Exploring Issues of Resilience with Women in Rural Burkina Faso: A Formative Research Brief

Bobbi Gray and Megan Gash
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“Week y menga bang guèla.”
— Mossi saying, translated as: “Abandoned lizard eggs, fight, take your responsibilities to hatch.”

Background

Freedom from Hunger, with support from the Consultative Group to Assist the Poor (CGAP) Clients at the Center Financial Inclusion Research Fund, is exploring how households in rural Burkina Faso manage economic, environmental and health shocks and what roles formal, nonformal and informal financial products play in improving household resilience. With a focus on resilience, the research agenda includes formative research, economic games, and a series of surveys called “resilience diaries” that will examine the resilience of households over a seven-month period. This research brief summarizes the results obtained from the formative research phase\(^1\), completed between May and June 2014.

The purpose of the formative phase was to initially help Freedom from Hunger understand the concept of resilience for this population and how to measure it. The results subsequently fed into the design of the resilience diaries. Two Freedom from Hunger partners—le Reseau des Caisses Populaires du Burkina Faso (RCPB), a credit union that provides formal financial services, and Office de Développement des Eglises Evangéliques (ODE), a non-governmental organization that facilitates Savings Groups—participated in the formative research phase and both organizations will help facilitate the resilience diaries for the seven-month data-collection period. Each of the ten diaries will focus on a different topic involving participants’ 1) hopes and dreams; 2) shock-coping strategies; 3) use of financial services; 4) food security; 5) income-generating activities; 6) health; 7) social capital; 8) household decision-making dynamics; 9) attitudes and perceptions; and 10) program participation and their future. The resilience diaries will be completed with approximately 40 women across both RCPB and ODE who live in the Samba department of the Passoré province or the Gourcy department of Zondoma province where both organizations have programs.

Key Research Questions and Methods

The formative research period was primarily used to gather community-level data that would better help us understand the types of shocks households have faced during the last five to ten years, how households anticipate and respond to shocks, and the gender dynamics behind their decisions. The following table outlines the key questions as well as the research methods used to answer them. Each method began by exploring the term “resilient” or “resilience” in the contexts of clients’ lives. A total of 116 clients (28 men and 88 women) across ten villages served by RCPB and ODE participated in the formative research.

**Research Method** | **Description** | **FGDs conducted with ODE** | **FGDs conducted with RCPB** | **Total FGDs**
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1. What types of shocks have households faced in the last 5 years and how did they cope with them?

**Time Series of Crisis PRA Tool²** | Learn from the community how it views change over time in various areas related to a series of crisis and the coping mechanisms used to respond to those shocks. | I group of women, I group of men (both rural) | — | 2

**Coping Strategies Index PRA³** | Gives a general picture of the frequency of use of different coping mechanisms at the community level, primarily focused on food security and health. | I group of women (rural) | — | 1

**Wealth Ranking and Shock Coping¹** | An adapted version of a wealth-ranking tool that researches how households of different economic means respond to stresses and shocks. | I group of women (both rural) | I group of women | 2

2. Who is responsible for household expenditures related to specific annual stresses and unanticipated shocks and how do they handle these expenditures?

**Expenditure and Saving to Meet Stresses and Shocks¹** | Useful in determining who in the household (men and women or both) takes responsibility for saving for or paying for anticipated stresses (seasonal illnesses, school fees, agricultural investments, etc.) or shocks (health emergency, funeral expenses, environmental, political, etc.). | — | I group of women, I group of men (both rural) | 2

**Household Generation, Receipt and Spending Of Cash Analysis¹** | Useful in determining which sources of income are generated, received and spent by men, by women and by both, and why. This can help us understand the intra-household dynamics in the context of income flows and begin to assess risk profiles. | — | I group of women, I group of men (both rural) | 2

3. What financial services (formal, informal, nonformal) are used for specific financial stresses and shocks, and how does this vary between men and women?

**Modified Financial Services Matrix by Gender¹** | Useful in determining which financial services are used by men and women, and why, for anticipating stress and responding to shocks. | I group of women, I group of men (both rural) | I group of women | 3 FGDs

**FGD on financial instruments used to address expected and unexpected health costs** | An interview guide with specific questions regarding the availability and use of financial instruments typically used by households to address health costs and why they choose or not choose to use the instruments. | I group of women | I FGD with a village bank using a health savings account | 3 FGDs

| **Total** | 15 FGDs |

**Results**

In this section, the preliminary answers to the key research questions explored through the use of the various qualitative focus-group discussions will be addressed.

