

Is Microcredit Changing Women's Role? An Exploratory Study from Rural Burundi

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Abstract

Although microcredit programs are used in many developing countries, the evidence on the effects of microcredit on women, documented in several studies, is still contradictory. One example of this lack of congruence is the impact on domestic violence. Several studies show that the financial empowerment of women is a risk factor for domestic violence while others affirm its role as a protective factor. Our research aims to explore the economic and social effects of the *Nawe Nuze* microcredit groups in Burundi. We seek to explore the effects of microcredit on women's role. A mixed methodology has been used. An interesting aspect of this study is that we take into account the perceptions and discourses of men (husbands) relative to the role of women in Burundi and, in the *Nawe Nuze* microcredit groups. We found that, although the economic effect is the most visible, a positive social effect on the woman's role in the household and on the couple's relationship is evidenced. Furthermore, we found that participation of women in microcredit groups has no observable effect on intimate partner violence. We, therefore, believe these results advance research and can usefully assist policy makers and practitioners in establishing microcredit programs for women.

Keywords: Gender, Microcredit, Burundi, domestic violence, women's role.

1. Introduction

At the beginning of the millennium, and with the adoption of the Millennium Development Goals (MDG), we have seen a panoply of initiatives that aim to fill the void in providing access to financial capital for the less advantaged. Microfinance programs in general and microcredit in particular were at the forefront of such initiatives, through which their virtue in terms of economic and social impact was praised in several research studies (Cabral, Russell, & Singh, 2006; Latifee, 2003; Rosenberg, 2010; Swain & Wallentin, 2009). Microfinance is

"a collection of financial services such as loans, savings, money transfer, and micro insurance for poor families who may not have access to such financial services through mainstream financial institutions. The main goal of microfinance is to free poor individuals from the vicious cycle of indebtedness, created by dependency on moneylenders who charge exorbitant interest rates due to the poor's inability to access conventional loans that require collateral" (Singh, 2015).

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As part of this social initiative, microcredit is "*an extension of small amounts of collateral-free institutional loans to jointly liable poor group members for their self-employment and income-generation*" (Rahman, 1999). Approximately 80% of microcredit programs are targeted at women, based on four discrete reasons for empowering women through access to capital (Laha & Kuri, 2014). The first reason is that women are among the poorest and most vulnerable of the disadvantaged, so it is important to target interventions directly at them. Second, it is believed that investing in women's capacities to support their empowerment contributes significantly to economic growth and development. Third, the economic resources handled by women are more likely to be invested in the quality of life and well-being of the household (food, education, health) and, in particular, for the benefit of the children. Finally, a growing number of microfinance institutions prefer to have women as members because they are much more reliable borrowers than men (Cheston & Kuhn, 2002; Laha & Kuri, 2014; Vyas & Watts, 2009). Indeed, several studies argue that such programs empower women (Cheston & Kuhn, 2002; Laha & Kuri, 2014; Littlefield, Morduch, & Hashemi, 2003; Swain & Wallentin, 2009). Other studies, however, contradict this assertion, including a recent longitudinal randomized research project in Uganda (Blattman, Green, Annan, & Martinez, 2013).

Looking beyond the discussion of the empowerment that a microcredit program may or may not confer on women⁽¹⁾, one of the most striking consequences that microcredit can have on women is the risk of intimate partner violence. Marital violence (physical or psychological) impacts not only the individual but the entire household, reducing the well-being of its members and transferring negative affects intergenerational (Panda & Agarwal, 2005).

Different theoretical models seek to explain the relationship between economic empowerment and marital violence. Social exchange theory claims that the family is a power system and that men with few economic resources may use violence as an alternative means of control (Goode, 1971). Relative resource theory suggests that women who have a higher status than men are at risk of violence since they are challenging the status of men as the head and breadwinner of the family (Macmillan & Gartner, 1999). In opposition, marital dependency theory proposes that women who are financially dependent on their partner are at higher risk of domestic violence (Kalmuss & Straus, 1982). Finally, the ecological model affirms that factors in domestic violence are diverse (individual, family, community) and the interaction of those factors determines the presence (or lack) of domestic violence (Heise, 1998; Vyas, Jansen, Heise, & Mbwapo, 2015).

Although microcredit programs are widely used in many developing countries (Bangladesh, India, Uganda, Burundi, Bolivia, Rwanda, among others) the effects of microcredit on women, documented in various studies (Banerjee, Duflo, Glennerster, & Kinnan, 2013; Blattman, Green, Annan, & Jamison, 2013; Cheston & Kuhn, 2002; Laha & Kuri, 2014; Littlefield & al., 2003; Pereznieta & Taylor, 2014; Porter, 2013; Singh, 2015; Swain & Wallentin, 2009; Vyas & Watts, 2009), are still contradictory. The literature review undertaken by Vyas & Watts (2009) on the impact of domestic violence through the financial empowerment of women in developing countries shows conflicting results, indicating a non-conclusive consequence of such programs on marital violence. In their review, six studies identified the financial empowerment of women as a risk factor for domestic violence, whilst five other studies saw it as a protective factor.

