

Evaluation of the Tuungane-linked Village Savings and Loan (VSLA) Initiative in Maniema Province

CARE - Democratic Republic of the Congo

August 2014

Unlocking Potential™

Challenges Consulting
www.challengesconsulting.co.uk
54 Manor Place, Edinburgh, EH3 7EH
+44 (0) 131 225 9549
Challenges Consulting Ltd Company No: SC377928

Contents

Acknowledgements

1. Executive summary

2. Introduction

2.1. Background

2.2. The evaluation study – purpose, methodology and study limitations

3. Findings from the Field

3.1. Introduction

3.2. Maniema Rural Context

3.3. Measuring Perceptions of VSLA Women members

3.4. Women VSLA members: in the home

3.4.1. Income

3.4.2. Livelihood

3.4.3. Savings

3.4.4. Relationships

3.5. Women VSLA members: their voice in the Community

3.6. Women VSLA members: their engagement in community activities and local governance

3.7. Progress out of Poverty Index™

3.8. Other views: men; non-VSLA men and women; community members

4. Added Value

5. Summary Analysis

6. Case Study: Nyembo Fatuma Bito

7. Theory of Change

8. Conclusions

9. Recommendations

10. Appendix List

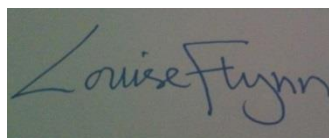
Thank you

The study and this report would not have been possible without the commitment, patience and generosity of the staff of CARE Kindu, notably Adufu Kossi Sena, Adolphe Kalala, John Ngumbu Yuma and Judith Puya Lupanu. Also deserving huge thanks are the team of hard-working interviewers, data entry personnel and their supervisors: Marie Jeanne Kibambe, La Joie Lukelwa Binyange, Daniel Assani Rashidi, Brakus Brahimu Yuma, Marie Yalufi Kalongo, Marthe Ziada Amisi, Bienvenue Kingalu Masimango, Marie Fatuma Tumba, Yvone Feza Kalonga, Guy Amisi Haruna, Jacqueline Emelikia Kwaza, Francine Okamba Owanga, Louis Othelo Pene-Yamba, Justine Tshomba Mangaza, Marie Ekondji Sthunda, Jean Claude Omari, Moise Bata Ngasio, Michael Kasimu, Thérèse Sadiki, Philemon Useni Buki Nga, Huguette Ndeturuye Kalunga and Unique Mangaza.

All, particularly Judith, put up with my requests and questions with patient good humour, and gave their time, opinions and experience without reserve, and to such good effect.

I'd also like to thank Yawo Douvan in CARE Kinshasa and Cathy Mbambu in Goma for making it all happen.

I am also grateful to Ama Bartimeus of CARE UK for the opportunity to explore the important process of supporting the growth of a savings culture in the Democratic Republic of the Congo, such a vibrant and beautiful country whose people are just coming to realise their enormous potential.



Louise Flynn, Evaluator and Writer

1. Executive Summary

Challenges Consulting, an international development consultancy, was asked by CARE in the Democratic Republic of the Congo (DRC) to conduct an evaluation of the Tuungane-linked Village Savings and Loan (VSLA) initiative in Maniema province, one of the most impoverished provinces in an already poor nation.

Tuungane is one of the largest community-driven reconstruction (CDR) programmes ever delivered, running in phases I & II since 2007, aiming to deliver community regeneration through increased engagement in community and local governance. A large-scale evaluation in 2012 showed little evidence of a positive effect and VSLA groups were introduced from 2012/3 to boost the impact of Tuungane.

VSLA groups operate in 275 Tuungane communities in Maniema province and there are also a good number of self-created groups springing up around the VSLA communities.

This study, using 15 trained interviewers in five groups, carried out over 160 1-1 interviews with VSLA women examining their lives before VSLA and now. Also interviewed were VSLA men and non-VSLA women and men, as well as persons of standing in the local communities. Additional evidence was gathered from a number of VSLA meetings, non-VSLA meetings and women's focus groups.

100% of the results showed impressive improvements with regards to the changes in the lives of women, men and their families and communities since joining VSLA groups, thus providing a significant boost to Tuungane objectives. Changes were seen in:

- Family revenue/income (+203%!);
- Women's role, voice and influence in family decision-making and future planning;
- Women's confidence to speak out in public in VSLA groups and community meetings;
- Women's confidence to take on formal positions in local governance.

