

# INCOME AND EMPOWERMENT: (HOW) DOES IT WORK?

*ASSESSING THE EXPECTED EFFECTIVENESS OF INCOME GENERATING ACTIVITIES IN EASTERN DRC*



## **Master Thesis**

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## ABSTRACT

This research assesses the expected effectiveness of income generating activities (IGAs) in the eastern part of the Democratic Republic of the Congo (DRC), for women's economic empowerment. In order to do this, a framework of seven conditions for effectiveness is developed, based on theory and previously conducted researches. These seven conditions are: a participatory program design; identification of women's background; institutionalized gender policy; market research; inclusion of men in the process; no exclusion based on socio-economic positions; and the provision of additional services. When all these conditions are met it can be expected that IGAs will be effective. For this research, six organizations from the eastern part of DRC have been analyzed that work with IGA projects. Based on this analysis it can be concluded that IGAs can be expected to be only partly effective for women's economic empowerment in eastern DRC, which means that projects could be expected to be effective, but that there are factors that could disturb the process towards effectiveness since not all conditions have fully been met. The expected effectiveness could be enhanced by investing more in market research, increasing activities related to gender training to staff members, engaging more in monitoring the participating women to increase the chance that tensions can be addressed in an early stage, and by providing for (more) additional services related to reproductive work.

## ACKNOWLEDGEMENTS

Dear reader,

After conducting extensive research I decided to choose a dissertation topic that would meet my personal interest. I had done internships and voluntary work before in Nicaragua, South-Africa and Botswana, but never was I as touched by the stories and historical tragedies a country and its inhabitants had been through, as I was when meeting refugees from the Eastern part of the Democratic Republic of Congo (DRC) during an internship in Uganda. My interest in the history of DRC had lead towards hours of reading and researching for extending the general information I had on this matter, which had influenced my vision on the world and international relations. This has also been one of the reasons for choosing this specific international master's program that focusses on management and policy. I believe in the value and impact that (small scale) projects can have in areas like eastern DRC, as I have seen this with my own eyes in different parts of the world. Therefore, with this thesis I aim to gain insides in how the project effectiveness of particular projects could be enhanced. Thereby I hope to encourage (local) organizations to keep on doing their work, to encourage sponsors to (keep on) sponsoring these projects, and to raze awareness for the potential that these projects could have for meeting certain United Nations Sustainable Development Goals by 2030.

With the guidance of my supervisor and first reader, Professor Dijkstra, I got inspired to focus on women's economic empowerment in particular. I would like to thank her for her feedback, ideas, and guidance from the beginning of the project towards the end. I also would like express my gratitude to the following persons for their inputs, information, and/or participation for this research: my second reader Professor Fenger, Leon Simweragi, and my dear friends and my family.

*Chananja Schoof*

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## ABBREVIATIONS

AJVDC:	Association de Jeunes Visionnaires pour le Développement du Congo
DRC:	Democratic Republic of Congo
IGA:	Income Generating Activity
IRC:	International Rescue Committee
JMI:	Joint Marketing Initiative
MDG:	Millennium Development Goal
NGO:	Non-Governmental Organization
ON:	Oxfam Novib
PI:	Pole Institute
SDG:	Sustainable Development Goal
UN DESA:	United Nations Development office for Economic and Social Affairs
UNDP:	United Nations Development Program
WEMAN:	Women's Empowerment Mainstreaming And Networking
WfWi:	Women for Women international

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## Chapter 1: Introduction

*In this chapter a general background of the research topic is given, in which the problem statement shall become clear (1.1), followed by the research objectives (1.2) and central question (1.3). The research approach clarifies how this research is conducted (1.3), and the academic and practical relevance is described (1.4). The chapter ends with an overview of how the further thesis is designed (1.5).*

### 1.1 Background

This research focusses on the effectiveness of Income Generating Activities (IGAs) for women's economic empowerment in the east of the Democratic Republic of the Congo (Eastern DRC). IGAs are a means to fight poverty by raising incomes and making people more economically sustainable. The efforts made through the Millennium Development Goals (MDGs), and now the Sustainable Development Goals (SDGs), have been key for unifying UN Member States towards fighting poverty. Gender equality and women's empowerment are globally recognized as a key element to achieve progress in all SDG areas. Visible achievements have been realized related to the eight MDGs, however, not in every country. In DRC, poverty is still a daily reality for many people, partly due to the conflict in the eastern part of the country. Especially women and children are victimized by these conflicts. One way to overcome poverty in this area, is by focusing on women, as women are in most cases the caretakers of the family. IGAs can be a means to, among other things, promote gender equality and women's empowerment. But, there is both evidence that suggest that IGAs are effective, and evidence that suggest that they are not. Therefore, this research shall determine what conditions can be detected from this evidence that can determine effectiveness. Then, the effectiveness of IGAs in Eastern DRC is evaluated.

#### 1.1.1 The United Nations Development Goals

The United Nations (UN) Secretary-General Ban Ki-moon has described 2015 as a milestone year in the international development agenda (UN DESA, 2015, p. 73). At the UN Sustainable Development Summit in September 2015, Member States adopted the SDGs, which succeed the MDGs, which were adopted in 2000 and ended in 2015 (UN General Assembly, 2015, p.1).

These goals sketch a world vision on how the world should be in 2030, and form the starting point of this research. Fighting poverty was the first of the eight MDGs. Much progress has been made in terms of poverty eradication, as the MDG target of ‘reducing half the proportion of people living in extreme poverty’ was already achieved in 2010, thanks mainly to the rapid economic development of China and India (UNDP, 2015). Unfortunately, an evaluation of the MDGs showed that especially the most vulnerable and the poorest countries have only seen limited progress in development over the last decade. Therefore, emphasis must be taken by the international community to address the needs of the poorest and most vulnerable, in order to achieve the first SDG of ending poverty ‘in all its forms everywhere’ (UN DESA, 2015).

A major challenge concerning the implementation of the SDGs, are the rising inequalities within and between countries, since the world’s extreme poor are geographically distributed very unevenly. Specific and targeted financing will therefore be the key in achieving the objectives of the SDGs (Murali & Oyebode, 2004; Third International Conference on Financing for Development, 2015). People are considered ‘poor’ if their income levels are below the so called ‘poverty line’ (UNDP, 2015). Defined by the World Bank, \$1.25 had estimated this poverty line from 2005-2011, and is now estimated at \$1.90 (Ferreira, 2015). The overwhelming majority of people living on less than \$1.25 a day reside in two regions: Southern Asia and sub-Saharan Africa. In 2011, nearly 60 per cent of the world’s 1 billion extremely poor people lived just in five countries, of which the Democratic Republic of the Congo (DRC) is one (UN DESA, 2015, p. 15).

### **1.1.2 Women in Poverty**

In the last four decades, there has been a growth in the proportion of women in the world who live in poverty. It is therefore arguable that poverty is becoming a problem that affects more women than men (Berrebi, 2013), which is often referred to as the ‘feminization of poverty’ (Chant, 2006, p. 202). However, there are not many harsh numbers to prove this. But it does make sense, when considering social and cultural biases against women in many developing (and developed) countries. It is not uncommon that women are not allowed to own possessions such as land or a business, are denied education, are not involved in decision-making, or are discriminated. This leaves women more at risk of poverty than men, as low education, discrimination, and exclusions, can lead to more difficulties in finding a proper job, and therefore they have less chance of having a proper income than men have (Poverties, 2013).

Globally, women are paid less than men. On average, women in most countries earn only 60 to 70 per cent of men's wages (The World Bank, 2016). Furthermore, women continue to participate in labor markets on an unequal basis with men. In 2013, the male employment-to-population ratio stood 72.2 per cent, while the ratio for females was 47.1 per cent (International Labour Organization, 2014). ActionAid has calculated that the total value of the global employment participation gap and the wage gap between women and men is US\$17 trillion. Women could increase their income globally up to 76 per cent, if the employment participation gap and the wage between men and women were closed. ActionAid has calculated that US\$9 trillion is the cost that women in developing countries bear each year, due to unequal wages and the fact that women have less access than men to paid jobs (Staszewska, 2015, p. 9).

To conclude, there is a persistent gap in access to opportunities for men and women. Women have fewer opportunities for economic participation, less access to education, greater health and safety risks, and less political representation. Therefore, striving for gender equality makes good economic sense for reducing poverty: when women have equal access to education and can participate in economic and business decision-making, women can be the key driving force against poverty (UNDP, n.d.<sup>1</sup>).

### **1.1.3 Women's Economic Empowerment**

Duflo (2012) reviewed evidence of the bidirectional relationship between economic development and women's empowerment and argued that the two are closely related (p. 1076). Evidence showed that poverty and lack of economic opportunity breed inequality between men and women (Duflo, 2012, p. 1053). Also other research on gender and development has shown repeatedly that providing basic rights and basic entitlements to women can have large positive effects on economic development (Barro, 1997; Byrne, 1995; Byrne, 1996; & Sen, 1999; in: Gizelis, 2009, p. 505; Mortvik & Spant, 2005). Furthermore, as Gizelis (2009) denotes, "researchers have shown that female empowerment reflects a dimension of domestic capacity and development that is distinct from, and partly independent of, economic development as per capita income" (p. 505). Together with the eight MDGs, the Millennium Declaration commits to 'promote gender equality and the empowerment of women as effective ways to combat poverty, hunger, disease and to stimulate development that is truly sustainable' as one of the MDGs (UN, 2000, p.5).

‘Gender equality and Women’s empowerment’ have been the third MDG. Gender Equality and Women’s empowerment are two closely related topics, but not the same. Gender equality is a condition for inclusive, democratic, violence-free and sustainable development. It means that men and women have equal power and equal opportunities for financial independence, education, and social development (Peace Corps, n.d). Equality between men and women is more than a matter of social justice: it is a fundamental human right. Gender refers to the socially-constructed roles and responsibilities that societies consider appropriate for men and women. Gender is determined by a given society’s values and norms which makes gender roles cultural, unlike sex, which is biological (Education and Training Unit, n.d.). Women’s empowerment is a critical aspect for achieving gender equality, as it focusses on strengthening women’s positions towards men. It includes the fostering of a woman’s sense of self-worth, her decision-making power, her access to opportunities and resources, her power and control over her own life, and her ability to affect change. Yet gender issues are not focused on women alone, but also on the relationship between men and women in society (Peace Corps, n.d.).

Women’s economic empowerment is one element that has played a role in multiple MDGs. Firstly, MDG 1 – “Eradicating extreme poverty and hunger” – includes a gender-specific target, namely “achieve full and productive employment and decent work for all, including women and young people” (target 1.b). Also the third MDG – “Promote gender equality and empower women” – includes a specific reference to women’s *economic* empowerment (UNCTAD, 2013). The UN determined three indicators associated with the third MDG: education, employment, and political participation (Kabeer, 2005, p. 13). The indicator on the share of women in wage employment in non-agricultural sectors assesses the extent to which women are integrated in the economy through employment. As a report of the World Bank denoted, many MDGs are mutually reinforcing. Success in many of the goals will have positive impacts on gender equality, just as progress towards gender equality will help other goals to be achieved (World Bank Gender and Development Group, 2003, p.3).

Furthermore, the other indicator that refers to eliminating gender disparity at all levels of education is also directly linked to women’s economic development, as women who are more educated are in a better position to benefit from globalization and trade liberalization by having skills sought by integrated markets.

Lastly, under MDG 8 – “Develop a global partnership for development” –, the indicators that refer to ensuring market access for least developing and developed countries, especially for agricultural products, clothing and textiles, have an indirect gender component since women represent a high share of the workforce in those sectors (UNCTAD, 2013).

Women’s rights and empowerment were considered to be key for achieving the MDGs. Empowerment refers to the increasing spiritual, social, political and economic strength of individuals and communities (Ouellette, 2008). Empowering women to participate fully in economic life across all sectors is essential to build stronger economies and improve the quality of life for women: empowered women contribute to the health and productivity of their families, communities, and countries, by creating a ripple effect that benefits everyone (UN Women, n.d.<sup>1</sup>; Heyzer, 2005, p.9; Peace Corps, n.d.). In fact, World Bank studies show that development strategies focusing on gender equality see stronger economic growth than gender-neutral strategies (Singh, Sharma & Sharma, 2013, p. 22).

#### **1.1.4 Eastern DRC**

While in DRC only limited progress has been observed towards achieving the MDGs (Social Watch, 2013), some results have been achieved. Poverty has fallen by a quarter from over 80 per cent in 1990 to 63.4 per cent in 2012. Similarly, the proportion of households with inadequate food consumption declined from 43 per cent in 2007 to 38 per cent in 2010. Some improvements were observed in terms of employment in non-agricultural sectors (36.1 per cent in 2005 against 43.5 per cent in 2012), but the employment rate remains very high. Also, inequalities between living standards in urban and rural areas remain very high (Rapport OMD, 2015, xiii).

Especially in Eastern DRC, women experience the harsh effects of the conflicts that have been going on for decades. Eastern DRC has been ravaged by war and violence for more than two decades, in particular the two most eastern provinces of DRC: North-Kivu and South-Kivu. What started as localised violence as a consequence of the genocide of Rwanda, as *génocidaires* crossed the border in 1994, had turned into two successive civil wars (ITUC, 2011).

Since the formal end of the conflict in the DRC in 2003, fighting has continued in Eastern DRC between different militia groups. Research from the American Journal of Public Health says that in the DRC, 1.152 women are raped every day (48 women every hour) and the war claimed more than five million lives (Knowles & Rimella, 2014). Because of this, Eastern DRC is host to the largest UN Peacekeeping force in the world, which is the United Nations Organization Stabilization Mission (MONUSCO) in the DRC (International Development Committee, 2012). Even though military operations slowed down in 2011, attacks and abuse continue in an environment of high security (ITUC, 2011).

Eastern DRC has suffered a lot from these conflicts, as human right violations are still part of many people's daily lives there. Between 15 and 20 percent of the Congolese army was made up of women who served as support for soldiers, combatants, sexual slaves, and in other ways (Puechguirbal, 2003, p. 1273). In this area of the world, it is women who bear the brunt of the lack of effective action to address failings in governance and rule of law. Women and girls suffer disproportionately from high rates of violence, displacement and extreme poverty during times of conflict (Women for Women, 2016). The country is called "the city of rape" in the world, rebels have been controlling important areas especially in Eastern DRC instead of local governments and the country is still known for its "natural resource curse" (Lalji, 2007). Furthermore, poverty is one of the biggest issues today, especially for the poorest people. Due to the conflict, many people remained or became poor. The income share held by the poorest 20 per cent, was only 5.5 per cent of the total GDP and was still 5.5 in 2012 (World Bank Indicators, 2016).

Even though law for the protections of civilians against abuses as sexual violence, and laws for the provision of tough measures against perpetrators exist in DRC, judicial authorities have been unable and unwilling to enforce these laws (ITUC, 2011). Under Congolese law and constitution for example, women have the equal right to participate in mining activities. In various mines in North and South Kivu, however, women are being discriminated by being limited in choosing their tasks. This discrimination against women stems from cultural perceptions of what is acceptable work for women and beliefs that the presence of women in mines has a negative effect on the amount of minerals that will be found (ITUC, 2011, p.20).

This shows how the situation of women goes back from even before the conflict as cultural beliefs and perceptions are involved. Looking at today's situation, the DRC is ranked 144 out of 208 countries, with 68.1 per cent of national achievements lost as a result of gender inequality according to the UN's Gender Inequality Index (UNDP, 2013).

Although armed conflict and post conflict reconstruction processes strongly affect women, they are marginalized from the top levels of power. But at the local level, their peace-building activities are substantial. Research into women's peace-building work in conflict and post-conflict areas found that women have long been integrally involved in seeking solutions to issues intrinsic to building peace and construction of democratic societies (UN, 1996, in: Mazurana, Raven-Roberts & Parpart, 2005, p, 3). Regardless of the important role women play, post conflict reconstruction processes and peacekeeping tend to routinely fail to see the value of women's work and local and regional levels. Most UN agencies and NGOs have focused their attention and reports on sexual and gender-based violence. Which is necessary, but it is equally important to recognize the economic, social and political ways that armed conflicts can affect women (Mazurana, Raven-Roberts & Parpart, 2005, pp. 3-5).

### **1.1.5 Income Generating Activities**

Whilst ambassadors, NGO workers and representatives of the European Union gladly call Eastern DRC a post-conflict zone, there are still between 40 and 50 rebel groups active in Eastern DRC (Marijnen, 2014, p. 22). Despite the conflicts in Eastern DRC, many NGOs and other organizations have stayed or continued their work, and new organizations came to set up programs for empowering women. Only in North- and South-Kivu, the two most eastern provinces of DRC positioned along the borders of Rwanda and Burundi, hundreds of NGOs are active for (re)building the area and providing for needs. These activities are often related to the socio-economic issues of women (Dangol, 2010, p. 17).

Many of these development agencies emphasize on assisting women to secure income through their own efforts, in order to increase women's participation in the economy. Such approaches are often characterized as 'income generating activities'. Income Generating Activities (IGAs) cover initiatives as diverse as small business promotion, cooperative undertakings, credit and savings groups, and job creation schemes (Albee, 1994). IGAs are considered to be those initiatives that affect the economic aspects of people's lives through the use of economic tools. IGAs can create jobs for women and therefore influence the employment of women.



In Eastern DRC, Many organizations aim to reach these women to create a sustainable environment for them with opportunities for empowerment through developing income generating activities (IGAs), but there is not a lot of evidence of the effectiveness of these IGAs, and the evidence that is present is rather contradictory. Desai (2005) for instance argued that these initiatives have an important role in supporting women, men and households, as their services can help people to achieve their ability, skill and knowledge, to take control over their own lives and become empowered and self-reliance, while other evidence suggest that IGA programs for women's economic empowerment, can even make women's position towards men worse (Wright, 2000).

