

Understanding Graduation Outcomes in Rwanda:

Coaching, Relationships and Empowerment in Concern Worldwide's Graduation Programme

Research Report for Concern Worldwide

Stephen Devereux

*Centre for Social Protection
Institute of Development Studies
Brighton, UK*

Roberte Isimbi

*FATE Consulting
Kigali
Rwanda*

Contents

Chapter 1. Introduction.....	1
Chapter 2. Methodology.....	2
2.1. Sampling.....	2
2.2. Research methods.....	3
2.3. Data management.....	4
Chapter 3. Coaching.....	5
3.1. CDA qualities.....	6
3.2. CDA workload and responsibilities.....	6
3.3. CDA performance.....	13
Chapter 4. Relationships.....	14
4.1. Intra-household relations.....	14
4.2. Extended family relations.....	15
4.3. Community relations.....	16
4.4. Conflict management.....	18
4.5. Men Engage.....	18
Chapter 5. Empowerment.....	20
5.1. Personal empowerment.....	20
5.2. Economic empowerment.....	21
5.3. Social empowerment.....	22
5.4. Political empowerment.....	23
5.5. Self-perceived empowerment.....	24
5.6. CDA perceptions of empowerment.....	25
Chapter 6. Conclusion.....	27
Appendix. Questionnaire Guides.....	29
A1. Questionnaire Guide: Key Informant Interviews #1.....	29
A2. Questionnaire Guide: Key Informant Interviews #2.....	32
A3. Observation Protocol: Home Visits.....	36
A4. Questionnaire Guide: Focus Group Discussions.....	39
A5. Questionnaire Guide: Household Case Studies.....	45

Tables

Table 1. Sample size by location and research instruments.....	2
Table 2. Caseloads of 4 CDAs interviewed.....	7
Table 3. Example of a family plan (<i>imihigo</i>).....	8
Table 4. Participant book (<i>igitabo</i>) – good performer.....	10
Table 5. Beneficiary book (<i>igitabo</i>) – poor performer.....	12
Table 6. Indicators of empowerment.....	20

Boxes

Box 1. Home Visit Observation: Male CDA and female-headed household, Gishubi.....	8
Box 2. Home Visit Observation: Female CDA and male-headed household, Mugombwa.....	8
Box 3. Men Engage training modules.....	19

Acknowledgements

This research study was commissioned from the UK Institute of Development Studies (IDS) by Concern Worldwide, under the Research Partnership Agreement ‘Graduation follow-up research in Burundi and Rwanda’. FATE Consulting was sub-contracted by IDS to support implementation of this research in Rwanda. The project leader is Stephen Devereux, Co-Director of the Centre for Social Protection at IDS. The research manager in Rwanda is Roberte Isimbi, Managing Director of FATE Consulting. The fieldwork team was led by Roberte Isimbi and included several researchers from FATE Consulting: Didier Manzi Simpunga, Alice Tumukunde, Marie Merci Mwali and Ernest Ngabonzima.

The authors and research team thank everyone from the Government of Rwanda, Concern Worldwide staff and Graduation Programme participants, who gave their time to contribute to this research.

Chapter 1. Introduction

A livelihood support programme called ‘Enhancing the Productive Capacity of Extremely Poor People’ has been implemented in southern Rwanda since 2011 by Concern Worldwide-Rwanda, with financial support from Irish Aid. In the current cycle it was renamed the ‘Integrated Graduation Programme’. It delivers a package of support to extremely poor households that includes cash transfers, livelihood training, savings facilities and coaching by Community Development Animators (CDAs). A quantitative impact evaluation found that almost all participating households improved their wellbeing on a range of material outcomes during the project period, and most maintained their gains or continued improving after the project ended, while a minority lost some or all of their gains after they stopped receiving support.¹ These findings were supported by qualitative research.²

The evaluation reports identified several topics as requiring further research. The first was to deepen the understanding of graduation trajectories, to identify the ‘enablers and constrainers’ that allowed some participants to achieve ‘sustainable graduation’, whereas other participants struggled after programme support ended. IDS and FATE Consulting investigated this issue in Rwanda in 2018.³

A second set of three issues requiring additional research is explored in this second-follow-up study of Concern Worldwide’s Graduation Programme in Rwanda:

- (1) The role of the **coaching** component in achieving positive impacts at household level;
- (2) Programme impacts on **relationships** within households, families and communities;
- (3) Programme impacts on individual **empowerment**, especially for women.

This report is structured around these three research issues, with one substantive chapter of findings devoted to each topic. Before presenting the findings, Chapter 2 summarises the **methodology** that was designed and implemented to conduct the fieldwork in Rwanda. In terms of **coaching**, Chapter 3 discusses the personal qualities, workload, responsibilities and performance of Community Development Animators (CDAs), drawing on the views of CDAs themselves as well as programme participants, government officials and other Concern staff.

Chapter 4 considers how participation in the programme affected **relationships** with family members and neighbours in the community, as well as the effects of training provided on conflict management and ‘Men Engage’. Chapter 5 explores four dimensions of **empowerment** – personal, economic, social and political – as well as perceptions of empowerment by participants and CDAs.

Chapter 6 concludes by identifying three related areas where the effectiveness and sustainability of the programme could be enhanced: (1) working with communities to reduce jealousy and resentment and build social cohesion rather than social exclusion; (2) campaign for government or development partners to scale up the graduation model package to reach the majority of poor Rwandan households instead of a small minority, as at present; (3) build government capacity to deliver innovative aspects of the Graduation Programme such as the household plan and participant book.

¹ Devereux, S. and Sabates, R. (March 2016). **Enhancing the Productive Capacity of Extremely Poor People in Rwanda: Final Evaluation Report**. Brighton: Centre for Social Protection, Institute of Development Studies.

² Akaliza, D.A., Ignatieva, I., Martin, R. and Swatton, J. (March 2016). **Graduation Programme, Rwanda: Adding to the evidence: a summary of qualitative research**. Kigali: Concern Rwanda.

³ Devereux, S. and Isimbi, R. (October 2018). **Understanding Graduation Trajectories in Rwanda: A follow-up study of Concern Worldwide’s Graduation Programme**. Brighton: Institute of Development Studies.

Chapter 2. Methodology

Fieldwork was conducted in Gisagara District, Southern Province of Rwanda, where the Integrated Graduation Programme (Phase 2) is currently being implemented. The 1st cohort of phase 2 of the programme started in March 2017, with 800 households receiving 14 monthly cash transfers from May 2017 to June 2018. Asset transfers for income-generating activities were delivered in December 2017. Participants in both sectors were still receiving support from CDAs at the time of data collection in late 2018. This chapter describes the sample and research instruments that were designed and used in the fieldwork, as well as the approach to data management.

2.1. Sampling

Fieldwork was conducted in two sectors of Gisagara District, Mugombwa and Gishubi, where phase 2 of the Integrated Graduation Programme is currently underway, in November 2018. In each sector, two cells were selected for fieldwork, in collaboration with Concern staff. One of the two cells in each sector was supported by a CDA who is perceived by Concern as highly competent, while the second cell in each sector was supported by a CDA who is considered to have weaker performance. Concern assesses all the CDAs every year, so they can identify CDAs who perform better or worse than average.

The sample was duplicated in each sector and in each cell. The total sample size was 2 Concern Field Officers, 4 CDAs, 16 household case studies, 4 home visits, and 4 focus group discussions (Table 1).

Table 1. Sample size by location and research instruments

Gisagara District	Key informant interviews	Participant observation	Focus group discussions	Household case studies
District level	<i>Concern Programme Manager Vice-Mayor, Social Affairs Director, Social Development</i>			
Mugombwa sector				
Sector level	<i>Concern Field Officer Government sector official National Women Council</i>			
Cell #1	<i>CDA #1 (<u>female</u>, strong performer)</i>	<i>1 CDA home visit (FHH)</i>	<i>1 female group 1 male group</i>	<i>2 female 2 male</i>
Cell #2	<i>CDA #2 (<u>male</u>, weak performer)</i>	<i>1 CDA home visit (MHH)</i>	<i>1 female group 1 male group</i>	<i>2 female 2 male</i>
Gishubi sector				
Sector level	<i>Concern Field Officer Government sector official National Women Council</i>			
Cell #3	<i>CDA #3 (<u>male</u>, strong performer)</i>	<i>1 CDA home visit (FHH)</i>	<i>1 female group 1 male group</i>	<i>2 female 2 male</i>
Cell #4	<i>CDA #4 (<u>female</u>, weak performer)</i>	<i>1 CDA home visit (MHH)</i>	<i>1 female group 1 male group</i>	<i>2 female 2 male</i>

2.2. Research methods

This research is qualitative in nature, mixing qualitative and participatory fieldwork methods including semi-structured interviews and group discussions with interactive exercises. Primary data collection was undertaken using five research methods: key informant interviews; household case studies; participant observation; household books; and focus group discussions.

Five fieldwork guides were developed: for key informant interviews (Concern Worldwide Field Officers and CDAs); for programme participants (Household Case Studies, and Focus Group Discussions); and for participant observation (Home Visit Observation Protocol). Each questionnaire consists of four general modules: introduction; coaching and support; intra-household dynamics; and empowerment. The fieldwork guide for each data collection activity was revised after training in Huye District and pilot testing in Gisagara District. The five fieldwork guides are annexed as **Appendix A1 to A5**.

Key informant interviews

Key informants were drawn from local government in Gisagara District and Concern Worldwide staff. Government officials included sector administrators as well as local National Women's Council (NWC) and National Youth Council (NYC) coordinators. Concern Worldwide Field Officers (CFOs) were interviewed, as were Community Development Animators (CDAs) who work directly with Graduation Programme participants. Four CDAs were interviewed for their experiences and reflections on the Graduation Programme and their role in it. Two CDAs were from Gishubi, one female and one male, and two CDAs were from Mugombwa, one female and one male.

In this report, the names and identities of key informants interviewed are disguised; instead they are identified by their job title (Concern Worldwide Field Officer, Community Development Animator, Local Government Official, National Women's Council member, National Youth Council Coordinator), sector in Gisagara District (Gishubi or Mugombwa), and sex (male or female). The following codes are used in this report whenever these key informants are quoted.

Code	Research instrument	Job title	Location	Sex
<i>Concern Worldwide staff</i>				
K-CFO-GM	Key informant interview	Concern Worldwide Field Officer	Gishubi	Male
K-CFO-MF	Key informant interview	Concern Worldwide Field Officer	Mugombwa	Female
K-CFO-MM	Key informant interview	Concern Worldwide Field Officer	Mugombwa	Male
<i>Community Development Animators (CDA)</i>				
K-CDA-GF	Key informant interview	Community Development Animator	Gishubi	Female
K-CDA-GM	Key informant interview	Community Development Animator	Gishubi	Male
K-CDA-MF	Key informant interview	Community Development Animator	Mugombwa	Female
K-CDA-MM	Key informant interview	Community Development Animator	Mugombwa	Male
<i>Government sector officials</i>				
K-LGO-GF	Key informant interview	Local Government Official	Gishubi	Female
K-NWC-GF	Key informant interview	National Women's Council member	Gishubi	Female
K-NYC-GM	Key informant interview	National Youth Council Coordinator	Gishubi	Male
K-LGO-MF	Key informant interview	Local Government Official	Mugombwa	Female
K-NWC-MF	Key informant interview	National Women's Council member	Mugombwa	Female
K-NYC-MM	Key informant interview	National Youth Council Coordinator	Mugombwa	Male

Household case studies

In each cell, two current Graduation Programme participants were interviewed as household case studies, one female-headed household and one male-headed household. In each cell, one household was purposively selected as a 'fast mover' or well performing participant, and the other was selected as a 'slow mover' or poorly performing participant.

In this report, the names and identities of programme participants are concealed; instead they are identified only by their sex. The following codes are used in this report whenever these 16 case study households are quoted.

- 8 x Household Case Study Female: HCSF1 to HCSF8
- 8 x Household Case Study Male: HCSM1 to HCSM8.

Participant observation

Members of the research team accompanied a CDA on one of her/his home visits, in each of the four cells where fieldwork was conducted. The purpose was to observe the interaction between CDAs and participants, and specifically to observe the training and coaching provided. The researcher sat quietly and took notes without commenting or getting involved, so as not to bias the visit being observed.

Since the relationship between CDAs and programme participants is hypothesised to be a crucial determinant of graduation outcomes, and since gender relations are a central focus of this research, four separate interactions were observed in the home visits:

1. female CDA ↔ female participant
2. male CDA ↔ male participant
3. female CDA ↔ male participant
4. male CDA ↔ female participant

Household books

During each home visit, the CDA consults the household book in which the household plan is recorded, and makes notes before he/she leaves. When researchers accompanied the CDAs on home visits, and after conducting household case study interviews, they asked for permission to photograph the book. If permission was granted every page was photographed. The text was later transcribed and translated into English. This provides additional secondary data to complement the primary data collection.

Focus group discussions

Focus group discussions were conducted with current female and male Graduation Programme participants in each cell where fieldwork was conducted. Each focus group had eight participants (total =64). The topics discussed were similar to those discussed in the household case study interviews, but the group format allowed for a wider diversity of views. Separate male and female groups were facilitated in each cell. Focus group participants were purposively selected to reflect dimensions of diversity: historically marginalised groups, homeless households, fast movers and slow movers.

2.3. Data management

Interview guides were developed in collaboration between IDS and FATE Consulting, and translated into Kinyarwanda by FATE Consulting. All interviews were audio-recorded and transcribed into English. Data was captured in Excel spreadsheets.

Chapter 3. Coaching

The role of case managers in providing personalised coaching and support to programme participants was identified in BRAC's Graduation Programme in Bangladesh as the 'X-factor' that enhances the likelihood that graduation from extreme poverty will be achieved and sustained post-programme exit. Concern has adapted this component in its graduation programmes in Rwanda and elsewhere. This chapter explores the role of Community Development Animators (CDAs) in Rwanda, and perceptions of their effectiveness by local government officials, participants, Concern staff and CDAs themselves.

