before we didn’t see much the way it is now. Because there are some women who never came to town. They don’t even know town. It is only [the] husband who brings donkeys to [the] shopping center here and loads the donkey and takes the food to shop. So we didn’t see much because there’s not much programs that shows us so many things and trains us here. What brings us together and we can agree and discuss with women now this much, it is these kinds of teachings. And all this [progress] in the market and that’s what brings us together husband and wife,”

(Participant 5, Men’s FGD, Merille).

The women also reported a change in how they are viewed, recognized, and appreciated by their husbands, as well as how they interact together.

“When my husband is at satellite camp, and I buy a hat or a coat and I send that to him at satellite camp, he wears that because it is cold and he thinks, ‘My wife has done something great,’ and he really appreciates that and is thankful for that,” (Participant 4, Women’s FGD, Korr).

• • •

How is Women’s Participation in A Gender-Focused Poverty Graduation Program Associated with Household Disagreement and Conflict?

Women’s participation in REAP generally seems to be well-regarded. The women report that having their own money frees them from having to seek their husband’s permission to make purchasing decisions. Men report that the women are more independent now than before in their decision-making, and that they take more initiative without consulting them (in a positive sense).

Men agree that their wives are more helpful partners now that they have some income and can contribute to the family expenses.

“BOMA has really helped me because my wife is among the women [...]. Since my wife [has] doing BOMA, I have never sold a goat [...]. I say thank you very much because that money has helped me to pay fees and I have never sold any livestock to pay fees since my wife came to BOMA,”

(Participant 2, Men’s FGD, Merille).

Although most FGD participants reported either reduced conflict, or no conflict, there are a few indications that increased income and increased decision-making could cause family tensions or conflict. One source is when the couple does not agree on how to spend their money, or when the wife refuses to assist the husband with her own funds, especially in regard to recreational expenses.

“Yes, there’s some conflict that comes with money. When you don’t have money and you want your wife to use this money in other way and don’t buy that idea now you quarrel, sometimes you fight. [...] When you need money, you come and beg your wife and you borrow your wife [’s...] money to buy something in town, even some miraa⁵. ‘Please my wife, give me some little money. Let me just go and buy some miraa,’ and she says no, you fight,”

(Participant 6, Men’s FGD, Merille).

Another area mentioned as a source of potential conflict is with loans—both whether to take a loan and how to spend the money. A husband may disagree with his wife’s decision to take a loan due to his fear of an inability to repay. Even if a woman can make the decision to buy clothes, a husband may insist on being consulted on the purchase because he is involved in the repayment if the money was from a loan.

⁵ Miraa (khat) is a local stimulant plant, whose leaves and shoots are usually consumed for social and recreational purposes.



“The husband sometimes disagrees for [the] wife to take [a] loan because what he fears is when you fail after taking the money from the loan people will come and take your livestock,”

(Participant 4, Women’s FGD, Merille).

An important nuance in understanding the general lack of conflict from increased decision-making, though, is that it is possible that if the women had more money than they do, there would be more conflict.

“And today, they have less disagreement because the money that they’re having they know it’s amount and it’s little, so they don’t have that such amount of money to bring disagreement so they’re comfortable. In [the] future, if it’s more, it may bring more problem[s], but they have not reached that,”

(Participant 2, Men’s FGD, Kalacha).

Although participants generally reported there was no conflict from REAP participation, seeing two types of potential conflict mentioned, from women having more money and from taking loans, suggests that this topic can be explored further.

Effect of A Gender-Focused Poverty Graduation Program on Child Labor and Intention to Send Girls to School

As mentioned earlier, BOMA explored the issues of child labor and enrolling girl children in school to understand indirect and direct effects of the REAP program. Since the two concepts are complicated, and linked, it is helpful to provide background information established in the FGDs first.