IGAs can be expected to continue to be- and even to become more important for enhancing economic growth on a local scale, since targeted funding is increasingly being used due to inequalities within countries. Evidence suggest that organized voluntary action can improve access to credit programs for small-scale business enterprises, but that NGOs also suffer from basic organizational weaknesses that inhibit their impact (Bratton, 1989, p. 572). Some research has been done on the effectiveness of IGAs in vulnerable areas in the world, especially in Asia, but not in Eastern DRC. This research shall develop a framework of conditions from the literature to determine the effectiveness of IGAs in Eastern DRC. The reason for doing this, is that IGAs for women can be an effective tool to reach the poorest for achieving UN development goals, especially in areas such as Eastern DRC but therefore more research is needed on the effectiveness of such initiatives as IGAs.

## **1.2 Research Objectives**

The aim of this research is to assess the effectiveness of IGAs in Eastern DRC for women's economic empowerment. This research evaluates the effectiveness of the work of six IGA projects of organizations in Eastern DRC. While research on IGAs has been done before in Asia, there is not much information about the effectiveness of IGAs in Africa, especially not in DRC, besides evaluations from organizations themselves. Therefore, this research contributes to the body of literature concerning this topic. Previous researches, literature and theory shall be used to determine conditions for effectiveness. These are translated into universal conditions for effective IGAs. By doing this research, attention can be brought to the importance of IGAs for economic development in least developed areas in the world, for the promotion of women's economic empowerment.



## 1.3 Problem Statement

### 1.3.1 Central question and Sub-questions

This research provides for a universal framework of conditions to examine the expected effectiveness of IGA projects in Eastern DRC. The aim is not to assess the actual impact of IGAs, but to detect whether conditions are in place that determine the expected effectiveness. Therefore, the research question is formulated as follows:

*Can income generating activities in Eastern DRC be expected to be effective for women's economic empowerment?*

**The sub-questions for this research are:**

- I. Which conditions can be deduced from theory and previously conducted research for the effective promotion of women's economic empowerment through income generating activities?
- II. To what extent do income generating activities in Eastern DRC meet the conditions for promoting women's economic empowerment effectively?
- III. Can income generating activities, aimed at promoting women's economic empowerment, be expected to be effective in Eastern DRC?

*Eastern DRC* refers to the two Kivu provinces: North Kivu and South Kivu. One project that is evaluated within this research is located in southern Ituri, which is located right above North Kivu. The reason for focusing on this area, is that these provinces were victimized most by the Eastern DRC conflict. Due to the conflict, many women got victimized by sexual assaults and many men left their women to fight or for other reasons. Therefore, a lot has changed for women in Eastern DRC. They were forced to become more independent, while, historically speaking, women were not even allowed to have a voice. The conflict has left major scars for both men and women. Now that the conflict is officially over, some men have returned and people try to build up their lives again.



*Figure 1: Eastern DRC*

However, sadly, many women are left alone, and now need to take care of their families themselves. IGAs are a means to help women to become more economically involved and less dependent on others. Also, women are the core care takers of the family, which is widely known to be the case in most parts of Africa, but especially true in areas victimized by conflicts. Therefore very important to focus on women in order to lift this area out of poverty. Furthermore, in this area, an extraordinary number of organizations and other organizations are present that focus on women's empowerment, despite the circumstances. This makes it very interesting and relevant to review the work of organizations in this area.

### **1.3.2 Research approach**

*This explanatory research will be based on the analysis of NGO projects in Eastern DRC. It contains of an in-depth qualitative approach, where document research has been the prior means for data collection, and a survey and an interview are held as additional instruments for collecting data.*

**Sub question 1** is answered through a review of existing literature in chapter 2. Through desk research, the most relevant researches and theories are found and analyzed. Through this research, the conditions for an effective approach for women's economic empowerment through shall be detected and hereby the first sub question shall be answered. Chapter 3 provides for the operationalization of these conditions where indicators are detected and the research design is explained.

**Sub question 2** is answered by determining whether organizations and their projects meet the conditions for effectiveness that are detected within the literature review. Therefore six projects have been analyzed and an interview is held to gain more insights on the extent that conditions are met by the project. Document research has been the main method of data collection. Documents have been detected through online research, or have been provided by contact persons of the projects. Documents can be: project evaluations, annual reports, and others. The analysis of all the gathered information from the projects related to the framework of conditions can be found in chapter 4.

**Sub question 3** provides for the final answer to the central question, by reflecting on the 'framework of effectiveness' and information gained through the interviews and surveys, and the analysis of chapter 4. This question is answered within the final conclusion in chapter 5.

## **1.4 Academic relevance and Practical relevance**

### **1.4.1 Academic relevance**

This research contributes towards the body of literature of the effectiveness of IGAs for women's economic development. Multiple researches have concluded that women involved with IGAs got economically empowered, while others claim that IGAs can make the situation of women even worse. Not many studies have focused on whether universal conditions can be detected from evaluations and previous researches that can say something about the expected (in) effectiveness of IGA (Shah & Butt, 2011, p. 224). Therefore, this research aims to create this framework of universal conditions. Furthermore, there is not a lot of evidence on the effectiveness of these types of projects in DRC and therefore this research contributes towards the body of literature concerning this topic.

The policy relevance of this research is that existing policies can be enhanced - or new policies can be designed by national governments, local governments or international organizations, by incorporating the insights of this research towards the needed conditions for IGAs' effectiveness. The conditions that will be mentioned, can also give new insights for other types of projects or goals, towards women's economic empowerment. This research shall make recommendations for gender policies within organizations that work with IGAs. With this evidence new insights can be discovered which can be interesting also for other researchers in this field. This research contributes towards finding factors for effectiveness which can be used by other researchers in other areas in the world as well, who are interested in the effectiveness of IGAs. As this research focusses on institutional aspects of the project, the next step would be to look at what these conditions mean for the actual impact of the projects.

### **1.4.2 Practical relevance**

The findings of this research can be used to convince donors about the effectiveness of a project. NGO's operate many times through resources received from other agencies or persons. These other agencies or persons can be from foreign countries, companies, individuals or funds. NGOs do not only have a responsibility towards a community, but also have to justify their work towards donor countries and/or private investors (OECD, 2011).

To address the issue of inequality within counties, more specific and targeted aid is needed for most vulnerable and critical areas within a country, and thus, money is needed to keep an IGA working. As argued before, women's economic empowerment has been considered repeatedly as a crucial means for sustainable development, specifically for economic growth (UNDP, 2012). Women, especially in vulnerable- and relatively poor areas of the world, are unequal treated compared to men. The research can provide for new insights for working towards achieving the SDGs by 2030 that is through Income Generating Activities. Recommendations will be given in order to enhance the effectiveness of the IGA for women's economic empowerment. Also, NGOs can be advised to change institutions or aspects of the projects. This way the research contributes by providing guidelines to determine the quality of an NGO its approach for the promotion of women's economic empowerment, and gives advice for enhancing the effectiveness of IGAs.

## 1.5 Reading guide

This thesis is divided in the following chapters:

- Chapter 1: Introduction
- Chapter 2: Literature review
- Chapter 3: Research design and methodology
- Chapter 4: Analysis of the findings
- Chapter 5: Conclusion

*Chapter 2* provides for the literature review. This chapter is separated in several sub-chapters. First, women's economic development shall be defined and discussed (2.1), followed by 'income generating activities' (2.2). Lastly, the effectiveness of income generating activities for women's economic development is discussed. Out of this discussion and the previous sub chapters, seven conditions for effectiveness are defined (2.4). The answer to sub question is given in the conclusion of this chapter (2.5).

*Chapter 3* presents the research design and method. Firstly, the research design shall be presented (3.1). Secondly, the conditions for effectiveness, detected from the literature review, are operationalized (3.2). Thirdly, the choice of method shall be presented and discussed (3.3). The choice of projects are justified in sub chapter 3.4. In the last part of this chapter, the reliability and validity of the research is discussed (3.5).

*Chapter 4* consists of the project analysis. The expected effectiveness of seven organizations that provide for IGA projects in Eastern DRC is analyzed based on the seven determined conditions from the literature review. For each project a conclusion is given based in the analysis, that provide for answers to the second sub question. In the form of a table it is made clear to what extent each project meets with the indicators of the conditions.

*Chapter 5* provides the final conclusion in which the answer to the central question of this research is presented (5.1). After that, a discussion of the limitations of the research is given (5.2). The thesis concludes with recommendations for policy, for organizations, and for further research.

## Chapter 2: Literature review

In this chapter key concepts of this research are defined and research on the conditions for effectiveness of IGAs for women's economic empowerment is provided, in order to answer the first sub question:

*I. What conditions can be deduced from theory and previously conducted research for the effective promotion of women's economic empowerment through income generating activities?*

Before touching upon these specific conditions, the most important concepts of this research are defined. This is needed to be able to detect and justify the conditions. Therefore, firstly 'women's economic empowerment' is defined in 2.1, followed by 'income generating activities' in 2.2. Then, in the final part of this chapter (2.3), conditions that can determine the effectiveness of IGAs for women's economic development, detected from theory and literature review. The chapter closes with a conclusion. Here, a clear list of the conditions is presented and hereby the first sub question shall be answered.

### 2.1 Women's Economic Empowerment

Women's economic empowerment can be seen as a specialized, more specific form of women's empowerment. Economic empowerment is comprised of two inter-related component. The first component being 'power and agency', and the second component being 'economic advancement' (Golla, Malhotra, Nanda & Mehra, 2011, p. 4). In order to conceptualize 'women's economic empowerment', firstly the concept of 'women's empowerment' in general shall be discussed by the components power and agency, by several authors, in order to get clear what is meant by these. Also, the difference and relation between women's empowerment and gender equality is briefly discussed. Then, the economic component shall be discussed, ending with a concluding note where the definition of women's economic empowerment for this research is presented.

### 2.1.1 Empowerment and Agency

Before going into detail about the concept of women's empowerment, the relation between gender equality and women's empowerment should be clear. The concepts of 'gender equality' and 'women's empowerment' refer to different conceptions. Women's empowerment can be distinguished from gender equality by two defining features: empowerment refers to '*a process of change*' and '*agency*' (Narayan-Parker, 2005, p. 72). Gender equality refers to the equal rights, responsibilities and opportunities of women and men. As women's empowerment refers to a process of change thereof, it can be seen as a means to improve gender equality. Thus women's empowerment is a means to improve gender equality, but enhancing gender equality does not necessarily include women's empowerment.

One way of clarifying the meaning of 'power' in the word empowerment, is the ability to make choices and enact on them. To be disempowered means to be denied choice, while empowerment refers to the process of giving those who have been denied choice, the ability to make choices again. In other words, empowerment entails change and therefore there must be alternatives that must be *seen* to exist (Kabeer, 2005, pp. 13-14). Anzorena et al (1998) argue that empowerment is more than citizens and their organizations being allowed to act and make choices. It also includes the institutional and judicial framework that guarantees their right to act, to organize and to make demands within representative political structures - and that regulates or controls the power of other groups to limit their choices or contravene their rights (Anzorena et al, 1998, p. 171).

The World Bank's *Empowerment and Poverty Reduction: A Sourcebook* defines empowerment in its broader sense as the "expansion of freedom of choice and action" (Narayan & Deepa, 2002, p. v). In addition to that, the World Bank states that central to this process of increasing capacity, is action (Arundhati, 2005, p. 27). According to the International Encyclopedia (1999), 'empowerment' refers to having the capacity and means to direct one's life towards desired social, economic, and political goals or status (In: Narang, 2012, p. 8). Kabeer (2001) defines empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them" (p.19). The concept of empowerment can be explored through three closely inter-related dimensions: agency, resources and the achievements. Agency refers to how choice is put into effect and is central to the process of empowerment.

Resources are the medium through which agency is exercised and achievements are the outcomes of the agency (Kabeer, 2005, p. 171). The core of empowerment lies in the ability to control your own destiny; empowered women must not only have equal capabilities and access to resources and opportunities, but they must also have the agency to use these rights and opportunities, without the fear of coercion and violence (Grown, Gupta & Kes, 2005, p. 3).

### **2.1.2 Empowerment and Economic advancement**

To make women succeed and advance economically, women need skills and resources to compete in markets and have access to economic institutions (Golla, Malhotra, Nanda & Mehra, 2011, p. 4). Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes. It increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (OECD, n.d.) Women's economic empowerment requires action to advance women's opportunities and rights to ensure that women can participate and be heard (UNDP, n.d.<sup>2</sup>).

Advocacy by organizations and networks across the world have resulted in global recognition of the contributions that women make to economic development and of the costs to societies of persistent inequalities between men and women (Grown, Gupta & Kes, 2005; Mazurana, Raven-Roberts & Parpart, 2005). Emancipation of women is therefore an essential pre-requisite for economic development and social progress (Jerinabi, 2008). Emancipation is defined as the process of giving people social or political freedom and rights, by the Cambridge Dictionary (Cambridge University Press, 2016). Here, women's rights can be defined as the socioeconomic, political, and legal rights of women equal or equivalent to those of men (Women's emancipation, 2011).

To conclude, the definition of women's economic empowerment proposed for this research shall be: women's economic empowerment is a process of enhancing a woman's ability to succeed and advance economically, and increasing the power to make - and act on economic decisions. They should not only have access to resources and opportunities, but women must also have the agency to use these resources and opportunities.



## 2.2 Income Generating Activities

From the early 1970s, women's movements identified credit as a major constraint on women's ability to earn an income. Many women's organizations world-wide have included credit and savings as a way to increase women's incomes and to address wider gender issues. In 1980, many poverty-targeted microfinance institutions have emerged, which many times see themselves as empowerment-oriented (Mayoux, 2000, p. 5). In post-conflict situations, economic activities for generating income, have become popular for empowering women economically (Jada, 2010, p. 33). Mayoux (2000) and Cheston and Kuhn (2002) have pointed out the importance of microfinance in particularly women's empowerment. Microfinance is defined as efforts for improving access to loans and saving services for poor people (Shreiner, 2001). Microfinance initiatives and activities are a means to empower women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households and community (Nikkhah & Redzuan, 2010, p.88).

There is no one clear definition of what an IGA is exactly, because organizations use different definitions of IGAs. Albee (1994) defined IGAs as 'those initiatives that affect the economic aspects of people's lives through the use of economic tools'. These tools can be, as mentioned in subchapter 1.3, micro credit programs, loans, savings, micro financing, and small business promotions. Some potential IGAs can be for example (Food and Agriculture Organization of the United Nations (FAO), 1996):

- Food drying;
- Preparation and marketing of dairy products;
- Agricultural production;
- Establishment and improvement of livestock and poultry raising;
- Handicrafts;
- Shopkeeper activities.

The main aim for an IGA, is to produce for the market and to make profit in order to increase the income of the poor. It can therefore be called a micro- or small-enterprise initiative. IGAs can be managed both at individual level as well as group level (FAO, 1996).

Mayoux (2000) and Cheston and Kuhn (2002) have pointed to the importance of microfinance, particularly for women's economic empowerment. According to Cheston and Kuhn (2002), one of the most popular and common forms of IGAs for women's economic empowerment is microfinance. Even though many times used in the same way, microfinance and microcredit are not the same. Microfinance is the process of providing financial assistance as well as other services such as providing savings to poor people, while microcredit is one aspect of microfinance, which is the process of extending credit and loans to the poor (Emelda, 2011). For this research, the definition of an IGA shall be: Activities that aim for increasing income for the poor in order to empower them economically, by using economic tools such as microfinance, microcredit, loans, savings and small business promotion.

### **2.3 Conditions for Effectiveness**

'Effectiveness of IGAs' within this research, except when explicitly mentioned otherwise, shall in any case refer to the effectiveness of the development process of IGAs for achieving women's economic empowerment. For this research, it is assumed that economic empowerment for women shall increase when the income of women increases, and when women have the power to control this income. Economic empowerment is many times considered as the initial aspect of women development, because it can give women the power (or increase women's power) to retain income and use it at their own discretion (Suguna, 2006, in Shah & Butt, 2011, pp. 219-220). Hashemi, Schuler and Riley (1996) have found through empirical research that microcredit can be linked with women's political and legal awareness, and that women's access to credit, can be a significant determinant of economic contributions reported by women. Zaman (2009) found in a study on assessing poverty and vulnerability, that the provision of microcredit is a factor to, among other things, improve the status of women. Thirty six villages in Bangladesh showed that membership in any microcredit organization, was positively linked with women's decision making role, and their control over mobility and resources. Thus, microfinance programs have significant potential for contributing to women's empowerment.

During a recent high level panel on women's economic development by the Overseas Development Institute (ODI) (2016), it was mentioned that globally, the poorest women are less satisfied with their working lives: the women that worked fulltime were most satisfied, but less choice gives least satisfaction about women's working live.

This was based on a research including 120 countries and 1.5 million data points.<sup>1</sup> Here it can be assumed that in general women *want* to work and *want* to have the choice to direct their working lives. But, opportunities need to be available to make these choices. IGAs can be a means to create these opportunities. Some researchers have questioned to what extent these services in fact benefit women, since evidence also suggest that, even in financially successful microfinance programs, actual contribution to empowerment can be limited or enhanced by a number of factors to be discussed throughout this chapter.

