

Confidence, Capacity-building, and Cash: How a Holistic Program for Ultra-Poor Women in Rwanda and the Democratic Republic of Congo Yielded Sustained Impact for Graduates

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International Conference:
“Graduation and Social Protection”
Serena Hotel, Kigali, Rwanda
6-8 May 2014



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Introduction

Efforts to sustainably move individuals out of poverty must reflect the multiple dimensions of poverty itself. In this light, collaborative engagement across sectors is important to enable the ultra poor to achieve social and economic empowerment. Social protection programs serve as an essential first stage to disrupt the various aspects of poverty and bolster resilience against future shocks. Strong collaboration among NGOs, government and the private sector is needed at the second stage to move toward graduation from poverty. At the second stage, weak institutional capacity and ongoing violence present obstacles to building on the achievements of social protection and enabling graduation in conflict-affected environments. Reinforcing informal and grassroots networks in these contexts is consequently an important strategy.

Women for Women International (WfWI) provides a social protection program for ultra-poor labor-constrained women in eight conflict-affected countries, including Rwanda and the eastern Democratic Republic of Congo (DRC), to obtain the tools, skills and resources to achieve four outcomes: sustain an income, maintain well-being, make decisions in the home and community, and establish safety nets. WfWI’s experience reveals the value of considering several indicators of resilience to reflect successful completion of a first phase of graduation, including income and diversification of income streams, savings, self-confidence, household decision-making, group membership and community participation.

A second phase toward graduation requires linkages to services that promote inclusion in institutions, expand economic opportunities, and advance community participation and leadership, including access to finance, markets, and community structures. The importance of an environment that fosters this second phase is evident in the comparison between DRC and Rwanda. Graduates of WfWI’s social protection program in both countries experience gains in indicators that mark the first phase of graduation. In DRC, informal and grassroots structures are key to sustaining these successes in the absence of a solid institutional infrastructure; while in Rwanda, the government and formal sector institutions play a more significant role.

Women for Women International’s program learning indicates that self-confidence and social networks are key drivers of the first phase of graduation. To reinforce these areas, WfWI provides a yearlong, integrated vocational, business, and life skills training program, tackling issues related to the four program outcomes for groups of 25 women. Participants receive a cash transfer of \$10 per month for one year conditional upon regular participation in training, and links to savings opportunities, micro-credit, and health services through partner institutions. Since its founding in 1993, WfWI has served over 400,000 socially excluded, ultra-poor women and distributed more than \$110

million in cash stipends and microcredit loans in support of women's economic and social advancement.

This study demonstrates that women's gains in several areas are sustained at least 24 months after the intervention ends in DRC and Rwanda and women "graduate" from the program. Program graduates report gains in income, savings, family planning, nutrition, stopping violence, community participation, and other areas. They explain that strengthened self-confidence and solidarity with women and others in their communities help to sustain these changes. Data were collected from all women who enrolled in 2009 and 2010 and graduated in 2010 and 2011. Data were collected from a sample of women one year after their graduation (2011) and two years after their graduation (2012).

This paper first discusses WfWI's program in the context of social protection and graduation with a focus on the implications for conflict-affected settings. An overview of DRC and Rwanda follows with attention to government commitments and action to address social protection. Next, the paper presents the data collection methodology, intervention and findings. In conclusion, we address limitations of this study and highlight areas for policy consideration and future research.

Social Protection, Graduation and Conflict

Women for Women International's program fits within a generally accepted framework for social protection as it aims to reduce the vulnerability of the women it serves, build their capabilities to sustain a livelihood and ultimately improve their status through becoming more active and respected members of their families and communities. (Devereux & Sabates-Wheeler, 2004).

Positioned within Devereux and Sabates-Wheeler's social protection framework (2004), WfWI's program model aims to:

- Protect against extreme deprivation through cash transfer and solidarity among women;
- Prevent adverse effects of future shocks by encouraging savings, building skills and networks;
- Promote increased capacity and knowledge through training in small business management, health, numeracy, agribusiness and other areas; and
- Transform women's perceptions of themselves from victims to active citizens through increasing understanding of rights, promoting group action and by assisting women to sustain increased earnings to enable them to emerge from the deepest level of income poverty.

However, the conflict-affected environments where WfWI works bring additional complications to social protection. NGOs, such as WfWI, fill in the gaps where vulnerability of the extreme poor is high and governments usually do not have the capacity to deliver services such as cash transfers, insurance, vocational training and similar initiatives. (Carpenter, Slater & Mallet, 2012). While the government in Rwanda has made substantial progress in service provision; in the DRC, the informal sector, NGOs, civil society, and grassroots networks play a critical role in social protection.

While social protection programs typically aim to mitigate poverty, the special characteristics of women often part of WfWI's programs such as widows and female heads of household, survivors of rape and other forms of violence, require additional considerations. As a result, social protection efforts in conflict settings often attempt to address a broader range of factors than income poverty and rely more on social and informal networks and NGOs rather than the state and institutions. (Carpenter, Slater & Mallet, 2012).

In this context, Women for Women International's program aims to reduce women's overall vulnerability by not only increasing their financial security but enabling them to build confidence and self-esteem, understand their rights, connect with other women and become more active in their communities. Social networks, peer support and confidence have shown to play a strong role in sustaining changes from social protection programs. (Browne, 2013).

Evidence from women's programming led by other organizations supports WfWI's view that while economic interventions are also critical, economic gains do not always lead to social improvements without a concentrated effort to address both dimensions. A multi-faceted approach is important to facilitate a first phase of graduation. The Women's Income Generating Support (WINGS) program in conflict-affected northern Uganda, tracked strong increases in cash income, assets, consumption and savings among the poor women it served. (Blattman, Green, Annan & Jamison, 2013). The intervention included four days of business skills training, a start-up grant of about \$150, and regular follow-up by community workers. Group formation and training and spousal inclusion were optional. Evaluation found no gains in health or empowerment and almost no effect on non-economic measures. (Blattman, Green, Annan & Jamison, 2013). Recent research on additional interventions also shows that a combination of a "very large" asset transfer and intensive vocational training combined with life skills can significantly impact young women's employment and earnings but does not examine non-economic gains. (Bandiera et al, "Capital, Skills", 2014).

Conflict-affected communities must negotiate complex challenges in order to create the "sustainable pathways to graduation" highlighted by Sabates-Wheeler and Devereux (2011). Renewed conflict, migration and repatriation, lack of trust and a breakdown of social ties are among these challenges. However, as the two settings examined in this paper reveal, the degree to which a country is removed from conflict and the institutional support for social protection and inclusion are important factors. In Eastern DRC, the progress of individual households and villages is threatened by periodic outbreaks of renewed conflict and a lack of institutions to help sustain change. Given these considerations, Sabates-Wheeler and Devereux's (2011) discussion of the need to assess graduation in terms of indicators of resilience is particularly relevant.

Women for Women International's experience reveals that factors such as confidence and social capital developed through peer connections and participation in community groups are important indicators of the first phase of graduation. As the CGAP-Ford Foundation Graduation Program with ten pilots across the world concludes: "The socially excluded

lack in self-confidence or opportunity to build skills and resilience needed to plan their own future” and “indicators of hope, self-confidence and orientation toward the future may be key.” (Hashemi & de Montesquiou, 2014). Browne concurs noting a “consensus across the literature” that much of the long-term success after exiting from a program depends on “confidence, empowerment, social networks and skill.” (Browne, 2013, p.5). Women for Women International’s program is structured to help foster this resilience by creating spaces for bonds to form among women during the year program and including group solidarity and action planning in the curriculum.