The changes have also had a far-reaching added-value effect with regard to, and not limited to:

- Reduction in domestic violence;
- Increase in children going to school;
- Increase in social cohesion;
- Increase in micro-enterprise.

The only perceived negatives, and unintended consequences, have been a) a current of disappointment, envy, frustration and even anger from those neighbours and community members not included in VSLA groups, and b) a lack of resources meaning that the self-started (auto-cr  er) groups cannot be provided with support.

The key recommendation is for an expansion of the VSLA initiative locally, to other Tuungane areas and beyond.

2. Introduction

2.1 - Background

- The economic and social empowerment of women is a key element in enabling effective development of the DRC's economy and society to meet the challenges of the future;
- The Tuungane project in the DRC is probably one of the biggest post-conflict community-driven reconstruction (CDR) projects ever implemented and has been operating in the Maniema region of the DRC since 2007;
- Despite extensive evaluation research of the Tuungane programme (Columbia University, 2012¹), evidence of a positive impact (a 'Tuungane effect') has been weak to non-existent;
- CARE has implemented a VSLA programme in the DRC in Tuungane-supported communities to support poverty alleviation, the empowerment of women and boost the Tuungane effect;
- Requiring the measurement and demonstration of its economic and social outcomes and impact in the DRC, CARE DRC wants to collect specific evidence for this programme model as an effective way of empowering women in their homes and in the wider community.

¹ Macartan Humphreys, Raul Sanchez de la Sierra, Peter van der Windt, Columbia University, (April 2012): 'Social and Economic Impacts of Tuungane: Final report on the effects of a community driven reconstruction program in Eastern Democratic Republic of Congo'.

Tuungane

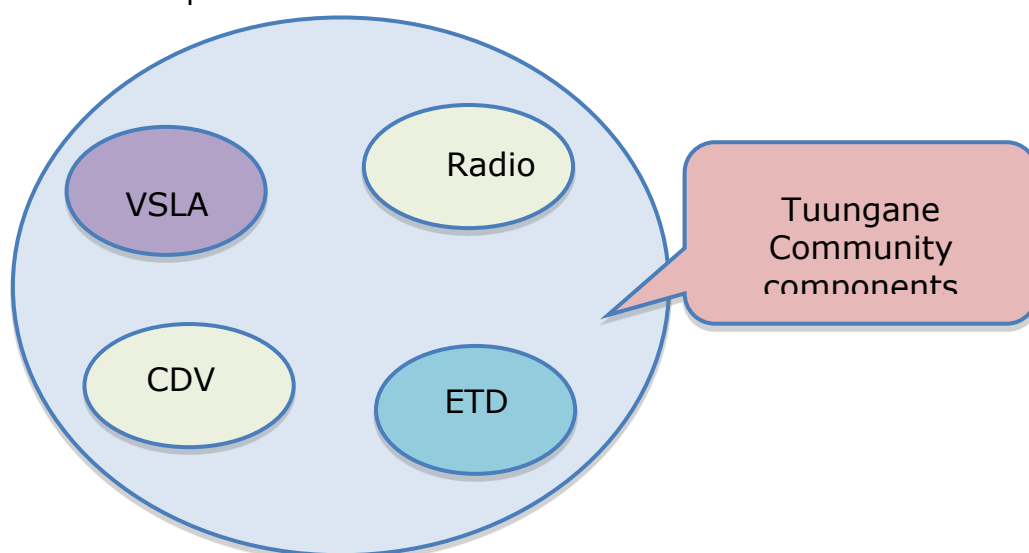
Tuungane, operating in the Democratic Republic of the Congo, is a post-conflict community development (CDR) programme with the goal of *community priorities and wellbeing being sustainably supported by a capable and accountable local governance system*.

A £90 million DFID-funded community development programme implemented by IRC and CARE since 2007, the Tuungane programme is split into 2 phases: Phase I ran from 2007-10 and supported 1.78m inhabitants in 1200 communities in Maniema, Katanga and South Kivu.

Tuungane II

Working exclusively at village level (as opposed to Tuungane-I) Tuungane-II is more aligned with national decentralisation policy and strategy and is more holistic in that it integrates better into the indigenous structures. Phase II runs from 2010-14, extending the project to a further 1.5m people and including North Kivu, and is costing more than \$50 million. The four targets of Tuungane-II are to promote:

- 1 Accessibility of local governance and social services
- 2 Increased demand for good governance
- 3 Participation of women in decision-making
4. Improvements in basic social services.