Moreover, since most of the studies are concentrated in very few countries, there is no adequate weight of evidence concerning the effects on marital violence of women's participation in microcredit programs in very traditional cultural and/or patriarchal communities. Despite all the research on gender violence in developing economies, it is clear that a context-specific knowledge base needs to be built up, which can serve the needs of both research and practice. Burundi is such a context; despite its extensive domestic violence record, very few research projects have been carried out. The objective of this paper is to undertake an initial exploration of the economic and social effect of a microcredit program in a very traditional patriarchal society and, in particular, to examine its effect on women's role within the household, on partner relationships, and on the community. In order to achieve our stated objective, we draw on insights from the literature on microcredit and the role of women, and investigate the *Nawe Nuze* microcredit project in Burundi. An in-depth description of the country, the role of women, and an overview of microcredit projects targeting the empowerment of women in Burundi is presented. A mixed approach combining qualitative and quantitative methodologies has been adopted.

Information from different stakeholders has been gathered: we used an ecological approach taking into account not only the women's point of view but also their husbands and the presidents of each *Nawe Nuze* group. The results in terms of socio-economic and on marital relationships effects are presented, integrating qualitative information with the quantitative data collected in the course of the study.

1. Context Of Study

1.1. Burundi Background

Burundi is a landlocked country in the Great Lakes region. It borders Rwanda (north), the United Republic of Tanzania (southeast) and the Democratic Republic of Congo (west). Burundi occupies an area of 27,834 square kilometers and supports a population of 9.85 million. It is a highly natalist country with a birth rate of 40.58 births/1,000 population and a mortality rate of 9.36 deaths/1,000 population per year. The country is divided into 18 provinces spread over 129 towns and 2,910 hills (neighborhoods). A hill is the basic unit of administration, and each hill is divided into sub-hills (ISTEEBU, 2012).

By 2015, Burundi was finally emerging from the ravages of a long war that had lasted more than ten years. Since 2000, Burundi's economy has been showing slow but positive growth, with a rate of 5% per year. GDP per capita was estimated at US\$267 in 2013 (The World Bank, 2014). The country depends heavily on foreign aid (about 60% of the budget), which may decrease in coming years due to the economic crisis in donor countries. Despite its economic recovery, Burundi is ranked 180 out of 187 countries on the basis of the Human Development Index (UNDP, 2014), and it is one of the five poorest countries in the world. The proportion of the population living below the poverty line increased from 47.8% in 1994 to 67% in 2006 (The World Bank, 2014), with rural poverty predominating. Despite the relative peace that the country has enjoyed over the decade, it is once again on the verge of civil war following the re-election of President Pierre Nkurunziza for a third term whose legitimacy is highly contested. Several NGOs were evacuated and more than 200,000 Burundians sought refuge in neighboring countries (UNHCR, 2015).

1.2. Women in Burundi

Burundian society remains patriarchal, and women are still, by definition, inferior to men. Political power, judicial rights, land inheritance are largely the privilege of men (Falch, 2010; UNOB, 2005). In Burundi, women are married relatively young. Statistical data for the period 2002-2010 shows that 20.4% of youth get married at the age of 18 and 2.5% at the age of 15 years (UNICEF, 2012). Once a woman is married, she leaves the home of her family and settles with her husband. In a typical Burundian household, the man exercises greater power than his wife and his children. The female role is that of a submissive, dutiful wife conscientiously seeing to the children's needs and assuming responsibility for household chores. The primary purpose of marriage is to have children (Berckmoes & White, 2014; Irambona 1991).

The man can use his superior strength to 'educate' and 'correct' his subordinate spouse through psychological or physical violence (Aulette & Wittner, 2012). Children expect to be beaten by their parents, and women consider it quite normal to be beaten by their husband, especially if they have been disobedient or if the husband is under the influence of alcohol (Albert, 1971). Moreover, society does not consider divorce a reasonable option when children have been brought into the world. For this reason, when spouses are in conflict, the community feels able to intervene with female neighbors or relatives counseling wives and male counterparts advising husbands (Comlan, 2014; Irambona 1991). Innate differences between men and women are well defined in Burundian society. In the agricultural sector, Burundian women account for 90% of the workforce. In general, they work without pay on family farms, while a minority practice as small traders in vegetables, fruits and other foodstuffs (African Development Bank, 2011). Moreover, according to the report of the Beijing Action Program in Burundi (Republic of Burundi, 2014), women comprise the main agricultural labor force (107 women against 100 men in the active rural population) and the principal economic providers for the family (Ochieng, Ouma, & Birachi, 2014; Republic of Burundi, 2014).