As a method to help ensure that this group cohesion fosters resilience among women, WfWI attempts to serve as many eligible women as possible in an area before moving to new ones to build a critical mass of women who are able to achieve the first phase of graduation. Advancing toward more advanced graduation subsequently requires the concentrated support of government and the private sector to cultivate the potential of graduates and facilitate links with markets, finance, specialized services and community structures. As Devereux states: “There needs to be a favourable economic “enabling environment” – good infrastructure, strong public services, well developed markets, financial services, vibrant economic activity, complementary linkages to other economic sectors – for graduation outcomes to be achievable and sustainable.” (Devereux, “Transformative Graduation?” 2014).

Social Protection and Poverty in DRC and Rwanda

The political and economic challenges in the Democratic Republic of Congo are well known. The legacy of a brutal colonial regime dating from the late 1800s giving way to a dictatorship that plundered the country’s resources for 32 years followed by nearly a decade of war between 1996 and 2003 have had a devastating impact. (Exenberger & Hartmann, 2011). The International Rescue Committee estimates that 5.4 million people have died since 1998 mostly due to preventable disease and malnutrition caused by the effects of conflict. (Coghlan et al, 2007). Weijis, Hilhorst and Ferf (2012) find that while the recent years of conflict are commonly cited as the major factor in the decline in livelihoods, social protection and basic services, the deterioration of institutions, general economic decline and the drain of the country’s assets can be traced back to the early years after independence in 1960.

While the causes are many, much of the population struggles to survive amidst widespread poverty and deprivation. DRC is one of the poorest countries in the world, despite vast mineral resources, and ranked last on the UN Human Development Index in 2013. (UNDP, 2013). According to the World Bank, 71% percent of its population lives on less than US\$1.25 per day (“Country Assistance Strategy,” 2013) and the 2011 per capita gross national income (GNI) is US\$190. South Kivu, one of the two provinces where WfWI operates, is one of the three poorest with at least 85% of the population in poverty fueled by insecurity due to continued outbreaks of conflict. (“Country Assistance Strategy,” 2013).

Gender inequality in the DRC is assessed as the lowest among 186 ranked countries on the UN 2013 Gender Inequality Index, sharing a rank with Niger. This index considers

data in maternal mortality, adolescent fertility, share of parliamentary seats, attainment of secondary education, and workforce participation (UNDP, 2013). The maternal mortality rate per 100,000 live births was at 900 in 1990 decreasing to 670 by 2008 and the share of women in parliament was 8% in 2011. (UN Women, 2011-12). Sexual and gender-based violence have been a defining characteristic of the conflict in Eastern Congo with pervasive rape, sexual servitude and forced labor. The threat of violence and disruptive migration are obstacles to building secure and sustainable livelihoods and social networks. With limited economic opportunities, women often feel forced into risky activities such as carrying backbreaking loads up and down hills or engaging in transactional sex to cover their basic needs. (Weijs, Hilhorst & Ferf, 2012). DRC participated in regional consultations on the post-2015 framework and with other African nations identified several priorities related to gender equality and women's empowerment including access to land, gender-based violence, early marriage and parity in education. (UN Economic Commission for Africa, 2013).

The government in DRC recognizes the vast challenges in addressing social protection and poverty particularly in its most fragile zones. To this end, one of the pillars of the DRC's Poverty Reduction Strategy Paper (PRSP) completed in 2007 is improving access to services and reducing vulnerability particularly for the large percentage of the population living in poverty. In particular, the objective around social protection aims to improve living conditions for vulnerable groups, including women and children in difficulty, persons living with handicaps, the elderly, and displaced persons and/or refugees. (IMF-IDA, 2007) In this strategy, the government recognizes the need for a comprehensive approach by relevant actors in DRC to address the deterioration of services, effects of conflict and vast need for livelihood activities in a country with a rapidly growing population. (IMF-IDA, 2007). The International Monetary Fund's progress report on the PRSP found that the main achievements toward meeting social protection objectives included adoption of a child protection law, removal of 12,000 children working in mines, research and policy development related to orphans and vulnerable children. (IMF, 2010).

The World Bank finds that "although the PRSP specifically addresses social protection, the Government does not have a comprehensive social protection strategy (the current one was designed in 2004 and needs to be updated) nor clear social protection policies. The great majority of the country's many vulnerable people do not benefit from any private or public interventions." (World Bank 2013, p. 14). Social protection services are primarily provided by NGOs. Government services where available are constrained by human resource and financial limitations and are often not concentrated in the areas of greatest need. (World Bank, 2013). Weijs, Hilhorst and Ferf (2012) find a large gap between what the government states about its social protection goals and what actually happens on the ground. Budget allocations for basic services and social protection are not high enough to make a significant difference and are often diverted to address other issues.

Sharing a border with the DRC and a complex relationship in recent decades, the differences between political, social and economic conditions in DRC and Rwanda are

great. The genocide in 1994 put the tiny East African nation on the world stage. In response, a concentrated effort from the government and international actors have helped to drive growth and development in the twenty years since at least 800,000 people were killed over the course of three months. The atrocity left the social and economic fabric of the country in ruins with the formidable task of rebuilding shattered trust and cohesiveness among community members in a country of 15 million. At least 250,000 and possibly many more women were raped during the conflict and women now account for 54% of the population. (E. Rehn & E. Sirleaf, 2002).

Poverty remains a persistent challenge for the landlocked country, yet a combination of government programs, foreign aid and a focus on improving agricultural production where most of the population derives its livelihood has resulted in progress over the last decade. Rwanda has experienced significant growth estimated at 8% with a 12-point reduction in poverty (DfID, 2012). Despite remarkable advancement, at least 45% of the population is considered poor and 24% living in extreme poverty (DfID, 2012) and income inequality as measured by the Gini Index is relatively high compared to other countries in Sub-Saharan Africa at 50.8 in 2011. (World Bank, Development Research Group, 2014).

The UN Gender Inequality Index gives Rwanda a high inequality rating of 167 out of 186 ranked countries. (UNDP, 2013). Individual indicators show progress, however, as maternal mortality dropped by half between 1990 and 2008 with rates of 1,100 and 540 per 100,000 live births respectively and women's parliamentary share jumped from 17% to 51% between 1997 and 2011. (UN Women, 2011-12). Advancement in several areas is called for to attain the third Millennium Development Goal of gender equality, including improving graduation rates for girls; access to finance; and reducing gender-based violence, early marriage and youth pregnancy. National consultations on the post-2015 framework also cited access to skills and employment opportunities as top priorities. (J. Rwirahira, 2013).

The government commitment to addressing poverty and social protection as part of an ambitious development plan is a critical factor to realizing the overarching goal of the 2013-2018 Poverty Reduction Strategy: moving the country to middle income status with an improved quality of life for all and reducing poverty to less than 30% of the population. (Republic of Rwanda, 2013). The hallmark of the government's commitment is its Vision 2020 Plan, which synthesizes aspirations for the future with a focus on eradicating poverty. Vision 2020 is made operational by Poverty Reduction Strategies—the most recent covering 2013-2018. This strategy aims to reduce poverty especially through agricultural production and links to social protection programs to “enable graduation from extreme poverty.” (Republic of Rwanda, 2013 p. xii).