Tuungane-II components

- CDV: Comité de développement du Village. Community component engaging communities with decision-making etc on community issues. 5 sectors of intervention: Education; Health; Roads; Market; WASH
- VSLA: Village Savings & Loans Associations (275 Tuungane groups in Maniema)
- ETD: Entité Territoriale Décentralisé. Decentralisation of local governance initiative with Steering Committees & Community Engagement Groups
- Radio & Communication: 'Listening clubs' etc.

Village Savings and Loan Associations (VSLA)

CARE's VSLA approach seeks to empower women in micro-financing activities, reduce vulnerabilities, support women's empowerment, increase women's role in local governance structures and collective decision making, and expand economically viable ventures in rural areas through improved financial services, especially for women. This approach also helps participants sharpen their cash management skills and can boost entrepreneurial potential.

CARE International has initiated a number of successful projects (in many countries including Ethiopia, Ghana, Mozambique, South Africa, Togo and now the DRC) With marginally different models operating in a number of the countries, **CARE DRC's approach** includes:

- In the first cycle, intensive training which covers: (crucially important) gender awareness/equality; the 'rules' of being a group member; how to work successfully as a group; buying 'parts' (shares); loans and repayments; using the Support fund; the 'partage' at the end of the cycle, and micro-entrepreneurism;
- Gender split within group (66% women/33% men) so the first group of 30 people consists of 20 women and 10 men. Nb. the 275 VSLA groups in Maniema Province had 7981 members and this continues to increase (CARE International VLSA Evaluation October-November 2013);
- Free 'VSLA kit' including money-box, personal savings books (passbooks) pens, bowls, etc.;
- Support from CARE VSLA agents: weekly in the first cycle, less often after that
- 'Encadreur/euse' function: during the 2nd cycle, CARE agents train one of the group members to organise and lead the group with the intention that they will be able to continue without CARE support if necessary;
- Ongoing training in entrepreneurship.



VSLA members

"Before I thought of nothing. Now I appreciate VSLA in my life. With the information I learnt from VSLA I have started to plan my days. For example, today is Monday, what do I need to do today? Before – I prepared food, I ate, I rested. That was all. Before everything came from my husband. Now I think."

Woman VSLA member since 2013

2.2 - The Evaluation Study

- Purpose

The purpose of the evaluation study is to assess the extent to which the VSLA component has contributed to the objectives of Tuungane II by collecting specific evidence on links between VSLA in villages and the empowerment of women vis-à-vis their progress out of poverty, and their 'voice' and influence in the home and in local community governance.

Specifically, the study will identify and examine the social and economic outcomes of VSLA in communities, determine the added value and provide recommendations for adjustments or adaptations of the VSLA methodology or the delivery of the programme in order to improve its effectiveness and influence on local governance.

The specific objectives as outlined in the TOR:

1. Examine social outcomes
 - Improved participation and influence of women in decision-making instances, at the levels of both the household and community, and local governance processes;
 - The role of the VSLA methodology in the improved representation, participation and influence of participants in the revitalisation of local governance processes and institutions.
2. Examine economic outcomes
 - Economic impact at the level of the household including, but not limited to:
 - i. Access and use of financial services;
 - ii. Control of household resources;
 - iii. Income;
 - iv. Number and diversity of livelihoods activities;
 - v. Emergency coping strategies.
3. Determine the added value of the VSLA component as platform to accelerate the attainment of the objectives of Tuungane II; and explore the ways that the VSLA methodology has been used as a platform for the improved representation, participation and influence of women in the revitalisation of local governance processes and institutions.
4. Provide recommendations for adjustments or adaptations of the VSLA methodology or the delivery of the programme in order to improve its effectiveness and influence on local governance.

- Methodology

Location

Of all the eastern Provinces of the DRC, Maniema is the most isolated and least populated. Road connections from the surrounding provinces to Maniema are poor with ground transportation from Maniema to the most important regional trading gateways (including Kisangani to the north and Bukavu to the East) coming to a virtual halt during the rainy season. The rail network consists of a short single track freight line operating to and from Kindu, the provincial capital of approx 200,000 inhabitants. Flights are provided by MONUSCO and a number of small aviation companies bringing in people and goods to Kindu.

Locally, the weak to non-existent infrastructure (institutional, transport, commercial) ensures that communities continue to live a rural existence despite their relative proximity to Kindu. The five areas of the study were chosen to give a mix of ultra rural (Kampene) and semi-rural (Kailo) i.e. closer to Kindu.