The social division of labor in Burundi accords women responsibility for the food, care of the children, and management of the household. The husband is rarely home since he goes out to work to earn money, leaving his wife in charge of the household during his absence.

1.3. Microfinance and women

The microfinance sector constitutes an important part of the Burundian economy, yet it is still relatively young and underdeveloped (Sagamba, Shchetinin & Yusupov, 2013). Since 2006, microfinance activities are regulated by the government throughout the registration and approval of the central Bank of the Republic of Burundi. In respect of these regulations, there are three categories of microfinance⁽²⁾: 1) Nonprofit cooperatives that collect savings and redistribute the capital; 2) Microfinance institutions that are limited liability companies offering financial services (but not banking); 3) Microcredit programs run by NGOs and/or nonprofit organizations that provide credit (Sagamba et al., 2013).

In order to reach the first Millennium Development Goal (to eradicate extreme poverty and hunger), two microfinance institutions targeting women were created: *Women's Initiative for Self-Empowerment* (WISE) in 2009 and *Women's Society for Savings and Credit* (SOFEPAC) in 2013. In similar vein, the Government of Burundi, in partnership with UN Women, set up the microcredit project for Women's Empowerment with local and international partners in eight provinces. Besides government action, separate access-to-credit initiatives targeting vulnerable rural and marginalized women were sponsored by various partner projects. For instance, low literacy rates and the low capacity of rural women to access resources motivated CARE International to develop a microcredit program (*Nawe Nuze*), now managed by the local NGO FVS-AMADE with UNICEF support (République de Burundi, 2014).

1.4. Nawe Nuze groups

The *Nawe Nuze* groups, initially developed by CARE International, came together in a community approach to protect vulnerable children and women in Burundi. Their function is to provide rural communities with a platform on which to forge networking and solidarity, and so build and reinforce community links through social, economic and political empowerment. The second objective of this approach is to facilitate access to financial services for people disadvantaged under the formal system by improving traditional savings and credit practices widely used by the community (République de Burundi, 2014).

In practice, these groups, ranging in size from 22 to 45 members, include a large majority of women. The groups support on average 18 to 45 orphans and vulnerable children (OVC). They are based on solidarity and mobilize around community tontines with three savings banks focused on the following goals:

- *Orphans and Vulnerable Children fund*: This fund is for the purchase of school kits.
- *Support fund* for social events affecting a member of the group.
- *Action fund*: A member can buy shares and receive a credit of up to three times their savings.

The inner workings of the groups take place with the support of two local NGOs on the ground, FVS-AMADE and OICEO (with the financial support of UNICEF), ensuring monitoring and advocating health, education and training in basic management techniques. FVS-AMADE works with 1,319 *Nawe Nuze* groups comprised of 42,907 members in four provinces of Burundi: Kyanza, Kirundo, Muyinga and Ngozi (FVS-AMADE, 2014; Republic of Burundi, 2014).

2. Methodology and Data

A first attempt to explore the economic and social effects of *Nawe Nuze* groups on Burundian women is naturally of considerable academic interest. Our research seeks to explore the effect of microcredit groups on women's role in the household, on marital relationships, and on the community.

The study was conducted between July and November 2014 in Burundi. Given the sensitive nature and multidimensionality of the topic addressed, a mixed-methods approach was adopted. Recent years has seen an increasing interest in mixed methods, where qualitative and quantitative data collection is combined in studies linked to poverty and violence (Howe & McKay, 2007; London, Schwartz, & Scott, 2007). According to London et al. (2007):

"the notion that the context of people's lives shapes how they respond to questions, whether they are asked in structured survey questionnaires or open-ended interviews, was brought home to us forcefully in our work on domestic violence".

Mixed methods allow us to adopt an iterative, cyclical approach to research where deductive and inductive logics complement each other (Tashakkori & Teddlie, 2010). In our case study, three main sources of data collection were used: qualitative data from face-to-face interviews, consultation of documents, and quantitative data from surveys. Such diversity in data collection allows for triangulation, reinforcing the research design.

2.1. Participants

The communities of Gitega (Song and Mugutu hills) and Itaba (Ruhanza and Gihamahara hills) were chosen for data collection because of the large number of *Nawe Nuze* groups that had been established in these regions. The identification of *Nawe Nuze* groups and the control group was coordinated with the local NGO FVS-AMADE. In total (Table 1), 91 married women were interviewed and classified into four groups; in three of these, women were allocated according to the length of time they had participated in the group and a fourth control group was composed of women who did not belong to any microcredit association.