The notion of graduation is a key factor addressed in the most recent Poverty Reduction Strategy and Social Protection Strategy. The vision for social protection is to enable the poorest households where members are able to work to graduate out of extreme poverty in order to avoid dependency. “We believe that social protection programs will give poor people the confidence – and the cash – to invest in productive activities and build assets.”

(Republic of Rwanda, 2011, p. 14). Social protection is primarily defined as cash transfer such as the Vision 2020 Umurenge Programme and ensuring access to public services like health, education, shelter, water and sanitation as well as links with skills and vocational training programs and public works employment projects. Some of the additional factors to ensuring graduation, include securing basic rights, financial education, savings, and links to the formal financial sectors, including mobile money transfer and branchless banking, empowering women and assisting them to access farm and non-farm economic opportunities. (Republic of Rwanda, 2011). Remaining challenges cited include the capacity to reach all the members of the population in need of social protection services, the number of small and overlapping government programs and the need for more robust and interconnected monitoring and evaluation data systems. (Republic of Rwanda, 2011).

Contextual differences between DRC and Rwanda are key in determining whether graduation from social protection programs is possible. Browne refers to the important role of the state in creating an enabling environment (Browne, 2013) and Devereaux concludes, “If the socio-political context is unfavorable no injection of cash or assets will lift people out of poverty.” (Devereux, “Transformative Graduation?” 2014).

Graduates of Women for Women International’s program in DRC, like those in Rwanda, were able to sustain positive changes in their circumstances two years after completing the holistic program, which is significant in the face of myriad barriers. At the same time, DRC’s institutional weakness, lack of adequate basic services, threat of renewed conflict and disruption of economic activities, add fragility to even the most important gain and limit the capacity to move beyond the social protection stage toward more sustained graduation from poverty and exclusion. In Rwanda, where institutions are stronger, sustained graduation is within reach with even greater efforts by the government to mobilize those who have successfully sustained changes as a result of social protection interventions.

Methodology

The data on Women for Women International program participants in DRC and Rwanda discussed in this paper are drawn from the organization’s internal data collection and analysis process. In order to monitor program outcomes, WfWI’s monitoring and evaluation (M&E) system uses quantitative surveys that are administered at enrollment, graduation, 12 months, and 24 months post-graduation. The data collected align with WfWI’s four key outcomes: a) Women Sustain an Income; a) Women are Well; c) Women are Decision Makers; and d) Women have Social Networks and Safety Nets. The surveys include questions on demographics, income, rights, health behaviors, children’s education, and community participation. When interpreting the results, inferences regarding the significance of correlation and causation should be avoided. Statistical significance testing was not conducted; hence, the results are purely descriptive of the changes across time.

The program outcomes discussed for DRC and Rwanda are based on a longitudinal dataset of a group of women at enrollment, graduation, one year, and two years after

graduation. This cohort of women enrolled into WfWI's program in 2009-2010 and graduated in 2010-2011. Staff collected one-year follow up data on the same women in 2011-2012, and two-year follow up data in 2012-2013. Additional data are mentioned for women who joined the program in 2011 and graduated in 2012. Interviews were conducted with a small sample of graduates from various years and program managers from both countries.

Program Participants in DRC and Rwanda

Women for Women International launched its program in DRC in 2004 and has provided services to approximately 58,000 women. In 2014, 7,000 women are enrolled in the DRC program. It operates three main training sites in Bukavu, Uvira and Goma in South and North Kivu Provinces and an additional 17 satellite training centers within accessible radius to these locations. Like much of the population in this region, typical program participants have borne the effects of protracted conflict. Rape survivors, returnees, and HIV-positive women are among those who take part in the program. Most of the women are economically active by necessity in subsistence farming or petty trade, particularly repackaging and reselling many types of products for a small profit when they join the program. In 2013, 82% of participants are between the ages of 18 and 40, while 81% are married and 7% are divorced or separated and 9% are widowed. Those who attended primary school account for 28% of participants while 61% have no formal education at all and 65% consider themselves unable to read and write. Participants have an average of four children under their care with 62% and 63% of eligible girls and boys in school respectively.

In Rwanda, WfWI has been active since 1997 first in partnership with a local NGO, Speak I am Listening and later operating its own program. More than 36,000 women have participated in the program in 18 communities with training in Kayonza, Rwamagana, Gasabo, Kicukiro, and Muhanga districts. In 2014, 7,500 women are enrolled in the Rwanda program. The organization launched a Women's Opportunity Center in Kayonza in 2013 as a social enterprise to offer training. Many program participants experienced the effects of the 1994 genocide with the loss of family members and livelihoods and the burden of sexual and gender-based violence. Like in DRC, the women who are economically active at the start of the program are typically subsistence farmers or petty traders. Out of participants enrolling in the program in 2013, 76% are between the ages of 18 and 40, while 71% are married, 4% are divorced or separated and 12% are widowed. Primary school attendees comprise 62% of participants while 33% have no formal education at all and 37% are illiterate. Participants have an average of two children under their care with 72% and 76% of eligible girls and boys in school respectively.

Women for Women International's Skill-Building Program

This section discusses WfWI's holistic program of cash transfer, life skills, business and vocational training as well as linkages to complementary services.

Women's Training Groups

Before starting the program in a particular location, WfWI identifies groups of communities where there is a need for services and targets socially excluded women through an assessment process. After enrollment, staff members organize eligible women into groups of approximately 25 women, typically from the same town or village for life skills training. Although women do not select their fellow group members, they elect group leaders and meet every other week over the course of the year. In most cases, some of the members will be together for business and vocational training. The groups function on one hand as a source of mutual support, friendship and a safe space for sharing difficult issues, and on the other, a network for business and community action. This process help build the connections and resilience that are key to attaining a first stage of graduation. The relationship between the facilitator and the women is also important. Facilitators are occasionally program graduates, but most have backgrounds in education, social work or rural development and a passion for connecting with women at the grassroots. In Rwanda and DRC, facilitators make periodic home visits to address the reasons for absences from training, offer support, build relationships with family members, and assess outcomes from training through observation.

Cash Transfer

Each program participant receives a monthly cash transfer of \$10 conditional upon regular attendance in training sessions. In Rwanda, women are supported to open bank accounts and by at least the third month in the program are able to receive their cash transfer through a bank. For most, it is the first time to hold an account or even to enter a bank. In DRC, where financial institution coverage is much more limited, selected groups have been able to receive funds through microcredit providers but most receive the transfer in cash. WfWI is seeking ways to expand partnerships at a local level with the private sector to enable more coverage of financial services such as through mobile money. WfWI encourages participants to voluntarily save a portion of their cash transfer, and the importance of savings is discussed early in the curriculum. In DRC and Rwanda, many women form or join savings circles.

Historically, WfWI linked each woman in its program with a “sponsor”, an individual in another country who pledged to make a monthly contribution during the year program that included the cash transfer. The woman and her sponsor were also encouraged to exchange letters during the year. The letters served as a source of emotional support and connection to a larger community for the program participants and a form of global education for the sponsors. This aspect of the program still continues but while all participants receive a cash transfer, not all are linked with an individual sponsor.