Child labor in the FGD locations takes the form of herding, domestic chores and working in the family farm. The need for additional labor is a huge concern for families, especially if they lack the money to hire others, or have livestock that needs to be taken care of by trusted individuals. These needs force parents to keep some children out of school. Some children do not start school at all, and others start and are withdrawn after a few years, especially if their academic performance is not good. Children in school usually help their parents after school and during vacation periods, but this may not be enough to meet their needs. Although all parents in the FGDs appreciated the need for all children to be in school, overriding concerns regarding their livestock and helping at home lead them to ‘sacrifice’ one or more children and keep them out of school.

“Both of them decided that since they are not employed, they have decided to keep two boys [...] to look after the animals and the other ones will go to school, and in [the] future, [they will] help them,”

(Participant 3, Women’s FGD, Kalacha).

Although the participants would not admit to any form of partiality in picking which child to keep out of school, it appears that more often, parents select boys. Boys herd more often than girls, thus help with the most important income-generating activity of the family. Often the eldest is selected to stay and herd, but sometimes the children selected are those who struggle with academic performance. If girls are kept out of school, it is to provide domestic labor, help around the home, or herd. Girls' range of jobs around the home include looking after goats, collecting firewood, washing utensils, and fetching water. There was general agreement amongst the FGD participants that the father decides which child goes to school and which does not.

"You just see them and you just focus and see how they behave. You will see who is braver than the other one or who has some knowledge than the other one. The one who is brave, we will take him to school, and the one who is not brave enough, then we take him to livestock,"

(Participant 2, Women's FGD, Korr).

"If you take your children to school, some are herding and some are in school, when your wife gets pregnant or sick or gives birth, who will help her? This one is there to help her. If there are three, one is in school, one is herding, and one will help her mother at home. She is just at home helping her mother until she gets married,"

(Participant 5, Men's FGD, Korr).

In all the FGDs, the parents expressed the desire to send their children, both boys and girls, to school. They appreciate that education is valuable, and that an educated child will help the family economically as well as add to social prestige. Participants also know from personal experience that those who are educated can provide for their families.

"I want my son to get married to a girl who is learned and have job like my son, because now, for me now, I have a brother who I took him to school. I am brother to nine. He's the only one who went to university. He is the one with job who feeds all of us. Two boys are in school now. It's him who came and helped me. He normally comes home,"

(Participant 3, Men's FGD, Korr).

Although both female and male FGD respondents reported an increase in the number of girls attending schools, the majority of the BOMA families reported keeping some children out of school to provide labor. This contrast makes it challenging to conclude or even speculate from these FGDs that the REAP program has had a clear effect on the rates of girls attending school. In addition, midline data from BOMA's Standard of Living Index (SOLI) on the cohort of REAP participants included in the FGDs showed only a slight increase in primary school enrollment from 66.5% at baseline to 69.9% at midline⁶. To more significantly

⁶ The BOMA Project. (2017). *Analysis of the Midline Survey for the REAP Cohort, Funded Through the Bill and Melinda Gates Foundation*. Manchester, Vermont: The BOMA Project.



influence the enrollment rates, BOMA launched a Girl Child Campaign in late 2017 to reinforce the message to participants on the importance of education as well as gain the commitment of parents to enroll girls in school. Over 600 BOMA participants engaged in the campaign, with preliminary primary school enrollment numbers surpassing 60 children, just 2 months later⁷. Endline SOLI data is expected to show a greater increase.

It also does not appear as if REAP participation has had a significant effect in decreasing or increasing child labor due to assisting their mothers with the businesses. It should be noted that BOMA has initiated a Child Impact Study to further explore child labor and determine the indirect effect of REAP on children. Results will help inform if there are any changes that should be made to improve the program to maximize the benefit to children and minimize any potential for adverse impact. This is particularly important as the model is brought to scale. A report on the baseline data should be available in mid-2018, with the completed study available in late 2019.

One area where there is likely an effect from REAP participation, however, is the funding of school fees. FGD participants remarked that using loans from BOMA funds to pay school fees, supplies or transportation is considered an important contribution. Both men and women in FGDs referred to BOMA funds from savings groups as a key source for school fees, a finding which was expected.