Planning

This study benefitted from a participatory planning process, with CARE UK, the Tuungane field team in the DRC and the consultant refining the methodology, and agreeing sample size, composition and techniques, enumerator gender balance, and training and support; as well as refining the interview and focus group questions themselves and data entry methodology.

Approach

Focusing on the five operational areas of the Tuungane programme in Maniema in the study, villages were chosen from each area semi-randomly (only semi-randomly to ensure a good mix) aiming to achieve a combination of rural and quasi peri-urban communities. (see appendix 2: Sampling Frame Axis Maps)

It was decided that a mix of quantitative and qualitative, purposive action research using closed, specific, and open semi-structured questions conducted by a majority of women interviewers, would provide the most useful information outcomes. This included in-depth 1-1 interviews, focus group meetings and 'street' interviews.



In-depth interview

Lack of baseline comparator information indicated the need for the 'before' versus 'now' questioning approach used in the study. This, combined with in-depth interviews with a number of so-called non-VSLA individuals (albeit living in, or next to, VSLA communities) as well as street interviews with local persons of standing, meant that inferences of change could be made.

Ensuring a majority of women enumerators was part of the positive commitment to a gender-aware methodology. This sensitive approach had the added-value potential of

promoting the participation of women by providing strong female role models, thus giving clear messages to both women and men about importance of women in any change process. This also gives women interviewees the opportunity for women to speak, to women, about women's issues possibly resulting in more detailed (and open) responses.

In order for any action or intervention around rights, democracy and equality to be successful, it must include and value gender equality as part of its analysis and methodology for change.

Combining gender with participatory approaches can strengthen both gender and participation, grounding gender in the realities of people's lives, and making participation a more effective channel for the expression of marginalised people's demands. The mainstreaming of both approaches can increase the redistribution of positive outcomes of projects, programmes and policy.

*Extract from
Gender and Participation The Bridge, Institute of Development Studies, 2001*

The final team of interviewers consisted of ten women and five men split into five groups of three, each group with a supervisor who was also responsible for data-entry on a daily basis.

Survey tool 1: In-depth interviews

The main thrust of the study focused on in-depth 1-1 interviews (quantitative and qualitative) with women VSLA members. To assist with understanding their responses, we also conducted: in-depth 1-1 interviews with male VSLA members (usually husbands), with women and men non-VSLA members.

The quantitative questions were closed questions using the Grameen Foundation's Progress out of Poverty Index® (PPI®)² questionnaire with additional specific questions regarding actual household weekly income, etc. The qualitative part of the interviews included open/semi structured questions to enable the maximum flexibility of responses. The question structure and data entry template enabled the recording of both recall information and reporting of the current situation which facilitated analysis and comparison between the 'before' VSLA and the 'now'.

- 10-question, structured, fixed response questionnaire, i.e. Grameen Foundation's Progress out of Poverty (PPI Index) questionnaire (see Appendix 6);
- Additional closed questions (see initial questions of Appendix 7);
- Qualitative questions, included questions with a direct link to Tuungane indicators (see latter questions in Appendix 7).

² The Progress out of Poverty Index™ is a poverty measurement tool developed by the Grameen Foundation for organisations and businesses with a mission to serve the poor. With the PPI, organisations can identify the clients, customers, or employees who are most likely to be poor or vulnerable to poverty, integrating objective poverty data into their assessments and strategic decision-making. (from website: progressoutofpoverty.org)

The questions were prepared in order to facilitate translation into Swahili. The pre-study enumerator training looked at all the questions with a thorough discussion of how each question could be asked in Swahili, and what type of examples would be useful. This session proved to be important, with many interviewers agreeing later how essential it had been.

Survey tool 2: Focus groups

The focus groups were planned to be carried out with 8-10 members of VSLA groups (mixed gender), non-VSLA villagers (mixed gender) and women only (VSLA members) with a short list of semi-structured questions. These turned into 'meetings' of, sometimes, as many as 30 people, where individuals gave witness to their lives over the past few years.

Survey tool 3: 'Street' interviews

Short, 'street' interviews with persons of standing in the local communities (teachers etc) conducted to get a snapshot of the observations, views and opinions of those in contact with the women, men and families involved in VSLA.

The sample

The five areas in the Maniema province are all Tuungane beneficiary communities and this study sent enumerator teams to all five areas. There are 275 VSLA groups in Maniema with a total of 8089 members of which 72.4% are women (CARE VSLA statistics May 2014 – Appendix One).