Table 1: Beneficiaries sampled according to length of time participating in *Nawe Nuze*

Time in <i>Nawe Nuze</i> group	Number of women per group
0-12 months	24
12-24 months	23
> 24 months	24
Control	20
	Total = 91

2.2. Construction and adaptation of instruments

With respect to data collection, we followed the ethical and safety recommendations set by the World Health Organization (WHO) for research on domestic violence (WHO, 2001).

The construction of the survey and interview protocols was based on a review of the literature, and interviews with women from *Nawe Nuze* groups and Burundian women, with emphasis on the changing role of women and the degree of satisfaction in marital relationships. The testimony of Nyabenda Goretti, a Burundian woman member of the microcredit group (New York Times Magazine in its special edition on women's rights), was also used to construct the survey instruments. As for the quantitative survey, Burundian women assisted in a contextual revision of all the instruments with the aim of adapting the measures to the local context. The French abbreviated version of the marital satisfaction questionnaire was used (Sabourin, Valois, & Lussier, 2005). The questionnaire provides an overall score on relational satisfaction. Finally, a survey of 26 questions related to economic, social, relational, and domestic violence was administered to the female participants (control and *Nawe Nuze* groups), followed by a semi-structured interview comprising three categories.

In terms of the qualitative data, the semi-structured face-to-face interview was the preferred approach. Semi-structured interviews were conducted with three women from the group and their husbands, with presidents of the three groups, and with a control group (Table 2) for a total of 11 interviews.

Table 2: Sample of interviewees

Time in <i>Nawe Nuze</i> group	Number of women interviewed	Number of husbands interviewed	Number of presidents interviewed
0-12 months	1	1	1
12-24 months	1	1	1
+ 24 months	1	1	1
Control	1	1	0
Total	4	4	3

All interviews were held separately in the presence of a local translator. On average, interviews lasted 30 minutes. The interviews concentrated on three main issues: the role of women; the length of participation in a group; and the couple's relationship. All interviews were held in the native language, Kirundi, transcribed, and then translated into French to assist codification by the researcher. QDA Miner software was used to facilitate data analysis. The framework analysis approach (Ritchie & Spencer, 2002) was followed, using the categories identified in the literature. This analytical approach reflects the original accounts and observations of the people studied and, therefore, remains both grounded and inductive. Yet, the process begins deductively from pre-set categories (Pope, Ziebland, & Mays, 2000) – in this case, based on a review of the relevant literature and on pilot interviews of a sample of women from *Nawe Nuze* groups. None of the interviews were double coded. However, as Thomas (2006) recommends, a verification strategy was used to add scientific rigor. As suggested by Miles and Huberman (1994), different categories were defined in order to facilitate interpretation of the interview transcripts. These descriptions helped to standardize the codification process.

3. Results

Given the mixed-methods approach employed, the quantitative and qualitative data was integrated and categorized under three main headings: *women's role*, *belonging to a group*, and *couple relationship*. These three categories unify all the information collected and give coherence to the study's theoretical framework.

3.1. Socio-demographic description

The age of the women interviewed ranged between 18 and 70 years, ($M = 33.2$ $SD=11$). The age of their husbands varied between 21 and 86, ($M = 38.4$ $SD=11.5$). The average length of marriage was 12.1 years $SD=10.5$. Women's educational level was between 0 and 14 years, the average level of schooling being 6 years ($SD=1.8$). Men's educational level was between 0 and 14 years, with 6 years as the average level of schooling ($SD=1.9$). The average number of children per woman was 4 ($SD=2.5$).

3.2. Role of women in Burundi

A chi-square test of independence was performed to examine the differences perceived by women regarding the role and responsibilities of being a woman in Burundi. No group differences were found $X^2(27, N = 84) = 31.92$, $p < 0.23$. The vast majority of women reported that they bear responsibility for caring for the children, for household chores, and for work in the fields, irrespective of their degree of participation or time spent in the *Nawe Nuze* group.

Nonetheless, the qualitative data presents a different discourse on women's role when *Nawe Nuze* women and women in the control group are compared. The *Nawe Nuze* women outlined the various roles that women have in Burundi. In addition to the traditional roles of doing household chores, taking care of the children and working in the fields, the three women agreed on the importance of women's role in developing the country and, indeed, participating in politics to serve that end:

"the woman is the pillar of the household. She takes care of the children and helps the family. Now we can trade and contribute to the development of the household. In the management of the country, a woman can speak and contribute remarkably in the integral development of the country. We are truly called to contribute to the development of our country, even in politics".