**How do households define resilience?**

The concept of resilience is encapsulated in a popular quote in the Burkinabe Mooré language coming from the Mossi culture: “Week y menga bang guiêla,” which literally translates to “Abandoned lizard eggs, fight, take your..."
Resilience, therefore, is primarily explained as an attitude towards life. A resilient household is made up of people who get up early, go to bed late and work hard to get ahead. Those who are not resilient are stuck in poverty and are generally “lazy.” Women were harsher, believing the non-resilient home “was a parasite on the environment.” Men, however, defined resilience in terms of their means, an accounting of what they have. They thought non-resilient homes resulted from a lack of agreement within the household (on how to manage household resources) and live particularly stressful lives. Most clients of RCPB and members of ODE placed themselves in the “resilient” category of people living in their communities.

What types of shocks have households faced in the last five to ten years and how did they cope with them?

A drought and period of famine that started about ten years ago is at the forefront of many people’s minds. Most of the more current shocks either seem related to or are holdovers from the famine and most households still feel they are digging out of it. Luckily, in the past year they have had better crops, resulting in a greater sense of hope for the future. Government social programs have also been supportive of households greatly affected by famine. Outbreaks of meningitis and malaria are ever present. Meningitis has caused deaths and some long-term disabilities particularly in children and the elderly, respectively. The latest meningitis crisis was also related to lack of health infrastructure and many had to travel far to reach a health center for treatment. Deaths caused by the famine and the resulting malnutrition are also common household shocks.

Poverty itself is also a shock. Poverty was explained as the situation where a household is pummeled by too many shocks to recover from as there are not enough resources to cover basic needs. Participants say it happens to a lot of people when they are weak and vulnerable, that the combination of shocks destroys one’s ability to respond. Households may not tell you they are in that situation, but “you know it when you see it.” Participants said about 25 percent of the people in their communities were affected by the shocks of poverty, calling them “very poor” or “struggling.”

As a result of these shocks, they described judiciously taking out credit and relying on remittances and help from family abroad, or by government social programs meant to reduce malnutrition. They’ve rationed food, taken on extra labor working in the fields, sold their assets and relied heavily on their Savings Groups. When food was scarce, they resorted to eating lower-quality foods—even eating leaves and wild plants—and using organic manure instead of fertilizers to improve production in their fields. Reflecting their definition of resilience, the primary coping strategy was to simply work harder, whether this meant taking on additional income-generating activities, getting up earlier or staying at work later.

Who is responsible for household expenditures related to specific annual stresses and unanticipated shocks and how do they handle these expenditures?

The key expenditures mentioned during the focus-group discussions were for medications, food and clothing, building materials, agricultural inputs and tools, school fees, shopping for the business, social problems, and deaths. It seems men and women agreed that they discuss expenses together and that women were often consulted and involved; however, men ultimately made the final decisions for many expected and unexpected expenses. As for medicines, there was disagreement between men and women as to how medical expenses were covered. From the men’s perspective, women typically save for health expenses, but men make the decisions as to whether and when they purchase medicines. Women, however, indicated they would make decisions when the man was not home—which is often—and when there was a need for immediate treatment; otherwise, men would decide. “Everything depends on the problem that presents itself.”

Both men and women seem to agree that women make the majority of food expenditures, but they do not typically “save” as much for food as they do for other items. They also agree that regarding their personal...
economic activities, they individually save up for and make decisions on these expenditures. Men will typically be in charge of saving home construction-related expenditures.

As with health expenditures, both women and men seem to contribute to saving and spending for education, but women were more likely to say this was their main priority compared to men, “Children’s schooling is a concern to women. Everyone wants their child to succeed to be a support for the family in the future. We must spare no effort when it comes to children, it is our raison d’être.”