Life Skills

The life skills education component of the core program is guided by a curriculum and toolkit for trainers: “A Woman’s World: A Training Curriculum Guiding Women’s Social, Economic, and Civic Participation toward Active Citizenship.” The sessions employ participatory methods, including case studies, role-play scenarios, group discussion and music and dance. The curriculum is divided into the following four modules:

Sustaining an Income

After two introductory sessions to set the stage for the program and build rapport among group members, this module discusses barriers to women's economic activity including the value placed on women's work of all kinds whether reproductive or productive. The module educates women about the benefits of savings, building assets, credit, managing household finances, and livelihood opportunities in their communities.

Health and Wellness

The second module introduces the concept of health as an essential human asset and human right and information on the prevention, treatment, and management of key health issues, including communicable diseases, nutrition, sexual and reproductive health, mental health and stress, hygiene, and environmental health. The content is updated to address any health issues that are unique or especially pervasive in particular settings.

Family and Community Decision Making

Human rights are covered here, as well as the international, national, and communal laws that affect women and what they can do as individuals and as a group to exercise their own rights in their families and communities. In addition to rights, the module discusses the way decisions are made at the household and community level and practices negotiation and other strategies for increasing women's involvement in these processes.

Social Networks and Safety Nets

The final topics explore the value of women's collaboration and how they can serve as resources for each other. Women's roles, groups, and leadership at the community level are addressed with specific strategies for increasing women's activism. The curriculum concludes with a reinforcement of key messages throughout the year and an opportunity to reflect on each module, set goals, and make personal and group plans for the future.

Numeracy, Business and Vocational Training

The majority of women who enter the program from DRC and Rwanda are numerate; for those who are not, 16% and 23% respectively; basic numeracy skills are a key foundation for their business activities. Training consists of 10-15 hours of training on numbers, counting, and simple arithmetic to attain a basic level of competency. Business training (15-18 hours) introduces participants to basic business concepts, including planning, selling, tracking expenses and income, and financing a business. Vocational training typically starts by the third month in the program and lasts 25-50 hours depending on the type of skill. In Rwanda, women receive training in agribusiness, including beekeeping, composting and vegetable production; small business management; food processing; culinary arts; and smaller numbers in tailoring, basket production, beadwork and hairdressing. The majority opts for agribusiness and small business management. In DRC, training is offered in agribusiness, livestock raising, catering/restaurant, bread making, beauty care, small business management, soap making, and basket making. The majority opts for agribusiness. To the extent possible, training is practical and hands-on and for agriculture typically includes demonstration farms to practice skills.

Service Linkages

In Rwanda, links to complementary services are an important part of enabling women to put the knowledge they have gained into action. A new partnership with a commercial bank with branches in all areas that the program serves provides training in financial literacy and credit products to complement women's savings accounts. An agreement with the Workforce Development Authority (WDA) will lead to a certification of WfWI's curriculum and training. WfWI also connects women to health centers and in some cases to employers. Women are encouraged to take advantage of protection strategies including insurance, legal marriage and birth registration for children. In DRC, linkages provide medical and psychosocial services, especially for gender-based violence survivors, literacy training, and credit and savings although the reach of these services is limited. Additionally, WfWI is engaging SENASEM, the government authority that provides quality control over seed production and regulates seed distribution to provide certification, which would allow the women to be registered on a list of certified vendors. WfWI is finalizing an agreement with HarvestPlus to purchase seeds.

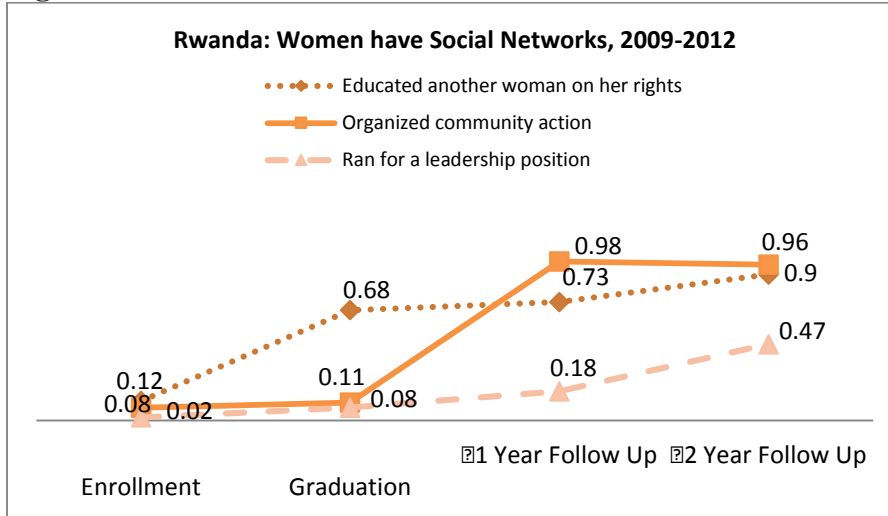
Findings

Rwanda

Increased confidence affects all outcome areas but is especially evident in the expansion of social networks and community leadership when women learn that their voice and contribution have value. WfWI believes that this confidence is one of the key factors that influence women's ability to take advantage of opportunities, connect with others and achieve the first phase of graduation. Women come into the program as "loners" feeling like they are "lower than common human beings" but gradually are able to integrate into community, business, social and religious groups and learn to share their issues with others and resolve them as a group. (C. Bideri, personal communication, March 24, 2014). At enrollment, only 12% of women report educating another woman on her rights, and this increases to 68% at graduation, to 73% after one year and finally to 90% after two years as confidence increases further. (Fig.1). "When you ask women what they gain, one important thing they say is 'I came out of isolation.'" Previously she was "in a cocoon in her own home." (V. Kabarenzi, personal communication, March 21, 2014).

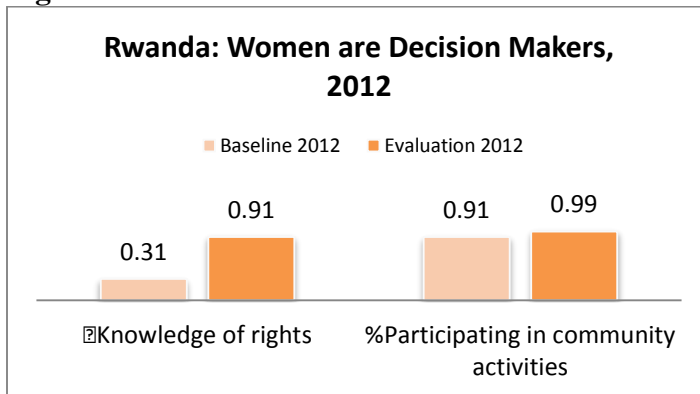
Formation of groups is important to building resilience as only 2% of women report organizing community action at enrollment, increasing to 8% at the end of the program and 18% and 47% one and two years later (Fig.1). These groups are not limited to program graduates. Mukamariya Slyverine leads a cooperative group that has secured a regular buyer for baskets they produce together: "We released the poor situation women were in after training on the business is in everyone module and decided to use this opportunity as one way to create jobs for women in the area. Regardless of whether the women passed through WfWI program it became the concern for the women in our community. As a result we started basket weaving as our income generating activity." (Personal communication, March 2014).