In contrast, the women in the control group perceive their role in society as confined to working in the fields and raising children. A very interesting result is the changing perception of the role of Burundian women among the husbands of *Nawe Nuze* women. Their answers on the role of women in Burundi are very diverse. The husband of a woman who is relatively new to the group (11 months) has a discourse on the role of women centered largely on motherhood, reproduction, and work in the fields:

"The place of the woman is that she becomes a man's wife and brings children with him, with the blessing of God, the woman is pregnant, she gave birth once, twice, again and so on, that is the role of women".

On the contrary, the husbands of women who had participated in the group for longer were able to elaborate at greater length and offered diverse responses. In addition to mentioning the traditional role of women, they also highlighted activities to do with decision making, political action and community involvement:

"If we analyze the place of women today, it is truly remarkable. They are found everywhere, in politics, in the associations; they are even independent in their choices. Now the husband can go somewhere and when he returns, he may find that the woman did for him what he himself was unable to perform. We are really proud of that".

In contrast, the control group husband whose wife was relatively new to the group has a discourse on the role of women based essentially on motherhood, reproduction and housework:

"She gave birth to children, it contributes to the development of the country through those she gives birth.... she prepares me the food to eat and help me in other things I need"

3.3. Belonging to *Nawe Nuze* groups

An analysis of variance showed that the effect of participating in a *Nawe Nuze* group was significant $F(3,75) = 6.71$ $p < .000$ for women's income (Figure 1). Post-hoc analyses using the LSD post-hoc criterion for significance indicated that mean revenue for women in the control group was significantly lower ($M = .53$, $SD = .51$) $p < .000$ than for women in any of the three *Nawe Nuze* groups: 0-12 months ($M = 1.53$, $SD = .90$); 12-24 months ($M = 1.33$, $SD = .59$); and more than 24 months ($M = 1.35$, $SD = .88$).

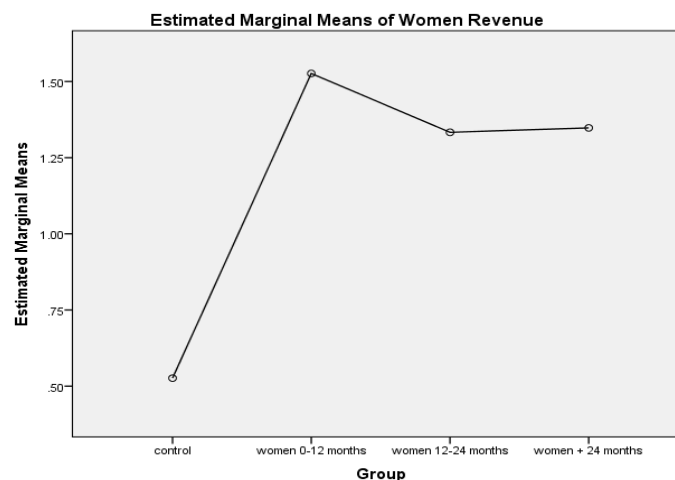


Figure 1: Average revenue for women

In their discourse, different elements were identified concerning the effects of belonging to a *Nawe-Nuze* group. First, women highlighted the economic benefits of participating in microcredit projects, which are often used to fund health care for children, carry out business, pay off debts, and to build up family savings. Another noticeable effect is the personal change in women participating in the group. These women argue that the changes they experience through participation bring benefits to the community since they are more active, more verbal and more involved in projects and community problems.

"Today we have a very important role; we are no longer discriminated against as before. In associations, we become stronger and influential. Personally, for me there has been a big change. I learned to be far-sighted, outspoken and to live well with others in the community".

According to the woman in the control group, being a member of an association could be the way for women to contribute to the country but only if husbands permit it:

"You can have a husband who definitely does not want his wife to be part of an association or be part of a community, so if the husband refuses, she will have to give it up."

In line with this information, the quantitative results show that women in *Nawe Nuze* groups tend to be more involved in decision making. A chi-square test of independence was performed to examine the relation between participation in the group and decision making on how money earned by women is spent outside the household. The relation between these variables was significant, $X^2(6, N = 90) = 27.3, p < 0.00$. Women in the control group were less likely to have a say on expenditure outside the household than women in *Nawe Nuze* groups.

As far as involvement in *Nawe Nuze* groups was concerned, husbands perceived the main benefit of their wife's participation in microcredit groups as economic. The extra income generated helps the family, especially since it is largely spent on household items:

"What has changed in general is how we live, because now we have access to credit that can be repaid gradually, so our life has improved".