The 5 Tuungane communities in Maniema Province

- Kailo (Kindu)
- Kalima (Pangi 1)
- Kampene - (Pangi 2)
- Kibombo
- Kabambare

The 36 Tuungane communities accessed for the study were distributed evenly across the areas, although fewer were picked from Kabambare due to the difficulty in travel to this area (the original sample size of 40 communities was reduced to 36 to fit the time frame and address logistics). This sample size assumes a 95% confidence level and therefore gives a 9.9% confidence interval. (The study attracted lots of attention in the communities, with representatives from 72 villages joining the focus groups and VSLA meeting to give witness to the transformation in their lives since the arrival of VSLA.)

The final sample of 166 women was drawn from a total population of 5832 women from 36 VSLA groups across the Maniema. Assuming a confidence level of 95%, this gives a confidence interval of 6% with regards to the number of communities accessed.

Lack of baseline information, control and national comparator statistics mean that the findings should be classed as perceptions rather than as strict evidence. Responses from men (mainly husbands), non-VSLA community members and persons of standing in the local communities do, however, provide credible evidence of a causal link.

Overview of Sample Size	Actual
Villages visited (all in Tuungane areas)	36
VSLA groups involved in meetings (out of total of 275 in area)	72
1-1 interviews with women VSLA members (out of total of 5832)	166
VSLA group meetings attended	17
Non-VSLA meetings convened	9
Women's focus groups (VSLA)	18
1-1 Non-VSLA members (women)	26
1-1 VSLA members (men)	9
1-1 Non-VSLA members (men)	4
Community members (4 Qs) (men)	20

Enumerator training

The enumerators took part in a 2-day training programme (see Appendix 3: Enumerators Training Programme) which enabled them to:

- operate as a supportive, committed and effective team;
- demonstrate clarity of the purpose regarding the evaluation and the main aims of the VSLA itself;
- have refreshed and built on their skills in questioning, interviewing and, running focus groups;
- have a clear understanding of their role, tasks and logistics.

The full programme of involvement of enumerators included:

- 2-day training programme including facilitator input, group research and presentations, role play, analysis of questions, problem-solving and Q&A;
- 1-day in-field pilot including observation and in-depth 1-1 interviews;
- post-pilot and pre-study briefing;
- in-field in-depth 1-1 interviews, group meetings and focus groups;
- 1-day post-study feedback and knowledge sharing;
- individual reports.

The training tasks included: in small groups, researching and preparing a presentation on the goals for Tuungane and VSLA, why focus on women, and the purpose of the study; analysing and role playing the questions (particularly to refine the question itself in Swahili); interview techniques; and survey logistics, security and preparation.

Following the training, the study itself and the post-study debrief session, each team member was each presented with a certificate.



Enumerators and CARE Kindu staff

- Study Limitations

Methodology

VSLA is quite new to the DRC, with the initial groups being only in their second cycle (i.e. first groups launched in 2012). This fact, in addition to the absence of baseline information and control groups from the start, meant that this study has measured only perceptions – perception of, for example, income before VSLA and now, living conditions before VSLA and now, amount of consultation with husband or involvement at community level before VSLA and now.

Nevertheless, triangulating with men, with non-VSLA villagers and with persons of standing in the local communities enabled the study to triangulate any change achieved by VSLA with a certain degree of confidence.

Research logistics

Due mainly to visa issues, as well as deadline constraints, the duration of the evaluation was necessarily short. This, in addition to the large number of questions and high target numbers, meant that researchers and data entry people had heavy workloads in the field and afterwards to attend the meetings, conduct the women's FGDs and 1-1 interviews and enter all the responses onto the database.

.....

Additionally, while distances involved weren't enormous by western standards, 10 or 20 kms travelled over appalling roads (no tarmac, narrow, heavily rutted and sometimes flooded, along with numbers of people moving in both directions on motorbike taxis, on bicycles and on foot often carrying large loads) meant there was, in some cases, more time spent travelling than on the interviews themselves. In the case of Kabambare, the study team spent a total of four days travelling for two days of research.

Lack of electricity and internet coverage in the field, and to some extent in Kindu town, also added to the logistical issues to be contended with.

That said, due to the commitment and professionalism of the whole team, study quotas were achieved and in some cases bettered, with all responses being received on the target date.

Sample choice and numbers

In light of the circumstances, see above, the achievement of the teams of enumerators was impressive.

Was sample number saturation reached? 166 1-1 woman VSLA member interviews giving ratings and recording quotes is statistically adequate and gives an representative picture of their situation. For Non-VSLA women a sample size of 40 was also adequate.