3.1. CDA roles and responsibilities

CDAs are drawn from local communities where the Graduation Programme is operational. In Phase 1 most of the CDAs who were recruited had low levels of education and limited expertise. To improve the quality of service delivered to programme participants, CDAs in Phase 2 were recruited only if they have at least secondary schooling. (*"We used to select those who have little education, but this time we changed to those who have an A2 diploma" [K-CFO-MF].*)

CDAs sign contracts with and are paid by the local sector administration, because the work they do is considered to be supporting government activities and objectives in the rural communities. (*"Successful candidates are given the contract by the sector administration. They are our staff and we even invite them to our staff meetings. Concern has an agreement with the district about this. In the agreement it is specified that the staff are ours. We are responsible for their daily work" [K-LGO-GF].*)

Local government officials explained that CDAs who do not perform their functions satisfactorily have their contracts terminated. (*"We sign the contracts with the CDAs. If a CDA makes mistakes, the cell leadership reports to Concern and the sector administration writes a letter to terminate the contract. I remember two cases of CDAs who were terminated" [K-LGO-MF].*) One of these CDAs was often drunk, the other asked participants for bribes when they authorized their payments from Concern.

The first and second sets of CDAs in Phase 1 of the Graduation Programme were responsible for 14–16 households each, but each CDA in the current cycle (Phase 2) is responsible for 45–50 households. (*"The programme says that a CDA should coach no more than 50 households. A CDA should coach two villages of 25 members each" [K-CFO-GM].*) The CDAs interviewed for this research find their caseload of 50–60 households heavy but manageable, but two of the four pointed out that if the number was reduced, for example to 40, they could devote more time to each household.

CDAs are monitored by Concern Worldwide Programme Manager and Field Officers through several mechanisms. The first mechanism is weekly and monthly reports submitted by each CDA. Concern staff also visit programme beneficiaries, sometimes accompanying the CDA on regular house visits and sometimes alone as a spot check. Staff check the participant's book (*'igitabo'*), which provides written accountability. (*"This shows whether she or he visited all the households as planned" [K-CFO-GM].*) The book also lists the activities of the CDA and of the household as a programme beneficiary. When the staff member visits the household alone they ask the participant about the CDA – how often they visit, what support they provide, what the relationship with the CDA is like, if the CDA ever asks for money, and so on. When the staff member accompanies the CDA they observe the interaction with the participant and offer advice afterwards. (*"We go together with the CDA and check what she or he does and when there is a challenge, you provide feedback about what has to be improved" [K-CFO-GM].*)

3.2. CDA qualities

CDAs have a strong local presence and credibility because they are recruited from the sectors where they work, which also builds trust with participants. (*“As they are from the communities they coach, they are easily accepted by the beneficiaries” [K-CFO-MM].*) CDAs worked hard to build trust with the households they worked with. (*“I dedicated a full week in getting to know them, asking them for advice and not showing that I am an expert in things we are discussing” [K-CDA-GF]. “I gain their trust by listening to them and keeping their secrets” [K-CDA-MM]. “You also need to be humble. If you go in to a household and see that they are sitting on a mat and you request that they find a chair for you, they will not feel at ease” [K-CDA-MF].*)

CDAs are generally liked and trusted by participants. (*“Our CDA is humble, and a good advisor” [HCSF1]. “He shows me the way to take in life” [HCSF4]. “If it wasn't for the CDA, we were not going to achieve anything” [HCSF5]. “I trust him because the information he gives us is right” [HCSM5].*)

According to Concern staff, CDAs are the key personnel involved in delivering coaching and support on the Graduation Programme in Rwanda. (*“I consider the CDAs as crucial for the programme. I would not be exaggerating if I said that this graduation programme is built on CDAs” [K-CFO-MM].*) CDAs also see their inputs as critical for the success of the programme. (*“Beneficiaries that we follow need a CDA. Otherwise, the support received would be as useless as throwing a stone in the river” [K-CDA-GM]. “The role of the CDA is the most important component of this programme. People who are beneficiaries have lower capacities. CDAs support them in making wise decisions” [K-CDA-MM].*)

Some CDAs believe that their inputs are the main difference between the success of the Graduation Programme and the failure of previous anti-poverty interventions. (*“I see the role of the CDA is 70%, the money is 10% and the beneficiary is 20%. I was born here and I have seen many poverty alleviation programmes and they did not achieve much. The CDA was instrumental in the results achieved” [K-CDA-GF]. “Even the government provides transfers, but as there are no people to follow up, you don't see any results. The CDA provides personalised coaching” [K-CDA-MF].*)

These favourable views about CDAs are shared by local government officials who interact with them. One argued that graduation from the VUP would be more possible if CDAs were recruited.

“I used to work in VUP and we had too many beneficiaries to follow up. But in this programme, 8 CDAs follow 400 households. In our meetings related to VUP, we keep saying that for graduation to happen they need CDAs. If I take myself as an example, I had the responsibility to follow up on 236 households that are receiving Direct Support from VUP. If only I had CDAs to help me, I am 100% confident that I would reach them all and help them reach somewhere” [K-LGO-GF].

3.3. CDA workload and activities

CDAs perform many functions in the Graduation Programme. (*“We have 17 roles as written in our contract” [K-CDA-GF].*) One CDA explained that their main function is to support participants. (*“As a CDA, I am responsible for following-up on the beneficiaries, knowing their problems and helping them to find ways of solving the problems” [K-CDA-MM].*) Specifically, the CDA's role is to help participants manage their cash transfers well, and to monitor this. (*“Another responsibility for us is to supervise the use of the transfers they receive. We advise them on what they can do to develop. We approve the payments and write everything in their book” [K-CDA-MF].*)

Caseload

As noted, each CDA is responsible for approximately 50 households, but this can range between 40 and 60. Three of the four CDAs interviewed had more female-headed than male-headed households in their caseload (Table 2). Generally, male-headed households are couples (man plus woman), though there are a few widowers, while female-headed households are usually single-parent households (woman only).

Table 2. Caseloads of 4 CDAs interviewed

CDAs	Male-headed	Female-headed	Total households
K-CDA-GF	20	30	50
K-CDA-GM	38	16	54
K-CDA-MF	19	41	60
K-CDA-MM	18	31	49
Total	95	118	213

Home visits

CDAs are instructed to visit their households at least twice every month, for half an hour each time. (*"CDAs should visit beneficiaries at least twice a month in each home. That's the minimum, depending on the problems they have. They should at least spend 30 minutes in each home" [K-CFO-GM].*) CDAs agree with this frequency of home visits. (*"The number of times I cannot go below is two visits per household per month. Less than two visits, you can find there are problems that arose that you might find too late to address. That is why it is important to visit them as often as possible" [K-CDA-GF].*)

Several participants remember being called to a meeting by Concern at the Cell office where they were told about the project and met their CDA for the first time. Then the CDA visited them at their homes and started giving them advice about how to manage the money they would be given. (*"The first time, she came here and we discussed. She asked me, you are going to have support, how will you use it?" [HCSM6]. "He told me to pay for the health insurance with the first money received." [HCSF5]. "The first time I met the CDA, he visited me where I was renting. He asked me my challenges and I remember that he gave 29,500rwf to buy home materials and clothes" [HCSM3].*) Most participants remarked that the CDA *"wrote in the book"* every time they visited, starting from the first home visit.

Participants confirmed that their CDA visits them frequently, at least twice a month. Most visits last between 30 minutes and one hour. (*"When he finds there are many problems he can take longer" [HCSF5].*) However, some participants receive shorter visits from less diligent CDAs. (*"It may take 5 or 10 minutes. 5 when he is in hurry" [HCSM1].*) In addition, they meet for group activities regularly. Some participants see their CDA three times a week. (*"Every Monday he visits us at home. On Wednesday we see him at the Farmer Field Learning School, and on Saturday we meet as a group" [HCSF6].*)

Home visits have three main purposes. Firstly, to follow up on progress made by the participant since the previous visit, against the family plan (*'imihigo'*), and to agree on the way forward. (*"What I see as the most important purpose is to help them work on their imihigo" [K-CDA-MM].*) (See Table 3 for a typical *imihigo*.)

Table 3. Example of a family plan (*imihigo*)

Family problems	Cause of problem	Planned activities	Needs
1. Health insurance	Poverty	Payment of health insurance	12,000 rwf
2. Unsatisfactory harvest	No compost	Buying livestock for compost: 1 Sheep 1 Pig	25,000 rwf 30,000 rwf
3. No land	Inability to rent	Renting the land	30,000 rwf
4. No kitchen	Inability	Construction of the kitchen	40,000 rwf
5. No basic materials for home	Inability	Buying basic materials, such as clothes, mattress, basket, table, basin, jerry-can, cups, plates, blankets, saucepan Food	75,000 rwf 10,000 rwf

Source: Participant book (*igitabo*), HCSF5

The second purpose of the home visits is to deliver training and coaching on topics decided by Concern. (*“You prepare a topic to discuss with them when you get there” [K-CDA-GM].*) Thirdly, the CDA acts as a mentor and advisor to the household, similar to the case management function performed by social workers. (*“There are times when I get in a household and a beneficiary asks me to discuss a private life issue” [K-CDA-GF].*)

Participants mentioned the ‘soft skills’ and advice that the CDA gave them during their home visits.

- *“When the home is dirty he advises about hygiene and tells us to keep the place clean” [HCSF2].*
- *“He tells us not to be giving much money to one-person because there is a time we give money to someone and he disappears” [HCSF4].*
- *“He tells us to keep treating our neighbours the same way we were treating them even before the programme” [HCSF5].*
- *“The CDA comes to check if I used the money in the exact plan we make together. He asks me to show him the book and what I used the money for, then he writes in the book” [HCSF7].*

As part of the data collection for this project, the research team accompanied CDAs on home visits to selected participants, where they observed the interaction between CDAs and participants and what was discussed. Field notes from two of these home visits are presented below (Box 1 and Box 2).

Box 1. Home Visit Observation: Male CDA and female-headed household, Gishubi

The participant is a 25-year-old woman with two young children.

The CDA first checked on activities that were agreed during the previous visit. The participant had agreed to put a roof and door on the toilet. The roof was done but the door was not yet installed. The participant explained that there were issues with the local carpenter, who was delaying as he had had personal issues. Next, the CDA probed about how her rice farming activities were going. The participant reported that she was not facing any challenges. The CDA probed about the interest that has to be paid to the cooperative of rice farmers and difficulties in accessing expensive inputs for the rice. The participant explained why the cooperative needs to collect interest and that the rates are fair. She also explained that those inputs, even if expensive, are important and worth investing in.

The topic for the day's discussion was saving for the future. The CDA introduced the topic and asked the participant what she understands by that? She explained that she is a member of 4 savings groups: one where she saves 800 every week, another one where she saves 3,400 every month, another of Concern Programme beneficiaries where she saves 2,600 every month, and one other. As she seemed to already know the benefits of saving, the CDA asked about how she manages all those savings groups and advised her to consider remaining in just one or two. She explained why she needs to be in all those groups and her plan to find money for the contributions. Again here, she was the one convincing the CDA.

The atmosphere was positive, the participant was very outspoken and very confident about what she was doing and what it will bring for her in the future. She convinced the CDA on the importance of joining a cooperative and using improved agricultural inputs. She asked the CDA why it is a bad thing to belong to several savings groups and if she should really drop out from some of them. The CDA explained that he did not intend to tell her to leave any savings groups, as long as she was able to manage all of them.

Box 2. Home Visit Observation: Female CDA and male-headed household, Mugombwa

The participant is a 45-year-old man living with his wife and four children.

The CDA first checked on activities that were agreed to be done on her previous visit. The participant proudly said that he has never missed any commitment, and that is why his life has changed. The first commitment was to renew the kitchen garden. The CDA inspected the garden. The second commitment was to repair some damaged walls of the house. Both activities were done to the CDA's satisfaction.

The participant then suggested that he should buy a small table for the house, which would cost an estimated 5000rwf. The CDA proposed that the participant should raise 3,000rwf himself, and the CDA would then approve the remaining 2,000rwf from his Concern money, if the 3,000rwf was found in two weeks. But the participant felt he would need at least a month to find that amount of money.

The CDA emphasised the importance of hygiene and the beneficiary confirmed that he has done all that was requested, such as building a toilet and keeping the livestock separate from the family members. The CDA referred also to body hygiene, without pointing to the way the participant was looking – his clothes were very dirty, as he had just come from farming activities.

The CDA asked questions about what the beneficiary thinks are his priorities for the coming period.

The atmosphere was friendly. The CDA and the participant both kept eye contact. The participant praised the programme constantly, saying that he will do whatever it takes as the programme has changed him into someone new. He seemed very confident and proud of his achievements. Before writing in the book, the CDA first checked with the participant if he agreed with what she was suggesting. After confirmation by the participant, the CDA went ahead and wrote in the book.

Participant book ('igitabo')

Every CDA must write in the household's book before leaving, focusing on the household's plan – what has been achieved, how cash transfers have been spent and what should be achieved by the next visit. The book is intended to be positive and supportive, and not to reflect sensitive personal information such as domestic conflicts. (*"We are responsible for uplifting them, we would not write something that is discouraging"* [K-CDA-GF]. *"We do not write in the book the details of conflicts, if the household is experiencing that. It would be a break of confidentiality as anyone can read that book"* [K-CDA-MM].)

Table 4. Participant book (*igitabo*) – case study of good performer

09/08/2017	All materials have been bought, she used her support well.
10/08/2017	Total amount: 10,000rwf for buying land. I will give her other money only when she will show me the supporting document of land.
06/09/2017	The land has been bought. She used her support well. “I received total amount of 15000rwf for buying a pig. I will receive other money only when the pig will be bought and I showed it to the CDA.” [<i>signature of HCFS3</i>]
23/09/2017	The pig has been bought.
16/10/2017	According to the targets stated last time: <ul style="list-style-type: none"> • She has not yet constructed her own house; she is still in the rented house • She is still waiting to find herself the amount of 40,000rwf to rent a plot of land • She has not yet started to make bricks. Recommendations: <ul style="list-style-type: none"> • Don’t buy livestock before getting a house • Don’t use money on her account but save it to help with house construction • She must improve how she cleans where she lives • She must participate in the training group activities • She must save regularly in saving group.