Fig.1



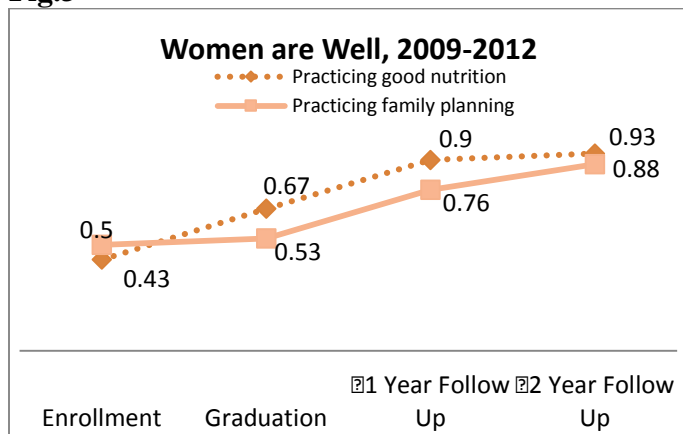
In terms of women’s leadership, significant gains are also realized as nearly half (47%) of women reported to have run for leadership position two years after graduation. This increased steadily from 2% at enrollment to 8% at graduation and 18% 12 months post-graduation (Fig.1). Leadership and community participation are important indicators of the first stage of graduation as women strengthen community ties and are able to represent their collective interests and interact confidently with a wider range of actors. Women have the opportunity to practice leadership skills in the program by electing leaders and learning how to function as a group. They have numerous chances to put this practice into action through local level leadership opportunities for women, including gender-based violence awareness committees where women collaborate with police officers, women’s councils which extend from the national to the village levels, youth councils, policing committees to advance community security, and electoral committees to promote political participation. One graduate, Angelique Muhutukazi, learned how to make charcoal stoves and was later elected as a health advisor by community leaders and asked to teach the skills to other women.

Fig. 2



As for rights, knowledge and family decision-making, 31% of 2012 graduates reported knowledge of their rights at enrollment compared to 91% at graduation (Fig.2). At enrollment, half of the women reported practicing family planning. This increased slightly to 53% at graduation and substantially to 76% at 12 months post-graduation and 88% at 24 months post-graduation (Fig.3). Staff attribute this increase to the initial groundwork laid by WfWI’s program and the gradual process of negotiating with their partners. The increases in knowledge about rights and negotiating power at the household level are relevant to movement toward graduation as women have more resources to take action to advance their own well-being. The key to sustained family planning practice is linking to available services in the community. Little shift is reported in the involvement in family planning decisions, however, between enrollment and post-program with 100% involvement reported at enrollment, declining slightly to 99% at graduation and 93% one and two years after the program (Fig.4). Practicing good nutrition increases steadily from enrollment with a movement from 43% to 67% at graduation and 90% and 93% one and two years later (Fig.3).

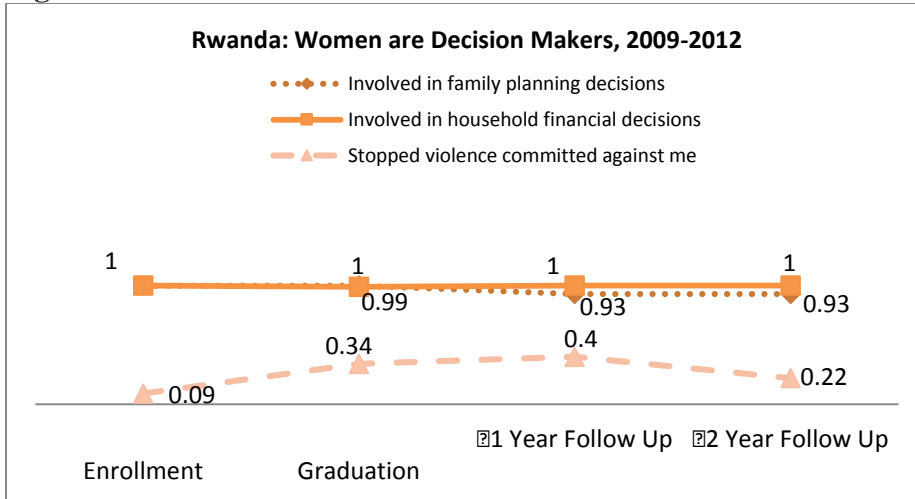
Fig.3



Although violence affects women at all income levels, WfWI believes that freedom from violence helps to foster the psychological and physical well-being that facilitates sustaining gains from social protection interventions. The percentage of women who reported having stopped violence committed against them increased from enrollment at 9% to 40% 12 months post-graduation but dipped significantly at 24 months post-graduation to 22% (Fig.4). Staff believes that women do not realize they are survivors of violence when they enroll in the program and gradually begin to address it after graduation, resulting in an eventual reduction in violence to address: “After one year, they realize that they have been abused. They talk to their husbands. The reduction is linked to how they bring their husbands on board and sometimes you see violence because the women do not yet know how to put forward the argument about why they should not be abused.” (V. Kabarenzi, personal communication, March 21, 2014). Staff Graduate Cecile Mukamusengo experienced regular violence and was refused permission to attend WfWI trainings, which she attended anyway. “One time when I reached home after the workshop, my husband slapped me and I responded by telling him not to dare touch me again. I went to the local authority and reported him. He was summoned by the

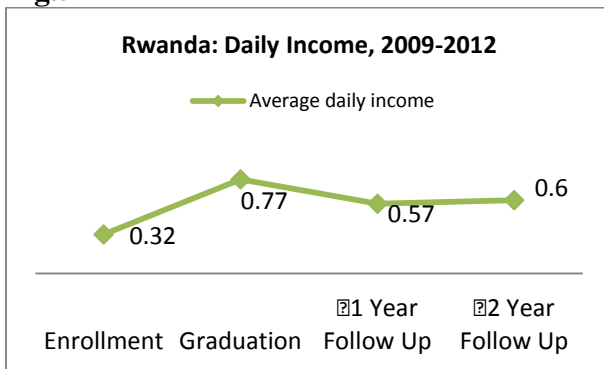
local authority. When he tried to resume the hitting again I reported him, and he was put in prison for a week and was released a changed man.” (Personal communication, March 2014).

Fig.4



The ability to sustain an increase in income is a key indicator of capacity to attain the first phase of graduation out of extreme poverty. Women’s average daily income follows an s-shaped curve, where income increased from \$0.32 a day at enrollment to \$0.77 a day at graduation, only to fall to \$0.57 a day at 12 months post-graduation and \$0.60 a day at 24 months post-graduation (Fig.5). Only a small proportion of women reported earning more than \$1 a day, from 7% at enrollment, to 20% at graduation, 15% at 12 months post-graduation, and 18% at 24 months post-graduation (Fig.6). Similarly, for 2012 graduates, daily income increases from \$.34 a day to \$.68 at graduation (Fig.7). Savings is a critical indicator of resilience and ability to sustain positive economic changes. Savings shows a significant jump from 18% at enrollment, 100% at graduation and 94% and 97% one and two years later, reflecting a slight decline as a small number of women is no longer saving in the groups they trained with (Fig.6).

Fig.5



While program graduates nearly double their daily income between enrollment and two years after graduation, the overall level of income remains quite low. Staff notes that the

market in Rwanda is becoming more competitive with increased quality standards for both domestic and regional markets. Graduates of first stage social protection programs in Rwanda require additional interventions to help increase income gains, such as business start-up packages, wider access to suitable loan products and increased sensitization about borrowing, business mentors, apprenticeships and advanced entrepreneurship training.