However, for future studies, perhaps a sample of non-VSLA women from communities away from the 'contamination' of a possible VSLA effect (see below) would increase the reliability of the non-VSLA responses.

Pilot

A day was spent piloting the approach in the field. All interviewers conducted two 1-1 interviews and the consultant led two VSLA group meetings and a women's focus group.

Ideally the pilot would have been held several days in advance to enable a refining of the questions (and for translating into Swahili) and a testing of the data entry process. This would have enabled any misunderstandings on the thrust of the questions and on data entry issues to be addressed before the roll-out itself. As it was, the consultant returned to the office each day, and any difficulties were resolved during daily calls to the field.

Asking questions about domestic violence

World Health Organisation (WHO) guidelines suggest providing access to counselling opportunities for women who are interviewed about domestic violence. A risk assessment (admittedly after the fact) reached the conclusion that – as the extent of the questioning in this study ran only to "have you now, or in the past, experienced domestic violence in your marriage?" and "has the situation changed?" – there was little possibility of further trauma in the individual situations. This being the case, it

.....

was felt that offering further support would not have been an appropriate response. In fact, WHO research shows that:

"In low-income settings, other primary prevention strategies, such as microfinance combined with gender equality training and community-based initiatives that address gender inequality and communication and relationship skills, hold promise."

Violence against women

WHO Fact sheet N°239. Updated October 2013

Which is exactly the approach VSLA takes.

The 'VSLA effect'

VSLA has had such a positive effect in communities (see results) that respondents from VSLA groups may attribute everything 'good' in their lives to VSLA thus creating a false positive. The same can be said for NON-VSLA respondents who also live in VSLA areas – they may be comparing their lives with those of VSLA members and finding their own lives wanting.

On one hand, this creates of groundswell of motivation for additional VSLA groups. On the other hand, however, this may cause research responses may be skewed – in both directions.

While this issue may need to be addressed in future evaluations by conducting research in non-Tuungane, non-VSLA communities, the fact is that the force of the results more than accounts for a possible distortion.

3. Findings from the Field

3.1 - Introduction

"Before we were like birds, putting everything in our mouths."
Woman VSLA member

Split into several parts the *Findings from the field* include:

- **Context:** an overview of the context for rural people in rural eastern Congo;
- **Views of women VSLA members:** a detailed examination of the findings and trends for women VSLA members from 'before' VSLA and 'now', showing their perceptions of life:
 - in the home
 - in the community (confidence in meetings to speak in meetings)
 - in the community (engagement in local governance)
- **Other views:** men and non-VSLA women and men's views, persons of standing in the local community;
- **PPI** questionnaire responses.

Overview narrative

Maniema province in the rural Eastern Congo reflects a society that is organized according to patriarchal customs, where men enjoy more freedoms, authority and status than their significant others or wives. Polygamy is practiced and not uncommon to this region, where religion still plays a crucial role in organising social relations between individuals, families and the greater community. Many Congolese men and women live in precarious situations, vulnerable to disease, hunger and economic hardship.

The VSLA model has had a positive effect overall with many spill-over benefits for women within the study group. From the initial economic benefits derived from income generating activities and pooling resources, women have gained in status, practical knowledge and developed entrepreneur skills that they can transfer to other members. Within the community, many women report that their advice is sought for and their voice is listened to. Though brutality remains high (73 out of 166 women reporting no change), Gender courses attended by men have contributed to reduce domestic violence and in some cases, a redistribution of household tasks, outlining the beginnings of a trend towards behavioural change.

Women who earn income are more respected than before at home and within the community. This is particularly noticeable in the household decision-making process regarding management of resources. The wife's opinion is now taken into consideration, laying foundations for a cordial exchange based on mutual respect,

expectations and a common understanding. Women have expressed increased confidence in finding courage to voice their thoughts and concerns, bypassing their traditional inhibitors that revolved around fear, violence and the shame of ignorance.

By empowering these women, the VSLA model has changed these women's expectations and capacity to drive change that improves their livelihoods.

As a result of this successful programme jealousy has developed within surrounding communities, and similar pop-up groups have emerged, outlining the need to expand the VSLA model further.

3.2 - Maniema Rural Context

Situated in rural eastern DRC, it could be said that..... in Maniema.....

"...as in many (transitional) economies, the rural situation is marked by continuing stagnation, poor production, low incomes and the rising vulnerability of poor people. Lack of access to markets is a problem for many small-scale enterprises. The rural population is poorly organized and often isolated, beyond the reach of social safety nets and poverty programmes. Increasingly, government policies and investments in poverty reduction tend to favour urban over rural areas."