Source: Extracts from a participant book (*igitabo*), HCSF3

Training

CDAs deliver various trainings. (*“We teach them agriculture techniques. We teach them financial literacy, how to record the savings. We also follow up on how they do in their savings groups. We help them prepare for the asset transfer. We also help them in terms of improving hygiene”* [K-CDA-GF].) According to Concern staff, there is a sequence of 12 training modules that CDAs deliver in a weekly cycle. (*“The trainings are 12 sessions and they receive one session in a week”* [K-CFO-MF].) According to participants, formal training sessions can run for several hours, from early morning (7 or 8am) to lunchtime (1pm). (*“We start together in the morning and we leave together in the afternoon”* [HCSF3].)

CDAs receive training in all the topics that they delivered training on. (*“Concern trained us on many things including nutrition, agriculture and livestock rearing, business skills, also on spousal conflict management”* [K-CDA-MM].) CDAs were also trained in techniques for doing effective training. (*“We were trained on gaining beneficiaries’ trust and how to teach adults”* [K-CDA-GF].)

Participants were asked: *“What happens when you meet the CDA for training?”* Most mentioned the training provided during home visits as well as in group meetings, which covered an extensive range, from agriculture (kitchen gardens, crop farming, livestock rearing) to house-building, and ‘soft skills’ such as hygienic behaviours, nutritious diets, and conflict management.

- *“He trains us about farming practices and keeping the livestock”* [HCSF2].
- *“At the Farmer Field Learning School we talk about modern agriculture practices. He told us to plant soya and he showed us how to do it”* [HCSF3].
- *“They taught us how to make kitchen gardens and how to make compost”* [HCSM2].
- *“He demonstrates how to plant vegetables to increase the harvest”* [HCSF4].
- *“On Tuesday we meet for agriculture and we meet on Wednesday for saving”* [HCSM6].

- *“In the group activities, we help to build other members’ houses. We make bricks” [HCSF5].*
- *“We talk about savings, balanced diets and hygiene in the group” [HCSF1].*
- *“We were trained on how to live in peace with our neighbours” [HCSF6].*

CDA coach their households at home and in groups, often at the Farmer Field Learning School for training on farming and livestock rearing, at savings groups to train on money management, but also group trainings on family planning, gender equality, nutrition, hygiene and other topics. (*“I taught how there is no development with no hygiene. I explained that sleeping with livestock is not only dirty, they have diseases that they communicate to humans. We resolved to build livestock sheds” [K-CDA-GF]. “For women in the 1,000 days, now they have information about nutrition, and they know their rights. Husbands know that they have to help and be engaged if the wife is pregnant” [K-CDA-MF].*)

None of these CDAs had received Men Engage training (this was delivered in a partnership with the National Women’s Council and National Youth Council – see below), but they were trained on gender issues. (*“The CDAs were not trained for Men Engage. We provide them a general gender training which is different from the Men Engage training” [K-CFO-MF]. “On gender, we were trained on how to explain to the participant that both female and male have to have equal opportunities and to provide equal opportunities for their children’s education, regardless of whether one is a boy or a girl” [K-CDA-GF].*)

According to the CDAs, participants found the training on agriculture easiest to follow and learn from. (*“They already are farmers and what we provide are additions. Nothing is hard for them” [K-CDA-GM]. “They liked it so much that everyone started preparing a kitchen garden. I think it was easier because it is related to food.” [K-CDA-GF].*) Most difficult for many participants were financial literacy and business skills. (*“The 11 principles of business skills are hard for them to memorise as most are illiterate” [K-CDA-MM]. “We had to repeat many times” [K-CDA-MF].*) Participants also resisted some messages that required behaviour change and challenged local culture and tradition, for instance on family planning. (*“Topics that take time to be adopted are those related to family planning. It is not something one of the spouses can take a decision on” [K-CDA-GM].*)

Money management

The Graduation Programme design stipulates that CDAs have total control over how the asset transfer money is spent by each participant. Participants are not allowed to withdraw their cash without authorisation from their CDA, who checks whether the purpose for each withdrawal from the SACCO account is aligned with the business plan agreed with the household. They have to agree together on what the money will be used for and the participant must show the CDA that the money was spent as agreed. If it is not, the CDA has authority to block access to the participant’s account. CDAs think this is good practice. (*“It never happened that we allow them to just go and withdraw money” [K-CDA-GF]. “There is no money that they can use without me approving it” [K-CDA-MM]. “It is very good for the CDA to be in between. If not, they can withdraw it all and misuse it. Of course it is their money but they need to use it for the purpose it was given” [K-CDA-MF].*)

Although this could cause resentment by participants who feel the cash belongs to them, they do not seem to object to having the CDA control their money from the programme. On the contrary, they value the expertise that the CDA has in money management. (*“I like the way he manages my money because I have no skills of savings, yet he has” [HCSF3].*) The dominant view of participants is that monitoring by the CDA results in the cash being used well. (*“You need to meet the CDA to sign for money authorisation. This is good for me. If they sent us money without the CDA advice, I wouldn’t know how to manage the money, which could leave me in poverty” [HCSM3]. “He signs for you and we*

feel very proud to enter the SACCO where rich people with cars are found. I am happy with it because we could have misused the money” [HCSF7].)

Disciplining participants

CDA’s also have a role to play in terms of disciplining participants who perform poorly. If participants break the rules, behave badly or do not spend their Concern money as agreed the CDA’s can apply correctional measures, mainly by withholding access to the money for a period of time.

“In 2 years I disciplined only 3 beneficiaries. One person I disciplined, I authorised 25,000rwf for buying a big goat. That man bought a baby goat for 15,000 and misused the remaining amount. I disciplined him for 3 weeks and he repented. He called the group members and apologised to them. The group assessed the case and told me he repented, so I removed the punishment” [K-CDA-GM].

“I gave one man the asset transfer to cultivate maize. He bought a piece of land for 45,000rwf but instead of cultivating it, he lend it to someone who gave him 2,000rwf. He was disciplined and told to give back the 2,000. He did, and the discipline ended. When I discipline them I keep visiting but I don’t raise the issue. I keep the relationship friendly so they don’t feel harassed” [K-CDA-GF].

Participants confirmed that on occasions when they do not spend the money as agreed, their CDA has disciplined them by withholding further cash withdrawals for a period of several weeks or even months. (*“I was once disciplined when I had not plastered the house. He signed me money for sand, but I bought a sack of maize flour to eat” [HCSF4]. “I received 15,000rwf and I got drunk and the money was lost. I got disciplined for 3 months because of that and I really suffered” [HCSM8].)*

Extracts from a ‘beneficiary book’ below (Table 5) show how misuse of Concern funds was dealt with, leading to improved performance by the participant.

Table 5. Beneficiary book (igitabo) – case study of poor performer

16/07/2018	After verifying that this family needs to put doors on the kitchen, I signed them money for two doors.
24/07/2018	This is the second time B. is found not using the money for the right things. I gave her the money for buying two doors and now I did not find either the doors or the money. So I decided to discipline her with two months. Assessment of planning activities for the year 2018 semester 1: <ul style="list-style-type: none"> • Buying livestock: 15/20pts • Building the toilet: 10/20pts • Buying the goat: 15/20pts • Renewing the house: 10/20pts <p style="text-align: center;"><u>Total = 50%</u></p> <p>This family is not performing well, because they cannot do the important things according to their target and to the advice of the CDA, so they can't develop well. There are so many things that need to change.</p>
13/08/2018	I signed 1,400rwf to B. for contributing in the saving group.
14/09/2018	They don't have hygiene at home, I advised them to improve. The roof of the toilet is leaking. They must build a shelter for the pig and move it out of the kitchen.
18/09/2018	I advised B. to work hard even though there is no cash from Concern.
22/10/2018	This family is now organised. They have bought livestock, they have 5 goats and 1 pig.

Source: Participant book (igitabo), HCSF1

3.4. CDA performance

All case study respondents stated that they enjoy their meetings with the CDA and find them useful. (*"I like meeting the CDA, he is the foundation of what we have achieved" [HCSF6]. "He helped me to open my mind" [HCSM3].*) The only problem mentioned by one participant was about households that are not performing well—in such cases, the relationship between CDAs and participants can become difficult. (*"There are some people who feel like the CDA wastes their time. Usually people who don't do what they have agreed to do. The CDA advises all of us, but people who don't fulfil their plan are not happy with him" [HCSF6].*)

The participant book (*Igitabo*) serves as a monitoring mechanism for Field Officers to verify that CDAs are visiting their households and performing their functions. (*"What we use for accountability is the book. That is how we assess the number of visits of a CDA to the household" [K-CFO-MM]. "When we monitor the CDAs we visit households chosen as a sample and check whether their books are filled out. When you find that nothing was written in the book, you can see that they didn't visit" [K-CFO-MF].*)

Concern staff gave examples of CDAs who abused their power over participants, including exploiting them by asking for bribes. In all such cases prompt action was taken against the CDA involved, who was usually fired and replaced with another CDA.

- *"We had CDAs who misbehaved in Mugombwa and Gishubi and we fired them" [K-CFO-GM].*
- *"There have been some CDAs who were terminated and replaced by others. One case I can mention is a CDA who was always drunk. One beneficiary called me in the middle of the night telling me that the CDA is sleeping in her house and that he is drunk" [K-CFO-MM].*
- *"There were also cases when the CDA requested a bribe for approving the cash withdrawals, but that is not tolerated, so we terminated them right away" [K-CFO-MM].*

Some participants confirmed that a corrupt CDA asked for some of their Concern money. They were told to report such cases to Concern. (*"We are given numbers to call. There is also a suggestion box at the cell office. There is one CDA who was asking for money and she was suspended" [HCSF4]. "We had one who was stressful but they replaced him. He used to ask us for money so that he could sign the money for us. We used to give him some money, about 2,000rwf or 3,000rwf" [HCSM8].*)

The four CDAs interviewed for this research all reported being highly motivated and enjoying their job, not least because they can see positive results in the form of improvements in the lives of the people they work with. All four CDAs prefer working with female-headed households, for several reasons. They find that women are generally more disciplined and responsible. (*"The male-headed households are challenged by the traditional beliefs of men in rural areas. They mostly want to use some of the cash transfer for buying alcohol" [K-CDA-MM].* Single-headed households do not experience conflict with partners, which makes couples difficult to work with. (*"Women-headed households are easy to work with as couples have conflicts and they are harder to work with" [K-CDA-MF].*) Also, women are usually neglected so they value the opportunities provided by Concern. (*"The female household heads are often excluded and when you work with them, they are happy that someone is paying attention to them. They work hard to develop as they don't want to be shamed in the community" [K-CDA-GF].*)

Chapter 4. Relationships

The Graduation Programme had impacts on the material wellbeing of participants, but it also affected relationships – within households, within extended families, and within communities – both positively and negatively. This section explores these relational impacts of the Graduation Programme from the perspective of programme participants, as well as the effectiveness of conflict management and ‘Men Engage’ training in trying to improve participants’ relationships with their partners and with others.

4.1. Intra-household relations

Most women and men interviewed expressed feeling equally comfortable with all members of their household. (*“I love them all and feel comfortable with all of them” [HCSF1].*) Often they confide more in their partner than others (*“I feel more comfortable with my husband” [HCSF2]; “She is the one. We share ideas for what we do at home, such as buying animals” [HCSM6]*), especially if they have young children (*“My children are very young, I can’t talk to them seeking advice” [HCSF5]*). Older children are sometimes providers of advice. (*“I look for advice from both my girls but I talk more to the eldest” [HCSF4]; “I can say that I want to buy a land but she can say no let’s buy an animal, then the kid can jump in and advise us how to move forward” [HCSM7].*)

Most participants reported having no disagreements with household members. Sometimes problems were mentioned between mothers and children. Interestingly, these were often attributed to poverty.

“My children are sad when we don’t have enough food and when they lack clothes. They are still young and they don’t understand that we are poor. The oldest one always wants new school uniforms, he never accepts to go to school with ripped clothes. When I can’t afford to buy him a new uniform he refuses to go to school.” [HCSF8]

One mother reported some tension with her son over how the money from Concern should be used.

“My son asked me for money from the asset transfer to buy a bicycle, but I told him that the money is given for certain needs, so I will not give it to him. Since he is a boy, I think he will use the money for going out with girls. So I used the money to buy livestock.” [HCSF1]

One woman blamed her husband for her difficulties, and acknowledged Concern’s role in providing support after she and her children were abandoned by her husband. (*“Ever since the husband left me with these children, life became hard as he took everything we had, but the programme came and saved us” [HCSF4].*) One man accused his wife of being a trouble-maker, despite learning from Concern how to live peacefully with family members and in the community. (*“We learnt how to have good relationships, but she likes to have troubles with neighbours. She also creates quarrels with me but I keep quiet and I don’t react. After a while, she calms down and stops quarrelling” [HCSM6].*)

Most married women named their husband as the most important person to them in their household, and married men always named their wife. (*“She provides me with food and she cares for my life” [HCSM8].*) For women living without a partner (*de jure* female-headed) or with an absent partner (*de facto* female-headed), their children are most significant. (*“The elder daughter, because she is grown. My husband has been in prison for 10 years.”*)

“My son is the most important person because he is the one who helps. The others are very young. It is not because he is a boy. It is not favouritism. I love all my children the same way. It is just because he is the oldest and he can help me. He can fetch water and he can cook food. He also stays home with the younger children.” [HCSF8]

One woman reported that her husband's patriarchal attitudes and behaviour towards her have changed for the better, thanks to the Concern programme. He shows her more respect than before, apparently due to sensitisation messages from the Concern CDA. (*"Before, he could not take the advice of a woman, but today he takes it. He changed and the CDA helped by advising him. Concern taught us how to live"* [HCSF2].)

Another woman explained how reduced poverty thanks to the Graduation Programme improved her relationship with her husband. (*"The relationship is better. We used to fight over poverty. He would get money and eat on his own and I also used to eat on my own. But today we are no longer very poor"* [HCSF6].) Some men confirmed that intra-household conflict is related to poverty, so the programme has reduced tensions by alleviating poverty. (*"There is improvement in our relationship, because we have things now. When the wife is happy in the heart, everything is good"* [HCSM1]. *"Our relationship has been really good. Usually people get in troubles when there is no food"* [HCSM7].)

One man reported that his relationship with his wife improved thanks to the Graduation Programme, because his behaviour changed for the better and intra-household conflicts reduced. (*"Before the programme we used to fight every night. I used to drink beer a lot. We got trained about how to live well together and now we have agreements for everything. At this time, we support each other. We even got legally married"* [HCSM3].)