“Last time, [I] decided to take [my] student to school using BOMA money. Those people they are just in the same village and they are saying, “You didn’t sell [an] animal, how is it that you decide to take your son or your daughter to school?” And then [I] told them “I borrowed that BOMA money.” And then [I] was asked “How is that BOMA money [is still] existing, because we have eaten ours?”

(Participant 1, Women’s FGD, Sagante).



⁷ Final enrollment numbers will be provided in final project reports, available in mid-2018.



DISCUSSION AND KEY LEARNINGS FROM THE STUDY

This study seeks to establish how participation in REAP supports women's empowerment, specifically regarding decision-making on household expenses. The study also aims to understand how REAP participation is associated with household conflict, decisions to send girl children to school, and the use of child labor. The findings have provided important insights that will inform BOMA's on-going and future programs in this region.

REAP's effect on household financial decision-making by women

The study examined changes in decision-making around expenses for health care, livestock, food, household items, clothing, personal effects, children's education, business investments, transportation and celebrations. It is clear from the findings that participation in REAP has increased women's decision-making power at varying levels, and increased their feelings of personal empowerment, confidence and ability to negotiate within their marriages. This is directly associated with REAP participants having their own money from managing a business, and thus reduced dependence on their husbands. Independence is especially important for women when the husbands are away at satellite camps and not available to provide money to their families.

The findings also indicate that the level of consultation on expenditures between a wife and husband has increased remarkably in the one and a half years since the women enrolled in REAP. The women report that the men consult them more now than they did before, and the men report that they seek their wives' input in some key financial decisions. Subsequently, the women have more say in the financial decisions affecting them and their families.

The findings also show that men generally make final decisions when the expenditure is large, such as significant medical expenses or school fees. Women now make more decisions on smaller expenses than before in some areas, such as food, clothing, transport around town, school supplies and small family events such as child-naming ceremonies. Decision-making around household items, personal care products, water and firewood remains a woman's role, as it was before the intervention. In some FGDs, men reported that they still make decisions regarding school necessities, even if it is the woman who pays.

In addition, in the case of livestock, the discussions with the women suggest there is livestock owned by women, and livestock owned by men (usually away in the satellite camps, or herding elsewhere). The findings suggest that unlike before, women can now make decisions regarding their own livestock, although it is limited to those purchased for their own business, or those designated for family food.

While women have some increased decision-making power regarding taking credit from business or cash loans, many men are weary of their wives taking on these debts, and the woman needs the man's permission to do so. Men are interested in how women spend the loan from the BOMA savings group, because if a wife fails to repay, the husband is ultimately responsible for the debt.



The following table provides a summary of changes in decision making about household expenses since participation in REAP, as reported in the FGDs:

Table 2. Summary of Changes in Decision Making About Household Expenses Since Participating in REAP

Type of Expense	Before REAP	After REAP
Livestock	Men made all final decisions	Both men and women can now make decisions, with high level of consultation on livestock for the family. Some women make final decision to buy livestock for their business. Men make decisions on livestock purchases for economic investment (herding). Either men or women can make decision on drugs for livestock.
Business-related expenses	Men made all final decision in majority of households	Mixed: Men in some households must approve taking loans for business; in others, woman can now make decisions about taking goods on credit More consultation between spouses
Food	Men make decisions on how much to spend and sometimes, what types of food to buy; in some households, women consult with spouse	Women make decisions with less or no consultation process. Clear division of roles in decision-making in households. In some households, women also provide money to buy food and make decisions on how much to spend on food
Health care expenses	Men made all final decisions Consultation level prior differed per couple	Men still make final decisions on large expenditures to households e.g severe illness, and when hospital is far Women make decisions on illnesses with minimal expenditures (less severe), and when husband is away or in case of emergency
School-related expenses (tuition, uniforms, books, etc.)	Men made all final decisions in majority of households	Fees: Men make final decisions on large household expenditures Uniform and books (smaller expenses): Women make final decisions
Transportation	Men made all final decision in majority of households	Increase in consultative decision-making about transportation Men make final decisions on transport with large household expenditures such as long-distance travel Women decide on transport with minimal expenses, such as hiring motorcycles to transport water
Personal Effects and Celebrations	Men – made decisions in households where women lacked any economic empowerment Women - in households where women had some income; and on cosmetics Both: households where both couples have a source of income	Women make the decision on personal effects, with less or no consultation process Women make final decisions on small family-level celebrations such as child-naming ceremonies Clear division of roles in decision-making Men make decisions on large celebrations that involve the community and require high household expenditures