The failure of IGA projects generally comes from a gap between designing a viable project and identifying the needs of the women. This can be illustrated by the following. Some researchers argue that women should have control over the income that is generated through the IGA. The food and agriculture organization of the United Nations (FAO, 1996), stated that studies generally indicate that the greater the amount of income under women's control, the greater the amount devoted to their children's education, health and nutrition. This could be a reason for letting women have the control over generated income, but, it could also happen that men force women to hand over the loan and then use it for their own purposes (Goetz and Gupta, 1996). This shows that men play an important role within the economic empowerment process of the women through IGAs.

According to Javed et al (2006), IGAs can give women a higher status within the family, as the socio-economic status of borrowers is associated with their income and is linked with the overall welfare of human life, as income determines whether someone is living in poverty or not (in: Shah & Butt, p. 219). It is therefore important to know the family situation of the women and their needs, to make sure that women actually benefit from the income and that it is spent wisely. Therefore women should have a voice in the development process of the IGA. According to the FAO (1996), the development process of IGAs should come from a 'bottom up approach' and correspond to the needs of women. Thus, in other words, women should be in the center of the development process of the IGA in order to design a viable project that meets the needs of the women.

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<sup>1</sup> This panel was held on May 16<sup>th</sup> at the ODI's London office, which I joined online to gain more insights in women's economic empowerment worldwide. The information was given by Claire Melamed, the director of Growth, Poverty and Inequality at ODI.

The results of Bastos, Casasca, Nunes & Pereirinha's (2009, p. 13) research show that labor market participation was found to be a key determinant of poverty. In their research they stressed that (old) isolated women and lone-parent families headed by women were found to be the groups most affected by income poverty. For this reason, it is crucial to have information about the background of the women, both personally as the family situation, as well as historically, in order to be able to identify the needs of the women. This is important for developing a project that will actually benefit the women. This has also been stressed by Heyzer (1992) as she claims that gender sensitive development planning can only be formulated on the basis of the realities of women's lives (p. 1), and that programs should focus on the critical needs of poor women. Likewise Puechgiurbal (2003, p.1273) argues that NGOs involved in designing strategies for empowering women in post conflict areas, need to know the background of the women, in order to find the needs of these women and develop a strategy that shall enhance the economic empowerment of these women (Puechguirbal, 2003, p.1273).

Wieringa (1994) also argues that in all cases, the women of the target group need to be involved in the process. Likewise, Wieringa mentioned another aspect of which she claims to be critical for effectiveness, that is that gender transformations should affect men too (Wieringa, 1994, p. 845). Here it is meant that when something changes in the relation between men and women, it is important that both sides are aware and included. Whether men are included in the development process of the IGA or not, can have crucial consequences for the outcomes of the project and therefore for the effectiveness of IGA. For the case of women's economic empowerment, women might get a greater voice within the household and might become a (second) breadwinner in the household.

When the cultural and historical aspects of the involved women are known, the consequences of gender transformation can become more clear. IGAs could and should be one of the means for reducing gender inequality through empowering women economically. Where Congolese women initially did not have voice within the household, this might increase or change. For instance, due to the conflict, women became more independent. Were women initially not allowed to leave the house without permission of the husband, during the conflict many men left the house and women were left alone and had to survive and take care of the children. This way women had become more independent.

Goetz and Gupta (1996) argue that if men are not aware what the IGA does, and feel excluded, men might become offensive or forbid women to keep joining the project. Or men force women to hand over the loan, and subsequently use the loan for their own purposes. This may lead to an additional burden for women if they are held responsible for the repayment (Goetz and Gupta, 1996). Therefore, it is important to include men in the process, in order to make them understand the importance of gender equality and the goals and importance of the IGA. This would reduce chances of problems within the household and enhance the process of empowerment.

Wright (2000) also points to the importance of including men in the process. Wright (2000) claims that IGAs could drive women into greater dependence on their husbands, if men are excluded from the process. It could for instance happen that if men are not happy with the changing gender relations, they get abusive, forbid women to join the project, and got more strict on them. In order to avoid this from happening, men should not be or feel excluded from the process. They can be included by for instance organizing events for men and women where information is shared and where men are provided the opportunity to play a part in the process as well. It is only applicable to men that play a role or influence the woman's life.

Additionally, Wright (1999) argues that by increasing the income of the poor, an IGA is not necessarily reducing poverty. This highly depends on what the poor do with this money. If the money is spend on alcohol or is gambled away, the income will have no effect on poverty. Or, women spent all the money at once, without looking at the future. Therefore, focus needs to be on helping women to maintain and manage their income. This can be done through trainings for saving money or other financial services in order to make women aware on how to create sustainability with the income they might generate.

Findings from Khandker's (2003) research on the effectiveness of microfinance confirm that microfinance can benefit the poor and have sustained impact on reducing poverty among program participants. Through IGAs, opportunities can be created for those who have been excluded from commercial financial services. However, some researchers suggest that not all women have access to the opportunities that IGAs provide. Therefore, while advocates of microfinance argue that access to finance can help to substantially reduce poverty, microfinance has also received criticism.

Much of the skepticism stems from the argument that microfinance projects would not reach the poorest of the poor (the so called core poor), due to a number of reasons (Wright, 2000, p. 6). For instance: they lack confidence or they value loans to be too risky, or the staff member of microfinance institutions or group members exclude the core poor since lending to them is seen as an extremely bad credit risk (Hermes & Lensink, 2011; Wright, 2000).

Also, the way the program is organized and set up may lead to the exclusion of the core poor. This could be done by requiring to save before a loan can be granted, the minimum amount of the loan that needs to be accepted, and requiring that for example a firm needs to be registered before a loan can be granted (Kirkpatrick & Maimbo, 2002; and Mosley, 2001). Therefore, lending technology and the type of contract used may have important consequences for the way borrowers for instance use their loans or credit (Hermes and Lensink, 2011). In order to make IGA accessible for all women, pre-conditions for participating in an IGA should not exclude the poorest women from participating.

Mayoux (1998; 2000; & 2002) and Buck (2000) have done extensive research on the effectiveness of IGA performances and indicated several factors and reasons that underlay the cause of (in) effectiveness of IGAs. Many points discussed above are reflected in the publications of Mayoux and Buck. Mayoux has done extensive research on microfinance and women's empowerment. She argues that microfinance programs have significant *potential* for contributing to women's economic, social and political empowerment. Access to credit and savings for economic activity, can increase women's income (2002). Mayoux (1998, p. 239) indicated that conditions of microfinance delivery should be flexible to women's aspirations and needs, emphasizing the need for maximizing women's control over loan and savings use, decisions, and income. But, Mayoux also mentioned (2000) that if women press for change, tensions in the household and incidence of domestic violence may increase. Therefore she argues that awareness training in gender issues for men and women can increase the chance that the IGA leads to positive changes in women's positions in the household and society.

Fifteen case studies form the basis of the arguments that women's empowerment needs to be an integral part of organizational policies, and that empowerment should be an integral part of the planning process of activities, in order to make a contribution to empowerment (Mayoux, 2000, p. 4). Gender friendly policies and designs for participation by women borrowers in decision-making and strategy development, would increase women's empowerment.

However, evidence from mayoux' research also suggest that the actual contribution of microfinance programs can be limited by a number of factors (Mayoux, 2002, p. 28):

- Women remain confined to a narrow range of female low-income activities;
- Women have limited control over the income generated from the activity;
- The income they earn may substitute for former male household contributions;
- Women's expenditure decisions may continue to prioritize men and male children;
- Where women actively press for change, tensions in the household and incidence of domestic violence may increase;
- Women remain marginalized in local and national level political processes.

These factors can contribute to the process of disempowerment: when repayment pressures are in place and if inequalities within the household remain, increasing household income might not benefit the women but actually achieve the opposite: women might become in bigger problems when debt cannot be paid back and tensions in the household may increase which may result in women leaving the program. In order to avoid this from happening, specific strategies are needed for the poorest and most disadvantaged women. Mayoux (2002) argues that addressing gender inequalities in power and resources requires a holistic view, integrating productive and reproductive work and addressing practical as well as strategic interests and needs (p. 28). Mayoux (1998) argues the potential of microfinance as one of a range of tools for empowerment, under the condition that gender considerations need to be taken seriously. To do that, she emphasized on the need for a 'minimal gender package' of strategies and program elements. This package includes a wide range of conditions, which could be implemented in all types of programs; from smaller programs based on self-help groups, to larger ones following a financial systems approach. These conditions for the effective promotion of Women Empowerment through microfinance are the following (Mayoux, 1998, p. 239):

- *Conditions of micro-finance delivery should be flexible to women's aspirations, needs, and existing strategies.* Including:
  - Considering the types of loans and savings conditions that would maximize women's control over loan and savings use, decisions, and income generated.



- *Complementary services. Including:*
  - Awareness training in gender issues for men and women, to ensure that micro-finance leads to positive changes in women's positions.
  - Provision of services to decrease reproductive work, in order to give women more time for wider social and political activities.
  - Gender Advocacy at local and national levels, both to support women who have faced serious domestic violence and/or abandonment, and to contribute to wider changes in legislation, access to resources and the perceptions of women's role in all programs.
- *Structures for participation by women borrowers in decision-making and strategies to increase their contribution to empowerment.*
- *An institutionalized gender policy within the NGOs Including:*
  - A commitment to gender equity in staff recruitment and promotion, which is essential for making the above changes within programs or projects.

Evidence from Mayoux' research clearly indicates a linkage between levels of female staff and women's access to microfinance. Therefore Mayoux claims that equal opportunities of recruitment within the staff of an organization should be an integral part of the institutional policies. However, equal employment of female staff in itself is not sufficient to ensure empowerment outcomes for programs, as women staff, equally like men, can lack expertise in gender analysis and do not have sufficient knowledge or experience of the situation of the very poor women. Therefore, there is a need for gender training for both male and female staff. These trainings should identify priorities for gender policy, and for how to increase women's participation. This would also enable female and male staff to overcome the many gender challenges they face in their lives outside work, and can set a good example for participating women, the community and everybody who is in some way involved or known with the IGA program (Mayoux, 2002, p. 31).

Buck's (2000) research aiming for providing Danish NGOs with a tool to 'plan and implement gender specific and gender analytical IGAs with greater effect', found that there are different views on how to determine the women's resources and needs, and on the degree to which the women in question are able to assess their own situation. She emphasized that the importance in this regard, is that the project is designed in close contact with the targeted women and local partners familiar with the situation of the women.



An essential basic principle of IGAs, is that it must 'help to self-help'. It must seek self-sustainability and avoid creating dependence (Buck, 2000, p. 4). In order to create this, IGAs need to offer women the opportunity to join the labor force and to learn necessary skills for involvement in economic activities.

All experiences from Buck's (2000) research indicate that IGAs based on existing information and known market conditions stand the best chances of becoming self-sustaining and thus succeeding. In cases where a market offers low profitability, new products or new services that are not on the market yet and to which it is not certain whether they will make profit, are to be launched. Therefore, a critical precondition is that the targeted women should be committed to the project, but also that the women believe in its viability, the necessary sales channels are established and that local expertise is available to remedy possible problems arising along the process (Buck, 2000, p. 4). Therefore, the project leaders should have insights in the local market in order to actually be able to support women in making profit. These insights can be used by giving women trainings, or just by making this information available and known for them through other ways. In the end, economic empowerment through IGAs is about generating income in the first place. Without that happening, IGAs have a very least chance to become effective for empowerment in the end. According to the Danida-commissioned survey of Danish NGOs' support to IGAs, very few IGA projects can be described as successful for generating income and women's economic empowerment, due to a number of critical areas (In: Buck, 2000, p. 3):

- Projects have often proved to be somewhat out of line with the target group's needs and opportunities, due to the lack of sufficient knowledge of local conditions and resources;
- The chances of selling products resulting from IGAs are often dubious, due to a lack of familiarity with market conditions;
- The credit schemes are often too expensive to run and are riddled with default problems;
- IGAs launched to finance other project activities are often handled as of minor importance, which lead to poor economic results for the target group; (other project activities can be additional services and trainings);
- The lack of capacity and knowledge in areas such as monitoring the participating women (and/or men) are often the bottleneck impeding success.

In order to enhance the effectiveness of IGAs, Buck (2000, p. 15-16) argues that projects should comply to certain conditions, including the following:

- The project should be based on the target group's needs and capacity;
- The project must be conceived in close dialogue with the target group, ensuring that it is responding to a demand;
- Market research is necessary to estimate an IGA's sustainability;
- Socio-cultural factors that could affect the IGA are known;
- Gender issues that could affect the IGA are known.

To address the first point of the *target group's needs and capacity* Buck (p. 7-15) argues that a problem analysis and target-group analysis should be carried out, in order to clarify the capacity of the target group. To do this, besides research, the second point of *dialogue with the target group* is of importance. By including the women in the development process and decision-making of the IGA, women can be heard and shape the project. *Market research* is important to determine whether goods or services can be sold, at what price, and whether the activity makes financial sense. *Socio-cultural aspects and gender issues* are of importance to know as they can be of influence of the activity's chance of success as well. Important questions to consider and answer in order to determine this potential influence are:

- ❖ How does culture influence the target group's day-to-day activities and chances of participating in IGAs?
- ❖ What are men's and women's roles and responsibilities at home, in production and in the community?
- ❖ Who has access to resources, who takes the decisions, who earns an income, who spends it and on what?
- ❖ What are men's and women's basic needs and strategic gender interests, and the interests in terms of long-term social change desired by men and women?
- ❖ What are the expectations of the target group towards participating within an IGA project and how can they be met?

This checklist of questions can help to design IGAs that actually can benefit the poorest and where gender issues are taken seriously. Another aspect to be mentioned by Buck (2000, p. 28), is that skill based training is an important means for developing women's knowledge and skills. The trainings should be brought into place by an organization, important is that the training is planned in accordance with the target group's needs.

## 2.4 Conclusion: Framework of Conditions

What has become clear throughout the previous sub chapters, is that women's economic empowerment cannot be assumed to be an automatic outcome of IGA. This has been argued by multiple researchers. While different researches touch on the importance of somewhat different aspects of the IGA, some conditions can be detected that are addressed in most of the literature. In order to achieve economic empowerment for women through IGAs, IGAs can be expected to have the biggest change of being successful when complying with certain conditions. Through extensive research on previous conducted researches and literature, conditions are chosen and defined.

The first condition is related to defining the needs of the women. The importance thereof has been stressed by, among others, Mayoux (1998; 2000; 2002), Buck (2000), Wieringa (1994), and the FAO (1996) for the effectiveness of a project. In order to do this, participation of women in the development process of the IGA is crucial. Women should be in the center and should be able to have a voice within the design of the IGA. The family situation and situation within the household is of relevance for defining these needs of women. By including women in the process, women should have to opportunity to talk about their personal situation so that possible tensions, needs, and questions can be heard and detected in an early stage of the project development. Through participation women can learn to be active in decision-making. Another aspect is that the project should be related to the skills and potential of women. Therefore, it is likewise important to let women participate within the design of the project. Thus the strategy for developing an effective IGA should come from a bottom up approach where needs and skills of women can be heard and defined. Therefore the first condition is as follows:

 *Condition 1: A participatory program design*

Where the first condition focusses more on woman as individuals with individual needs and personal skills for developing a project that can stimulate women economically, the second condition is related to women's cultural and historical background and looks at the target group as a whole. Among others, Bastos, Casasca, Nunes & Pereirinha (2009), Heyzer (1992), and Buck (2000) emphasized the importance of knowing women's background in general, in order to avoid that a project would conflict with for instance cultural or historical norms and beliefs. This includes knowing the relation of women towards men in general. The organization should be aware of the historical and cultural background of the women in general, and therefore the second condition is formulated as follows:

 *Condition 2: Identification of women's background*

Organizations should set the example of how gender equality should look like in reality. Therefore organizations should exist of both men and women with equal chances within the organization. As Anzorena et al (1996) and Mayoux (2000) have mentioned, empowerment is more than citizens and their organizations being allowed to act and make choices, but also includes the institutional and judicial framework that guarantees their right to act, to organize and to make demands within representative political structures. By showing an example thereof as an organization, chances increase that participants shall also start to act like that. Also Mayoux stressed that an institutionalized gender policy is necessary within the organization that provides for the IGA. If an organization wants to empower women economically, the organization itself should at least give a good example themselves by having gender equality as an integral part of their policies. Therefore the third condition is as follows:

 *Condition 3: An institutionalized gender policy*

Golla, Malhotra, Nanda & Mehra, (2011, p. 4), and Buck (2000), emphasized on the important roles the (local) market play for the effectiveness of an IGA. IGAs based on existing information and known market conditions stand the best chances of becoming self-sustaining and thus become succeeding. In cases where a market offers low profitability, activities with new types of products or services, that are not on the market yet are to be launched.