In some cases the decision to register women as recipients, even in male-headed households, caused tensions between spouses. In one case a mother faced pressure from her husband and her children to give them some programme money for non-essential spending. When she resisted, this increased tensions within the household.

"Because I am registered as the beneficiary my husband used to disturb me, always wanting to take the money to drink. The children asked me for nice clothes and shoes, but I have no means, and they told me I am useless to them. When I tell them to help me with cultivating they tell me that I give them nothing." [HCSF6]

4.2. Extended family relations

Respondents were also asked about significant relationships with relatives outside the household. Who is the most important family member, what support do they give or receive, and how has that changed since the Graduation Programme?

Several women explained how the support they previously received from key relatives declined after they joined the Graduation Programme, but usually this empowered them and strengthened these relationships, as they are now on an equal level with their relatives, and their dependence on these relatives has reduced. Often they are now able to return the assistance they had received before.

"My big sister used to give me from what she had. Today she doesn't give to me because she thinks we have money from the programme. But she is also poor, so I give to her when I harvest. She is not jealous of me." [HCSF2]

"My sister gave me rice she harvested, before I bought my own land. Now I give her some money I get from the programme. She is no longer giving to me because she also has nothing, so I give her more. When her child was sick I gave her 500rwf to buy medicines because she has no medical insurance." [HCSF4]

“My husband’s brother helped me as a woman of the family. At that time I needed money to buy things because my husband is in prison. There is nothing I have that they don’t have, but I share with him the advice we get in the programme. He is happy that I am supported. The relationship has improved.” [HCSF5]

“My brother would never refuse to give me anything. Whenever he had food he would send me some. After I joined the programme, I did not continue to ask him for food as I was buying food with the money from Concern. We rented land with Concern’s support and we started farming for ourselves. My brother never complained that I ate something without giving him. He knows that I am eating and that is enough for him.” [HCSF8]

Interestingly, men reported fewer strong relationships with relatives outside their household than did women. One man explained how the programme has strengthened his relationship with his mother.

“The most important one is my mother. My wife and I provide her with free labour in her land. When I received the money, I gave her 1,000rwf and explained to her that the other money is going to be used as planned. We do have a good relationship. Before she could not visit me because I had no home, but now she comes.” [HCSM8]

In a few cases relations within extended families worsened, because of the Graduation Programme. (*“I have a niece in Kigali who used to help me but now she thinks I am rich. I can’t talk to her” [HCSF7]. “My relatives gave me some beans, but I had to work for it. When they saw that I was no longer working for them they were not happy. They don’t want me to pass them in development” [HCSM7].*)

In one case a man who felt entitled to manage the Concern money while his brother (the beneficiary’s husband) was in prison resorted to violence against his sister-in-law, and ended up in prison himself.

“My brother-in-law wanted to be managing the money from the programme. He started hating me and he beat me two times and broke my arm. So I reported him and he was put in prison until today. His family hate me because I reported him.” [HCSF5]

Two brothers from different households were both in the Graduation Programme. This strengthened their relationship. (*“When I used to go to work, I called my brother so that we can work together and he can make money as well. He is also in Concern. Our relationship is now better because he is supported and I am supported as well. No-one is a burden for another” [HCSM6].*)

4.3. Community relations

Interactions between programme participants and their neighbours and other community members went in two diverging directions, either they improved or they deteriorated. On the positive side, some respondents felt more confident and received more respect from their neighbours than before. (*“When I am talking with them, I am no longer feeling the loneliness like before” [HCSF5]. “Before I felt fear to present myself in front of others. I had no shoes, but today I do” [HCSF7]. “It is easy to be disrespected when you are poor. Today, they respect me because I no longer ask for what to survive on” [HCSF1].*)

One man observed that his progress out of extreme poverty had the positive effect of reducing the pressure on others to support him. (*“There is one person who I can talk to when I have a problem. I used to ask him to give me small loans when I needed things for my family. But when a person gets developed, others get to rest! At this time I am not asking for loans from him” [HCSM2].*)

But other respondents experienced envy from their neighbours that made life in the community difficult for them. (*"Some are jealous of me and they say that I have become rich" [HCSF8]. "The relationship with community members is not good. They say that we receive money for nothing and that we are getting rich. They are seriously jealous. When we are in Concern, no-one will help us" [HCSM7].*) In some cases friendships ended because of this tension between participants and non-participants. (*"I lost some people who cannot visit me" [HCSF4]. "Some people told my husband to send me back to my parents' home in Burundi, because they wanted to take his money. I reported to the programme that they are advising him to misuse the money and that creates tensions in the household. So they advised him and he left those bad fellows" [HCSM4].*)

One reason for jealousy was anger when participants did not share the resources they received from Concern. (*"Men in this community feel bad that I don't go to bars to buy them drinks" [HCSF4]. "If you need someone to help you carry trees to build your house they now need us to pay them, thinking we are given free money from the government" [HCSF5].*)

Interesting is that community-based targeting, which has the advantage of building community consensus about who is eligible for programme support, was blamed because community members expected to be rewarded by neighbours who they helped to select into the Graduation Programme. (*"People in the community say they participated in our selection and they were expecting us to be giving them from what we were given, but it was a disappointment that we didn't share" [HCSF1].*)

Some people were so annoyed that their neighbour was selected into the programme that they tried to have the participant removed. (*"There was a neighbour who said that my husband is a drunkard. When the programme made me a beneficiary he wasn't happy with it. His intention was to get us out of the programme" [HCSF6]. "When the programme started and the staff came to visit me I was not there, so my neighbour started lying to the staff to get me out of the programme. Luckily the village leader called those staff to tell them to cancel the information" [HCSF7].*)

In one extreme case, jealousy allegedly led some community members to take drastic action against programme participants. (*"Some people hate us and talk about us. They even tried to bewitch us. Recently, we attended a wedding where they put poison in the sorghum drink because many of the people who attend the wedding were beneficiaries of the programme, and we all got sick" [HCSF6].*) However, this allegation was not confirmed, and it seems likely that the respondent was speculating or mischievous, since many people who attended this wedding were not programme beneficiaries, but everyone who drank the sorghum drink fell sick.

Two women revealed that they no longer depend on daily labour on her neighbour's farm, thanks to the Graduation Programme. (*"I managed to rent land and get food for my house, without working in other people's fields" [HCSF5]. "My neighbour used to give me wages for farming in their lands. But ever since I started receiving the support from the Graduation Programme, I almost never went back to do wage farming" [HCSF8].*) Since working for daily wages on other farms is associated with poverty in rural Rwanda, this should be regarded as a positive impact and is an indicator that this household has achieved a more sustainable livelihood. On the other hand, some programme participants believe that community members who previously gave them employment or loans in exchange for their labour resent the fact that participants no longer come to them for work or credit. (*"Most of the time they could find me to farm for them but now that I don't go there for work, they are not happy about that" [HCSM7].*)

4.4. Conflict management

A few respondents claimed (incorrectly) that *“No trainings were given about how to manage conflict”* [HCSF1], or admitted that they had not attended these sessions: *“I didn’t attend trainings”* [HCSF3]. However, many participants did attend conflict management training. *“In the training, they used pictures to demonstrate how-to live-in peace with the neighbours”* [HCSF4]. *“The pictures showed how you can have a business and stay in peace with neighbours to attract them to buy from you”* [HCSF5]. *“We were trained to accept and be patient with our neighbours who are jealous of us”* [HCSF7].)

CDAs also gave personalised advice to participants about how to manage conflict situations within their households or communities. Sometimes the advice related to conflicts that were provoked by the programme, but often they were about domestic issues that are often dealt with by government social workers. *“The CDA taught us to live in harmony as a couple”* [HCSF2]. *“The CDA told me to let go of my ex-husband and to tell my neighbours if he comes shouting at me”* [HCSF4]. *“I told the CDA the issue of my brother-in-law who was in prison and he told me to ask for forgiveness, so I went to talk to his wife and we discussed and planned to get her husband out of prison”* [HCSF5].)

One CDA gave an example of how she resolved a conflict between a married couple. *“I approved money for the wife and when she returned from withdrawing the money, the money was stolen. The husband did not believe it and he beat her and she separated from him. I mediated them and she came back to the household”* [K-CDA-MF].)

One man explained how his behaviour improved after conflict management training from Concern. *“Before, I used to drink a lot and fight with my wife. Then we got trained and I started applying what we learnt. Later they checked and confirmed that I changed”* [HCSM3].)

4.5. Men Engage

Men Engage is an innovative approach to gender empowerment that recognises that, for women to be empowered, men need to change, not only women. Men Engage therefore works with couples, to improve domestic relationships. *“All the other programmes had been focusing on the women, and men were left out”* [K-LGO-GF]. Concern partnered with the National Women’s Council (NWC) and National Youth Council (NYC) at District and Sector levels to deliver Men Engage training in the second phase of the Graduation Programme, as a Concern Field Officer explained.

“We have the programme called Men Engage where we train couples in encouraging men to make the same contribution to household development and caring for the family. We work with NWC and NYC. We train them and they go to train the beneficiaries. After the training they do back-stop visits to check whether the trainings are being applied in the households. I am in charge of those trainings and their follow-up. I also visit the homes to see if things are changing” [K-CFO-MF].

A National Youth Council Coordinator explained how they also benefited from Men Engage training.

“Before training others we were trained for five days, about how husbands and wives can change and work together with equal involvement. It is good for us to be trained as youth, because there were many problems in the households that we were not able to help with before the training. For example, men were selling things without their wives’ knowledge” [K-NYC-GM].

One National Women’s Council Coordinator spelt out the process of Men Engage training.

“We had two training sites: one at the cell office and another in the school complex of Gishubi, with 40 couples at each site. We met the couples twice a week, with two sessions in a day, from 9am to 12pm and 1 to 4pm. We rolled out the training for three months. After we completed all the sessions, we conducted household follow-up visits. We could see the changes” [K-NWC-GF].

The Men Engage training took many weeks to deliver because it has several modules, and because adequate time is needed to communicate each set of messages and allow the couples some time to reflect and apply the changes in their relationship that the messages require. Another challenge was that the focus on couples excluded female-headed households with no adult males. (*“The training we provided was for the married couples only. Other beneficiaries were wondering what we are discussing with them and they felt excluded, especially the widows” [K-NWC-GF].*) The main modules are summarised by NWC and NYC coordinators in Box 3.

Box 3. Men Engage training modules
<ol style="list-style-type: none"> 1. Understanding gender equality and complementarity: Equality is when the husband and the wife have equal rights, with no discrimination. No husband should sell things without consulting the wife. 2. Understanding your power: We used to think that women are weak but men are strong and can do the heavy work. The Men Engage training showed that women are also capable. 3. Spouses working together: Spouses have to work together. Even the children in those households will grow up without assigning some responsibilities to boys and others to girls. 4. How can I take good care of my wife: In my understanding before, I thought that the wife should be looking for her own clothes, but I learned that the man is the pillar of the household. 5. Decision-making: In my family, my father was responsible for everything related to money. I saw that decisions have to be made between all the households’ members, I changed my mind-set. 6. Asset management: We all knew that assets were for the husbands, even the women themselves. But I saw for myself that when spouses work together, households develop. 7. Family planning: This is the most important. The average size of the household here is 8 children. This lesson was the most liked. When we went to train, the participants asked that we repeat it. 8. Understanding violence: This was about the different sorts of violence: gender-based, physical and emotional violence. Even economic violence, when husbands feel that all the assets belong to them. 9. Positive relationships: We were looking at the change after being trained. Even our collaboration with the National Women’s Council and National Youth Council improved. 10. Being happy with the change: This topic is about the in depth understanding of the training. Even us, when we were trained, on the last day, we were very emotional.
Source: National Women’s Council [K-NWC-GF] and National Youth Council [K-NYC-GM] interviews

Men Engage challenges patriarchal norms and promotes a vision of society where men and women are equal, rather than women being subordinated to men. Men are encouraged to consult their wives over major decisions, and to share household chores that are conventionally seen as ‘women’s work’. According to the trainers and Concern staff, this training was highly effective.

“The session I enjoyed most was decision-making. There was a picture of a man going to sell land and an unhappy wife with children. Participants see what is happening right away” [K-NYC-MM].

“We showed them that culture should not be a barrier. For example, how sharing household responsibilities helps both of them. Men started helping their wives with chores. There are households I visited where the husband was washing the kids or cooking” [K-NWC-MF].

“Households have been trained on Men Engage and that makes husbands understand their responsibilities. Concern beneficiaries are completely different and now live in harmony” [K-LGO-GF].

Chapter 5. Empowerment

Empowerment is a complex concept with many dimensions. The questionnaire guide for household case studies included several questions designed to capture participants' sense of empowerment, at several levels:

- (1) **Personal:** self-confidence and control over their life;
- (2) **Economic:** access to cash and assets, ability to make minor or major purchases, and access to income-earning opportunities;
- (3) **Social:** participation in social events;
- (4) **Political:** Involvement in leadership roles, and ability to influence community decisions.

Table 6 summarises the responses of 16 household case studies, 8 female (HCSF) and 8 male (HCSM), to eight indicators of empowerment. After reviewing each of these four dimensions of empowerment, this chapter presents perceptions of empowerment by participants themselves, and by CDAs.

Table 6. Indicators of empowerment

Dimension	Empowerment indicator	HCSF	HCSM	Total
Personal	Sense of self-worth and self-confidence	5/6	8/8	93%
	Sense of control over their own life	4/7	6/8	59%
Economic	Access to resources (e.g. cash, assets)	7/7	7/8	93%
	Ability to make major or minor purchases	7/7	7/8	93%
	Access to income-generating opportunities	4/6	5/8	64%
Social	Ability to engage in social events in the community	6/7	8/8	93%
Political	Involvement in leadership roles in the community	2/4	4/8	50%
	Ability to influence decisions within the community	3/7	8/8	73%

5.1. Personal empowerment

Several participants explained how their self-confidence and sense of self-worth has grown since they joined the Graduation Programme. (*"I feel 'taller'"* [HCSF1]. *"When I am with other men, I feel strong because I have assets now while before I had nothing"* [HCSM1].) Several indicators were mentioned.