Participation in REAP and its association with household conflict

From the FGDs, it is remarkable to note the general agreement that women's participation in the REAP initiative has hardly led to any household conflict, and is much appreciated by both men and women equally. The men appreciate that women are now able to contribute greatly to family expenditures. The women report that having their own money lessens the possibility of disagreement with their husbands because they do not always have to seek their husband's permission to make purchases. Findings also indicate that couples support each other more in managing their expenditures. There are suggestions from the findings that the men view the women differently now, in a more positive way, and consider them more enlightened.

Although not suggested as a source of conflict, it is a concern noted in this study that some men still saw themselves as the key decision-makers on issues where women believed themselves to be the final decision-makers, such as in purchase of school supplies. While women largely saw this as their decision, some men do not see it that way, and think that their wives must consult them even if they were the ones paying. It is also noted in this study that some men openly 'disagree' with their wives' being able to seek and manage loans. In some of the FGDs, men commented that they sometimes must help their wives repay loans. These sticking issues may be a source of conflict in future if not well managed.

It is also noted that the women used language indicating that they resented the previous arrangements where they had to "beg" their husbands for money, or "follow him around to town" and are proud they do not have to do this anymore. Although the men seem okay with the 'new' woman, it is not clear whether this may be source of conflict in future.

The findings from the men FGDs seem to suggest that if the women have a lot more money than they have access to now, then conflict could arise. Potential conflict from both economic empowerment and decisions to take loans suggest that the topic be explored further.

REAP's effect on decisions to send girl children to school

From the findings, there is no suggestion that REAP has influenced family decisions regarding girls' education. What is clear is that families are keeping children – both boys and girls – out of school to assist with herding and household chores. In addition, it does not appear as if the participants discriminate against girls in terms of keeping them out of school. From the FGDs, both boys and girls are kept out of school to provide labor, and boys are more often chosen to stay out of school to herd. The choice to keep a child out of school is driven by parents' need for additional labor, which the child provides – boys and girls to take care of the animals, and girls to help their mother around the home.

Is participation in REAP associated with increased child labor (domestic or otherwise) in REAP households?

Child labor in the REAP locations takes the form of herding, domestic chores, and helping with the farm. From the discussions, it does not appear that REAP has had any effect on decreasing child labor, since the BOMA families still keep some children out of school.



Although most families reported sending at least one child to school, they also reported that they have one or more children out of school, to herd, work in the farm, or do household chores. In the FGDs, it emerged that even if the parents appreciate the need for all children to be in school, overriding concerns regarding their livestock or cultivating the family farm lead them to ‘sacrifice’ one or more children and keep them out of school. It is not clear that REAP participation has increased child labor, either, or that children are spending less time at school or playing to assist their mothers’ businesses. The forthcoming Child Impact Study will provide more insight on this issue.



CONCLUSIONS

This study provides useful insights on nuanced changes in household financial decision-making, as well as other effects of REAP participation in these communities. Decision-making by women on finances has improved since participation in the program because they have resources now that they did not have before. While men still are the primary decisionmakers on the larger financial decisions, since it involves the sale of family livestock that mostly men own and manage, women have been able to expand their decision making powers to include important decisions like purchase and sale of livestock, school and medical expenses and smaller family purchases. Women feel more assertive in their relationships and are consulted more by their spouses, because now they are able to make a financial contribution to the household, unlike before.

In conclusion, if changes in the REAP-enrolled women's decision-making and other factors appear gradual and slow. It is because of the deeply entrenched views of gender roles in the society. As one participant explained, these roles have been there for generations and largely drive decision-making responsibilities. However, the REAP program seems to be helping the women make progress.