Fig.6

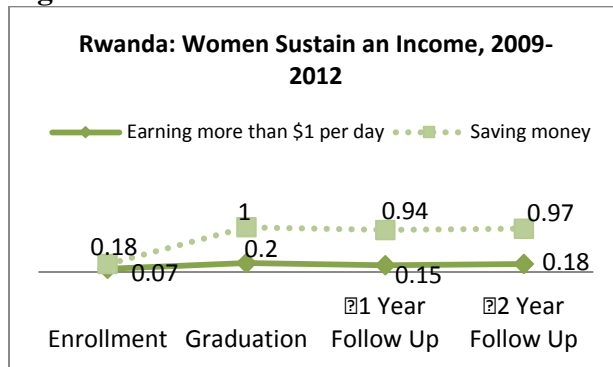
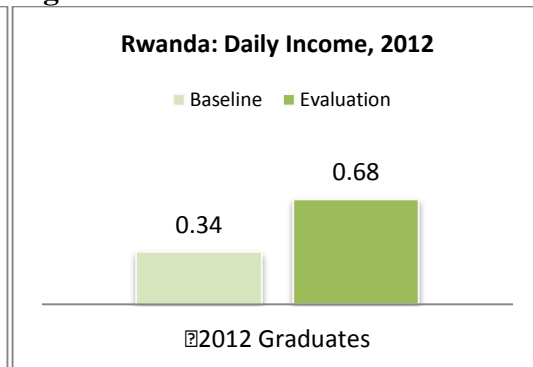


Fig.7



While external resources and partnerships are critical, WfWI staff also plans to devise a strategy to assist women to plan more effectively for their post-graduate economic activities and the phase-out of the cash transfer. “Some of the women are not projecting for the end of the cash transfer; they are feeling the effects of the stipend ending as they have expanded their expenses while they are in the program.” (V. Kabarenzi, personal communication, March 21, 2014). Even for some “there is a culture shock when the cash transfer stops as they were able to plan for it and use it. For those who are not prepared to move themselves from there, it is hard to move on.” (C. Bideri, personal communication, March 24, 2014). However, for women who are able to access credit, such as graduate Olive Mukashema, the confidence they have gained and ability to learn and adapt to change as their business activities grow, the possibilities are great. “My journey to financial empowerment involved selling tomatoes in the beginning. I later received a loan of 500,000 Rwf (\$740), which facilitated me to change my business to selling mattresses. The urge to expand my business did not end there; I acquired a bigger loan worth 1,000,000 Rwf (\$1,480). After paying off I accessed another loan of 2,000,000 Rwf (\$2,900) which I used to buy 2 pieces of land, on which I have planted bananas and started rearing cattle.” (Personal communication, March 2014).

Women for Women International’s Rwanda program staff recognize the government support of the program and general political will but believe that government can do even more with the large numbers of women who have completed the important “stepping stone” program, expanding the reach of the government’s own social protection programming: “District local leaders should seek the women and take them as a strong resource. When Women for Women leaves, they can call upon them. It is a group of people who have been given the basics. The local leadership should be able to follow up on them and identify opportunities. Sometimes for doing specific types of projects and also for further capacity building.” (V. Kabarenzi, personal communication, March 21,

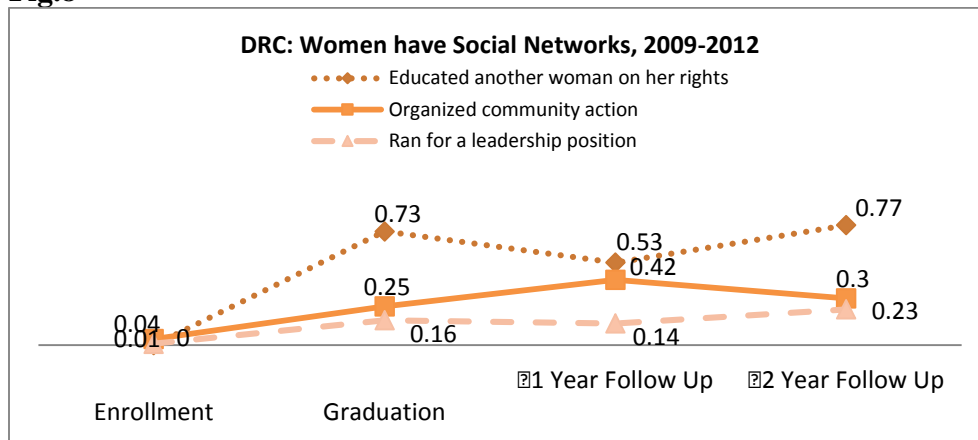
2014). Links to markets is identified as a particular area of need as well as more coordination with the government to share data on program graduates.

DRC

Similar to the outcomes in Rwanda, women’s increased confidence, resilience and strengthened networks of solidarity are critical keys to sustaining positive changes after completing the program and moving toward a more advanced stage of graduation. For many women, the confidence originates from expanded knowledge and a sense of new possibilities: “My confidence increased. I changed the roof of our house from straw to tiles. I can even build a house—what most women hesitate to do. Before joining the program, I didn’t think to do it since it is men who build houses in our area,” stated graduate Josephine M’Birhasimwa Bujiriri (Personal communication, March 2014). Another graduate, Judith Nsimire Shagala reports: “My level of knowledge on different subjects gives me confidence. The more informed I am, the more confidence I feel to face different life circumstances.” (Personal communication, March 2014).

Staff reports that leaders of the groups women train in continue to play a role in encouraging women in their village after the program and increasing resilience. Former participant, Judith Nsimire Shagala says: “Personally, I started to share my little ideas with some who didn’t have the chance to be in WfWI’s program. Some consult me for advice about spacing births and children’s nutrition.” (Personal communication, March 2014). At enrollment, none of the women reported educating another woman on her rights. By graduation, 73% of women reported doing so, with a drop to 53% at 12 months post-graduation and an increase back up to 77% at 24 months post-graduation as women regain some momentum that may have been lost in the initial period after the program (Fig.8). As seen in Rwanda, this solidarity enhances women’s capacity to attain a first phase of graduation.

Fig.8



Women form a variety of groups, including beginning formal registration as cooperatives in order to have recognized status and avoid harassment. Especially in insecure, remote areas, women look out for each other and move together in groups to farm: “They are

proud and know that their group has a power. The confidence that they are able to create a network is the major reason that they can sustain a change. They keep working together, empowering each other.” (G. Mudekereza, personal communication, March 21, 2014). Graduate Judith Nsimire Shagala reports: “The change in my relations with neighbors is visible. Now I consider relationships with neighbors and other members of the community important and necessary for my survival.” (Personal communication, March 2014). Only 1% of women report organizing community action at enrollment, which increases to 25% at graduation, further to 42% one year later with a slight decline to 30% after two years (Fig.8). In terms of leadership, no women report running for a leadership position at enrollment. This increases to 16% at graduation with a slight dip to 14% after one year, and up to 23% at two years (Fig.8). Reflecting the smaller number of community-level structures for women’s leadership than in Rwanda, the rate of women’s leadership after two years is significantly lower in DRC.