The presidents of the groups spoke of various advantages in women belonging to the association. The economic benefits are widely reported. But other benefits are mentioned, including gains for children and the ability to access health care at an affordable rate. On the issue of female participation in *Nawe Nuze* groups, the presidents noted major changes in women, which were not just economic but also personal and social.

"When you are a member of the association, it is very different from non-members. Whether one is rich or poor, the mentality is different. The association members help each other, exchange ideas and advice. For example, we support vulnerable children without necessarily being rich. You become more independent. When you are a member of an association, you acquire knowledge and a savings culture".

In line with the qualitative information, an analysis of variance showed that the effect of participation in a *Nawe Nuze* group was significant, $F(3, 84) = 3.01, p < .034$ for the average of children adopted (Figure 2). Post-hoc analyses using the LSD post-hoc criterion for significance indicated that the mean for children adopted in the control group was significantly lower ($M = .35, SD = .58$) than for women who participated in *Nawe Nuze* groups of 0-12 months ($M = 1.53, SD = .90, p < .000$), and more than 24 months ($M = 1.35, SD = .88, p < .03$). No significant difference was found between the control group and the women who participated in a *Nawe Nuze* group for 12-24 months ($M = 1.33, SD = .59, p < .11$).

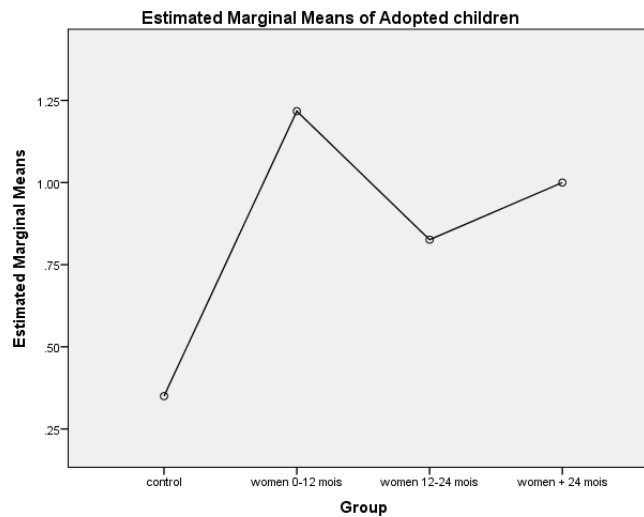


Figure 2: Average number of adopted children

3.4. Couple relationships

The results on reported verbal abuse in the household have shown no significant differences between groups. We inquired about the incidence of verbal abuse in the household in the past and over the last 6 months. A chi-square test of independence was performed to examine the differences between the groups. All groups made reference to episodes of verbal abuse in the household in the past, but there were no significant group differences $X^2(3, N = 84) = 3.04, p < 0.38$. When comparing verbal abuse episodes over the last 6 months, again no significant difference was found $X^2(3, N = 87) = 1.54, p < 0.67$. Hence, participation in a *Nawe Nuze* group does not seem to influence (positively or negatively) verbal abuse in the household even when the length of participation in the group is taken into account.

Participants were also asked about physical violence in the household in the past, and especially over the past six months. All groups confirmed episodes of physical violence in the household in the past, and there were no significant differences between groups $X^2(3, N = 84) = 1.02, p < 0.79$. Over the past six months, all women reported a decrease in physical violence, but the length of participation in *Nawe Nuze* groups does not seem to be linked to the reported decrease in physical violence in the household $X^2(3, N = 87) = 3.45, p < 0.33$.

Complementing this information, the three *Nawe Nuze* women interviewed reported no problems with their husbands in respect of their membership of a *Nawe Nuze* group. However, they did indicate that a potential source of conflict could be the amount of time spent in the group since they often arrived home late. Nevertheless, women pointed out that their husbands are at ease with their participation in the projects:

"He sees it positively, he gives me money to contribute so that our shares are more considerable".

In addition, the three women mentioned that their investment decisions are made jointly as a couple:

"When one has made money, I join with my husband and we decide where to allocate that income. Even when I borrowed money, I allocate a part of my income to savings so I can have a considerable sum at the end of the period. We decide, me and my husband, on what household activity we can spend this income". Concerning expenditure in the control household, it is the husband who decides without consulting his spouse. A control group woman states: *"I am not told, he just starts a project on his own without consulting me".*

Regarding the problems that participation in a *Nawe Nuze* group can bring women and couples, husbands of *Nawe Nuze* women reported no major concerns. However, they also concur that an over-lengthy, time-consuming meeting can be a source of conflict.

The presidents of the groups agree that participation in the *Nawe Nuze* groups is not a source of problems between couples. On the contrary, it confers greater independence and enhances the role that women play in the household. Comparison of the marital satisfaction score highlights an important trend between groups, ($F(3,84) = 2.5$, $p < 0.06$). Members of microcredit groups have higher mean scores (Table 3) than the control group. Nonetheless, no correlation between the length of time participating in a group and marital satisfaction was established ($r(70) = .02$, $p < .83$).