"Even before we were brought up, women have her chores and we have our chores. That was apart it is now close. We were very far apart. It is just because of this school and the food that the mother who make final decision on this. Buying livestock and where livestock will go, a woman will not know where the livestock will go. This little is just because they're in town and they know how to operate small business, it's just that brought us together now. If it were not this training these women could not even come that far,"

(Participant 7, Men's FGD, Korr).

APPENDIX 1: FGD GUIDES

Guide for Participatory Focus Group Discussion with 6-8 BOMA participants (women) or their spouses (men)

Note: Do not begin the discussion until you have taken the participants through the informed consent process and have obtained the consent of all participants.

Keep the tone light as you introduce the activities:

I'd like to start by having everyone introduce themselves. As I mentioned, I won't be writing down names, but for us all to know each other, would you please tell us your:

- **Name,**
- **Age, and**
- [For female participants:] **How long you have been involved in the BOMA project**
- [For male participants:] **How long your wife has been involved in the BOMA project**

Take notes on the (approximate) ages and length of involvement in BOMA of the participants, but do not write down their names.

1. Thanks very much. I would like to start today by talking about some of the main expenses you have in your household. What are some things that we buy that cost the household money? Can we list them?

As the participants list expenses, pull out index cards with simple images depicting these expenses and hold them up for the group to see, then place them on the ground in a row. Blank index cards can be used to draw rough representations of expenses not already illustrated.

Anticipated list of expenses (prompt if any of these key categories are not brought up by participants themselves by asking, "**What about ..., is that a major expense in the household?**"):

- Medical/hospital expenses
- Livestock
- Food
- Clothing
- School-related expenses (uniforms, books, etc.)
- Business-related expenses
- Transportation

2. Thank you for making this list. Now that we have arranged these on the ground, I'd like you to think back to your lives before the BOMA project started. Think about these expenses that you had then. What I would like to know from you is: who usually made the decision about spending money on these things?

Show the participants paper circles and squares and tell them:



The square represents the man in your household and the circle represents the woman in your household. Please think about who made decisions about whether, when, and how much to spend on these expenses in your household before the BOMA project: the man, the woman, or both? If you agree amongst yourselves, please put the appropriate shape (man, woman, or both) under each expense category.

As the participants discuss who made the decision for each type of expense, take notes about the conversations they are having among themselves. Which topics present the biggest points of disagreement? What are the participants saying concerning these categories—did the decision depend on who was affected (like adults vs. children) or what season the expenses arose? Did it depend on whether or not the husbands were present to take part in making these decisions?

The final matrix on the ground should look something like this (note the example images used here are geared to a Western audience and will have to be adapted to be locally relevant):

		●	●	●	No agreement	

Take down the final categorization for the matrix in your notes. You may also take a photograph.

Once the diagram has been completed, ask some follow-up questions based on the interactions you just witnessed during the activity, probing into what was considered “normal” or typical before and what factors influenced decision making about these expenditures. For example:

- **I noticed that you all very quickly decided that before the BOMA project, men made decisions concerning livestock and transportation. Can you explain why?**
- **I saw there was some discussion about who made decisions about food expenses before the BOMA project, and in the end, you indicated that both the man and the woman generally made decisions about whether and how much food to buy. In what way did men and women both make decisions about food expenditures?**
- **I see that you were not able to agree about who made the decision about expenses for the business. Why is this?**

Take notes on the responses, then draw a firm line underneath the first set of responses in the matrix and continue.

3. **Now I would like you to show me who in your household makes decisions about whether, when, and how much to spend on these same expenses in your household today. Please use the circle and square again to show who makes these decisions in your household today.**

As the participants undertake this task, take notes about the discussions taking place. Is there widespread agreement across the categories? Is there debate about whether or not any areas of decision making are different now?

Take notes/photographs of the matrix at this stage.