One is an increased capacity to advise others about how to escape poverty. (*"I can advise another woman in poverty, to help her improve, yet before I couldn't advise anyone"* [HCSF5]. Another indicator is less need to beg. (*"They value me because I am no longer going to their houses to beg"* [HCSM8].) A third indicator is more active participation in community meetings. (*"When we are in a group meeting I can ask a question by raising my hand"* [HCSF2]. *"Today, I can talk during meetings, but before I couldn't talk"* [HCSF3]. *"In my savings group, I give them a suggestion to contribute 2,000rwf per person, and my suggestion was taken"* [HCSF6].)

One man explained that he felt better about himself because his wife respects him more than before. (*"When we were poor before Concern, when you could not find a job, the woman could tell you that you are nothing and you have no value but when you have things at home and when we have food,*

everything goes well” [HCSM7]. Only one woman reported no improvement yet in her self-confidence. (“I have not reached the level of speaking in meetings” [HCSF4].)

Four out of seven female respondents agreed that the Graduation Programme has given them more power to control their lives. (*“Yes I can control my own life” [HCSF1]. “I can direct my life” [HCSF6].*) One woman sees the value of planning and budgeting to achieve her goals. (*“I have power to direct my life. I set targets. I have pledged to buy a mattress for 25,000rwf and I have a plan of buying a pig of 12,000rwf, and I will achieve that.*

Two women said they do not yet have control, but they expect to in the future. (*“I have no power yet. But I will do some time from now” [HCSF4]. “I will keep improving” [HCSF3].*) Another is less optimistic. (*“I have no power, I have not achieved much. The cash transfer given was used to build a house” [HCSF2].)*

Men generally interpreted this question in terms of material wellbeing – earning more money, escaping poverty and getting rich. Some men are optimistic that this could happen. (*“Before, I had no hope. But now I am confident that my children will not suffer” [HCSM3]. “I am now confident that I will get rich. Before, I did not even have that dream” [HCSM2].* Others felt constrained by lack of income. (*“If I get money, I will have a business this year, but it can be hard because of lack of means” [HCSM1]. “I found it impossible. I can say I have 10,000rwf or 20,000rwf but this cannot help me to start a business” [HCSM7].*

5.2. Economic empowerment

Two robust indicators of economic empowerment are easier access to cash and increased ownership of physical assets. Many female respondents explained how they have access to more cash than before. (*“The money has increased. We had no money before” [HCSF2]. “Before I had nothing at all, not even a 100rwf coin” [HCSF5]. “I could not get 1,000 to take to the saving group, but I am no longer poor as I used to be” [HCSF6].)*

Women mentioned several small purchases that they made thanks to money received or earned from the Graduation Programme. (*“I can buy little things that do not require much money” [HCSF2].*) These items include:

- kitchen utensils (saucepans, plates)
- farm tools (hoes)
- food (salt, oil, beans)
- non-food groceries (cleaning materials, soap)
- clothes (*“When we need more clothes, I manage to buy” [HCSF3]*)
- livestock (goats, chickens)
- school materials (for children)
- farm land (*“I got money to rent land for cultivation” [HCSF3].*)

Most male respondents stated that the programme has enabled them to make minor purchases, but not major purchases. (*“I can buy the minor things that are not expensive” [HCSM6]. “I don’t get to buy major things” [HCSM5]. “I have money to buy clothes for my children and my wife. It’s hard to make major purchases such as land” [HCSM8].*) Several men explained that they are planning to make major

purchases. (*"I think about the major ones. I can buy a cow even though it can take some time. For instance, I have pigs and goats, I can sell some and buy the cow"* [HCSM6].)

Many women explained how their asset ownership has increased due to the programme. (*"I gained so much assets I can't count them"* [HCSF3].) The most common type of asset acquired was livestock. (*"I keep livestock as assets I got from the programme support"* [HCSF1]. *"I invested in livestock. I never used to have livestock"* [HCSF4]. *"I now have 4 goats, 3 chickens and 3 rabbits"* [HCSF5]. *"I did not have chickens before, but I have many today"* [HCSF7]. *"We have a cow today"* [HCSF2].) Others bought or rented land. (*"I never had land, but I bought some land"* [HCSF4]. *"I managed to buy land"* [HCSF7].)

Two men expressed different attitudes to credit, one remarking that he can now take loans thanks to the Graduation Programme (*"When I have a challenge, I can ask the savings group for 5,000rwf and they will give me that credit"* [HCSM6]), the other stating that he no longer needs to get into debt (*"At this time I won't ask for a loan, because I didn't achieve many things so that I can pay back"* [HCSM3]).

The Graduation Programme has also improved participants' economic empowerment by enhancing their access to income-generating opportunities. Two women feel more employable because they are more presentable now. (*"I can work on agriculture projects, but before the programme I couldn't. Today I have soap to make myself clean and I go to work when I am clean"* [HCSF2]. *"I could go and ask the school to employ me. Today I look smart and I present myself in front of others with good clothes and shoes"* [HCSF7].) One woman explained that she no longer needs to look for paid employment, because the Graduation Programme has enhanced her livelihood sufficiently. (*"I will not ask casual labour because the programme gave me what I needed"* [HCSF1].)

Some men have ambitions to generate income. (*"If I have money I can create other opportunities"* [HCSM4]. *"I have a plan to develop. I feel like I can trade"* [HCSM6].) Other men are more pessimistic. (*"It's not possible because I haven't been in school"* [HCSM2]. *"You can't get credit when you are in the lowest Ubudehe categories"* [HCSM8].)

CDAs observed differences in preferences for use of cash and asset transfers, between men and women, and older and younger, programme participants. (*"Female-headed households like buying small livestock while men want to buy cows and land. Men want cows because they have strength but most of the women are widows and elderly. They do not have strength to care for cows"* [K-CDA-GF]. *"Young ones mostly like bicycles so they can do taxi business, as we are in a region that grows lots of tomatoes and cabbages that are sold in Huye market. The old ones like small livestock"* [K-CDA-GM].)

5.3. Social empowerment

The Graduation Programme empowered women to participate more than before in social events in their communities. Several women mentioned the importance of having decent clothes to wear to these events.

- *"Now I do attend wedding ceremonies, and I go to church more than before. Because before the programme I looked unpresentable"* [HCSF1].
- *"Before I went to church only for my children's baptism, but today I have clothes to go to church almost all the time. Before if I went for weddings I was not given a seat so I stood outside, but today they give me a seat"* [HCSF2].
- *"I do attend events more now because I have presentable clothes which I didn't have before. I even contributed financially to a wedding ceremony by selling some of my harvest"* [HCSF4].

- *“Those who feared inviting me, today they do invite. People inviting me are many more than before. I am singing in the choir today in the church” [HCSF5].*

Men agreed that they are more often invited to social events since they participated in the Graduation Programme. (*“Before they could not invite me for weddings, but now they do invite me” [HCSM3]. “When you are poor and they see you can’t do anything for yourself, no-one can invite you. Can you sit with others when you are not clean? But this time, I join others” [HCSM4].*)

Men also agreed that having good clothes to wear is an important factor that has improved their ability to participate in social events. (*“When you have good clothes, you travel with pride. I go freely to where I used to fear” [HCSM7].*) Social inclusion goes two ways. (*“People invite me to ceremonies and I also invite them” [HCSM6].*)

One woman suggested that there is a hierarchy of social events, and that she now has access to some of these but not all. (*“I may not feel free to attend events where the leaders are, but I can attend in places where the teachers are” [HCSF7].*) This suggests that there are limits to social empowerment.

Several men gave examples of how the respect that they now enjoy within their households and communities extends to them giving advice to others, even helping to resolve conflicts. (*“When I hear tensions, I call those in conflict and help them to solve those tensions by advising them how to behave” [HCSM3]. “They don’t make me isolated, they listen to me” [HCSM2].*)

5.4. Political empowerment

Several female participants explained how they are more politically active, and are even competing for leadership positions in community structures. (*“I am the president in a group of women” [HCSF7]. “I was almost voted to be the leader of the women in the village” [HCSF4]. “I am the president of the saving group. There are men in the group, but I stand and talk” [HCSF5].*) But it was not only women who felt politically empowered. Several men had similar experiences. (*“I don’t fear going in campaigns to be voted. You have fear when you look bad and when you wear bad clothes” [HCSM7]. “I attend meetings and I ask to speak and I get listened to” [HCSM2].*)

One woman attributed her increased engagement directly to the self-confidence she derived from her participation in the Graduation Programme. (*“In the community, I can make decisions that I could not before. For example, if someone brings money late, as I am the treasurer I refuse to take the money. Before the training I could not take such a decision because I was poor” [HCSF1].*) One man explained how his association with Concern gives him authority in community meetings. (*“When I am with people I talk and people say I am the son of Concern, so when I say something I will be heard” [HCSM7].*)

Two of eight women respondents reported no difference in their actual or potential engagement in local politics since they joined the programme. (*“I can’t campaign to be a leader because I have not studied” [HCSF6]. “I can campaign to be part of the village leaders. Even before the programme I could have done that” [HCSF7].*) Four men gave various reasons for why they are not politically active, even at local level. (*“Participation in leadership is not possible without being educated” [HCSM1]. “Usually they vote for those who are good at reading and writing” [HCSM4]. “Because of my prison experience, I can’t go for campaigns, I can’t vote and I can’t be voted” [HCSM6]. “I can’t run for election. I don’t think about that. Maybe my son will be a president if God wishes” [HCSM8].*)

The final statements reveal the limits of cash transfers and graduation programmes. They can and do achieve a great deal of positive change, but they cannot be expected to solve all the problems that poor people face, such as lack of education, which holds back their potential progress in life.

5.5. Self-perceived empowerment

Most female respondents stated that the programme has improved their lives and has empowered them. (*"The programme has changed me. I am no longer the same. I keep improving"* [HCSF3]. *People were homeless and staying in other people's compounds, but today they have houses and land* [HCSF5].) One man recognised that the programme not only gave them resources to escape poverty but also showed them how to remain out of poverty sustainably. (*"If we use the money badly, we can go back into poverty"* [HCSM1].) Another man saw empowerment as coming from the social inclusion that came through the programme. (*"Before, the beneficiaries were isolated. But this time we join others, we attend the meetings"* [HCSM3].) Psychologically, several men linked being empowered to having a feeling of hope about the future that they did not have before. (*"I built hope for me. I am now happy and my heart is fine that even if the programme stops, I can keep managing"* [HCSM6].)

Female respondents believe that they benefited more from the Graduation Programme than men, because women made better use of the opportunities provided, partly by working together in groups.

- *"It empowered women. We were poor and we developed and made a step. Men did not develop as much as women because men drink the money instead of investing it"* [HCSF1].
- *"Women raised each other up. Women were not thinking of being in a group but when the programme started, women learnt about making money and saving in groups"* [HCSF5].
- *"Women who survived under wage farming are no longer depending on wage farming. Entering SACCO as a woman built my confidence as well"* [HCSF6].

Men agreed that women have been empowered by the programme. Two male participants suggested that women and men are more equal now. (*"It's the same as with men. Women can now get what they need. They can attend meetings wearing good clothes"* [HCSM2]. *"The programme has been really important. Women now have value and they are important"* [HCSM4].) One man argued that female-headed households have benefited the most, because men are more likely to behave irresponsibly. (*"I can see that the most developed households are the ones headed by women. The reason is that when a man receives money to do something he drinks using that money. No development"* [HCSM5].)

Participants explained how each component of the Graduation Programme contributed in different ways to their empowerment.

Cash transfers from the Graduation Programme are recognised as contributing to women's economic empowerment. (*"I was very poor, I had no medical insurance, I started paying medical insurance and now my children can get medical services"* [HCSF5]. *"I had nowhere to stay, then I got a house"* [HCSF6]. *"I rent land which I am still cultivating"* [HCSF7].) For men, cash transfers were seen as empowering if they gave them more autonomy and independence – to be self-employed, or to be self-sufficient in food. (*"I started the charcoal business. I am no longer working for others"* [HCSM2]. *"When they give you money to buy land, you could harvest and get food. I rented three fields"* [HCSM5].)

Awareness raising by CDAs contributed to ensuring that the cash transfers were used productively. (*"I could have eaten all the money but because I was trained, it became useful"* [HCSF5].)

Training sessions empowered participants in different ways, both economically (“After attending the trainings, I started savings” [HCSF5]; “They taught us how to farm in a modern way” [HCSM5]; “We were taught business skills” [HCSF7]) and socially (“We were taught on how to live in peace with neighbours” [HCSF6]; “They helped me to live well with my wife, relatives and neighbours” [HCSM7]).

These trainings were complemented with **home visits** by CDAs, who provided advice that reinforced the messages and strengthened the empowerment outcomes of the Graduation Programme. (“The advice of the CDA helped us achieve the goals set” [HCSF4]. “The advice helped more than the money” [HCSM3]. “If I had no CDA, I could have misused the money” [HCSF5]. “The CDA advised me to buy sand to build my house and we agreed on how much to buy, and the CDA signed for me to pay labour to plaster my house. He gave me good advice” [HCSF7].)

The **book** (*Igitabo*) that each participant kept was also recognised as contributing to programme outcomes. (“It helps you to do what you planned to do” [HCSM2]. “When I read in the book I get to know what I have achieved” [HCSF5]. “It helped in keeping records of how I use the money” [HCSF6].) Two men found the book so useful that they plan to continue using it to monitor their own progress, even without the CDA checking it. (“Even after the programme, I will keep using it. I will be checking where I need to go” [HCSM3]. “I will keep using the book even after the programme, for tracking my goals” [HCSM7].)

5.6. CDA perceptions of empowerment

CDAs observed evidence of empowerment of participants, especially female participants, in several areas – economically, within their households, and in their communities – because of the Graduation Programme.

Economic empowerment: Women have the material resources they need to make a viable livelihood. (“Women are striving to get developed. Before, they might want to start a business but now, with the cash and the CDA, they are empowered to do that” [K-CDA-GF].) Once they have met their basic needs they are able to think ahead. (“They have food, they are clean. Because of that, they are very confident. Before, all their conversations were about food and life problems, but now their conversations are about plans for the future” [K-CDA-GF].) The change is not only at the material level. The women are stronger psychologically and this empowers them to improve their lives. (“Women were feeling very negatively about themselves. They were always saying that things are not possible, their excuse was “I am a single woman”” [K-CDA-MM]. “They were pitying themselves with only negative thoughts, but they are no longer shy, they are now confident, making decisions and progressing well” [K-CDA-MF].)