Therefore, a critical condition for an IGA is that market research has been carried out in order to determine the goods or services, prices, and chances on the (local) market for developing profitable IGAs. Therefore, the fourth condition is as follows:

 *Condition 4: Market research*

From research by Wieringa (1994), Goetz and Gupta (1996), Wright (2000) and Mayoux (2000) among others, it has become clear that men play a crucial role in the enhancement of women's economic empowerment, because gender transformation affects men too. Therefore, it is important to include men in the process, in order to make them understand the importance of gender equality and the goals and importance of the IGA. This would reduce chances of problems within the household and enhance the process of empowerment. This can be done through informative meetings to make men aware of how gender relations are at the moment, how these should (not) be (sexual violence, violence within the household, and how the organization aims to change these through the IGA. Since not all women have a husband or another male relative that could disturb or antagonize the female's empowerment, this is only applicable to men that play a role or influence the woman's life. The fifth condition is consequently formulated as follows:

 *Condition 5: inclusion of men in the process*

Through IGAs, opportunities can be created for those who have been excluded from commercial financial services. But then, all women should have access to these opportunities in order to reach the poorest and most vulnerable as well. As highlighted by Wright (2000), Hermes and Lensink (2011), Kirkpatrick and Maimbo (2002), and Mosley (2001), the setup of a project can lead to an exclusion of the poorest and most vulnerable women. This can be for instance by requiring a women to have savings before a loan can be granted. Also lending technology and the type of contract used may have important consequences for the accessibility of the project. Socio-economic positions of women should not influence whether women could participate in the project or not. Therefore the sixth condition is the following:

 *Condition 6: No exclusion based on socio-economic positions*

Unfortunately, not all women will have ability and potential to become entrepreneurs, and should be not forced to do so. However, those women who do show the interest and determination to be self-employed, should have access to training programs that will provide upgrading from technical skills to business skills. Throughout the literature, the importance of additional or complementary services for IGA projects have been mentioned many times, for instance by Wright (1999), Buck (200), and Mayoux (2000). Four types of additional services can be detected that include the most important aspects of these services and are addressed through the literature. These are:

- a) Skill based training and activities to improve business skills;
- b) Provision of services to decrease reproductive work;
- c) Information about- or training in saving and spending money;
- d) Training on gender relations.

These four additional services are related to the first condition – ‘a participatory project design’- as here the importance of identifying and detecting needs of women is highlighted. Skill based training (a), can be needed when women do not possess useful skills for the IGA. Skill based trainings should be provided so that women can learn new skills and participate within the project. The provision of services to decrease reproductive work (b), can be of importance for the project if women have to spend most of the time on reproductive work and do not have time for the IGA. Too much reproductive work can turn into poor economic results and should be avoided. Needing additional activities related to saving and spending money (c), is related to Wright’s (1999) argument that by increasing the income of the poor, an IGA is not necessarily reducing poverty. If women do not know how to save money, they might spend it all at once with no eye on the future. If needed, help should be provided for women to learn to maintain and manage their income. This could be done through trainings or other financial services in order to make women aware on how to create sustainability with the income they might generate. The importance of the fourth type of additional services (d) is already explained within the fifth condition. The seventh and last condition for this framework is the following:

 *Condition 7: Provision of additional services*

When these conditions are met, an IGA can be expected to be effective for women's economic empowerment. This relation is illustrated in figure 2.

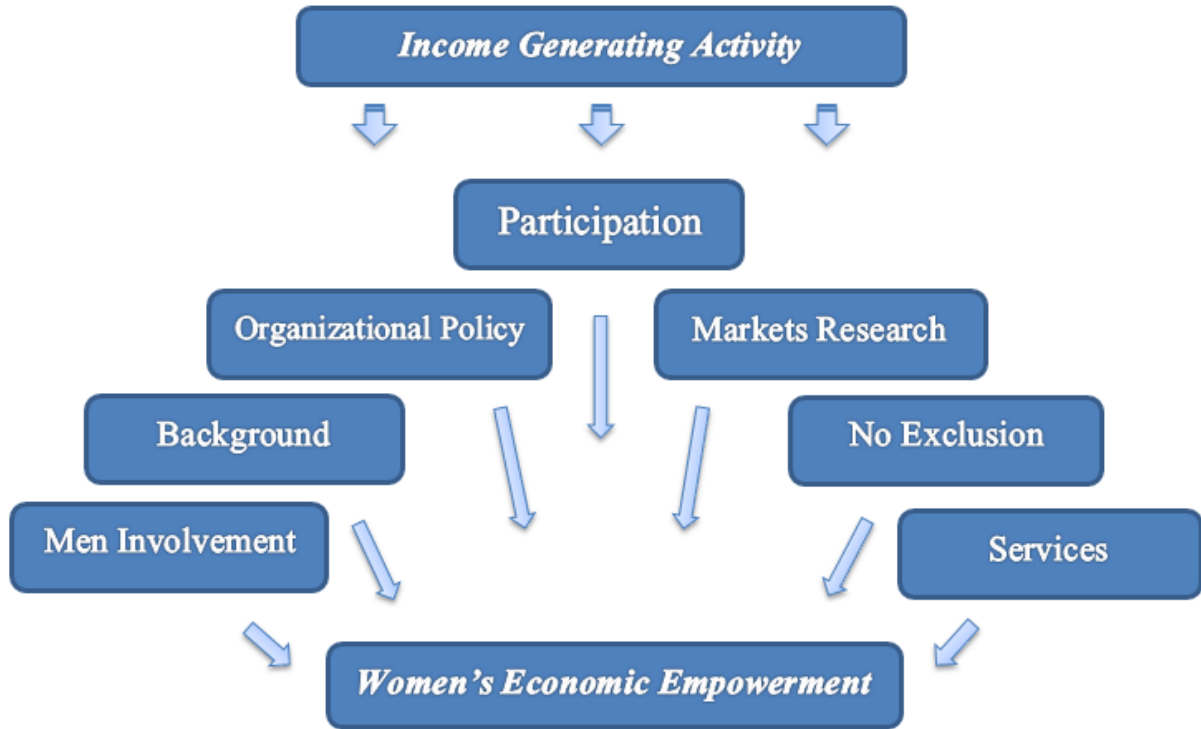


Figure 2: The seven conditions for effectiveness

## 2.5 Conclusion

IGA's will not automatically lead to women's economic empowerment. Therefore several conditions need to be met to enhance the chances that an IGA can become effective. Throughout this chapter seven conditions are identified, based on the literature review, about economic empowerment for women through IGA projects. These seven conditions are:

Condition 1: A Participatory program design

Condition 2: Identification of women's background

Condition 3: An institutionalized gender policy

Condition 4: Market research

Condition 5: Inclusion of men in the process

Condition 6: No exclusion based on socio-economic positions

Condition 7: Provision of additional services

When an IGA complies to these seven conditions, the following hypotheses should be reality: *through the IGA, income of women shall increase and the women become more economically empowered.* When an IGA complies with the seven conditions, an IGA can be expected to be effective. This is also illustrated in figure 3.

In this next chapter, these conditions for effectiveness are operationalized and indicators are defined, which shall form the basis of the further research.

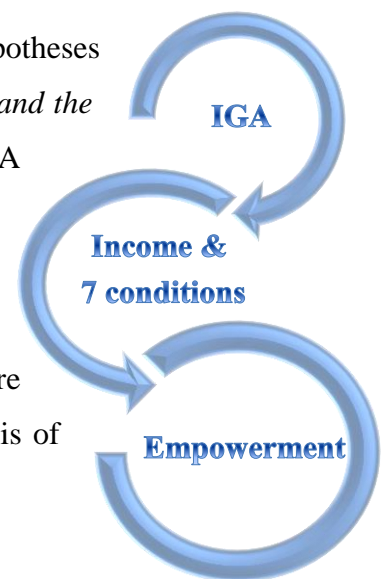


Figure 3: Hypothetical model



## Chapter 3: Research Design & Methodology

*This chapter starts with an explanation of the research design (3.1). The conditions conducted throughout the literature review are translated into seven main conditions with indicators, through the operationalization of the conditions (3.2). After that, the methodology of this research is discussed (3.3), followed by a table of indicators and sources (3.4). In sub chapter 3.4, the six chosen projects are introduced and justified. The chapter ends with a brief discussion of the reliability and validity of the research (4.5).*

### 3.1 Research design

The objective of this research study is to show in which way IGAs can be most effective for promoting women's economic empowerment. To do this, a qualitative approach is chosen as the most appropriate method for this thesis. This research does not aim to evaluate output or outcome of the projects, but determines expected outcomes by evaluating input. The idea behind this is that by providing for certain institutions, services, policies, and/or norms, which were determined and explained in the previous chapter and translated into seven conditions, outcomes of IGAs can be expected to be most effective for women's economic empowerment. Within this chapter these conditions are translated into a set of measurable indicators in order to be able to assess expected effectiveness of a number of actual IGA projects in Eastern DRC. The unit of analysis for this study exists of six organizations that provide for IGA project, located in Eastern DRC (Ituri, North Kivu, or South Kivu). The justification for choosing projects in this area can be found in chapter 1. The answer to the central research question is not supposed to be a simple yes or no. Therefore, besides that each condition shall be analyzed in order to determine to what extent IGA projects meet the conditions, the analysis shall also include how the condition has been met and in the end the results shall be compared with each other and will provide for an overall conclusion that will provide for the final answer of the central question.

### 3.2 Operationalization

#### 3.2.1 Condition 1: A Participatory Program design

The aim of this condition is to design a viable projects that meet the needs of the target group. A participatory program design should be one that provides opportunities for women to have a voice within the decision-making process, so that the needs of women can be discussed and addressed, and so that women's skills can become known.

Therefore, women should be in the center of the program design and should not be excluded from this process. To determine whether there is a participatory program design, women should have a voice within the decision-making process and design of the IGA in order to develop a viable project that meets women’s needs. The *needs* of women can be related to the family situation of the women. When women are very poor, have many children or problems with their husband or relatives, the process of women’s economic empowerment can be disturbed. When women do not have influence within the development of the IGA, they would not have the opportunity to have a voice to talk about their issues and needs. The project should not be in conflict with their personal needs and possibilities and this can be avoided by including women in the process of designing the IGA. Also, including women in this design, will able women to use their voice to talk about their skills, or about what they would like to learn. This way the project shall not be in conflict with their needs or skills. In order to measure whether an IGA has this ‘participatory program design’, the following indicators must be met:

1. A PARTICIPATORY PROGRAM DESIGN
✚ <b>Women participate in the project design and express their needs for, for instance, additional services;</b>
✚ <b>There is evidence for adjustment in response to what women have voiced.</b>

*Table 1: A participatory program design*

### 3.2.2 Condition 2: Identification of Women’s Background

‘Background’ in this matter is related to the cultural and historical background of the women in general, in comparison to the first condition, where the woman as an individual is central for having a participatory program design. Women’s background should be identified in order to avoid that the project design would be in conflict with cultural or historical elements that affect women’s lives, such as norms, beliefs, and values. To determine this, information about this background should be known by the organization. To measure whether an IGA meets the second condition the following indicators are detected:

2. IDENTIFICATION OF BACKGROUND
✚ <b>Local women and/or men are part of the staff;</b>
✚ <b>Research has been conducted to identify historical and cultural background of project location;</b>

*Table 2: Identification of background*

### 3.2.3 Condition 3: Institutionalized Gender Policy

As explicitly pointed out through evidence from Mayoux’ research (1998; 2000; 2002), and from Anzorena et al (1998), women’s (economic) empowerment needs to be integral part of the organization’s policies. The importance thereof is that women’s right and the aim of the promotion of empowerment should not only be mentioned, but should be included in an institutional and legal framework that can guarantee women’s rights to act, organize, and make decisions, that is also lived by throughout the organization. To measure this condition, policies of organizations shall be analyzed by three criteria that together provide for an effective gender policy framework that strives for the economic empowerment of women:

3. GENDER POLICY	
	<b>+ Gender equality and women’s economic empowerment are integrated within the organizational policies;</b>
	<b>+ There are gender friendly promotion and hiring practices;</b>
	<b>+ Training on gender relations for both male and female staff is available.</b>

*Table 3: Gender policy*

### 3.2.4 Condition 4: Market Research

(Local) market research is important for two reasons: firstly, it increases the change that the IGA shall make good profit, and secondly, it increases the possibility for women to get these insights as well, and as explicitly mentioned throughout evidence from Buck’s research (2000), women can become more economically aware and involved. By knowing the market opportunities beforehand, the IGA has the most chance to become profitable, and therefore chances increase that women shall become economically empowered through the IGA. Market research should be conducted by the organization that provides for the IGA and should detect the following aspects:

4. MARKET RESEARCH	
<i>There is evidence of market research done to determine:</i>	
	<b>+ (Non)Profitable products, goods and/or services;</b>
	<b>+ Prices for these products, goods and/or services.</b>

*Table 4: Market research*

### 3.2.5 Condition 5: Inclusion of Men in the Process

One of the most crucial aspects that can determine the (in)effectiveness of an IGA for women’s economic empowerment, as argued extensively throughout the literature and explicitly by Mayoux (2000), is that men should not be excluded from the process towards achieving women’s economic empowerment. Including men can lower the chance that the IGA has no effect, or a negative effect on the women’s life. The opposite can happen when men are not satisfied with the changing gender relations that should follow from women’s economic empowerment. Men can be included by for instance organizing events for men and women where information is shared and where men are provided the opportunity to play a part in the process as well. Also, awareness training in gender issues for men and women can increase the chance that the IGA leads to positive changes in women’s positions in the household and society. With men, male persons are meant that have a significant impact of influence on a specific woman’s life. In most cases these can be husbands, but these can also be male relatives or male friends. In order to lower the chance that men would disturb or antagonize the female’s empowerment, the men should therefore be included in the process towards women’s economic empowerment. Whether men are included in the process can be measured by critically assessing the following criteria:


5. INCLUSION OF MEN IN THE PROCESS	
✚	<b>The organization monitors possible tension between men and women;</b>
✚	<b>The organization provides for information and/or gender (in)equality awareness raising meetings/trainings, so that possible tensions can be discussed and to make men aware and prepared for possible changing gender relations.</b>

*Table 5: Inclusion of men in the process*

### 3.2.6 Condition 6: No Exclusion based on Socio-economic Positions

Since ‘empowerment’ refers to the process of *giving people the power the make choices and design their own lives, to which this opportunity was previously denied*, with ‘women’, especially the poorest and most vulnerable are meant as they are most likely the ones that need economic empowerment the most. When these women are excluded from taking the opportunity for empowering themselves economically through the IGA, the main aim of the IGA shall be missed.

In order to examine whether a project is in principle accessible for all women, the following criteria shall be examined:

6. ACCESSABILITY: NO EXCLUSION
<p> <b>No preconditions for participation that require women to have savings beforehand, or require anything else that cannot be met by the poorest women.</b></p>




*Table 6: Accessibility: no exclusion*

### 3.2.7 Condition 7: Provision of Additional Services

Throughout the previous operationalization of conditions and the literature review, multiple additional services have been mentioned that can be of importance for the effectiveness of the IGA. As detected through the literature, four types of additional services are chosen for this research that can be of importance for determining the (in)effectiveness of IGA programs for women’s economic empowerment:

- a) Skill based training;
- b) Provision of services to decrease reproductive work;
- c) Activities related to saving and spending money;
- d) Training on gender relations.

Since training on gender relations is already addressed throughout the fifth condition, it will not be analyzed again here. For each IGA projects, the additional services should be in place when needed. The first (a) should be in place when women have no clear skill yet usable for the project. The second (b) is needed when women have to spend most of their time for reproductive work. The third (c) is needed when the IGA needs to prepare women for running and managing a small business or if they need to manage money. For each participating organization, it will be analyzed whether these additional services are available for women, and if the women use them.

7. ADDITIONAL SERVICES
<p><b>Detect the additional services that are provided by the organization:</b></p> <ul style="list-style-type: none"> <li> <b>Skill based training;</b></li> <li> <b>Provision of services to decrease reproductive work;</b></li> <li> <b>Activities related to saving and spending money.</b></li> </ul>

*Table 7: Additional services*

### 3.3 Methodology

This research is conducted mainly through document research. An additional interview provides extra information and more in depth insights for one project. Unfortunately it was not possible to interview someone from each organization. Therefore the information needed to answer sub question II and the central research question, shall mainly come from different types of documentations.

These documentations include annual reviews of organizations, project evaluations, project documents about the design and set up of the IGAs, policy documents and others. Basically, anything that is available about the project is taken into consideration as a possible source for collecting the data. In chapter 3.5 per organization it is mentioned which sources have been used. The interview is only held to gather additional information and not as the main source for data collection. For the interviews, questions have been asked that aim to determine whether organizations and their projects meet with the indicators of the conditions for effectiveness. These questions can be found in appendix A. The questions include closed and open questions. The reason for choosing these types of questions is that for some indicators it is enough to know whether it is in place or not, while for others additional information is required. Only one interview has been conducted. This interview is conducted through skype, is recorded and is translated in a verbatim report. Some project members were willing to participate in an interview but due language barriers it was not possible to do the interview. Therefore, an additional questionnaire has been made in French so that additional information could be gathered. This questionnaire in French can be found in Appendix B and the English version in Appendix C. Unfortunately there have not been responses for the questionnaire. Thus, no questionnaire has actually been of use.

### 3.4 Table of Indicators and Sources

The determined indicators established in the operationalization of the conditions are listed in table 8, together with a list of sources to be used for the analysis.

<i>Condition</i>	<i>Indicator</i>	<i>Source</i>
<b>1.</b> <b>A participatory program design</b>	<ul style="list-style-type: none"> <li>✚ Participation of women within the project design so that they can express their needs;</li> <li>✚ Evidence for adjustment in response to what women have voiced.</li> </ul>	Document research: <ul style="list-style-type: none"> <li>➤ Policy document;</li> <li>➤ Program set up;</li> <li>➤ Project documents;</li> <li>➤ Project evaluations.</li> </ul> Additional interview.
	<b>2.</b> <b>Identification of women’s background</b>	<ul style="list-style-type: none"> <li>✚ Local women and/or men are included among the staff;</li> <li>✚ Research has been conducted to identify historical and cultural background of project location.</li> </ul>
<b>3.</b> <b>Institutionalized gender policy</b>	<ul style="list-style-type: none"> <li>✚ Gender equality and women’s economic empowerment are integrated within the organizational policies;</li> <li>✚ There are gender friendly promotion and hiring practices;</li> <li>✚ Training on gender relations for both male and female staff is available.</li> </ul>	Document research: <ul style="list-style-type: none"> <li>➤ Policy documents;</li> <li>➤ Project documents;</li> <li>➤ Annual reports;</li> </ul> Additional interview.