Once the diagram has been completed, ask some follow-up questions based on the interactions you just witnessed during the activity, probing into whether and how any decision-making processes have changed. Ask the following questions:

- 4. Have there been any changes in decision making about household expenses since the BOMA project?**
 - a. What have these changes been?
 - b. How did these changes happen?
 - c. Have there also been these changes in households whose members did not take part in the BOMA project?
 - i. Why/why not?
- 5. Let's take the example of [an expense type where the participants have indicated there has been a shift, based on the matrix]. Who in the household begins the conversation about whether we should spend money on this expense?**
 - a. What happens next?
 - b. (If more probing is needed): Do you discuss together whether you should spend money on this? Do you discuss how much you should spend? Do you discuss whose money should be spent?
 - c. Who makes the final decision about whether and how much to spend on this expense?
 - d. What happens if the other household member disagrees?
 - e. Is this different than it was before the BOMA project?
 - i. Why?
 - ii. What has made this change?
- 6. What happens when the household cannot afford an expense that is necessary?**
 - a. Can you take out a loan? From where?
 - b. Who decides that the household should take a loan?
 - c. Do the husband and wife talk to each other first? What happens if there is a disagreement about whether to take out a loan?

Wrap up this discussion on a positive note (using the text below, for example) and transition the participants to the next discussion topic.

Thank you very much for your answers to these questions so far. I know it can be difficult to talk about some of these issues and I appreciate your openness very much.

Now I would like to do another activity, in groups of 3-4 people.

- 7. I would like each group to draw your ideal daughter and your ideal son at the age of 14. What is your daughter doing during her day? What is your son like doing during his day?**

Give participants about 5 minutes to draw these pictures. Take notes on what they are discussing as they draw their ideal son and daughter—what characteristics are emphasized? What activities are emphasized?

- 8. Now I would like each of you to draw your ideal daughter and your ideal son at the age of 18.**

Give participants about 5 minutes to draw these pictures. Then ask the following questions:



9. For the daughters you drew at the age of 14, can you share with the group what you drew?

- a. **What is she doing?**
 - i. Is she married?
 - ii. Does she have children?
- b. **What is she not doing?**
- c. (If not already discussed): **Is she in school?**
- d. (If not already discussed): **What chores is she doing around the house?**

10. Now I would like to talk about your drawings of the 18-year-old ideal daughter.

- a. **What is she doing?**
 - i. Is she married?
 - ii. Does she have children?
- b. **What is she not doing?**
- c. **What is different about the ideal 18-year-old ideal daughter and the 14-year-old daughter?**

11. How do these pictures of our ideal daughters differ from what our daughters are actually like today?

- a. **Are our young daughters in primary school?**
 - i. Why/why not?
- b. **Are our teenage daughters in secondary school?**
 - i. Why/why not?
 - ii. At what age do they stop going to school?
 - iii. Has it always been this way? [If not]: **What has changed?**
- c. **Who decides whether to send the daughter to school? Who has a say in the decision?**
 - i. Has it always been this way? [If not]: **What has changed?**
- d. **At what age are girls married?**
 - i. [If girls are getting married under 18]: **Why are teenage girls getting married?**
 - ii. Has it always been this way? [If not]: **What has changed?**
 - iii. Who decides whether the daughter should get married? Who has a say in the decision?
 - iv. Has it always been this way? [If not]: **What has changed?**
- e. **What chores are girls doing?**
 - i. Have the chores girls do changed since the BOMA project? How so?

12. Now let's describe the son you drew at the age of 14:

- a. **What is he doing?**
- b. **What is he not doing?**
- c. (If not already discussed): **Is he in school?**
- d. (If not already discussed): **What chores is he doing around the house?**

13. Now I would like to talk about your drawings of the 18-year-old ideal son.

- a. **What is he doing?**
 - i. Is he married?
 - ii. Does he have children?
- b. **What is he not doing?**

14. What is different about the ideal 18-year-old ideal son and the 14-year-old son?



15. How do these pictures differ from what our sons are actually like today?

- a. Are our young sons in primary school?
 - i. Why/why not?
- b. Are our teenage sons in secondary school?
 - i. Why/why not?
 - ii. At what age do they stop going to school?
- c. What chores are boys doing?
 - i. Have the chores changed since the BOMA project? How so?

Thank you very much for your time today. We really appreciate the information you have shared with us. Do you have any questions before we conclude?