Table 3: Descriptive statistics: Marital satisfaction

Group	Mean	Std. Deviation	N
Control	13.10	5.07	19
Women 0-12 months	15.00	3.87	24
Women 12-24 months	16.40	2.90	22
Women over 24 months	14.91	3.41	23
Total	14.92	3.94	88

4. Discussion

This research project has sought to explore the economic and social effects of *Nawe Nuze* microcredit groups on participating women and their communities. More specifically, the research has looked at the effect of participating in microcredit groups on women's role in the household and on marital relationships. The data describes the experiences and differences of a sample of Burundian women. This research could provide a valuable guide for launching future studies and interventions. Given the exploratory nature of this study, no generalizations can be made for the entire population.

The hypothesis was that more time spent in microcredit groups would positively affect overall living conditions. In our analysis, we noted many differences between the *Nawe Nuze* groups and the control group. The quantitative data did not demonstrate an important effect of the length of participation in the group, whereas the qualitative analysis suggests that time spent in associations has a positive effect on participating women. The findings of Goldberg (2005) can help us in understanding these results. The author argues that it is difficult to establish a correlation between positive impact and the length of participation in microcredit groups, given the intangible nature of empowerment. This intangibility makes it hard to measure the degree of empowerment of women at both the start and the end of the project, since many factors such as spillover effects and the selection process come together to compound the difficulty.

Although the sample of women participants in *Nawe Nuze* groups was selected from 16 groups from the same region, we noted socio-demographic differences, related to women's age, education and number of children. Women who have been members of groups for more than 24 months are much older than women from other groups. As for the educational level of members, those who joined groups recently (0-12 months) have higher educational attainment compared to other groups. These differences are due to selection bias. The economic benefit for women who belong to a group is clearly reinforced by all interviewees, providing an income much higher than those in the control group. This result is consistent with several studies on microcredit (Blattman et al., 2013; Cheston & Kuhn, 2002; Laha & Kuri, 2014; Singh, 2015). Concerning the use of the money earned, women who belong to microcredit groups are integral to the decision-making process as opposed to women in the control group. This is a remarkable difference given the patriarchal and conservative culture of Burundi.

It is a compelling fact that these women share responsibility for investing money in partnership with their husbands. The data from the interviews conducted with women and their husbands references a harmonious process of joint decision making. This result is consistent with the findings of Singh (2015) and Goldberg (2005), where nearly half of women state they do not use the loans for their own needs but make joint decisions with their husbands. This way of managing money has not only improved the standard of living of household members but has also helped to preserve customary roles in highly traditional and patriarchal cultures. One of the husbands clearly expressed this point of view: *"No, she cannot change and behave as if it is she who leads the home, she respected me as she always did"*.

Furthermore, even if a correlation is not established, marital satisfaction scores are higher in women belonging to *Nawe Nuze* groups than in the control group. These results concur with the study by Blattman et al. (2013), which showed improvement in marital relationships and husband support, and the study by Singh (2015) where participation by women from patriarchal and traditional cultures in microcredit projects brings additional economic support to the family without generating tension or conflict. Nevertheless, we witnessed no effect on domestic violence (although one can equally state that there was no increase). These results highlight the complexity of the phenomenon exhibited in the literature review by Vyas and Watts (2009) on the impact of the financial empowerment of women on domestic violence in developing countries. In their review, six studies indicate that women's financial empowerment is a risk factor for domestic violence because the husband feels his role is threatened by a wife undertaking income-generating activities traditionally assigned to men.

With regard to the role of women and, more specifically, women's perception of their own role, our survey finds no significant differences between groups. Both *Nawe Nuze* and control women describe their role in the same way. However, in the face-to-face interviews, we clearly saw differences in women's and husbands' perceptions of the female's role in Burundi. First, the discourses in interviews of women in *Nawe Nuze* groups are much richer in content and language. They are less shy and speak more fluently than control group women. Indeed, group members are aware of this change in articulateness; reference to it is made several times in interviews. *Nawe Nuze* women have undoubtedly acquired self-confidence and asserted greater independence. These behaviors were previously documented in the study by Singh (2015) and the study of Littlefield et al., (2003), where women in the microcredit groups demonstrated greater confidence and self-esteem compared to women in the control group. During the husband interviews, we noted how discourse on the role of women evolved according to group. The control group husband and the husband whose wife had recently joined a group (11 months ago) both limit the role of women to reproduction:

"Women cannot match men, however they have a good place in our society, they gave birth to children, and they contribute to the development of the country through childbearing " .