<p>4. Market research</p>	<ul style="list-style-type: none"> <li>✚ (Non)Profitable products, goods and/or services are detected through research;</li> <li>✚ Prices for these products, goods and/or services are determined through research.</li> </ul>	<p>Document research:</p> <ul style="list-style-type: none"> <li>➤ Project documents;</li> <li>➤ Project evaluations.</li> </ul> <p>Additional interview.</p>
<p>5. Inclusion of men in the process</p>	<ul style="list-style-type: none"> <li>✚ The organization monitors possible tension between men and women;</li> <li>✚ The organization provides for information and/or gender (in)equality awareness raising meetings/trainings, through which possible tensions can be discussed and to make men aware and prepared for possible changing gender relations.</li> </ul>	<p>Document research:</p> <ul style="list-style-type: none"> <li>➤ Project documents;</li> <li>➤ Project evaluations.</li> </ul> <p>Additional interview.</p>
<p>6. No exclusion based on socio-economic position</p>	<ul style="list-style-type: none"> <li>✚ No preconditions for participation that require women to have savings on beforehand;</li> <li>✚ No preconditions that can only be met by women with a relatively high income.</li> </ul>	<p>Document research:</p> <ul style="list-style-type: none"> <li>➤ Project evaluations;</li> <li>➤ Policy documents.</li> </ul> <p>Additional interview.</p>
<p>7. Provision of Additional services</p>	<p><i>Access to additional services:</i></p> <ul style="list-style-type: none"> <li>✚ Skill based training;</li> <li>✚ Activity to decrease reproductive work;</li> <li>✚ Activities related to income and savings management activities.</li> </ul>	<p>Document research;</p> <ul style="list-style-type: none"> <li>➤ Project documents;</li> <li>➤ Annual reports;</li> <li>➤ Program set up.</li> </ul> <p>Additional interview.</p>

Table 8: Indicators and sources



### 3.5 Project Selection

The six organizations with IGA projects have been selected based on the following two criteria: firstly, the organization provides for income generating activities for women in Eastern DRC. These can be both active projects and projects that have recently been finished. Secondly, general information about the project is available in order to collect data and information related to the conditions to analyze the project. This way, many different types of organizations have been selected in terms of size and budget.

The project selection for this research has been done through an extensive search to detect as many organization that provide for IGA projects in Eastern DRC as possible, by surfing on the internet and by reaching out to persons within this region. Three projects have been selected through contacting three former colleagues from Xavier Project in Kampala, who are in Eastern DRC at this moment. One of them provided for contact details for the Association de Jeunes Visionnaires pour le Développement du Congo (AJVDC), and the other two brought me in contact with the International Rescue Committee and the work of Women for Women international (WfWi). Contact with the director of AJVDC has led to information and contact details of Pole Institute. One IGA project has been selected through contacting Oxfam Novib. This IGA project is a program of the Joint Marketing Initiative that works together with the Women's Empowerment Mainstreaming And Networking (WEMAN) program of Oxfam Novib. The joint Programme "Project to Support Stabilization and Conflict Prevention in North Kivu" has been selected through online searching on the internet. To summarize, the following organizations provide for IGAs and are included within this research:

1. Association de Jeunes Visionnaires pour le Développement du Congo (AJVDC)
2. International Rescue Committee (IRC)
3. Joint Marketing Initiative / Women's Empowerment Mainstreaming And Networking Program (WEMAN)
4. Joint Programme
5. Pole Institute (PI)
6. Women for Women international (WfWi)

In the next part of this chapter the six participating organizations are described. Detailed information is given for each participating organization and their IGA programs. This description consists of a short explanation of the organizational context, location, project name, a list of the available documents that are used for the analysis, and information about whether an additional interview took place and with whom.

**1. Association de Jeunes Visionnaires pour le Développement du Congo (AJVDC)**

*Project name: Women and Youth Empowerment Initiative – location: Minova, South Kivu*

AJVDC is one of the smaller organizations that have been selected for this research and has been set up and is led by locals. AJVDC provides for IGAs through the Women and Youth Empowerment Initiative (WYEI). AJVDC is a Youth Volunteer Peace Group, legally registered in Goma, North Kivu in 2011. AJVDC conducts peace education initiatives and social and economic integration programs, focusing on disadvantaged people, displaced people, and female victims of rape, ex child soldiers, and other vulnerable target groups in Eastern DRC.

AJVDC claims that investing in the creation of IGAs for Congolese people is one of the most effective ways to lift citizens out of poverty and therefore the provision of IGAs is one of their core activities. WYEI is one of the five different programs of AJVDC, and is the only program that has a special focus on women. Vulnerable women (for instance victims of rape) are considered to be the beneficiary target group. In total there are 46 women involved in the program. The specific objective of the WYEI program is to empower youth and women by teaching them entrepreneurial skills, initiate them to be engaged in non-violent activities such as in sporting activities, in small business activities (agriculture, fishing, micro-credit revolving fund), vocational skills training, and other projects (AJVDC, 2015).

<i>Available documents:</i>	
-	Project document, written by Simweragi (2014)
-	Additional project information from the website <a href="http://www.ajvdc.org">www.ajvdc.org</a>
<i>Interview</i>	
Name of participant:	Leon Simweragi
Function of participant:	Chief Executive Officer and Coordinator

*Table 9: Documents - AJVDC*

## 2. International Rescue Committee (IRC)

*Project name: IRC’s Women’s Protection and Empowerment Program – South Kivu*

The International Rescue Committee (IRC) was founded in 1933 at the suggestion of Albert Einstein as a respond to the world’s worst humanitarian crises, to help people to survive and rebuild their lives. It has become one of the largest providers of humanitarian assistance and post-conflict development in Eastern DRC. The IRC works in more than 40 countries and 22 US cities, has over 10,000 employees worldwide of which 97 per cent of the staff members are local to the countries or regions in which IRC works (International Rescue Committee, 2011).

The IRC began working in Eastern DRC in 1996 to respond to the war and crisis. 1,100 of IRC’s staff members are located in DRC. The IRC’s Women’s protection and Empowerment (WPE) program began in 2002 in South Kivu, and expanded to North Kivu in 2008. The project facilitates access to quality care for survivors of gender-based violence (GBV), and works with communities, women and girls to empower them through social and economic opportunities. This program covers several elements to empower and to strengthen vulnerable women, but for this analysis solely WPEs efforts towards the Village Savings and Loan Associations (VSLA) and the Economic And Social Empowerment (EASE) is taken into consideration. The reason thereof is that other services of the WPE are not related to the provision of IGAs for promoting women’s economic empowerment.

<i>Available documents:</i>
- Evaluation of the International Rescue committee’s Women’s Protection and Empowerment Program in South Kivu, written by the IRC (2014)
- Annual report 2011: ‘IRC in the Democratic Republic of Congo’
- DRC WPE info sheet: ‘Measuring Impact: Survivors’ social, psychological and economic well-being’ (2012)
- Report: ‘Experiences of Refugee Women and Girls from the DRC’, written by the IRC (2011)
- Discussion paper 2013: ‘Lifesaving, not optional’
- Additional information from the website <a href="http://www.rescue.org">www.rescue.org</a>

*Table 10: Documents - IRC*

### 3. Joint Marketing Initiative (JMI) / WEMAN

*Project name: Muungano Coffee Cooperative, South Kivu*

WEMAN stands for Women’s Empowerment Mainstreaming And Networking (for gender Justice in Economic development) (Mayoux and Oxfam Novib, 2014). The WEMAN project of Oxfam Novib works together with the Muungano Coffee Cooperative (MCC) (La Coopérative de café Muungano) and therefore these organizations are analyzed together. The MCC is brought into life in 2009. It is one of the Joint Marketing Initiative (JMI) co-operatives that bring together farmers, buyers and consumers of coffee. JMI is a network of African smallholder co-operatives and a UK-based Fair Trade pioneer called Twin. JMI prioritizes investments in coffee production and in bringing positive change to the communities. One of JMI’s aims is to promote gender equality through the initiative of ‘gender justice and women’s coffee’ (Joint Marketing Initiative, 2015).

WEMAN is a long-term global program of Oxfam Novib, linked to Oxfam’s larger Economic Justice and Gender Justice programs. Oxfam Novib has been working in the DRC since 1961. The right to gender justice underpins all of the work of the organization (Oxfam International, 2016). The starting point of WEMAN is to empower the poorest women and men in order to involve them in value chains, financial services and/or local economic development. The Gender Action Learning System (GALS) is used to promote empowerment. This system focuses on the development of new visions on gender relations as equal human beings. Over 100,000 women and men and more than 70 organizations are directly involved in WEMAN. The project has been implemented in different countries in Asia and Africa, in the period from 2008 -2020. One of these WEMAN supported projects can be found in Eastern DRC and is the Muungano Coffee Cooperative (Oxfam Novib, n.d.<sup>2</sup>).

<i>Available documents:</i>
- ‘Women’s coffee bringing gender justice’ by Twin (2016)
- JMI market reports and coffee reports (2016)
- Additional information from the website <a href="http://www.jmicoffee.org">www.jmicoffee.org</a> (n.d.)
- Flyer about the Gender Action Learning System (GALS)
- The GALS phase 1 manual: Manual for visioning and catalyzing a gender justice movement implementation
- Brochure ‘Women’s Empowerment Mainstreaming and Networking’
- Information from the Gender Action Learning website, by Mayoux (2014)

*Table 11: Documents – JMI / WEMAN*

#### 4. Joint Programme

*Project name: Multipurpose Community Centres (CCPs), Beni Territory, North Kivu*

The Joint Programme, a ‘Project to Support Stabilization and Conflict Prevention in North Kivu’, aims to contribute to improved security and stabilization in North Kivu. The project has especially been designed in order to achieve MDGs related to gender equality, besides contributing to improve security and stabilization in North Kivu (UN Women, n.d.<sup>2</sup>). This makes this organization relevant to incorporate in the research, noting that one of the aims of this research is to determine whether IGAs can be effective for women’s economic empowerment. This project has been established in cooperation with several organizations, and was funded by the Millennium Development Goals Achievement Fund created with the support of the Government of Spain.

The main participating organizations for the Joint Programme project were: the UNDP (lead agency), UNICEF, Ministry of Agriculture, Ministry of Planning, OXFAM, and Caritas. For this program, special attention was paid to the needs, participation and empowerment of vulnerable women, including survivors of sexual violence, poor women, women heads of households and widows. Community Centres (Centres Communautaire Polyvalente, CCPs) were at the heart of the gender strategy that was developed by the programme. A CCP is a holistic support service aimed at supporting women’s empowerment through the provision of social services, including through the provision of income-generating activities (UN Women, 2014).

<i>Available documents:</i>
- Case study about ‘women’s participation in stabilization and conflict prevention in North Kivu’ by UN Women (2014)
- Case Studies from the Millennium Development Goals Achievement Fund: ‘Advancing Gender Equality: Promising Practices’ written by UN Women (2014)
- Additional information from <a href="http://www.unwomen.org">www.unwomen.org</a>

*Table 12: Documents – Joint Programme’s CCPs*

## 5. Pole Institute (PI) for Gender Programming

*Project name: 'Working Poor', Goma, North Kivu*

Pole Institute is an intercultural institute in the African Great Lakes Region. The institute was born out of the necessity felt in 1997 by a group of people from North and South Kivu, to create space to analyze and conduct research around major local challenges, individual survival strategies in a context of war and prolonged crisis, and economies. Pole Institute aims to develop dignified, non-exclusive societies in which individuals can develop and empower themselves (Tegera, Kabirigi & Sematumba, 2014). The 'Working Poor' project was set up in 2012 to promote women's economic empowerment and started with a group of 20 women. The project aims to reduce women's dependency on men and their vulnerability to poverty, through the implementation of several (economic) means and activities (Pole Institute, 2016<sup>1</sup>).

<i>Available documents:</i>
- Interview report with Solange Gasanganirwa, by the Eirene Suisse Project (2016, May 10)
- Evaluation report of the 'working poor' project, written by Gasanganirwa (2016) six months after the program started
- Evaluation report of the successes of women gaining little (the working poor project), by Pole Institute (2016)
- Report of discussions with couples as part of the 'working poor' project, by Pole Institute (2016)
- Additional information from the website <a href="http://www.pole-institute.org">www.pole-institute.org</a>

*Table 13: Documents – Pole Institute*

## 6. Women for Women international (WfWi)

*Project name: Women for Women international's 12-month training program* Since 1993, Women for Women International has helped nearly 429,000 marginalized women in countries affected by war and conflict. WfWi works directly with these women in eight different countries to offer support, tools, and access to life-changing skills to move from crisis and poverty to stability and economic self-sufficiency. This way, WfWi aims to create sustainable change for women themselves, women's families, and the communities. Since 2004, WfWi has served nearly 84,000 women through this yearlong training program in both Eastern DRC's North- and South Kivu provinces (Women for Women international, 2010<sup>1</sup>).

<i>Available documents:</i>
- 2010 DRC report: <i>Amplifying the Voices of Women in Eastern Congo</i> , from the report series 'stronger women stronger nations'
- Country profile: 'Our work in the Democratic Republic of the Congo', written by WfWi (2014)
- Additional information from the website <a href="http://www.womenforwomen.org">www.womenforwomen.org</a>

*Table 14: Documents – WfWi's 12-month training program*

### 3.6 Reliability & Validity

In this chapter the reliability of this research is discussed first, followed by a discussion of the external and internal validity of the study.

If this study would be repeated, the results of this study could differ if the situation for women in Eastern DRC changes, for instance by a (new) crisis or war. These possible differences in outcomes could differ slightly, as projects will need to adapt to women's situation. If one organization would not do this, it is possible that while that organization meets the condition in this research, in the new research it does not. However, since the historical and cultural background of women cannot change rapidly, it can be expected that if the same research would be conducted again same results shall be produced. Furthermore, since most input for this research has been through document analysis, it can be expected that if the research would be repeated, the same documents will be used and therefore the same results will most likely be generated. Therefore the reliability of this research is high. Only if organizations and their projects decide to change their approach, different results shall be generated.

If the same study would be repeated with a different unit of analysis, it will depend on the designs and approaches of these (newly chosen) organizations whether the same results would be achieved. Since there is no clear information available about the exact number of organizations that provide for IGAs in Eastern DRC, it is difficult to say something about 'all IGAs in Eastern DRC' in general, let alone to actually say something about 'all IGA projects all over the world' through this research. The validity of concept is therefore questionable.



In addition to that, since this research is especially focused on a specific area (Eastern DRC), the external validity of this research is questionable. On the other hand, the internal validity of this research is high, as different types of data collection methods have been used (online documents, additional offline documents received by staff from the projects, and an interview). However, the internal validity would have been higher if interviews were held with staff from each organization. Unfortunately this has not been possible due to distance reasons (it has not been possible to travel to Eastern DRC to actually visit the projects), bad internet connections (internet in Eastern DRC is not as fast and stable as it is here in the Netherlands), language barriers, and time reasons.

Only projects have been included within the research for which enough information was available, which means that for most conditions and indicators documents were accessible to do the analysis. Thus, if the study would be conducted with the same unit of analysis using a different method, it can be expected that the same results will be generated and therefore the internal validity of this study is high.



## Chapter 4: Analysis of the Findings

This chapter provides answers to the second sub question:

*II: To what extent do income generating activities in Eastern DRC meet the conditions for promoting women's economic empowerment effectively?*

To answer the second sub question, the effectiveness of each project is review and analyzed, based on the determined indicators of the seven conditions from the previous chapter. In order to provide for a clear view for all the indicators, for each project the results of the analysis are presented in a table. This table lists the indicators that have been determined for the conditions. Per indicator, it shall be determined whether the indicator has been very satisfied (++), satisfied (+), dissatisfied (-), very dissatisfied (--), or if this condition is for this project not analyzed due to a lack information (/, /). In the end of the chapter the results of the different organizations are analyzed to detect which conditions have been satisfied very well and to detect possible room for improvements in general, to enhance the effectiveness of the project.

### 4.1 Women and Youth Empowerment Initiative - AJVDC

The Women and Youth Empowerment initiative (WYEI) project targets the most vulnerable female survivors of sexual violence in Minova area. They are the first beneficiaries of the Women and Youth Empowerment Initiative (WYEI) project together with male former combatants. Women are selected with the help of local authorities such as church leaders and local governments. After a massive rape in Minova, 46 women who have been victims of this tragedy have been identified to participate within the project. Through the WYEI project, AJVDC aims to strengthen these vulnerable women by providing opportunities to sustain their future, through IGAs. The project provides at this moment for agriculture and fishing related projects.

The fishing activity exists of five fishnets that are made by participants themselves, and women are involved in selling fishes. Fifteen male former combatants are working permanently for these fishing activities, and six women are known as partner sellers of the fishes. The project money is funded by local contributions and is used to, and AJVDC aims to develop this project further by, buy(ing) more and other fishing equipment and to train boys and women new fishing techniques, train women to sell fishes well, to increase the number of beneficiaries, and to group them in a cooperative of producers and sellers of fishes in the village. For agribusiness activity there are more than 150 participants at the moment (82 boys and 40 women). Three types of vegetables are cultivated as well as other crops. Five hectares of land (farm) is rented for a year, and food, cereals, and vegetables are distributed to beneficiaries gathered in six cooperatives (Simweragi, 2014).