Fig.9

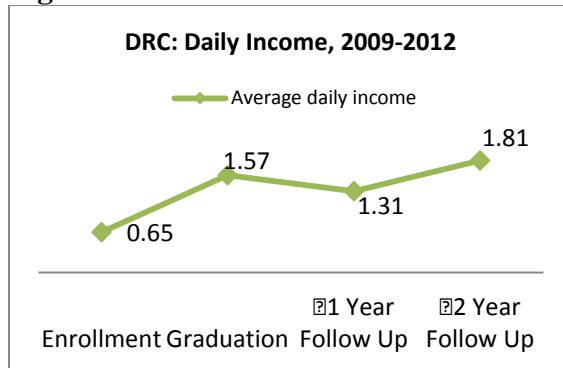
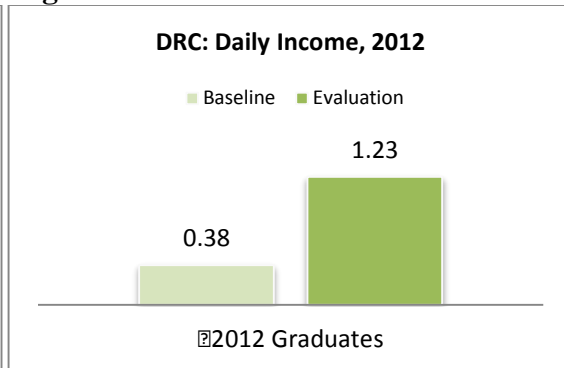
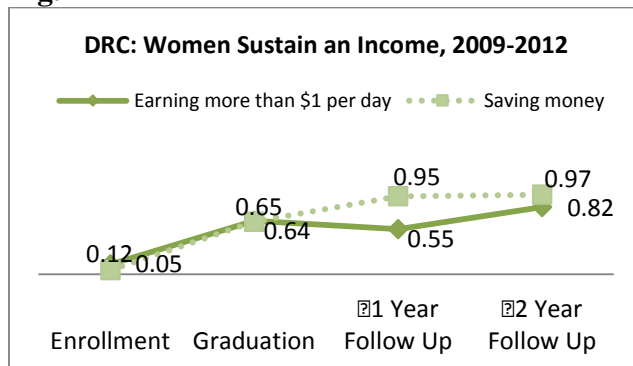


Fig.10



Women’s average daily income shows a solid increase by \$1.16, from \$0.65 a day at enrollment, to \$1.57 a day at graduation, with a dip to \$1.31 a day at 12 months post-graduation, and up to \$1.81 a day at 24 months post-graduation (Fig.9). 2012 graduates also showed an increase from \$.38 a day at enrollment to \$1.23 at graduation (Fig.10). The proportion of women who reported earning more than \$1 a day followed a similar progression. Only 12% of women reported earning more than \$1 a day at enrollment. This increased to 65% at graduation, 55% at 12 months post-graduation, and 82% at 24 months post-graduation (Fig.11). Beyond the income itself, as in Rwanda, one of the important lessons women report is the ability to adapt and adjust to the market and adopt multiple income streams, one of the indicators WfWI believes is a marker of first stage graduation. Josephine M’Birhasimwa Bujiriri reports that she has coffee plants and also sells beans and bananas but keeps her eyes open for new ideas: “I am very brave in market research and going to different markets—Kabamaba, Kalehe, Katana, Miti, Kavumu...” (Personal communication, March 2014).

Fig.11



Saving, either individually or as a group during the program contributes to business growth as it helps women invest money in their activities. Savings increased steadily from 5% at enrollment to 64% at graduation, 95% one year later, and finally 97% after two years (Fig.11). After graduation, the earnings dip for a few reasons, including the loss of investment capital after the cash transfer ends, and the initial difficulty in applying some of the learning from training. Madeleine Nafranka Nyangurane reports: “I sell coffee, but my revenue does not increase since I don’t receive the stipend (cash transfer). I used the monthly \$10 to reinforce my capital.” (Personal communication, March 2014). As time continues, women who are still active increase their confidence and expertise in business, improve their networks, and add additional income streams.

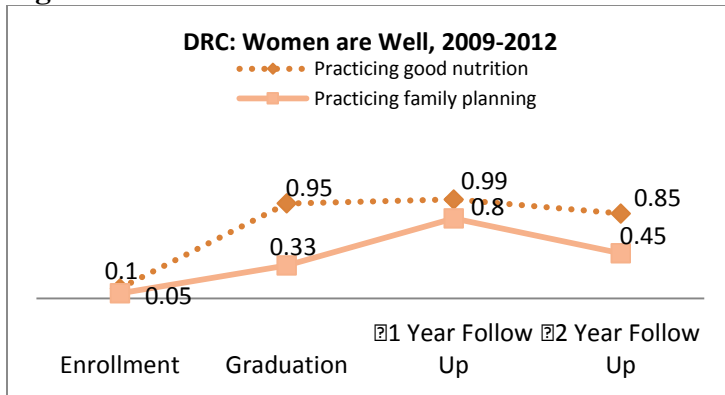
While the increase in income is significant, staff believes that several factors affect women’s potential to expand further. They find many women with good business ideas who lack sufficient access to capital to grow their activities as many women live in remote areas with no financial services. Even for those who live in areas with microfinance institutions, confidence runs low due to cases involving misuse of funds and loss of deposits. Several graduates describe their need for finance, including Pascasie Mwa Lugazo Nabinwa, who sells banana wine and also makes and sells soap with her business group: “There is an increase in revenue, but more capital is needed to buy more bananas and produce more wine to increase revenue.” (Personal communication, March 2014).

Other barriers present challenges to women’s economic advancement, including security. “The most important factor that can block women to grow as fast as they could is the lack of support from the government and other institutions. Security is another issue. When women go to sell their products somewhere, they face barriers and have to give their goods or their profits to armed groups blocking the roads.” (G. Mudekereza, personal communication, March 21, 2014). Women in business also face payment requests for numerous “taxes”, which are likely directed toward personal gain rather than improved services. Renewed conflict in an area can also destroy women’s livelihoods, often forcing migration and abandonment of property. Staff believe there is also a need to re-enter communities where the program previously worked to follow up on women’s progress

and provide further support to ensure they are effectively linked to any existing services which can help sustain their advancement.

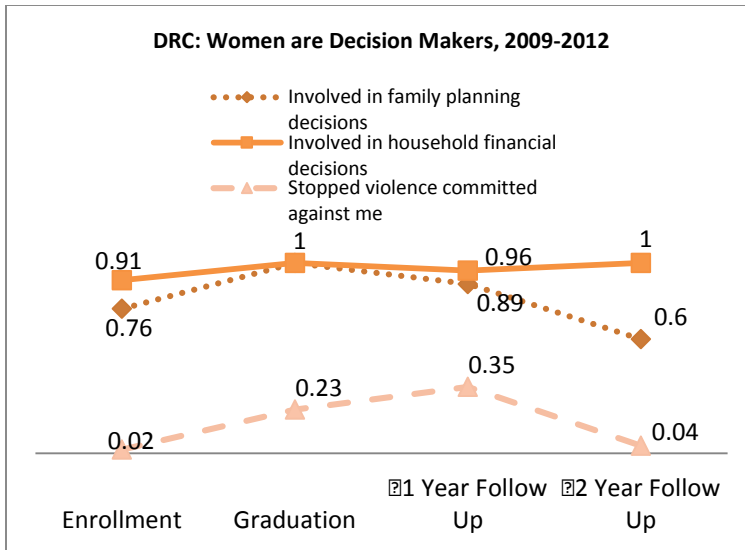
Improvements are noted across several other social indicators. Just 5% of women report practicing family planning at enrollment increasing to 33% at graduation and 80% at 12 months post-graduation, although dropping to 45% at 24 months post-graduation (Fig.12). Although more research is needed to examine specifics around the drop after two years, staff believes that the ability to practice family planning is strongly linked to access to health services, the money to purchase supplies and the cooperation of male partners. “A female condom costs \$3, while the male condom costs less than \$.03, but men are not willing to use it. The other factor is that women’s power is likely to decrease whenever her economic status changes.” (G. Mudekereza, personal communication, March 27, 2014).