Intra-household empowerment: CDAs observed married women gaining confidence within their homes, through the training they received on gender equality and managing intra-household conflicts. (“They have been trained on positive relationships with their husbands and they were informed about the rights they did not know before” [K-CDA-MM]. “There are women who did not know that they can decide or have a say in their households. Now they are more confident, they don’t just follow the decisions of the husbands” [K-CDA-MF]. “The fact that they are two can change a lot. If they are in constant conflict, they are not working towards the same goal” [K-CDA-MF]. “The project introduced the culture of consulting each other and the wife and husband taking joint decisions” [K-CDA-MM]. “After the training, there is no more domestic violence and women are more respected” [K-CDA-GF].)

Apart from the formal training messages, the CDAs interacted in ways that built women’s confidence. They believe that this contributed to strengthening the bargaining position of wives with respect to their husbands. (“We empowered them by consulting them in all household decisions. The simple fact

of sitting with them was empowering. Sometimes those sittings concluded that the wife was to be the one managing the transfer” [K-CDA-MM].)

Community-level empowerment: CDAs saw how the growing confidence of women participants led to their increasing engagement in community activities, from a starting point of being marginalised. (*“Women in female-headed households had excluded themselves – being a woman, no husband, being poor. But now they are attending meetings” [K-CDA-MM]. “They were excluding themselves from the community as they were poor. Very poor people exclude themselves. Now they are well dressed and confident” [K-CDA-MF]. “The confidence is visible, they attend all the village meetings” [K-CDA-MF].*

Some women are taking leadership positions in their community, which have been unthinkable for them before the programme. (*“There is one woman I know, she was elected to be among the people responsible for community policing and she always says that before she would never go where people are as she was very poor, no clothes, nothing” [K-CDA-MF]. “Before, no woman would think she can go into government levels. There is a woman I know, she is now a leader but before, she would never go where others are” [K-CDA-GM].)*

Community attitudes to these more assertive women are mixed, sometimes positive and sometimes negative. Some patriarchal attitudes are changing for the better. (*“People think that households only develop when there is a husband, but now they see these women are developing too” [K-CDA-GM].* Many participants, male and female, reported that their neighbours are resentful of them, but one CDA reversed this and saw it as evidence that the women have achievements to be proud of. (*“Some women say that people are jealous of their achievements, but I take that as positive” [K-CDA-GF].)*

Chapter 6. Conclusions and Recommendations

This follow-up study of Concern Worldwide's Graduation Programme in Rwanda explored three issues: the role of coaching, impacts on interpersonal relationships, and impacts on empowerment.

6.1. Conclusions

The findings confirm that the coaching component is crucial to achieving positive and sustainable impacts of graduation programmes at the household level. Community Development Animators play a vital intermediary role between the programme and participants. Apart from delivering formal training sessions on livelihoods, nutrition, gender and other topics, each CDA acts as a personal mentor to approximately 50 participants, advising them on money management and family problems. Like a social worker, the CDA visits each household regularly to follow up on the household plan (*imihigo*) and record progress in the household book (*igitabo*), which acts as an accountability tool for both the household and the CDA. Another effective innovation is the ability of the CDA to discipline participants who do not follow the agreed plan, by withholding Concern cash transfers for a period of time.

Secondly, this study found both positive and negative impacts of the programme on relationships within households, families and communities. Within households, women who received cash transfers from Concern sometimes faced pressure from their husbands and children to share it or to spend it inappropriately, but more often intra-household relationships improved, thanks to reduced poverty. Within extended families, programme participants generally experienced reduced support from their relatives after they started receiving support from Concern, but this often strengthened relationships because they were more equal than before. Within communities, some Concern participants reported getting more respect from their neighbours, but a significant number experienced resentment from non-beneficiary community members that even resulted in friendships ending. Although Concern ensured community-based targeting and delivered sessions on conflict management to help participants deal with hostile neighbours, this unintended consequence of the Graduation Programme requires serious consideration and urgent attention.

Thirdly, this research found positive programme impacts on individual empowerment, especially for women. At the personal level, most participants increased their self-confidence and control over their life. In terms of economic empowerment, access to cash and assets, the ability to make purchases, and access to income-earning opportunities all improved. Respondents also participated more in social events and some assumed leadership roles in their communities, indicating increased social and political empowerment. These intangible benefits of the Graduation Programme should not be underestimated, as low self-esteem and social exclusion are symptomatic of a poverty syndrome.

Finally, it must be noted that there are methodological constraints to this research that limit the ability to generalise these findings. Firstly, the sample size is small – 80 programme participants and only 4 CDAs – in two sectors of one district of Rwanda. Secondly, this is qualitative research, so the findings are all self-reported, with the possibility of 'confirmation bias' – the tendency for respondents to give replies that they think researchers want to hear. In this case, because the research was commissioned by Concern Worldwide, respondents might give positive answers about the Graduation Programme, in anticipation of receiving (or fear of losing) further support. On the other hand, respondents seemed open and willing to reflect on both positive and negative aspects of the programme. Also, participants' perspectives were triangulated by interviews with CDAs and other Concern staff, by the observations

of researchers during home visits, and by transcribing entries written by CDAs in the household books. Nonetheless, the findings in this report should be treated as indicative rather than definitive.

6.2. Recommendations

The design and implementation of Graduation Model programmes have been refined since the idea was pioneered by BRAC Bangladesh in the early 2000s and later adapted to diverse country contexts. Concern Worldwide's Graduation Programme in Rwanda has introduced several innovations, as discussed above, that have improved the programme's delivery and impact. There are not many obvious ways in which the programme could be improved, but there are some areas of concern that deserve further attention.

1. Jealousy and resentment from excluded neighbours remains a worry, as this contributes to community tensions and social exclusion. This problem was identified in previous evaluations, and Concern has planned a set of interventions to engage more with communities to build social inclusion and social cohesion. These interventions must be rolled out and monitored for their effectiveness, as negative reactions from communities against the programme and against participants must be better managed in future.
2. A more sustainable way to address the problems created by exclusion of poor community members from the programme is to scale it up so that it becomes accessible to most poor people in rural Rwanda instead of relatively few. This requires a concerted advocacy campaign to convince the government or other development partners to invest in rolling out the Graduation Programme to tens of thousands of poor Rwandan households. If this is not done, the risk is that Concern's innovative intervention in southern Rwanda will end in a few years and the benefits delivered will disappear soon afterwards.
3. Alternatively, as another strategy to ensure sustainability, Concern could invest in building local government capacity (at sector or district level) to implement innovative features of the programme as part of Government of Rwanda programmes. There are many positive learnings from the Graduation Programme, such as the *igitabo*, that could strengthen the developmental impact of the government's social and economic programmes.

Appendix. Questionnaire Guides

A1. Questionnaire Guide: Key Informant Interviews #1

Coaching and Support, Intra-Household Dynamics and Empowerment in Rwanda

QUESTIONNAIRE GUIDE: KEY INFORMANT INTERVIEWS

Concern Worldwide – Programme Manager and Field Officers

1	Name of respondent	
2	Gender of respondent	
3	Job title of respondent	
4	Location of interview	Sector: Cell:
5	Name of interviewer	
6	Date of interview	

0. Introductions and informed consent

Greetings! We are from FATE Consulting and we are here because we have been asked by Concern to talk with you about the Graduation Programme. We want to find out what is working well and what can be improved. We would like to reassure you that this conversation is confidential, so please feel free to share your experiences and ideas with us. What you tell us will be known only to FATE and to IDS from the UK, who are working with us on this research. There will be no negative consequences for yourself or any other Concern staff.

You are free to not answer certain questions, and you can refuse to give out any sensitive or private information if you do not want to. You should ask me to explain if something is not clear. You are also free to leave the interview at any time and we will respect your decision. Do you have any questions before we start?

On this basis, are you happy to participate in this interview?

7	Consent provided?	YES	NO
---	--------------------------	-----	----

If the respondent answered NO, what happened?

1. Coaching and CDA support

We would like to understand the role of training and coaching in the Graduation Programme, and the role of CDAs in delivering this component.

- 1.1. Can you explain the role of CDAs in the Graduation Programme? What do they do?
- 1.2. Can you explain the recruitment process for CDAs? What are the qualifications? How were CDAs selected?
- 1.3. Has there been any turnover or changes in the CDAs that were employed since the beginning of the programme? Please explain.
- 1.4. How often do the CDAs meet the participants for training?
- 1.5. How often do the CDAs meet the participants for home visits?
- 1.6. How important is the role of CDAs in the Graduation Programme? Why?
- 1.7. Is the support provided by the CDAs equally important as the cash transfers, asset transfers and establishment of SILCs, more important or less important? Please explain.
- 1.8. Are CDAs encouraged to tailor their support to the needs of individual participants, or are they encouraged to deliver standardised messages and support? Why?
- 1.9. What are the main factors that determine whether participants adopt certain messages?
- 1.10. Do CDAs have control over how participants use their money from Concern? For example, can they prevent participants from withdrawing their Concern money from the SACCO?
 - 1.10.1. If YES, is this control by CDAs empowering or disempowering for participants?
 - 1.10.2. Are participants able to manage their own money after the CDA stops advising them?
- 1.11. What makes someone a good CDA? What are the characteristics of a good CDA?
- 1.12. What is the CDAs' caseload? How many households are they responsible for?
- 1.13. How would you describe the relationship of CDAs with participants?
(e.g. do they know each other well; is there a strong sense of respect or trust?)
- 1.14. Do the CDAs keep a record of their visits to the Graduation Programme participants? What are the reporting requirements? How are their interactions with participants monitored?
- 1.15. What are the challenges of working with CDAs?
- 1.16. Would you call the model of working with CDAs a success? Why?
- 1.17. How can the training and coaching component of the Graduation Programme be improved?

2. Intra-household dynamics

We would like to understand how the benefits of the Graduation Programme are shared across household members, and how participation in the programme affects household dynamics.

- 2.1. How do you decide who will be the main Graduation Programme participant?
(NOTE: this does not refer to the targeting process but is about which household member within the selected household will be listed as the main participant, i.e. the husband or wife)
- 2.2. Does it make a difference whether the main Graduation Programme participant is male or female in terms of their engagement with the programme? How?
- 2.3. How do programme participants decide on how to spend the monthly cash transfers? Does the decision-making process differ when the main participant is male or female?

- 2.4. How do different main participants use the cash transfers for other household members?
 - 2.4.1. Do female participants use cash transfers for other household members in a different way than male participants do? How?
 - 2.4.2. Do younger participants use cash transfers for other household members in a different way than older participants do? How?
- 2.5. How does the training and coaching from the Graduation Programme affect other household members?
 - 2.5.1. Do other household members join the trainings? If so, who and why?
 - 2.5.2. Are other household members present during the home visits? If so, who are they and how do they engage?
- 2.6. How do other household members get involved in the income-generating activities that are promoted through the Graduation Programme?
 - 2.6.1. How do the spouses get involved?
 - 2.6.2. How do children get involved? Is there a difference between older children and younger children?
 - 2.6.3. Do other household or family members get involved? If so, how?

3. Empowerment

We would like to understand how participation in the Graduation Programme may have affect the position of women and others within their household and community.

- 3.1. How does the Graduation Programme affect the position of female participants within their households? Why? (*e.g. do they receive more respect, do they have a stronger voice, do they experience abuse?*)
- 3.2. How does the Graduation Programme affect the position of wives of male participants within their households? Why? (*e.g. do they receive more respect, do they have a stronger voice, do they experience abuse?*)
- 3.3. How does the Graduation Programme affect the position of female participants within their communities? Why? (*e.g. do they receive more respect, do they have a stronger voice, do they experience jealousy or abuse?*)
- 3.4. How does the Graduation Programme affect the position of wives of male participants within their communities? Why? (*e.g. do they receive more respect, do they have a stronger voice, do they experience jealousy or abuse?*)
- 3.5. How does the Graduation Programme affect the mental wellbeing of female participants within their communities? Why?
- 3.6. How does the Graduation Programme affect the mental wellbeing of wives of male participants within their communities? Why?
- 3.7. Are there ways in which the Graduation Programme may have a negative effect on women? (*this refers to both female participants and wives of male participants*)
- 3.8. How important is the relationship between the Graduation Programme participant and their spouse for being successful in the programme? Why?
- 3.9. Overall, does the programme lead to empowerment for women? Why?

A2. Questionnaire Guide: Key Informant Interviews #2

Coaching and Support, Intra-Household Dynamics and Empowerment in Rwanda

QUESTIONNAIRE GUIDE: KEY INFORMANT INTERVIEWS

Concern Worldwide – CDAs

1	Name of respondent	
2	Gender of respondent	
3	Job title of respondent	
4	Location of interview	Sector: Cell:
5	Name of interviewer	
6	Date of interview	

0. Introductions and informed consent

Greetings! We are from FATE Consulting and we are here because we have been asked by Concern to talk with you about the Graduation Programme. We want to find out what is working well and what can be improved. We would like to reassure you that this conversation is confidential, so please feel free to share your experiences and ideas with us. What you tell us will be known only to FATE and to IDS from the UK, who are working with us on this research. There will be no negative consequences for yourself or any other Concern staff.

You are free to not answer certain questions, and you can refuse to give out any sensitive or private information if you do not want to. You should ask me to explain if something is not clear. You are also free to leave the interview at any time and we will respect your decision. Do you have any questions before we start?

On this basis, are you happy to participate in this interview?

7	Consent provided?	YES	NO
---	--------------------------	-----	----

If the respondent answered NO, what happened?

1. Coaching and CDA support

We would like to understand the role of training and coaching in the Graduation Programme, and the role of CDAs in delivering this component.