The WYEI does not design the projects, but gives women the opportunity to select and come up with project ideas themselves. Thus, women can participate within the IGA design (condition (C) 1.1). The WYEI will then provide for the needed additional tools, services and trainings if possible<sup>2</sup>. This way, the WYEI aims to respond to what women have voiced (C1.3). To develop a project that meets local women's needs, the project provides for the following activities: a project assessment which includes preparation meetings with local authorities and other local organizations, and a workshop for the community awareness on the fight against sexual violence and against stigmatization of certain disadvantaged groups (C1.2).

The staff members of the AJVDC include both male and female staff members, together with volunteers. Of the total of nine staff members, there are 4 women and 5 men. Also the project manager is a woman. Since the staff exists of almost an equal number of male and female staff members, it can be expected that there gender friendly hiring practices are in place, although no direct information has been accessed related to actual promotion and hiring practices (C3.2). These staff members are all local citizens (C2.1). The AJVDC has done an extensive situation analysis where the key issues within the region have become clear. Here, for instance it is mentioned that poverty and hunger (85 per cent of the people living with less than 1\$ per day), and sexual violence are many women's and men's daily realities. Many armed groups are present within the area.

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<sup>2</sup> Information retrieved through the interview with L. Simweragi ( June 2016)

Within this analysis, the historical background of women from 1993 until now has been analyzed and described, including the current situation of women who survived sexual violence. Sexual violence is determined as one of the causes of women's current vulnerability that could disturb the process of women's economic empowerment, through this research (C2.2). Therefore, workshops are established to stimulate gender equality and gender awareness among local participating women and men.

Women's (economic) empowerment is included within the organizational policies and objectives, as it is written that 'the project aims to improve the [...] social and economic life of disadvantaged children ex-combatants and women [to]'empower these youth and women' (C3.1) (Simweragi, 2014). The organization promotes gender equality throughout their policies, which is respected and lived by, by the staff<sup>3</sup>, although this cannot directly be found in the organizational policies (C3.1). Here, improvements could be achieved. The WYEI staff also has close contact with local markets. They manage to arrange places for the women to stall their products. Based on the product and quantity of the product, prices are established in cooperation with the local market (4)<sup>3</sup>. Since product are only used for local consumptions, additional research concerning determining profitable prices is not necessary, although additional research could enhance the profitability of the IGA.

Besides that, AJVDC arranges a technical assessment meeting, which includes a meeting with local authorities and local partners such as church leaders, local government, and women. The challenges for AJVDC, as mentioned by Simweragi during the interview, are mainly to involve all men in the project and to decrease reproductive work<sup>3</sup> (C5.2, C7.2). Especially when a man is engaged in practices such as drinking, or if a man has been involved with rapes it can be difficult to reach them. AJVDC enhances a code of product, which forbids the staff to reach out to men in these kinds of situations for their own safety. While women are able to express their needs and AJVDC responds to what women voice, AJVDC could do more to actually monitor the women to be able to detect possible tensions within the household (C5.1). Generally, men are very supportive and through meetings with both men and women, men also got engaged in the projects. In the ideal situation the men are the biggest support for the women, in the sense that men do more in the household and support the women's participation within the IGA (C5.2).

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<sup>3</sup> Information retrieved through the interview with L. Simweragi (June 2016)

Basically any women can participate within the program: the WYEI aims to mix both women who have been victims of rape and women who have not, to not stigmatize women who have been raped (C6). Through the project, trainings are hosted for building capacity in entrepreneurship, small business, management skills, and leadership involvement and skills. By teaching women leaderships skills, AJVDC aims to promote women’s empowerment. Besides that, also vocational trainings in sewing, agribusiness, livestock, and fishing skills are provided (C7.1, C7.3) (Simweragi, 2014).

Table 15 summarizes the meeting of conditions by AJVDC’s Women and Youth Empowerment Initiative.

<b>AJVDC’s Women and Youth Empowerment Initiative</b>			
<b>Condition</b>	<b>Indicator</b>	<b>YES</b>	<b>NO</b>
C1.1	Participation of women within the project design	++	
C1.2	Women’s needs are identified	++	
C1.3	Evidence for response to what women have voiced	++	
C2.1	Local women/men included within staff	++	
C2.2	Research about historical and cultural background	++	
C3.1	Gender equality and WEE in organizational policies	+	
C3.2	Gender friendly promotion and hiring practices	+	
C3.3	Training on gender relations for both male and female staff		--
C4	Market research to detect profitable goods and prices	+	
C5.1	Possible tensions between men and women are monitored		-
C5.2	Information/meetings/trainings to raise awareness for (changing) gender relations and overcome possible tensions	+	
C6	No conditions that exclude women’s access to the IGA	++	
C7.1	Access to skill based training	++	
C7.2	Access to activities that decrease reproductive work		--
C7.3	Access to income and saving management activities	++	

*Table 15: Indicators - the Women and Youth Empowerment Initiative*

## 4.2 Women's Protection and Empowerment Program - IRC

Also the Women's Protection and Empowerment Program (WPEP) has been set up in response to identified gender based violence. Therefore, the International Rescue Committee (IRC) conducted an extensive situation analysis in order to identify women's historical and cultural background in Eastern DRC (C2.2) (International Rescue Committee, 2014, April). Here, the IRC has identified increased access to economic resources as a need for survivors of the war and conflicts, because of their frequent alienation from friends and family. In response to this need, economic programs centered on Village Savings and Loan Associations (VSLA) have been established in South Kivu (C1.3).

The VSLA model is developed to provide a system of community savings for people who have been excluded from access to banks or microfinance institutions. Here, self-selected groups of 15-25 members form independent associations where each member saves and contributes to a common pool of money. Members can apply for loans from the pool and pay back with interest. At the end of a cycle, group members cash out and receive their savings plus earned interests. There are no pre conditions to participate in these activities (C6) (International Rescue Committee, 2012. p.1-2).

The IRC aims to ensure that women have decision-making power to safely use and control resources. This is also one of IRC's universal global goals, of which 'addressing social norms that underpin and maintain gender inequalities and cause increasing risks of violence to economically empowered women' is one sub clause (C3.1) (International Rescue Committee, n.d.). Therefore, women are provided with equitable access to information, skills training, business supports and markets opportunities (C1.1) (International Rescue Committee, 2016). The skills of possible female participants have been analyzed in order to design a project that meets with women's potential. IRC mentions that women in rural areas in the DRC are largely engaged in agricultural activities and petty trade, and IRC argues that many Congolese women are very resourceful in managing small budgets and feeding large families with limited means, and that these women show strong attitude for trade.

IRC also mentions that programs aiming to support livelihoods for women in DRC often focus on small trade activities and enhancing marketing skills. In relation to this, IRC has found that financial literacy training has been especially effective at building on women's existing savings and budgeting skills (C1.2) (International Rescue Committee, 2014, April, p. 6).

As part of the WPE program, the so called 'economic and social empowerment (EA\$E) model' is established in response to an understanding that even when women are able to earn money, they often do not have the autonomy to use it. This could reinforce the relative poverty in the household which can make the woman as more vulnerable to intimate partner violence. One component of the EA\$E program is to support women through the VSLAs of the IRC, to save money, access credit, and learn new business and vocational skills (C7.3). Another component of the EA\$E program includes so called 'gender dialogue groups' (GDGs) designed to engage female VSLA participants and their male partners in dialogues on various aspects of the household and safe gender dynamics, including financial planning, communication and negotiating skills, power dynamics and decision-making (C5.1, C5.2) (International Rescue Committee, 2014, April, p. 2; International Rescue Committee, 2014, January). There is no specific information available concerning the staff members of this specific project, but based on the information that 97 per cent of all IRC projects in general are led by locals, it can be assumed that also within the IGA projects of the WPEP, locals are included within the staff members (C2.1). Women's economic empowerment and gender equality is incorporated within the organizational goals of IRC (C3.1) (International Rescue Committee, 2016). WPEP specifically focuses on the most vulnerable women in Eastern DRC, including displaced persons, so women would not be excluded based on poor socio- or economic positions (C6).

Table 16 summarizes the meeting of conditions by IRCs Women’s Protection and Empowerment Program.

<b>IRC’s Women’s Protection and Empowerment Program</b>			
<b>Condition</b>	<b>Indicator</b>	<b>YES</b>	<b>NO</b>
C1.1	Participation of women within the project design	++	
C1.2	Women’s needs are identified	++	
C1.3	Evidence for response to what women have voiced	++	
C2.1	Local women/men included within staff	+	
C2.2	Research about historical and cultural background	++	
C3.1	Gender equality and WEE in organizational policies	++	
C3.2	Gender friendly promotion and hiring practices	/	/
C3.3	Training on gender relations for both male and female staff		--
C4	Market research to detect profitable goods and prices		-
C5.1	Possible tensions between men and women are monitored	++	
C5.2	Information/meetings/trainings to raise awareness for (changing) gender relations and overcome possible tensions	++	
C6	No conditions that exclude women’s access to the IGA	+	
C7.1	Access to skill based training	++	
C7.2	Access to activities that decrease reproductive work		--
C7.3	Access to income and saving management activities	++	

*Table 16: Indicators – Women’s Protection and Empowerment Program*

### 4.3 Muungano Coffee Cooperative (JMI) / WEMAN

The Muungano Coffee Cooperative (MCC) provides IGAs for agriculture, in particular coffee production. Participants produce specialty fully-washed Arabica in the mountains of Eastern DRC, against the backdrop of Lake Kivu. MCC was found in 2009 and started with 350 participants, and has grown to 4,335 participants by 2015 of which 1,643 are women and 2,712 are men, in sixteen different sectors (Joint Marketing Initiative, 2015). MCC aims to support small holder coffee farmers, to bring (their) coffees back into the markets, and supports that better coffee and gender justice must go together.



One of their initiatives is therefore the ‘gender justice and women’s coffee’ that aims to empower women (economically). Therefore, women farmers are leaders in the projects, sit on the boards and head up their primary society village-level co-operatives (C1.1) (JMI, 2016). This project also aims to change gender dynamics at an organizational level. This includes a required minimum number of local women of the staff members and is linked with trainings and gender policy. These trainings in gender justice emphasize opportunities for women in non-executive and executive positions (C2.1, C3.1, C3.2, C3.3) (Twin, 2016).

‘Women’s Coffee’ means that the coffee is produced by women, and that these women received directly income through the work. Savings and credit schemes are established, and women’s committees are formed to manage and enhance Women’s Coffee (C7.3). To consider the need for economic and social change and to develop visions for the future, the Gender Action Learning System (GALS) is used. GALS aims to help women and men to visualize and understand gender dynamics. GALS is developed by Mayoux (2014) and is part of the WEMAN program by Oxfam Novib. The WEMAN program aims to help rural populations to improve livelihoods and gender equality, negotiate better prices for goods, and increase their influence on local economies. WEMAN also helps women and men in marginalized rural communities to articulate their ambitions and understand how greater gender equality can improve livelihoods. Furthermore, WEMAN aims to increase women’s and men’s control over their own development process. Oxfam Novib conducted extensive research about women’s background for WEMAN. Here, inequalities between women and men are described and through WEMAN, ON aims to overcome these inequalities to provide for pathways to overcome poverty and to promote sustainable growth (C2.2) (Oxfam Novib, n.d.).

To promote gender justice in economic development, WEMAN enables vulnerable woman and men to identify their visions of the future, what obstacles stand in their way, and how they can overcome those obstacles, in order to be able to achieve their visions. Here, women’s needs are identified (C.1.2) (Oxfam Novib, n.d.<sup>2</sup>). To do this, WEMAN uses the GALS system to enable women to see themselves as the joint author of their own lives and destinies. GALS specifically focusses on developing new visions for relationships between women and men as equal human beings, and on implementing changes in gender inequalities in power and resources (Mayoux, 2014). To implement GALS, both local men and women are involved. For the MCC, WEMAN uses gender role plays to make women and men aware of gender equality (5.2) (Mayoux, Oxfam Novib, (2014 p. 32).



The GALS method is used to track individual processes and progress of empowerment towards vision and action commitments (C5.1) (Mayoux and Oxfam Novib, 2014). Furthermore, gender is mainstreamed for better outreach and impact. At organizational level, this means that gender and participatory principles and tools are integrated into the project and services, including influencing civil society organizations, local authorities and businesses, for example (C3.1). WEMAN aims to do this by developing frameworks and guidelines for community-led and gender equitable market and value chain development, and leadership development for women's economic rights at local, national and international levels. This way, Oxfam Novib deals with these men and women in their business lives to help them develop relationships which are fair and sustainable and respect gender equality (5.2). The third strategy is to involve all WEMAN participants within a forum. Through this network, documents and experiences can be exchanged, which can bring local men and women in contact with other types of organizations for instance (Oxfam Novib, n.d.).

Extensive market research has been conducted to detect profitable prices for coffee and to analyze coffee markets (see [jmicoffee.org](http://jmicoffee.org) for recent market reports). JMI conducted surveys in 2016 to find out more about the market opportunities and challenges for women's coffee. The results were used to inform the market section of the report 'Women's Coffee Bringing Greater Gender Justice'. For these surveys 100 persons have been interviewed, of which the majority were respondents from the US (85 per cent). This way, JMI aims to keep on enhancing the quality of the coffee (C4). Furthermore, the women must usually own land or trees and be registered members to deliver coffee and receive payments. This could exclude other women from participating within the project. Since the project is in particular designed for farmers and farmers do not have to meet other requirements, this would not stand in the way for effectiveness of the IGA project (C6). Evidence for responses to what women have voiced could not be traced, but since the project enables women to participate in the project design, women are included within the staff and an institutionalized gender policy is in place, it can be expected that there is response to what women have voiced. It is not clear whether women have access to activities to decrease reproductive work. There are some skill based trainings, but whether these are set up in response to women's needs and voices is not clear (C7.1, C7.2).

Table 17 summarizes the meeting of conditions by JMI’s Muungano Coffee Cooperative in cooperation with the WEMAN program of Oxfam Novib.

<b>JMI’s Muungano Coffee Cooperative / WEMAN</b>			
<b>Condition</b>	<b>Indicator</b>	<b>YES</b>	<b>NO</b>
C1.1	Participation of women within the project design	++	
C1.2	Women’s needs are identified	++	
C1.3	Evidence for response to what women have voiced	+	
C2.1	Local women/men included within staff	++	
C2.2	Research about historical and cultural background	++	
C3.1	Gender equality and WEE in organizational policies	++	
C3.2	Gender friendly promotion and hiring practices	++	
C3.3	Training on gender relations for both male and female staff	++	
C4	Market research to detect profitable goods and prices	++	
C5.1	Possible tensions between men and women are monitored	++	
C5.2	Information/meetings/trainings to raise awareness for (changing) gender relations and overcome possible tensions	++	
C6	No conditions that exclude women’s access to the IGA	+	
C7.1	Access to skill based training	+	
C7.2	Access to activities that decrease reproductive work		--
C7.3	Access to income and saving management activities	++	

*Table 17: Indicators – JMI’s Muungano Coffee Cooperative / WEMAN*

#### 4.4 The Joint Programme’s CCPs

The “project to support stabilization and conflict prevention in North Kivu” (Joint programme) aims at the economic revitalization, restoration of social services and promotion of social cohesion in the Beni Territory. The project has been set up in 2009 as a result of a situation analysis and conflict analysis, through which the cultural and historical background of women has been identified (C2.2) (UN Women, 2013, p. 78). Multi-purpose Community Centres (CCPs), part of the joint programme, provide for multiple psychosocial and economic services for the entire village community, in particular for the survivors of sexual violence. The main activity of CCPs is to provide IGAs. Three CCPs have been built based on local initiatives in Eastern DRC.

Within the frameworks of the CCPs, technical training and start-up equipment and supplies are provided for initiating IGAs. These IGAs are largely run by women (448 women and 139 men). Special attention has been paid to the participation of vulnerable women by actively encouraging them to participate in CCP management structures (C1.1). The IGAs did not only integrate many women, but were also predominantly led by them. This allowed women to have an impact on the decisions within these IGAs, and thus defend their interest. Consequently, CCPs have almost 50 per cent of women among their board members (C2.1).

Participants receive agricultural support (inputs and skills) for the implementation of agricultural IGAs. Based on research, UN Women (2014) stated that poor agricultural practices in the area could lead to the loss of around 40 percent of the production (C4). The joint programme's CCPs aim to limit these losses. Therefore, households are trained in good agricultural practices and in using quality seeds (C7.1). In addition to this, the Joint Programme promotes the creation of solidarity groups of savings and credit consisting of twenty people, in order to attract microfinance institutions to which access previously was denied to them. Through these efforts, women are allowed to access small credits to support household needs or to use it for other purposes (C7.3) (UN Women, 2014). In addition to this, three markets have been built in the Beni territory, which serve as a place for buying and selling products, but also for social exchange, education and information. Each of these markets is managed by a Community Committee, of which 50 per cent are women (UN Women, n.d.<sup>2</sup>).

Training for gender equality and women's empowerment is an essential component for UN Women's commitment to advance gender equality and women's empowerment. Therefore UN Women's Training Centre for gender equality provides for training courses, programs and resources available for staff (C3.3). the UN women's empowerment principles (equality means business) underlie the work of UN Women projects, including the joint programme (3.1) (UN Women & the UN Global Compact Office, 2011). In all of the Joint Programme's bodies, an equal representation of women and men was required. The aim thereof is to overcome structural discrimination that could exclude women from information and decision-making spheres (3.2) (UN Women, 2014, p.79). Local women and men were trained to assist traumatized people, so that a large number of marginalized locals would be able to reintegrate within communities. This way the project aims to empower the most vulnerable women. The project focusses on the most vulnerable women and does not exclude women based on their income (C6).