As for covering funeral-related expenditures, this was a shared responsibility. Men and women both indicated they typically do not save up for this event, but men were primarily responsible for responding to this shock. They would spend everything necessary to cover the expenses. “Death causes nothing but spending even if the means are lacking.” They would use any savings they have, whether at home or held with a group or institution, and would rely on family as it is an expression of family solidarity. “Families strip to cover expenses, they grin and bear it.” It was seen as a social responsibility that must be assumed to be respected in the community. If one doesn’t adequately cover funeral expenses, one is seen as an “invalid child.”

What financial services (formal, informal, nonformal) are used for specific financial stresses and shocks, and how does this vary between men and women?

When participants were asked about the role of financial services in improving resilience, the general consensus was that savings were a part of building resilience; credit could also be part of building resilience, but often would harm resilience if not handled well. Saving was described as the best way to build resilience because it was easily accessible for urgent family needs, “it is a way out when things get hot.” ROSCA’s are sometimes harmful to resilience because “when you need it you can encounter problems of members being unavailable to your group.”

While there is discussion about leaning on family for help to respond to financial stresses, there was little discussion about the role of community groups or the community in general. In some cases, people do not seem to really want others to know their financial status and there seems to be a lack of reliance on the community for this reason. People highly desire privacy.

Women in this study are more likely to take out credit compared to men. This may be due to being in village banks, which “requires” them to take out constant credit. Women said, “More women take loans because they are faster and better organized than men.” Men don’t use credit services often, but when they do, they take out larger amounts and are likely to take periodic loans to cover large shocks. It doesn’t seem that men are taking credit for business investments (at least not often) and appear to be saving larger amounts of money in microfinance institution accounts. People don’t typically like to take out credit unless it really is related to a business expense or a very large crisis for which they’ve exhausted other means.

For women, the perceived order and preferences of using financial resources for consumption and crises are first using money from her business, her savings at home/from her husband, her Savings Group, family and church-related groups and loans, credit and then finally from the sale of livestock. For men, livestock is sold before taking out credit. “Cattle are routinely sold to cover costs of unexpected shocks.” There is a perception that men were much more systematic about selling livestock to respond to larger expenses. Women also preferred not to spread themselves too thin and would rather use existing services rather than “disperse their energy.” Women seemed to save more often, men seemed to save more in quantity, which was likely related to their income-generating activities bringing in more income. Men saw agriculture more as their “means” for cash.

Generally, there did not appear to be much “earmarking” of their income or savings for shocks. One RCPB group said members had access to all the financial services they needed that could be useful in responding to shocks; however, the bigger issue was whether the implementation of these products facilitates quick access to their money when it is needed. Very few RCPB groups used the health savings and loan account, primarily due to problems stemming from withdrawing their money when it was needed. One of the ODE groups said
they appreciated their Savings Group for being able to give them a loan, interest free, to respond to a health shock.

**Conclusion**

Resilience was not an unknown concept among the men and women interviewed in north-central Burkina Faso, as revealed in the formative research. It was first and foremost an attitude toward life—a resilient person was one who got up and worked hard every day. However, some households could have this attitude, yet still struggle. Some talked about being hit with shock after shock and not recovering; therefore “poverty” was their shock. While savings was mentioned as an important strategy for building resilience by many households, it did not seem like enough. Since shocks hit regularly, the most current shock determined how savings were spent; there was not much earmarking of this resource to help manage specific shocks, such as health issues. Women were more likely to take credit than men, but both used it judiciously and sometimes sold assets before turning to it. While women had jurisdiction over decisions concerning the use of savings for health, food and education expenditures, as compared to other expenses, the husband typically made the final decision on responses to larger shocks. Most households said they relied on their own income and assets to manage smaller shocks, but in the case of larger shocks such as crop failure or death, they were not expected to manage it alone like the abandoned lizard eggs, but to turn to the community for help.

The two remaining research activities, the economic games and the “resilience diaries,” will explore these concepts more profoundly to better understand how financial and nonfinancial services can be designed to better meet the needs of poor households. The economic games will focus more on use of health savings accounts and health loans, and the diaries will attempt to capture preparation for and responses to shocks. The diaries will look at shocks experienced over a seven-month period, as well as understand more about how households manage food security, income, assets, decision-making and attitudes towards their own resilience. The research should yield insights on timing and severity of shocks, preferences for using financial instruments, and access to resources that households currently have. This knowledge can inform creative thinking around how to design more effective financial products and services, and increase access to them, with the ultimate aim of increasing the resiliency of rural households.