- 1.1. Can you explain your role in the Graduation Programme? What do you do?
- 1.2. How many households do you work with?
 - 1.2.1. How many of your households are male-headed? How many are female-headed?
 - 1.2.2. Which is your favourite to work with – male-headed or female-headed? Why?
- 1.3. How often do you meet the participants for training?
- 1.4. If the training is provided in groups, how many people are in each group?
- 1.5. What kind of training do you provide? What topics do you cover?
- 1.6. Have you received any training on gender, or empowerment, or conflict management, or Men Engage? If YES, please give details.
- 1.7. Have you provided any training on gender, or empowerment, or conflict management, or Men Engage? If YES, please give details.
- 1.8. How often do you meet the participants for home visits?
- 1.9. What is the purpose of the home visits? What kind of things do you discuss?
- 1.10. Does every household have a Book where their plan is written? Who writes in the Book? What do you write in the Book?
- 1.11. Do you tailor your messages to the needs of individual participants? Or do you deliver the same messages to all participants?
- 1.12. Do you think that it would be better to tailor your support, or to offer standard support? Why?
- 1.13. Which messages are participants more likely to adopt? Why?
- 1.14. Which messages are participants less likely to adopt? Why?
- 1.15. What are some of the challenges in ensuring that Graduation Programme participants follow the messages and change behaviour?
- 1.16. Are Graduation Programme participants likely to accept messages from you, or are they more likely to accept messages from other people? Why?
- 1.17. How important do you think that the training and coaching are for achieving the goals of the Graduation Programme? Why?
- 1.18. How important is the role of CDAs in the Graduation Programme?
- 1.19. Is the support provided by the CDAs equally important as the cash transfers, asset transfers and establishment of SILCs, more important or less important? Please explain.
- 1.20. How do you build your relationship with the participants? How does it change over time?
- 1.21. How long does it take for the CDA to gain Graduation Programme participants' trust? How do you gain their trust?
- 1.22. Is it easier to work with certain participants than with others? Why? (*e.g. men versus women; younger versus older participants; those who are literate rather than illiterate*)
- 1.23. Which is the most difficult household you have to work with? Why is it difficult? How did you manage this situation and your relationship with this household?

- 1.24. Did you ever discipline any household you work with? Why? What happened?
 - 1.24.1. How many households have you disciplined?
 - 1.24.2. If cash transfers are suspended, do they get this money later or lose it forever?
- 1.25. Do you have control over how participants use their money from Concern? For example, can you prevent participants from withdrawing their Concern money from the SACCO?
 - 1.25.1. If YES, do you think this is empowering or disempowering for participants?
 - 1.25.2. Can participants manage their own money well after you stop advising them?
- 1.26. What makes someone a good CDA? What are the characteristics of a good CDA?
- 1.27. What is your caseload? How many households are you responsible for?
- 1.28. Is your caseload manageable? Please explain?
- 1.29. If not, what would be a manageable caseload?
- 1.30. Are there certain tasks that you feel more confident doing than others? Which ones? Why?
- 1.31. Which tasks or messages do you feel most comfortable in delivering? Why?
- 1.32. Which tasks or messages do you feel least comfortable in delivering? Why?
- 1.33. Overall, do you feel well motivated in your job, or not well motivated? Please explain.
- 1.34. What are the main challenges in performing your job?
- 1.35. How can the training and coaching component of the Graduation Programme be improved?

2. Intra-household dynamics

We would like to understand how benefits of the Graduation Programme are shared across household members, and how participation in the programme may affect household dynamics.

- 2.1. How do you decide who will be the main Graduation Programme participant? (*NOTE: this does not refer to the targeting process but is about which household member within the selected household will be listed as the main participant, i.e. the husband or wife*)
- 2.2. Does it make a difference whether the main Graduation Programme participant is male or female in terms of their engagement with the programme? How?
- 2.3. How do Graduation Programme participants decide on how to spend the monthly cash transfers? Does the decision-making process differ when the main participant is male or female?
- 2.4. How do different participants use the cash transfers for other household members?
 - 2.4.1. Do female participants use cash transfers for other household members in a different way than male participants do? How?
 - 2.4.2. Do younger participants use cash transfers for other household members in a different way than older participants do? How?
- 2.5. How does the training and coaching through the Graduation Programme affect other household members?
 - 2.5.1. Do other household members join the trainings? If so, who and why?
 - 2.5.2. Are other household members present during the home visits? If so, who are they and how do they engage?

- 2.6. How do other household members get involved in the income-generating activities that are promoted through the Graduation Programme?
 - 2.6.1. How do the spouses get involved?
 - 2.6.2. How do children get involved? Is there a difference between older children and younger children?
 - 2.6.3. Do other household or family members get involved? If so, how?

3. Empowerment

We would like to understand how participation in the Graduation Programme may have affected the position of women and others within their household and community.

- 3.1. How does the Graduation Programme affect the position of female participants within female-headed households? Why? (*e.g. do they receive more respect, do they have a stronger voice, do they experience abuse?*)
- 3.2. How does the Graduation Programme affect the position of wives of male participants within male-headed households? Why? (*e.g. do they receive more respect, do they have a stronger voice, do they experience abuse?*)
- 3.3. How does the Graduation Programme affect the position of female participants within their communities? Why? (*e.g. do they receive more respect, do they have a stronger voice, do they experience jealousy or abuse?*)
- 3.4. How does the Graduation Programme affect the position of wives of male participants within their communities? Why? (*e.g. do they receive more respect, do they have a stronger voice, do they experience jealousy or abuse?*)
- 3.5. How does the Graduation Programme affect the self-esteem and confidence of female participants within their communities? Why?
- 3.6. How does the Graduation Programme affect the self-esteem and confidence of wives of male participants within their communities? Why?
- 3.7. Are there ways in which the Graduation Programme may have a negative effect on women? (*this refers to both female participants and wives of male participants*)
- 3.8. How important is the relationship between the Graduation Programme participant and their spouse for being successful in the programme? Why?
- 3.9. Overall, does the programme lead to empowerment for women? Why?

Is there anything else you want to add about the Graduation Programme that we have not asked?

A3. Observation Protocol: Home Visits

Coaching and Support, Intra-Household Dynamics and Empowerment in Rwanda

OBSERVATION PROTOCOL: HOME VISITS

Concern Worldwide – CDAs

1	Name of CDA		
2	Gender of CDA		
3	Category of CDA	Strong	Weak
4	Location of home visit	Sector:	Cell:
5	Date of home visit		
6	Consent provided?	Confirm that the participant has no objection to the FATE researcher observing the meeting with the CDA	

Purpose

The structured CDA observation protocol aims to get detailed information about the interaction between the Graduation Programme participants and CDAs during home visits. The notes should focus on the content and nature of interactions between programme participants and other people present.

Instructions

Join the CDA during one of his or her regular visits to Graduation Programme participants in his or her sector. The CDA must be the same as interviewed for the KII.

General Observation
Description of Graduation Programme participant: [Name, gender, age, headship, quality of clothing, attitude (confident/shy/anxious), etc.]
Persons present during observation (use name and relation to Graduation Programme participant):

General description of interaction – where did it take place, how long did it take, what was discussed, how was the atmosphere?				
Comments:				
Description of content – what exactly was discussed, was it a new topic, was the topic discussed with a guide or book with pictures or freely, did the CDA do any assessment of the household and ask questions or provide messages?				
Comments:				
Assessment of CDA approach – what was her/his attitude, was she/he friendly and chatty or serious and formal, was she/he attentive to the Graduation Programme participants, did she/he ask them any questions, was she/he interested in what he/she said, did she/he make eye contact?				
Comments:				
Did the CDA:	Yes, all the time	Most of the time	Sometimes	No, at no times
Praise programme participant for good practices				
Deliver the message in a clear way				
Use materials to deliver messages (pictures, cards)				
Ask the programme participant for questions				
Answer questions patiently				
Make eye contact				
Assessment of the Graduation Programme participant's response – did he/she seem relaxed, did he/she seem to understand the messages, did he/she seem interested in the topic, did he/she seem angry or annoyed, did he/she ask questions or engage with the CDA?				
Comments:				

Did the Graduation Programme participant:	Yes, all the time	Most of the time	Sometimes	No, at no times
Seem interested and engaged				
Seem worried or uncomfortable				
Seem to agree with the messages				
Ask questions				
Respond to questions when asked				
Make eye contact				
Comments:				
At the end of the home visit, ask to see the programme Book (<i>Igitabo</i>) and record the following:				
	Yes	Partly	No	
Does the household have a book?				
Does the book have a plan for the household to follow?				
Has the plan/ information in the book been updated?				
Comments about the book:				

ASK TO SEE THE HOUSEHOLD'S BOOK (*IGITABO*).

Ask for permission to take photos of all pages of the book that have writing.

A4. Questionnaire Guide: Focus Group Discussions

Coaching and Support, Intra-Household Dynamics and Empowerment in Rwanda

QUESTIONNAIRE GUIDE: FOCUS GROUP DISCUSSIONS

Graduation Programme participants

1	Type of group	Male	Female
2	Location of discussion	Sector:	Cell:
3	Name of interviewer		
4	Name of note taker		
5	Date of interview		

0. Introductions and informed consent

Greetings! We are from FATE Consulting and we are here because we have been asked by Concern to talk with you about the Graduation Programme. We want to find out what is working well and what can be improved. We would like to let you know that this is confidential, so please feel free to share your experiences and ideas with us. What each person says will be known only to FATE and to IDS from the UK, who we are working with on this research. Concern will know that you participated in this research, but they will not have access to anything you said. There will be no negative consequences for yourself or your CDA or any other Concern staff.

You are free to not answer certain questions, and you can refuse to give out any sensitive or private information if you do not want to. You should ask me to explain if something is not clear. You are also free to leave the discussion at any time and we will respect your decision. Do you have any questions before we start?

On this basis, are you happy to participate in this discussion?

6	Consent provided by each and every group member?	YES	NO
---	--	-----	----

If anyone answered NO, what happened?

[NOTE TO FACILITATOR: Probe for differences between group members, especially homeless people, Historically Marginalised Groups, etc.]

Before we start let's begin by having each person tell us about yourself.

No.	Name [first name only – remind them they are anonymous]	Age	Household composition			Ubudehe category?
			How many female adults?	How many male adults?	How many children? (under 18 years)	
1						
2						
3						
4						
5						
6						
7						
8						

1. Coaching and CDA support

We would like to understand the role of training and coaching services within the Graduation Programme and engagement and your relationships with the CDA.

- 1.1. I would like you to think about the first time that you met your CDA. Can you describe what happened? Where was the meeting? What did you discuss?
- 1.2. How often do you meet the CDA? Where do you meet him or her?
- 1.3. What happens when you see the CDA for training? Please describe in as much detail as possible What topics are covered? Where do these trainings happen? Group or individuals?
- 1.4. How often do you have training sessions? When was your last training session? How long does each training session last?
- 1.5. What happens when you see the CDA for home visits? What topics are usually discussed? Please describe in as much detail as possible.
- 1.6. How often does your CDA visit you? When was the last home visit? How long do home visits usually last?
- 1.7. Can you tell us about the last time that you met with the CDA? Where did you meet? What did you discuss? Please describe in as much detail as possible.
- 1.8. Do you enjoy the meetings with the CDA? Do you find them useful?
- 1.9. Or do you find them stressful or ~~useless~~ a waste of your time? Please explain.
- 1.10. Can you tell us of a positive experience with the CDA? If so, what happened?
- 1.11. Have you ever had any negative experiences with the CDA? If so, what happened?
- 1.12. Are you free to access your cash transfers from Concern any time and spend it how you want? Or do you need to get permission from the CDA? If YES, how do you feel about that?

- 1.13. Has anyone been disciplined by the CDA for not doing what you agreed to? What happened?
- 1.14. Was anybody suspended and did not receive money from Concern for some months? Why?
- 1.15. Do you trust the CDA and the information that they provide? Why or why not?
- 1.16. Do you ask the CDA for more information in case the information is not clear or when you disagree? Why?
- 1.17. Did you change your behaviour based on what the CDA tells you? Please give examples.
- 1.18. What is the most important thing that you have learned from the CDA?
- 1.19. How do you think of the CDA – as your friendly and supportive person or as a critical and tough person? Why?
- 1.20. What makes someone a good CDA? What are the characteristics of a good CDA?
- 1.21. If you have a problem with the CDA, where can you report it? Did anyone here ever do this? If YES, what happened?
- 1.22. Do you know if any CDA was fired and replaced with a different CDA? If YES, why?
- 1.23. How important do you think that the support provided by the CDA is for achieving the goals of the Graduation Programme, and to help you graduate?
- 1.24. If there is anything that could be changed about the support provided by the CDA, what would you suggest? (e.g. number of visits, types of messages, way of interaction, etc.)
- 1.25. Do you think you will still have contact with the CDA after the programme comes to an end? How?
- 1.26. Do you know who employs the CDA?

2. Intra-household dynamics

We would like to understand how benefits of the Graduation Programme are shared across household members, and how participation in the programme may affect household dynamics.

- 2.1. How do you use the cash transfers through the Graduation Programme for household members? Do you prioritise spending for some members? If so, who and why?
[FACILITATOR: The usual answer is: "Everyone benefits equally." Don't accept this. Probe.]
- 2.2. How do you decide how to spend the cash transfers? Who do you discuss this with?
[FACILITATOR: The usual answer is: "We decide jointly between husband and wife." Probe.]
- 2.3. Which household members engage in training and coaching sessions for the Graduation Programme? Why?
- 2.4. Do other household members join the trainings sometimes? If so, who and why?
- 2.5. How does the training and coaching through the Graduation Programme affect household members? Are some household members more affected than others? If so, who and why?
[FACILITATOR: The usual answer is: "Everyone is affected equally." Don't accept this. Probe.]
- 2.6. Which household members are present during the home visits? If so, how do they engage?
- 2.7. How do the income-generating activities that are promoted with asset transfers through the Graduation Programme affect household members? Are some household members more affected than others? If so, who and why?
[FACILITATOR: The usual answer is: "Everyone is affected equally." Don't accept this. Probe.]

- 2.8. How do you get involved in the income-generating activities that are promoted with asset transfers from the Graduation Programme?
- 2.8.1. How do your spouses get involved?
- 2.8.2. How do children get involved? Is there a difference between older children and younger children? Or between boys and girls?
- 2.8.3. How do other household or family members get involved?

The next questions refer to imaginary situations, and we would like to know how you would act in those situations.

For ALL participants:

2.9. Earning income through small trade

Imagine that YOU are starting a small trade at the market selling vegetables. The trade is quite successful and you make a small profit (about RwF.2,000) every week.

- What happens with this money? What will you spend it on?
- How do you decide how to spend it? Who do you discuss with?
- Who will benefit from this money? Will you keep some for yourself or spend it all on the family? Will all household members benefit equally or will some benefit more than others?