Fig.12



Similar to the case in Rwanda, only 2% of women report stopping violence against them at enrollment. “At the beginning of the program, few women know what violence is.” (P. Njakani, personal communication March 27, 2014). As women become more aware, this increases to 23% at graduation dropped and 35% at 12 months post-graduation, decreasing to 4% at 24 months post-graduation (Fig.13). While more research is needed to determine the causes for the decline between years one and two, staff believe that women may experience violence such as that perpetrated by armed groups, which they cannot stop by themselves and NGO programs addressing violence may have shifted to different communities so the supportive structure is no longer there.

Fig.13



Men’s support for women and improved gender relations also contributes to women’s ability to sustain changes and advance. Women report that they can express themselves better after the program, leading to improved relationships with their partners and less violence in the home: “Before I would get angry for every contradiction or different opinion with my husband, but now I take time to calmly discuss with him interesting topics about the household.” (M. Nyangurane, personal communication, March 2014). In order to address gender dynamics at the household and community level and reinforce key outcomes of the women’s programming, WfWI piloted a project in DRC with the Brazilian NGO Promundo. Implemented in 2013 in Luvungi, South Kivu, this initiative trained community facilitators who in turn led 10 weekly sessions on gender roles, domestic violence, male and female cooperation, and sexual and reproductive health with 100 husbands of program participants and 20 other male community members. Evaluation identified a reduction in violence in the home and enhanced cooperation in family decision-making. In the case of Rwanda, husbands of program participants join special sessions with guest speakers on key topics such as family planning, HIV testing and gender-based violence. Staff finds that engaging men increases the effectiveness of the women’s training.

DRC staff notes further community-level shifts after the men’s training: “The community itself is sensitized in the places where men are trained. There is a difference between the communities where this intervention took place and where it didn’t. Husbands and wives are now discussing priorities of their household. When men and wife are working together in the business area women were trained in these are the households making progress, even the children. The whole family is working together.” (G. Mudekereza, personal communication, March 21, 2014). Also, an altered vision of masculinity has gained some traction in these communities where men have started to become more active at home and are able to encourage other men by describing the increased harmony in their households. Staff believes there is great potential to expand this training for men. Pascasie Mwa Lugazo Nabinwa reports: “To increase my confidence, my husband needs to be informed about what the women learned in the program to have a better

understanding and to help us support each other.” (Personal communication, March 2014).

Women’s involvement in family decisions, including family planning and household finance start out high at enrollment at 91% and 76% respectively. Financial decision-making holds steady with an increase to 100% at graduation, a slight decrease to 96% after one year and back to 100% after two (Fig.13). Decisions about family planning start at 76% at enrollment and following an increase to 100% at graduation move to 89% at one year and 60% after two years, reflecting a similar decline in practicing family planning (Fig.13). Women report a strong increase in improving household nutrition with 10% reporting practicing good nutrition at enrollment with an increase to 95% at graduation, 99% one year later, and a small decline to 85% after two years, reflecting some variance in economic situations (Fig.12).

To further support women’s advancement, deeper coordination with the government and the private sector, particularly in terms of links to markets, advanced training and financial services is important. Despite the limited institutional capacity in DRC, WfWI attempts to link with government entities, such as the Ministry of Agriculture to support women through agricultural credit, serving as a buyer for goods or other areas. However, encouraging and reinforcing informal savings and loans groups and other networks formed by program graduates is likely to be more effective for promoting women’s advancement given government challenges and a limited private sector. In Rwanda, women are able to take advantage of linkages to social service providers and opportunities to build their leadership capacity but still need access to markets, employment and advanced training. In DRC, women’s will to succeed through informal and grassroots networks despite all obstacles points to both the viability of these networks and even greater potential if institutions were stronger.

Conclusion

Women for Women International’s social protection program for ultra-poor women in DRC and Rwanda is an important foundation to enable graduation out of the deepest levels of poverty toward self-sufficiency. Beyond this critical first stage, links to government priorities and services as well as the private sector are essential to elevate these changes to a higher level with greater inclusion in the social and economic processes that define community life. In Rwanda, many of these linkages are in motion including increased access to basic services such as health and education, opportunities for women’s leadership and increasing coverage of financial services. However, even greater coordination is called for to ensure that program graduate gains are sustained and increased. In eastern DRC, until institutions are stronger and the environment more stable, strengthening women’s informal networks may provide the greatest support following the social protection program. In many communities in both Rwanda and DRC, the sheer numbers of trained women represent a critical mass of potential community leaders, positive role models and willing labor. It is important for the government to view this program as advancing local development through social protection and assume larger responsibility to help first stage graduates continue on a sustainable path out of poverty and exclusion.

The sheer numbers of program graduates with a basic level of knowledge, increased will and confidence and improved social cohesion present a valuable resource for community development in the DRC and Rwanda. Although security and overall capacity of institutions remains a pervasive challenge in DRC, WfWI encourages the government to identify ways to advance this segment of the population through increased scrutiny of women's tax burden, facilitating linkages to purchase resources such as seeds and improving the security climate for women's business.

While program graduates show sustained gains after completing the program, the quantitative data is self-reported and collected internally. An external, mixed method, randomized control trial is needed to examine all areas of the program, including impact beyond two years. In particular, examining change at the family and community levels will help illustrate how deeply success is multiplied beyond individual women. A barrier analysis to women's advancement is needed to compare characteristics of those who progress significantly after leaving the program with those who do not, as well as an assessment of any declines in positive outcomes between the first and second years after the program. Finally, given the illustrated importance of social connections, it is relevant to examine the sustainability of groups that the organization forms for women in comparison with other models of self-selected groups.

Thousands of women join Women for Women International's program each year isolated, unsure of their skills, and the value of their contributions to their families and communities. Through sheer determination and their ability to join forces with each other, the women show that the change that is possible at the poorest levels. This is the first step. Mobilizing and building on the women's potential through cross-sectoral collaboration and reinforcement of women's informal networks is a critical next stage toward sustaining changes over the long-term.

Acknowledgements

Women for Women International is deeply grateful to the program graduates surveyed and interviewed for this study and inspired by their hope and resilience. WfWI recognizes country program managers for their contributions to this paper. In DRC, thanks to Gertrude Mudekereza with Celestin Pataule, Thomas Wilondja and Patrick Okoko Njakani and in Rwanda, thanks to Violet Kabarenzi, Clemence Bideri, Claude Muhizi, Donozius Byamukama, and the enumerators in both countries. Dr. Su Chuen Foo designed the data collection methodology and conducted analysis with support from Molly Biel in Washington, DC. WfWI is grateful to Bloomberg Philanthropies for financial support to implement these activities and research.

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