


JOURNEYS OF TRANSFORMATION



PRESENTED BY CARE RWANDA

When women gain the means to contribute financially to their household, it can upset long-held power dynamics within the family, often leading to conflict and even violence. Journeys of Transformation is a training program that empowers couples to improve communication, positively transform the balance of power between husbands and wives, and reduce the incidents of intimate partner violence.

THE PROBLEM

Women Manage Sub-Saharan African Finances

Women are highly active household financial managers. In addition to purchasing many daily household items such as food, they can also be responsible for paying bills, sending remittances and storing money for both routine and emergency payments, even if they do not earn the income used to conduct these transactions. Women are also the key savings engine for the family, with access to savings groups that help the entire family protect their wealth for emergencies or other lump-sum expenses. However, they do not have equitable power in decisions that affect the household financial planning.

Inequality in Financial Decision Making

A majority of both men and women report that the husband is the main financial decision maker in their household. While programs to promote women's economic empowerment efforts outside the household (Village Savings and Loans Associations, for example) are popular, few efforts have been made to focus on change within the household itself.

THE INNOVATION

Journeys of Transformation (JoT) is a program that recognizes while the majority of women's financial empowerment approaches typically take place outside of the household, many women operate—and need to negotiate relationships—within their households. Closing the communication gap, JoT institutes 20 weekly group education sessions for couples connected to Village Savings & Loans Association (VSLA) members. These sessions address household power dynamics, domestic violence and the gender gap of unpaid work, issues that are often at the core of inequitable gender norms that hold women back from reaching full financial empowerment.

BY THE NUMBERS

In regions of Sub-Saharan Africa more than 40 per cent of women indicated that their husbands had exclusive control over household expenditures.

OUR CURRENT IMPACT:

The Journeys of Transformation Effect:

JoT couples demonstrated:

- Increased income compared to couples who did not participate
- Increased support of family planning by husbands
- Increased participation in childcare activities by husbands
- Reduced conflicts between partners
- Improved health and wellbeing
- Eagerness to share their learning with other couples suffering from domestic conflict

POTENTIAL IMPACT:

12 million VSLA participants worldwide!



THE SCALE X FACTOR:

Addresses:

- Household power dynamics
- Domestic violence
- Community gender and social norms

THE IMPACT

2020 VISION

The VSLA model was developed by CARE in Niger in 1991 and has spread to at least 61 countries in Africa, Asia and Latin America, with over 12 million active participants worldwide. Using VSLA as a platform for gender transformative work is therefore highly scalable both within Rwanda and across countries that already use the VSLA approach for economic empowerment. The innovation can be packaged as a value-add to mature VSLA groups and taken to scale quite easily.

THE CHALLENGE TO SCALE

CARE is seeking funding and partners to expand the model outside of the original pilot. The Journeys of Transformation team is developing and testing a new business model for taking the program to scale. Start-up grant or seed funding and business model expertise is needed.

Opportunities include:

Funding
Mentoring

Join us in accelerating change for good!