2.10. Earning income through a medium-sized business

For FEMALE participants:

Imagine that YOUR HUSBAND started a business in sorghum juice. The business is very successful and he earns a large profit (above RwF.10,000) every week.

- What happens with this money? What will it be spent on?
- How are decisions about spending made? Who does your husband discuss with?
- Who will benefit from this money? Will he keep some for himself or spend it all on the family? Will all household members benefit equally or will some benefit more than others?

Now imagine that YOU started a business in sorghum juice. The business is very successful and you earn a large profit (above RwF.10,000) every week.

- What happens with this money? What will you spend it on?
- How do you decide how to spend it? Who do you discuss with?
- Who will benefit from this money? Will you keep some for yourself or spend it all on the family? Will all household members benefit equally or will some benefit more than others?

For MALE participants:

Imagine that YOUR WIFE started a business in sorghum juice. The business is very successful and she earns a large profit (above RwF.10,000) every week.

- What happens with this money? What will it be spent on?
- How are decisions about spending made? Who does your wife discuss with?

- Who will benefit from this money? Will she keep some for herself or spend it all on the family? Will all household members benefit equally or will some benefit more than others?

Now imagine that YOU started a business in sorghum juice. The business is very successful and you earn a large profit (above RwF. 10,000) every week.

- What happens with this money? What will you spend it on?
- How do you decide how to spend it? Who do you discuss with?
- Who will benefit from this money? Will you keep some for yourself or spend it all on the family? Will all household members benefit equally or will some benefit more than others?

2.11. Buying or renting land

Imagine that YOU bought or rented a new piece of land for farming. A lot of work is required to prepare the land.

- Who will help you in preparing this land?
- Who do you discuss this with to make decisions about how the land is used and who gets involved?

3. Empowerment

We would like to understand how participation in the Graduation Programme may have affected your relationships within the household and with other people outside your household.

- 3.1. How has participation in the Graduation Programme affected the relationship between you and your spouse? Why?
- 3.2. Has your behaviour towards your spouse changed? If yes, can you provide any examples?
- 3.3. How has participation in the Graduation Programme affected your relationship with other members of the household? Do you receive more respect or less respect than before? Why?
- 3.4. Can you provide an example?
- 3.5. How has participation in the Graduation Programme affected your relationships with other family members outside your household?
- 3.6. Can you provide an example?
- 3.7. How has participation in the Graduation Programme affected your position with neighbours in the community? Do you receive more respect or less respect than before? Why?
- 3.8. Can you provide an example?
- 3.9. Overall, do you think that the Graduation Programme leads to empowerment? Why?
- 3.10. Overall, how do you think the Graduation Programme affects the lives of women in particular? Why?

The final questions refer to imaginary situations, and we would like to know how you would act in those situations.

3.11. Earning income through small trade

For FEMALE participants:

Imagine that YOU start a business and it is very successful. You start earning more money than your husband.

- What happens? Will this improve your relationship with your husband? Will this cause any problems for you?
- Thinking about this successful business, how will this change relationships with other members of the household, such as your children?
- How will having a successful business change your relationship with other members in the community, including other Graduation Programme participants and non-participants?

For MALE participants:

Imagine that YOUR WIFE starts a business and that it is very successful. She starts earning more money than you do.

- What happens? Will this improve the relationship with you and your wife? Will this cause any problems in your relationship?
- Thinking about this successful business, how will this change the relationships with other members of the household, such as your children?
- How will your wife having a successful business change your relationship with other members in the community, including other Graduation Programme participants and non-participants?

Is there anything else you want to add about the Graduation Programme that we have not asked?

A5. Questionnaire Guide: Household Case Studies

Coaching and Support, Intra-Household Dynamics and Empowerment in Rwanda

QUESTIONNAIRE GUIDE: HOUSEHOLD CASE STUDIES

Main respondent should be the Graduation Programme participant

1	Name of respondent	
2	Location	Sector: Cell:
3	Ubudehe category	
4	Trajectory	Fast-mover: Slow mover:
5	Name of interviewer	
6	Name of note taker	
7	Date of interview	
8	Photo taken?	Ask to take picture of things that were provided through the programme or represents their current livelihoods.

0. Introductions and informed consent

Greetings! We are from FATE Consulting and we are here because we have been asked by Concern to talk with you about the Graduation Programme. We want to find out what is working well and what can be improved. We would like to let you know that this is confidential, so please feel free to share your experiences and ideas with us. Whatever you tell us will be known only to FATE and to IDS from the UK, who are working with us on this research. Concern will know that you participated in this research, but they will not have access to anything you said. There will be no negative consequences for yourself or your CDA or any other Concern staff.

You are free to not answer certain questions, and you can refuse to give out any sensitive or private information if you do not want to. You should ask me to explain if something is not clear. You are also free to leave the interview at any time and we will respect your decision. Do you have any questions before we start?

On this basis, are you happy to participate in this interview?

9	Consent provided?	YES	NO
---	--------------------------	-----	----

If the respondent answered NO, what happened?

2. Household mapping

We would like to understand who is part of your household and how they are related to you. Let us start by drawing everyone who lives in your household. Who lives in your house at this moment, meaning that they eat their main meal with you and sleeps in your house?

NOTE TAKER – please use the table below to record

Household mapping					
	Name [can be first name only]	Sex	Relationship to participant	Age	Main occupation
1					
2					
3					
4					
5					
6					
7					

For each of these household members, can you tell us:

- 2.1.1. Are there members that you feel more comfortable with than others? If so, why?
- 2.1.2. Are there members in the household that you sometimes have disagreements with? If so, why? Can you give examples? How do you resolve disagreements?

3. Empowerment

We would like to understand how participation in the Graduation Programme may have affected your relationships within the household and with other people outside your household.

Personal relationships

- 3.1. Who is the most important person to you living in your household? (e.g. husband/wife)
 - 3.1.1. Why is this person important to you?
 - 3.1.2. Before the Graduation Programme, what support did you give to this person?
 - 3.1.3. Before the Graduation Programme, what support did you receive from this person?
 - 3.1.4. After joining the Graduation Programme, what support did you give to this person?
 - 3.1.5. After joining the Graduation Programme, what support did you receive from this person?
 - 3.1.6. Has there been any change in the amount of support given or received from this person since you joined the Graduation Programme? If yes, why?
 - 3.1.7. Has your relationship with this person changed in any way because of the Graduation Programme? If yes, how? Why did this change happen?

- 3.2. Who is your most important relative who lives outside your household? (e.g. brother, mother – the family member who you support most, or who supports you most)
 - 3.2.1. Why is this person important to you?
 - 3.2.2. Before the Graduation Programme, what support did you give to this person?
 - 3.2.3. Before the Graduation Programme, what support did you receive from this person?
 - 3.2.4. After joining the Graduation Programme, what support did you give to this person?
 - 3.2.5. After joining the Graduation Programme, what support did you receive from this person?
 - 3.2.6. Has there been any change in the amount of support given or received from this person since you joined the Graduation Programme? If yes, why?
 - 3.2.7. Has your relationship with this person changed in any way because of the Graduation Programme? If yes, how? Why did this change happen?

- 3.3. Who is the most important person to you who is not living with you and not related to you? (e.g. best friend – the first person you go to for help (money or advice) if you have a problem, or to share good news with)
 - 3.3.1. Why is this person important to you?
 - 3.3.2. Before the Graduation Programme, what support did you give to this person?
 - 3.3.3. Before the Graduation Programme, what support did you receive from this person?
 - 3.3.4. After joining the Graduation Programme, what support did you give to this person?
 - 3.3.5. After joining the Graduation Programme, what support did you receive from this person?
 - 3.3.6. Has there been any change in the amount of support given or received from this person since you joined the Graduation Programme? If yes, why?
 - 3.3.7. Has your relationship with this person changed in any way because of the Graduation Programme? If yes, how? Why did this change happen?

Community relationships

- 3.4. Since joining the Graduation Programme, do you feel more confident or less confident when you interact with people in your community? Why? Please give examples.
- 3.5. Since joining the Graduation Programme, do people in your community treat you with more respect or less respect than before? Why? Please give examples.

Conflict

- 3.6. Has your involvement in the Graduation Programme caused any tension or conflict within your household?
 - 3.6.1. If YES, please explain and give examples.
 - 3.6.2. Did you resolve this conflict? If YES, how?

- 3.7. Has your involvement in the Graduation Programme caused any tension or conflict with family members outside your household? For example, did any relatives ask for extra money because you are getting money and support from Concern?
 - 3.7.1. If YES, please explain and give examples.
 - 3.7.2. Did you resolve this conflict? If YES, how?

- 3.8. Has your involvement in the Graduation Programme caused any tension or conflict with your neighbours or other community members who are not benefiting from Concern?

- 3.8.1. If YES, please explain and give examples.
- 3.8.2. Did you resolve this conflict? If YES, how?
- 3.9. Have you received any training from the Graduation Programme that helped you to resolve any tension or conflict within your household or your community?
 - 3.9.1. If YES, what was the training about?
 - 3.9.2. What did you learn about how to manage conflict?
 - 3.9.3. How did you apply what you learned?
- 3.10. Have you received any advice from the CDA that helped you to resolve any tension or conflict within your household or your community? If YES, give specific examples.

Indicators of empowerment

- 3.11. Since you joined the Graduation Programme, has there been any change (either positive or negative) in the following? If YES, please give actual examples:
 - 3.11.1. Your sense of self-worth and self-confidence
 - 3.11.2. Your ability to influence important decisions within your household
 - 3.11.3. Your access to resources (e.g. cash, assets)
 - 3.11.4. Your ability to make major or minor purchases
 - 3.11.5. Your access to opportunities (e.g. to income-generating activities)
 - 3.11.6. Your power to control your own life
 - 3.11.7. Your ability to engage in social events in your community (e.g. church, weddings, because you need nice clothes etc. – not Tubura and government programmes)
 - 3.11.8. Your involvement in political activities and leadership roles at community level.
- 3.12. How has each component of the Graduation Programme contributed to these changes?
 - 3.12.1. Cash transfers
 - 3.12.2. Asset transfer
 - 3.12.3. Group activities with the CDA (e.g. trainings – *itsinda*)
 - 3.12.4. Home visits by the CDA
 - 3.12.5. The Book (*Igitabo*).
- 3.13. Overall, do you think that the Graduation Programme leads to empowerment? Why?
 - 3.13.1. Has the Graduation Programme empowered you? If YES, how? If NO, why not?
- 3.14. Overall, how do you think the Graduation Programme affects the lives of women in particular? Why?
 - 3.14.1. **[FEMALES]** How has the Graduation Programme affected your life?
 - 3.14.2. **[MALES]** How has the Graduation Programme affected the lives of women close to you, such as your wife? How do you feel about this?
- 3.15. How do you think the Graduation Programme could be improved to empower women more?

4. Intra-household dynamics

The next questions refer to imaginary situations, and we would like to know how you would act in those situations.

Wife earns more income than husband

For FEMALE participants:

Imagine that YOU start a business and it is very successful. You start earning more money than your husband.

- What happens? Will this improve your relationship with your husband? Will this cause any problems for you?
- Thinking about this successful business, how will this change relationships with other members of the household, such as your children?
- How will having a successful business change your relationship with other members in the community, including other Graduation Programme participants and non-participants?

For MALE participants:

Imagine that YOUR WIFE starts a business and that it is very successful. She starts earning more money than you do.

- What happens? Will this improve the relationship with you and your wife? Will this cause any problems in your relationship?
- Thinking about this successful business, how will this change the relationships with other members of the household, such as your children?
- How will your wife having a successful business change your relationship with other members in the community, including other Graduation Programme participants and non-participants?

5. Coaching and CDA support

We would like to understand the role of training and coaching services within Graduation Programme engagement and your relationship with the CDA.

- 5.1. I would like you to think about the first time that you met your CDA. Can you describe what happened? Where was the meeting? What did you discuss?
- 5.2. How often do you meet the CDA? Where do you meet him or her?
- 5.3. What happens when you see the CDA for training? Please describe in as much detail as possible. What topics are covered? Where do these trainings happen? Group or individuals?
- 5.4. How often do you have training sessions? When was your last training session? How long does each training session last?
- 5.5. What happens when you see the CDA for home visits? What topics are usually discussed? Please describe in as much detail as possible.
- 5.6. How often does your CDA visit you? When was the last home visit? How long do home visits usually last?

- 5.7. Can you tell us about the last time that you met with the CDA? Where did you meet? What did you discuss? Please describe in as much detail as possible.
- 5.8. Do you enjoy the meetings with the CDA? Do you find them useful?
- 5.9. Or do you find them stressful or a waste of your time? Please explain.
- 5.10. Can you tell us of a positive experience with the CDA? If so, what happened?
- 5.11. Have you ever had any negative experiences with the CDA? If so, what happened?
- 5.12. Are you free to access your cash transfers from Concern any time and spend it how you want? Or do you need to get permission from the CDA? If YES, how do you feel about that?
- 5.13. Have you ever been disciplined by the CDA for not doing what you agreed to do? If YES, why? What happened?
- 5.14. Do you trust the CDA and the information that they provide? Why or why not?
- 5.15. Do you ask the CDA for more information in case the information is not clear or when you disagree? Why?
- 5.16. Do you change your behaviour based on what the CDA tells you? Please give examples.
- 5.17. What is the most important thing that you have learned from the CDA?
- 5.18. How do you think of the CDA – as your friendly and supportive person or as a critical and tough person? Why?
- 5.19. What makes someone a good CDA? What are the characteristics of a good CDA?
- 5.20. If you have a problem with the CDA, where can you report it? Did you ever do this? If YES, what happened?
- 5.21. How important do you think that the support provided by the CDA is for achieving the goals of the Graduation Programme, and to help you graduate?
- 5.22. If there is anything that could be changed about the support provided by the CDA, what would you suggest? (e.g. number of visits, types of messages, way of interacting, etc.)
- 5.23. Do you think you will still have contact with the CDA after the programme ends? How?
- 5.24. Do you know who employs the CDA?

Is there anything else you want to add about the Graduation Programme that we have not asked?

ASK TO SEE THE HOUSEHOLD'S BOOK (*IGITABO*).

Ask for permission to take photos of all pages of the book that have writing.