To facilitate the understanding of women’s situation and to address women’s needs, the Joint Programme promoted the creation of forums where women could openly discuss their concerns. In total twenty women’s forums were created, and in addition to that, twenty-one local committees have been set up against sexual violence. This way, women’s needs can be identified and the program responded to what women have voiced (C1.2, C1.3) (UN Women, 2014, p. 79-82). Through the provision of self-help groups for both women and men, CCPs allow participants to reflect on conflicts they experienced at community level, and overcome them by focusing on gender specific needs (C5.1). Men participate within the project, however, there are no gender based trainings or meetings to in particular engage for instance husbands in the program.

Table 18 summarizes the meeting of conditions by the Join Programme’s Multipurpose Community Centres.

<b>The Joint Programme’s CCPs</b>			
<b>Condition</b>	<b>Indicator</b>	<b>YES</b>	<b>NO</b>
C1.1	Participation of women within the project design	++	
C1.2	Women’s needs are identified	++	
C1.3	Evidence for response to what women have voiced	++	
C2.1	Local women/men included within staff	++	
C2.2	Research about historical and cultural background	++	
C3.1	Gender equality and WEE in organizational policies	++	
C3.2	Gender friendly promotion and hiring practices	++	
C3.3	Training on gender relations for both male and female staff	++	
C4	Market research to detect profitable goods and prices	++	
C5.1	Possible tensions between men and women are monitored	+	
C5.2	Information/meetings/trainings to raise awareness for (changing) gender relations and overcome possible tensions		--
C6	No conditions that exclude women’s access to the IGA	++	
C7.1	Access to skill based training	++	
C7.2	Access to activities that decrease reproductive work		--
C7.3	Access to income and saving management activities	++	

*Table 18: Indicators – The Joint Programme’s CCPs*

## 4.5 The ‘Working Poor’ Project - Pole Institute

Pole Institute (PI) argues that in the category of poor women, ‘small gains’ are often marginalized and forgotten by development assistance programs. Therefore PI had set up the program ‘working poor’ with the aim to empower women who work with small gains, economically, and reduce gender based violence. To do this, PI introduces awareness trainings, provides for a collective saving system, leadership trainings and other services for poor women. This collective saving system assists groups of women to save money, and they decide together what amount of money shall be invested on a weekly or monthly basis. This way, women participate in the design of the projects (C1.1). Through a rotating system of loans (with interests) between the participants, each participant gets the opportunity to invest in a small business or to overcome setbacks in life (Pole Institute, 2016<sup>1</sup>).

The project provides for opportunities for women to take initiatives within the design of IGA projects by being involved within the decision-making process of choosing the type of service or good that is provided through the IGA (C.1.1). PI held interviews with local women in order to address their needs and respond to these needs, and provides for a report of these interviews (C1.3) (Pole Institute, 2001). Through this information PI tries to meet women’s needs and respond to what women have voiced (Pole Institute, 2016<sup>1</sup>). As part of the IGA program, PI invites women’s husbands to discuss peace within the household, including discussing topics such as marriage, domestic violence, division of tasks, burden sharing, sexuality and children’s education. Here the spouses are able to exchange experiences and challenges they face within the household, which can be compared with other participating couples, and dialogue between them could be encouraged. This way, PI aims to include men within the project and monitor possible tensions within households (C5.1, C5.2) (Pole Institute, 2016). Additionally, PI provided workshops for women called ‘Gender and Savings’ to support the projects. In case tensions within the household occur, PI facilitates the dialogue between a woman and a man. This is done by encouraging discussions within the household to repair the balance within the household for their relationship and the family planning process. This project has been initially established as a result of the identification of women’s situation, taking into consideration women’s cultural and historical background, in combination with the identification of women’s needs in Goma (Pole Institute, 2016; Pole Institute, 2016<sup>1</sup>).

Throughout an analysis of women's situation, a better understanding of women's position is given and is used for the design of PI's work. PI states that many households owe their survival to women, who tried to combine their traditional role as household managers with becoming income purveyors, without being prepared economically and socially. Due to the war and crisis, women have increasingly taken over men's traditional role of income purveyors. An extensive historical analysis has also been conducted (Tegera, Kabirigi, Rutinirwa & Sematumba, 2013). Historically speaking women were not allowed to participate within the government and until 2014 women were not even allowed to open a bank account (C2.2) (Gasanganirwa, in Pole Institute, 2016<sup>2</sup>). This change in roles, however, is not accompanied by a change in status since culture, mentality, and even laws have not kept pace with the context. Women continued to be victims of various forms of gender based violence, both sexual, economical, physical, as well as moral according to PI. Gender based violence is visible through several levels: the first one being that the husband's opinion is almost always decisive. Secondly, moral violence in the form of psychological harassment is observed: in difficult situations of unemployment and poverty, women feel like everything they do is wrong. Thirdly, economic violence is detected, for instance by women being denied access to credit, and men taking the lead in spending the household income, according to the findings of PI's researches. From an economic perspective women are hit the most by poverty as they lack the ability to access resources according to this analysis. An extensive historical analysis has also been conducted (Tegera, Kabirigi, Rutinirwa & Sematumba, 2013). Historically speaking women were not allowed to participate within the government and until 2014 women were not even allowed to open a bank account.

Exclusion of women based on socio-economic positions could be possible, since women have to be able to invest money in the project and the project focusses on women who already are involved in small gain activities. On the other hand, participating women have influence on the amount of money to be invested for the collective saving system, and thus it cannot be stated whether this would have major influence on whether the poorest women could access the project or not (C6). Women within the project are able to take the initiative to train other women to develop skills related to the production of goods (C7.1) (Pole Institute, 2016). Whether these trainings are also available and qualitatively good, cannot be traced. Also, literacy trainings are provided for women who are not able to read. Women are supported by saving the money spending the money by giving advice (C7.3) (Pole Institute, 2016).



However, additional trainings related to income and saving management could enhance the effectiveness of the IGAs. Unfortunately, not enough information was available to determine whether gender friendly promotion practices are in place (C3.2). The project does not provide for actual market research, but PI does provide for an analysis of the current economic situation of women (C4) (Pole Institute, 2015). Although women might already know which product or good they want to produce since the project targets ‘working poor’, market research is not a must, but additional market research could enhance the profitability and effectiveness of the project.

Table 19 summarizes the meeting of conditions by Pole Institute’s Working Poor Project.

<b>PI’s Working Poor Project</b>			
<b>Condition</b>	<b>Indicator</b>	<b>YES</b>	<b>NO</b>
C1.1	Participation of women within the project design	++	
C1.2	Women’s needs are identified	++	
C1.3	Evidence for response to what women have voiced	++	
C2.1	Local women/men included within staff	++	
C2.2	Research about historical and cultural background	++	
C3.1	Gender equality and WEE in organizational policies	++	
C3.2	Gender friendly promotion and hiring practices	/	/
C3.3	Training on gender relations for both male and female staff		--
C4	Market research to detect profitable goods and prices		-
C5.1	Possible tensions between men and women are monitored	++	
C5.2	Information/meetings/trainings to raise awareness for (changing) gender relations and overcome possible tensions	++	
C6	No conditions that exclude women’s access to the IGA	+	
C7.1	Access to skill based training	+	
C7.2	Access to activities that decrease reproductive work		--
C7.3	Access to income and saving management activities	+	

Table 19: Indicators – PI’s Working Poor Project

## 4.6 The 12-Month Training Program - WfWi

Women for Women international's (WfWi) 12-month training program started in 2004 and focusses on politically, economically, and socially excluded women affected by violence. Program participants are assigned to a group of twenty-five women to engage in learning together. They receive life skills trainings, negotiation skills, civic participation, business and vocational skills (C7.1, C7.3). Women can participate in skill building trainings for agribusiness, basket-making, beauty care, bread-making and others (Women for Women international, 2016). Women gain access to IGAs through business start-up services, access to capital and input supplies, and support to help bringing products to markets. All of the trainings are led by local trainers and are tailored to local contexts and markets, although no prove of actual market research has been found (C2.1) (C4). Additionally, prior to vocational training, numeracy trainings are offered to participants that are identified as innumerate. This way the project aims to respond to women's needs.

Every month during the training program, participants receive a small cash transfer that they can use however they wish, but WfWi encourages participants to save a portion of this amount. There are no conditions that could exclude women's access to the IGA based on their income (C6). WfWi conducted extensive research about the historical and cultural background of the target group. WfWi did this through surveys and collecting facts of which an example can be found in the DRC report (2010) 'Stronger Women Stronger Nations' (Women for Women international, 2010<sup>2</sup>). Through these surveys, women were able to speak out about their needs and situations, in the form of a face to face interview. Also, through these interview possible tensions and challenges for women were monitored (C5.1). Approximately 200 interviews were held with both men and women from North and South Kivu in 2009 for the DRC report (2010), to better understand their needs, their circumstances, and factors that affect their daily lives.

The survey highlights proposed solutions to major social problems as voiced by the women themselves. Furthermore, WfWi based its knowledge on the years of fieldwork with socially excluded women in North and South Kivu. WfWi states that the high incidence of sexual and gender-based violence in the country 'is both a driver and a consequence of the country's serious displacement crisis [and that] women bear a disproportionate burden of the violence, displacement, and poverty that occurs in DRC' (Women for Women international, 2014, p. 1).



WfWi argues that providing job skills alone is not enough to empower women, but that women must know their rights, be able to speak out about them, and must have resources to help them to make decisions before they can actually use vocational skills, in order to create long-term economic stability in their lives (C1.2) (Women for Women international, 2014). Based on the results of WfWi's survey and years of field work, a set of ten recommendations are given to the policymakers and practitioners with concrete strategies to cultivate women's social capital in Eastern DRC (C1.3) (Women for Women international, 2010<sup>1</sup>).

Through the organizational policies, women's economic empowerment is stated as one of the main goals of WfWi and should be supported by connecting women to financial services, trainings, and other tools, to increase their ability to earn, save, and access capital. Furthermore, WfWi states that engaging men is instrumental in changing social and cultural norms for constraining women's autonomy and decision-making (C3.1) (Women for Women international, n.d.). WfWi has piloted a program to engage men within the project starting in 2005, called the 'men's engagement program'. The program aims to improve men's knowledge about social and economic issues that might negatively affect women's situation, by discussing women's rights. Since male religious, political, military, and community leaders have tremendous influence on the attitudes of other men in DRC according to WfWi, WfWi targets these leaders to engage them in trainings. These men are provided with the knowledge and resources necessary to promote behavioral change, both for themselves as in the lives of their peers (C5.1, C5.2). WfWi aims to illustrate that better communication between women and men, and men's support for women's advancement, improves the overall prosperity of communities and families. Since 2005, over 3,000 men have been trained in the DRC (Women for Women international, 2014; Women for Women international, 2010<sup>1</sup>).

WfWi provides participants of the project with access resources such as land and credit, and helps them to identify and develop market linkages to help participants to bring products to markets (C4). Additional research to detect profitable goods and prices is missing. There are no activities that decrease reproductive work for women (C7.2). Trainings are available for a wide variety of product and skill development. WfWi works together with Bloomberg Philanthropies, that supports the women through trainings for gaining new job skills, basic business training, life skills, and a support network (C7.3) (Women for Women international, 2016).

Additional attention could be brought to women’s participation within the project design. WfWi does identify women’s needs very well and provides for many trainings, but there is no proof that women actually have influence within the decision-making of the IGA’s themselves.

Table 20 summarizes the meeting of conditions by WfWi’s 12-Month training program.

<b>WfWi’s 12-Month Training Program</b>			
<b>Condition</b>	<b>Indicator</b>	<b>YES</b>	<b>NO</b>
C1.1	Participation of women within the project design		-
C1.2	Women’s needs are identified	++	
C1.3	Evidence for response to what women have voiced	++	
C2.1	Local women/men included within staff	++	
C2.2	Research about historical and cultural background	++	
C3.1	Gender equality and WEE in organizational policies	++	
C3.2	Gender friendly promotion and hiring practices	/	/
C3.3	Training on gender relations for both male and female staff		--
C4	Market research to detect profitable goods and prices		-
C5.1	Possible tensions between men and women are monitored	++	
C5.2	Information/meetings/trainings to raise awareness for (changing) gender relations and overcome possible tensions	++	
C6	No conditions that exclude women’s access to the IGA	++	
C7.1	Access to skill based training	++	
C7.2	Access to activities that decrease reproductive work		--
C7.3	Access to income and saving management activities	++	

*Table 20: Indicators – WfWi’s 12-month training program*

## 4.7 Conclusion

Table 21 summarizes the results of the analysis per indicator based on the six tables.

Indicator		AJVDC	IRC	JMI	JP	PI	WfWi
C1.1	<i>Participation</i>	++	++	++	++	++	-
C1.2	<i>Needs</i>	++	++	++	++	++	++
C1.3	<i>Response to voice</i>	++	++	+	++	++	++
C2.1	<i>Local staff</i>	++	+	++	++	++	++
C2.2	<i>Research Background</i>	++	++	++	++	++	++
C3.1	<i>Policies</i>	+	++	++	++	++	++
C3.2	<i>Promotion and hiring</i>	+	/	++	++	/	/
C3.3	<i>Training for staff</i>	--	--	++	++	--	--
C4	<i>Market research</i>	+	-	++	++	-	-
C5.1	<i>Monitoring tensions</i>	-	++	++	+	++	++
C5.2	<i>Gender awareness</i>	+	++	++	--	++	++
C6	<i>No exclusion</i>	++	+	+	++	+	++
C7.1	<i>Skill based training</i>	++	++	+	++	+	++
C7.2	<i>Reproductive work</i>	--	--	--	--	--	--
C7.3	<i>Income and saving</i>	++	++	++	++	+	++

Table 21: Results analysis

In order to visualize the results per condition and not only per indicator of the conditions, points are given to the results. ++ = 5 points, + = 4 points, - = 1 point, -- = 0 points. With the following formula, the indicators (I) are translated into results per condition in numbers.

$$(I + I + I) / 3 = \text{Result per condition in numbers}$$

Example (C1 of AJVDC):  $(5+5+5) / 3 = 5$

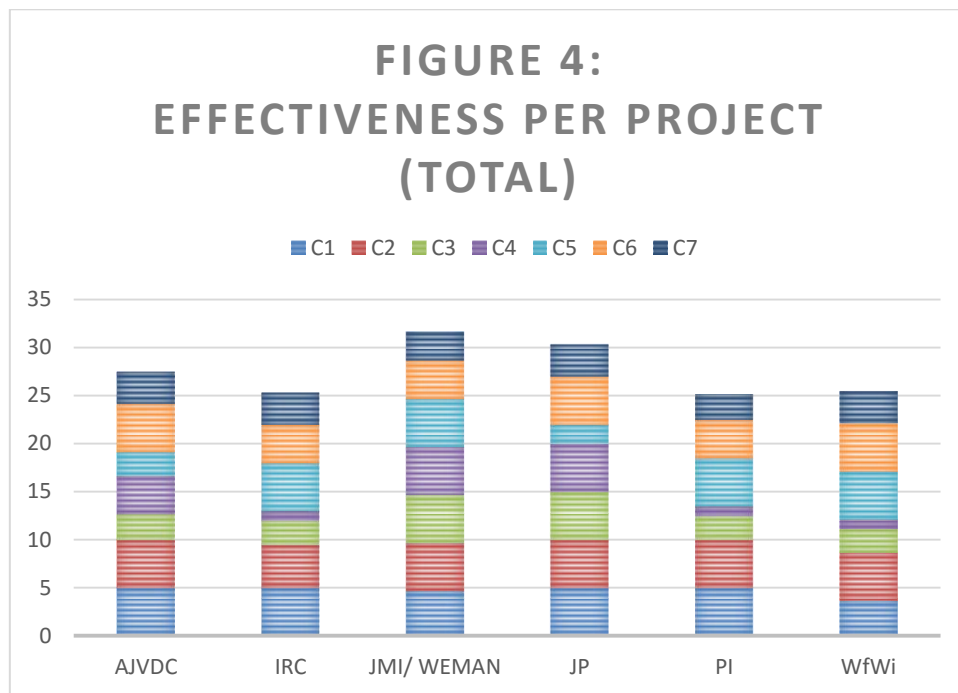
When an indicator has not been measured (/), the indicator has been left out.<sup>4</sup> An example thereof for the third condition (C3:  $(I+I+I) / 3$ ) looks as follows:

Example (C3 of IRC):  $(5+0) / 2 = 2.5$

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<sup>4</sup> This could have influenced the final results of effectiveness, but since it was not possible to determine whether the specific indicator was not satisfied or whether the document was not available for this analysis (and thus might by met), it is chosen to leave the indicator totally out of the analysis for that specific project.