However, the discourse of husbands whose wives participated in *Nawe Nuze* groups for more than a year reflect a much more proactive and varied perception of the role of women. They talk about the importance of women in decision-making, politics and the community:

"She helps me in decision making and gives advice to neighbors. That's her importance or contribution in her entourage". "If we analyze the place of women in society today, it is truly remarkable. We find them everywhere, in politics, in the associations; they are very independent in their choices. In the past, many women suffered violence in their homes, but now it is decreasing".

Social change for women in *Nawe Nuze* groups seems to be expressed through their involvement and participation in community activities; they assist by donating school materials and support OVCs. Moreover, they have a higher average of adopted children compared to the control group. The results accord with the study by Singh (2015), which support the idea that microfinance group meetings help strengthen and expand social networks and develop social capital. The groups forge solidarity and enhance the confidence of members because the system is built on cooperation and the sharing of experiences, knowledge and resources in the community. By the same logic, social networking by members becomes more extensive and diverse.

5. Conclusion

The results of this study highlight important beneficial effects on women from participation in *Nawe Nuze* groups. Although the most visible and most anticipated outcome is the economic benefit, this study also confirms positive social effects on the woman's role in the household and on the couple's relationship. The evolution of the role of women in the household and in the community is clearly expressed in the discourses of women participating in microcredit projects and of their husbands. From the interviews, it is clear that women are more confident and independent. The data show that women are more aware of the importance of their role in supporting OVC, as well as their role in the community as a whole.

An innovative aspect of this study is the inclusion of the perception of husbands in understanding the role of women in Burundi. In the husband discourses, we note how attitudes towards women have evolved, not only within the household but also in the wider community. It is obvious that husbands whose wives are involved in *Nawe Nuze* groups for the longer time periods envision a role for women that extend beyond the reproductive function into decision making and political participation.

Another key point to note is the effect of *Nawe Nuze* group participation on the couple's relationship. This study evidences improved relationships and supportive attitudes towards women. Women and their husbands express a common interest in a shared decision-making process. Furthermore, marital satisfaction scores and the degree of perceived marital satisfaction are higher in women that belong to groups, confirming positive gains for the couple.

Nevertheless, the results on domestic violence are inconclusive. Our findings show neither an increase nor a decrease in violence against women. This suggests that involvement in the association had no effect, either positive or negative, on violence in the short term. This finding is of great importance to the *Nawe Nuze* program since any increase in violence against women involved in microcredit programs would clearly be a highly undesirable consequence. A possible explanation for the lack of impact on domestic violence may be found in the study by Cheston and Kuhn (2002) who suggests that power relations are unlikely to be transformed solely on the basis of providing microcredit to women. For this reason, we support the recommendations of Swain and Wallentin (2009) and Wrigley-Asante (2012) to policy makers, donors and practitioners who are keen to use microcredit to empower women: their proposals involve not only providing training, outreach, skill development and behavioral change to female participants but also to members of the hosting community. The simple point is that the empowerment of women cannot be tackled without a holistic approach to changing the society to which women's futures are inextricably tied.

This study is not without limitations and should be interpreted with a degree of caution. Some of the constraints that preclude generalization include the small number of participants interviewed in our sample, who were chosen based on availability at the time of the study; the use of a measuring tool designed for couples in North America but adapted for use with a Burundi population; and the mediation of interview questions through local translators.

Finally, it is important to continue this research to secure a better understanding of the economic and social impact of microcredit in different contexts. Specifically, it is vital to develop a fuller understanding of the impact of microcredit programs on the family by continuing to study the changing perceptions of husbands whose wives participate in microcredit groups. For instance, a longitudinal study of the impact of *Nawe Nuze* groups on domestic violence would be beneficial in seeking to establish whether and to what extent group participation can exert a moderating influence in Burundian families in the long term.

Notes

1. A challenge commonly encountered in studies is the lack of consensus on the definition of empowerment. Many governments, non-governmental organizations and agencies including the United Nations, the World Bank, the US Agency for International Development (USAID), the World Health Organization, and the Canadian International Development Agency, use different indicators to understand, measure and assess the empowerment of women, making it difficult to reach consensus on a single definition (Kantachote, Mallick, Polster, & Roets, 2013). Nevertheless, this divergence is not always bad; the definition of empowerment should not be prescriptive but rather contingent, as it differs according to cultural context. That is the main reason why strategies, assessment and measurement of empowerment should be determined locally and always adapted to suit the context (Porter, 2010).

2. Table 1: *The categories of microfinance institutions in Burundi* from the study carried out by Sagamba et al. (2013) provides detailed information on the characteristics and particularities of the three microfinance categories in Burundi.

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