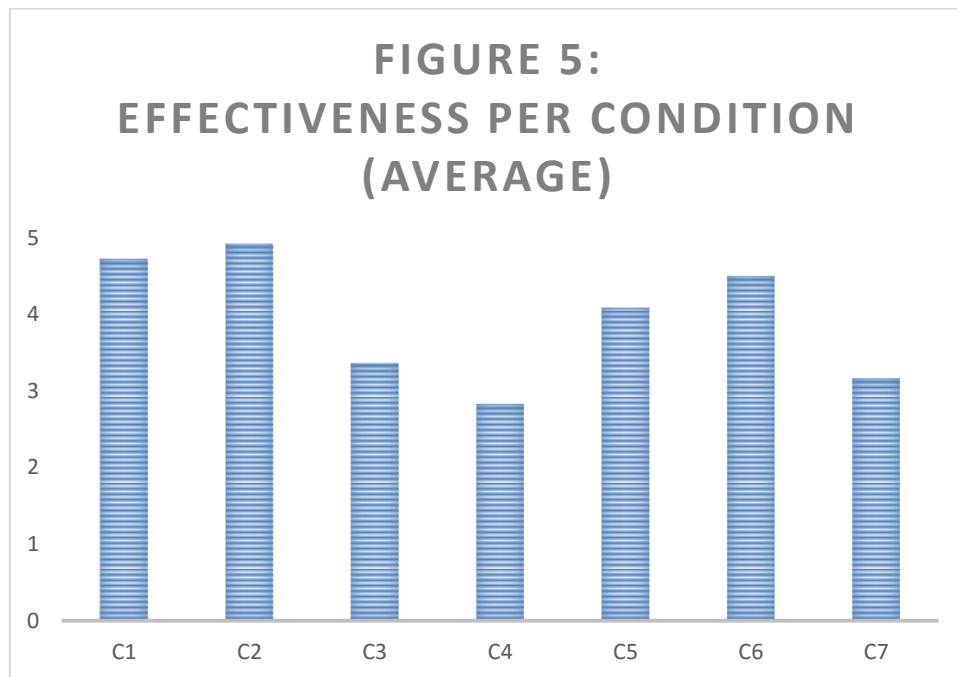
A total of 35 point could be achieved per organization (maximal expected effectiveness)<sup>5</sup>. In appendix D, table 22 can be found that provides the calculations and results of the analysis per condition in numbers. The results of these calculations are illustrated in figure 4. Figure 4 is thus based on the results of table 22 that provides the achieved points per organizations and per condition.



In figure 4 one can see that the results per project of expected effectiveness of all conditions differ slightly with a maximum of 7 point. The expected effectiveness could be enhanced since none of the organizations have achieved the maximum amount of 35 points. When looking at individual indicators, one can see that major differences do exist. For instance condition 4 ‘market research’ has been achieved by three projects very well, while the other three projects only received a minimum of points for this condition. This shows that improvements for this condition can be made.

<sup>5</sup> In total there are seven conditions, thus in total 35 point could be earned per organization (5\*7=35).

Figure 5 shows to what extent the projects meet with each condition.<sup>6</sup>



*Condition 1* has been satisfied very well by all organizations. All projects have a participatory research design through which women are able to express their needs and where their voices can be heard. This is visible in both figure 4 and figure 5. Most organizations adjust to what women have voiced by giving women influence within decision-making related to the choice of product or services that is provided. However, there are differences in to what extent women have influence within the decision-making. Interesting to determine is that for majority of projects women are involved within the decision-making of the IGA design. Different tools are used to identify women’s needs such as the provision of a forum, conducting surveys, and providing for activities where they can express their needs.

*Condition 2* has also been met by all organizations’ projects. Most projects provide for an extensive situation analysis, and locals are included within the staff members of the project. Research about the historical and cultural background of the women by the organizations, shows that gender based violence and poverty are the most critical factor that stands in the way for women’s economic empowerment, as a consequence of the recent conflicts in this area.

<sup>6</sup> Based on the average of all six organizations. The specific average can be found in appendix D, 5 = ++, 0 = --.

These analyses are multiple times used by organizations as the starting point of the projects. Interestingly, through the identification of cultural and historical background of women in Eastern DRC, organizations in general aim to focus on the same group of vulnerable women, in particular victims of sexual violence. Reducing gender based violence can be determined as the prior motivator of the projects, as this has been mentioned by almost all organizations.

*Condition 3* has been difficult to fully measure in this research, due to the lack of information related to gender friendly promotion and hiring practices. Also information about how and if staff members are involved in gender trainings has not always been mentioned by organizations, and therefore the results for that indicator have not been satisfied. On the other hand, gender equality and women's economic empowerment has been part of within the organizational policies of most organizations. This condition can therefore be considered as partly achieved.

*Condition 4* has also partly been met, since only half of the projects meet with this condition well. Important to mention is that most IGA projects provide for information related to market opportunities, but not all organizations actually provide for market research. Through connections with local markets, organizations sometimes obtain useful information related to products and prices, and sometimes opportunities like for instance creating places for women to stall and sell their projects are provided. Since the creation of market opportunities for IGAs has been argued to be of importance for most projects, improvements could be achieved by investing more in market research.

*Condition 5* seems to be a condition that is understood very well by some projects (for instance by the Muungano Coffee Cooperative and Pole Institute), but not all projects fully meet with this condition. Different types of activities are provided to invest in the relationship between the participating women and their husbands, but actually reaching out to men in case tensions occur does not always happen. This can be difficult if men are involved with unmoral practices, as men might be dangerous for project staff itself. AJVDC for instance forbids its workers to reach out to the men in that case. Also, not all organizations actually monitor the target group. Therefore projects could invest in monitoring the participating women (target group) and tensions within the household. While most organizations mention the importance of the inclusion of men within the project throughout their project goals, it has become clear that in practice the inclusion of men within the process could be enhanced.

*Condition 6* can be considered to be met as in general IGA projects do not maintain pre conditions that could exclude women's access to participating in the project based on socio-economic positions. As mentioned before, the majority of projects focus on the most vulnerable women, in particular victims of rape, the poorest women, and women traumatized by the conflict. Some projects have a more specific target group, for instance the project of the JMI (female farmers), or PI's project (working poor), but women would not be excluded based on their economic situation. Therefore condition 6 can be considered to be met.

*Condition 7* is partly met. All project provide for additional services (condition 7) very well, except for services related to decrease reproductive work. This would be a point of improvements for IGA projects in order to be effective. Furthermore, there was no information available about whether women actually attend the additional services, and about details of additional services. Analyzing each additional service would also be a bit beyond the scope of this research. Therefore this condition can be considered to be met in general, but additional research could be conducted to actually provide more information related to the effectiveness of the provision of each separate additional service.

## Chapter 5: Conclusion

Throughout this chapter, the answer to the sub question III and therefore to the central research question of this thesis is given:

*III: Can income generating activities in Eastern DRC, aimed at promoting women's economic empowerment, be expected to be effective?*

The answer to this question is given in the final conclusion of this thesis (5.1). The chapter ends with recommendations for organizations, policy, and for further research, and with a discussion of the limitation of this study (5.2). Chapter 5.2 will conclude this paper.

### 5.1 Final Conclusion

Based on theory and previously conducted research, seven conditions have been deduced for the effective promotion of women's economic empowerment. These seven conditions are: a participatory program design; identification of women's background; institutionalized gender policy; market research; inclusion of men in the process; no exclusion based on socio-economic positions; and the provision of additional services. In the previous chapter it has become clear that not all conditions are fully met by the six analyzed projects that provide for IGAs in Eastern DRC. Three conditions have been met very well (condition 1, condition 2, condition 6)<sup>7</sup>. The other four conditions are only partly met as discussed in the previous chapter.

Considering all conditions together and looking at the average, the conditions have been satisfied. The average amount of achieved points for meeting with the conditions of all organizations together is 4.15, which is equal to ' + '.<sup>8</sup> Thus, the conditions have not fully been satisfied and the expected effectiveness of the projects could be enhanced.

<sup>7</sup> Between 4.50 and 5.00 (average based on results of the analysis, table 22, Appendix D).

<sup>8</sup> This is the average of the average satisfaction for each condition. The calculation is based on the results of the analysis (table 22). The calculation can be found in appendix D.



For this reason IGA projects can be expected to be partly effective, which means that improvements could be made to be able to expect projects to be fully effective for women's economic empowerment. Especially improvements can be made related to the provision of reproductive work (condition 7), market research (condition 4), promoting gender equality through organizational policies and practices (condition 3), and including men in the process (condition 5).

Unfortunately, for most projects it has not been able to assess whether organizations have gender friendly promotion and hiring practices, and only a few projects provide for actual activities to promote gender equality among staff members. Therefore, also improvements can be made related to the provision of information.

### **5.3 Limitations & Recommendations**

This chapter provides recommendations for IGA projects in Eastern DRC, policy recommendations, and recommendations for further research. The chapter ends with a discussion of the limitations of the study.

#### **5.3.1 Limitations**

The first limitation of this study has been the lack of responses of IGA staff members for participating in questionnaires and/or interviews. The missing opportunity to visit the projects, language barriers, and a lack of time (for participants to respond due to busy schedules) has limited the access to information that could be interesting and important for this research. The second limitation of the study is that only six projects have been included in the research. It would be more interesting if the sample would have been bigger, so that organizations could be grouped in for instance bigger and smaller organizations, so that a comparison could be made. The third limitation is that it has been difficult to analyze to what extent additional services actually were being used, since for some projects this information was not available. Also the quality of these services has not been assessed enough due to the lack of information, but also due to the lack of time. If this would have been analyzed and incorporated in the research, the meeting with condition 7 of organization could differ from the results in this research. In that case, the results of the analysis would have been different and would say more about the expected effectiveness of the IGA projects than they do in this research.

As a concluding note, it can be said that the differences in size of the projects can be a reason for the differences in the IGA designs of different organizations. For instance, the 12-month training program of WfWi, one of the bigger organizations, offers women an amount of money every month that they participate in the project which they can spend as they want.

For some other saving related activities of organizations, for instance related to starting up a small business, women need to invest (a small amount of) money themselves. This is most likely related to the budgets of projects, and does not have to have a real impact of the expected effectiveness on projects, but it does show differences between organizations that can have influence on the actual effectiveness of the IGAs.

### **5.3.2 Recommendations**

A recommendation for IGAs in Eastern DRC, based on this research, would be to invest in monitoring women to detect tensions within the households as early as possible, for instance to detect needs of women that they do not (yet) speak about, or to prevent that women leave the project. A secondary tool to achieve this goal could be for instance to use the GALS method from the WEMAN project as an example for other organizations. Another recommendation for organizations that provide IGAs would be to invest more in providing tools, services and activities to reduce reproductive work for women, in order to enhance the expected effectiveness of IGAs.

It has been difficult to assess the quality of additional services and to analyze to what extent they actually are being used, which has been mentioned as a limitation of this study. Further research could be done by actually visiting the projects and observing these additional services to determine the actual impact of these services. Also, by actually visiting the projects and by conducting face to face interviews with staff, information could be gathered that has not been accessed in this research, in particular information related to hiring and promotion practices of organizations.

As mentioned before, there is no clear information on the quantity of IGAs in Eastern DRC. Therefore, it is not clear whether the six organizations within this research can be a representative sample of all IGAs provided in Eastern DRC. Therefore, further research could be done for mapping the IGAs in this area so that organization could perhaps work together more often and learn from each other.

Additionally, further research could be done on the extent to which organizations know of each other's existence to see whether the effectiveness of IGA provision could be enhanced when organizations work together more intensely. Further research could also be done on the actual impact of the projects, by visiting the projects, and holding interviews with both staff members as well as participating women. The framework of conditions can be used to analyze other IGA projects in other parts of the world.

Every project provides for skill based trainings and activities related to management skills, although not many activities have been provided to decrease reproductive work. This could be a point of improvement. Also, more efforts could be taken to monitor the households of women and to actively reach out to men: some projects do this, but not all. This could enhance the involvement of men in the process, and decreases the chance that women drop out of the project.

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## Appendix A – Interview questions

*Bellow the questions are listed that have been asked in the interview.*

(Condition 1)

- ❖ Is the IGA designed in close contact with the women? If so, why, and if not, why not?
- ❖ How can they express their needs?
- ❖ How does the organization deal with different needs of different women?
- ❖ What role does the target group play within the decision-making process of the IGA?
- ❖ Can you give examples thereof?

(Condition 2)

- ❖ Are local women and/or men included within the staff of the organization?
- ❖ What research has been conducted to identify women's historical and cultural background?
- ❖ Is the IGA's program design in line with this historical and cultural background?
- ❖ Can you give examples of how the project adjusts to this context (background)?

(Condition 4)

- ❖ Has market research been conducted for this project in order to determine profitable goods and prices? If yes, why and how? If not, why not?

(Condition 5)

- ❖ Does the project provide for information accessible for both men and women about the importance of gender equality and women's economic empowerment?
- ❖ Does the organization provide for awareness meetings and/or gender based trainings for men and women?
- ❖ Does the organization monitor tensions and relations between women of the target group and men?
- ❖ What does the organization do in case tensions within the household are in place and result into problem situations?
- ❖ Can you give examples thereof?

(Condition 6)

- ❖ Are there any conditions to be met by women before they can participate within the project? If yes, which ones?
- ❖ If yes, is it possible that the most vulnerable and poorest women are being excluded for participating within the project through these pre conditions for participation?

(Condition 7)

- ❖ Has a need for additional services been detected, related to skill development, reproductive work and/or money management? If yes, which services?
- ❖ If yes, does the project meet that need?
- ❖ If yes, are these services mandatory or voluntarily?
- ❖ If voluntarily, does the target group attend to these additional services?

(Condition 3)

- ❖ Is gender training for both male and female staff available?
- ❖ What role does gender equality play within the organizational policies, related to hiring staff and giving promotions?
- ❖ Can you give examples thereof?

## Appendix B – Questionnaire in French

1. Étaient des femmes participant au projet capable d'exprimer leurs besoins durant la conception du projet IGA? Si oui, comment?

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.....  
.....

2. Les femmes qui ont participé au projet avoir une voix dans la prise de décision au cours du projet? Si oui, comment?

.....  
.....  
.....

3. Dans quelle mesure sont les hommes et les femmes locales incluses dans le personnel de ce projet?

.....  
.....  
.....

4. La conception du programme IGAS est en ligne avec l'arrière-plan historique et culturel des femmes? Si oui, comment la tentative d'organisation pour ce faire?

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.....  
.....

5. Est-ce que la recherche de marché Dirigé jambe pour ce projet? Si oui, comment? Si non, pourquoi pas?

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.....  
.....

6. Des réunions de sensibilisation ou de formation fondée sur le sexe sont-ils disponibles pour les femmes? et pour les hommes? Et pour les membres du personnel? Si oui, sous quelle forme? Si non, pour quoi pas?

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.....  
.....

7. Qu'est-ce que fait l'organisation lorsque les tensions au sein du ménage se produisent? Pouvez-vous donner un exemple?

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8. Ce qu'il ya aucune condition préalable pour être avec les femmes avant de pouvoir participer au projet? Si oui, lesquels?

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.....

9. Est-ce que l'organisation providence pour les services supplémentaires liés au développement des compétences, le travail de reproduction et / ou la gestion de l'argent? Si oui, comment et pourquoi? Si non, pourquoi pas?

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.....  
.....

10. Ces services sont-ils obligatoires ou volontaires? Les femmes (et / ou les hommes) assistent ou utilisent des services de synthèse?

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.....  
.....

11. Votre organisation at-politique de recrutement et de promotion amicales entre les sexes? Pouvez-vous donner un exemple?

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*Merci beaucoup pour votre participation de cette enquête!*

## Appendix C – Questionnaire in English

1. Are participating women in the project able to express their needs during the design of the IGA project ? If yes, how?

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.....

2. Do participating women within the project have a voice in the decision-making during the project? If yes, how?

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3. To what extent are local men and women included in the staff of this particular project?

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4. Is the IGAs program design in line with the historical and cultural background of the women? If yes, how did the organization attempt to do this?

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5. Has market research been conducted for this project? If yes, how? If not, why not?

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6. Are there awareness meetings or gender based trainings available for women? and for men? And for staff members? If yes, of what kind ? If not, why not?

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7. What does the organization do when tensions within the household occur? Can you give an example?

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8. Are there any pre conditions to be met by women before they can participate in the project? If yes which ones?

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.....

9. Does the organization provide for additional services related to skill development, reproductive work and/or money management? If yes, how and why? If not, why not?

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10. Are these services mandatory or voluntary? Do women (and/or men) attend or use these services?

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11. Does your organization have gender friendly hiring and promotion policies? Can you give an example?

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## Appendix D – Table 22: Results analysis in numbers

The formula for the determination of effectiveness is as follows:

C1:  $(1.1+1.2+1.3)/3 =$

C2:  $(2.1+2.2)/2 =$

Et cetera.

++ = 5

+ = 4

- = 1

-- = 0

// = The indicator is left out for the analysis for this project.

Condition	AJVDC	IRC	JMI	JP	PI	WfWi	← Project
C1	5.00	5.00	4.67	5.00	5.00	3.67	<b>4.72</b>
C2	5.00	4.50	5.00	5.00	5.00	5.00	<b>4.92</b>
C3	2.67	2.50	5.00	5.00	2.50	2.50	<b>3.36</b>
C4	4.00	1.00	5.00	5.00	1.00	1.00	<b>2.83</b>
C5	2.50	5.00	5.00	2.00	5.00	5.00	<b>4.08</b>
C6	5.00	4.00	4.00	5.00	4.00	5.00	<b>4.50</b>
C7	3.33	3.33	3.00	3.33	2.67	3.33	<b>3.17</b>
	<b>3.93</b>	<b>3.62</b>	<b>4.52</b>	<b>4.33</b>	<b>3.60</b>	<b>3.64</b>	↖ Effectiveness

Table 22: Results analysis in numbers

Calculation of average of the average of achieved points of all indicators:

$4.72 + 4.92 + 3.36 + 2.83 + 4.08 + 4.50 + 3.17 = 30.58 / 7 = \mathbf{4.37}$

Calculation of average of the average of achieved points of effectiveness by organizations:

$3.93 + 3.62 + 4.52 + 4.33 + 3.60 + 3.64 = 23.64 / 6 = \mathbf{3.94}$

To get the average of meeting with the conditions per condition and effectiveness per organization, the average of above calculated averages is calculated as follows:

$(4.37 + 3.94) / 2 = \mathbf{4.15}$