International Fund for Agricultural Development (IFAD) website
commenting on rural life in countries in east Africa

Family context pre-VSLA

- Palm-thatched mud houses (see photo);
- Husbands often with multiple wives or several 'girlfriends';
- Women with large numbers of children, although our sample recorded an average of only 5 under-16s in each family, many women have 10 or 12 children;
- Many households are large, 15-20+ members being not uncommon, often due to numbers of children from several wives living in the same household;
- Families are mainly subsistence farmers, eating from their small field and the forest;
- Family members sleep on cloth placed on the ground;
- Little access to actual money;
- Low adult literacy or numeracy;
- High consumption of alcohol by men, especially on Sundays;
- High levels of daily domestic violence;



"There was no understanding between us. He took any money we had for his other wives and beer. He didn't listen even when his other wives counselled him."

Woman VSLA member

- Women viewed as being unproductive and of little value;
- Religion exerts an important influence over families and individuals.

General community context

- 71% of the population live in less than \$1 a day³;
- There is little to buy in the villages. Many individuals offer small amounts of produce from their fields for sale from stalls by the roadside ('petit commerces') in order to buy meat or raise money for medical bills etc.;
- Appalling road infrastructure results in long journeys of several hours to neighbouring markets, meaning there is no real route to market from the villages;
- 'Local' road tolls often extracted from travellers;
- Little or no access to electricity;
- High levels of malaria and other preventable diseases;
- High levels of corruption;
- Access to schools is patchy for the extreme poor (all primary education is technically free, but some teachers demand 'fees' because salaries can arrive months late or not at all). Girls often kept home from school to help with the chores;
- Access to health care is patchy and expensive, and families often have to 'borrow' from neighbours or take on debt to pay for any health emergencies;
- Despite Tuungane instigated improvements to peri-natal, birthing and post-natal facilities, there is still anxiety about access to maternity care;
- Women 'know their place' and don't feel they have support or even the 'permission' to express their opinions.

"We work in the field. We harvest and sell some. And even if we've decided to buy something we always need to spend it on something like medicine for the children. "

Woman Non-VSLA member

³ World Bank website (2011)

3.3 – Measuring the Perceptions of women VSLA members – relationship between study objectives, questions and answers

These two tables show the relationship between the study objectives and questions, as well as the scale used to measure the perceptions of VSLA women members. The complete questionnaire is included in the Appendix.

Measuring women's perceptions of their lives 'before' VSLA and 'now'		
TOPIC	Evaluation Objectives theme	Qualitative Questions: numbers
In the Home: Family income / relationship with husband/domestic violence / engagement with family decision making / aspirations	Economic Social	Q1 - 14
In the Community: confidence in speaking in meetings	Social	Q15-18
In the Community: engaging with community and local governance issues, formal positions	Social	Q19-24
Progress out of Poverty Index (PPI)	Economic	PPI qs

Questionnaire Ratings Score Key

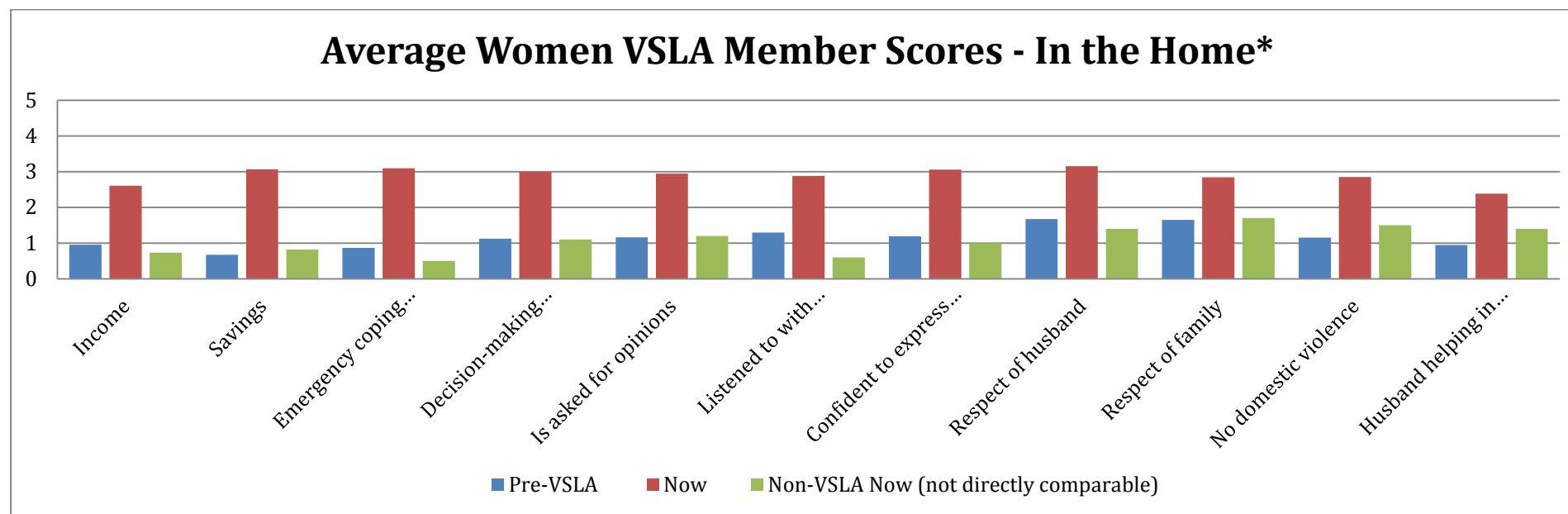
Where possible, the enumerators rated interviewees answers on a 0 – 5 scale using the following key:

- 0 = no involvement/influence/respect/high degree of domestic violence
- 1 = occasional/rare experiences of a small degree of involvement/influence/respect
- 2 = from time to time experiences a small degree of involvement/influence/respect
- 3 = has a sense of regular involvement/influence/respect
- 4 = is often involved, able to influence, feels somewhat respected
- 5 = complete autonomy/high level of respect/sense of real equality/no domestic violence

3.4 – Women VSLA members: in the home

This section of the findings focuses on village women VSLA members themselves. The 'Average Women's Scores' for 'In the home' and for 'In the Community' reflect the ratings or score given in the in-depth interviews using the qualitative questions. This was backed up by their words – in 1-1 interviews, in focus groups and in the VSLA meetings.

The first chart (below) shows averages across all 'family' questions and shows clearly the improvements made across the board by women VSLA members in less than two years. The second chart provides more detail and draws attention to some of the impressive changes achieved by VSLA members, e.g. in the level of 'savings' there has been a decrease in the number of women with **no** savings from 65 women before VSLA to 6 women with no savings now.



***NOTE:** despite the number of non-VSLA women interviewed being too low to be incorporated for strict statistical purposes, their scores have been included as a quasi-control group for informal comparison only.

In the Home

VSLA women: 166 interviewed

	Items	Average score/5		% change	Numbers of women reporting:
		Pre-VSLA	Now		
1	Income	1.0	2.6	+ 174%	Income unchanged: 2 Income decreased: 3
2	Savings	0.7	3.1	+ 355%	No savings before: 65 No savings now: 6
3	Emergency coping mechanisms	0.9	3.1	+ 258%	No resources (score 0/5) Before: 75 Now: 9
4	Decision-making involvement	1.1	3.0	+ 166%	None before: 82 None now: 14
5	Is asked for opinions	1.2	2.9	+ 154%	Not asked (score 0/5) Before: 83 Now: 18
6	Listened to with regard to shopping etc	1.3	2.9	+ 123%	Not listened to (score 0/5) Before: 73 Now: 20
7	Confident to express opinions without being asked	1.2	3.1	+ 157%	No confidence (0/5) Before: 86 Now: 19
8	Respect of husband	1.7	3.2	+ 89%	Before 0/5: 64 5/5: 6 Now: 0/5: 15 5/5: 16
9	Respect of family	1.6	2.8	+ 72%	Before none: 55 Now none: 15
10	No domestic violence	1.2	2.9	+ 148%	No change: 73 Negative change: 0 Positive change: 93
11	Husband helping in Husband helping in the house	0.9	2.4	+ 152%	No (0/5) Before: 96 Now: 39 Yes (4 or 5/5) Before: 14 Now: 56

3.4.1 Income

Weekly family revenue of VSLA members has increased by an astonishing amount in less than two years.

In practical terms, on a day to day level, families no longer have to worry so much about emergency medical bills or other unexpected expenses – they can borrow from the VSLA Solidarity Fund. So any money available from sales of produce or other income generating activities can be spent on:

- Improving the family diet – adding tomatoes, onions, meat, fish, as well as the occasional beignet (doughnut);
- Buying ‘home comforts’ – a mattress instead of a cloth on the ground, metal roofing sheets instead of palm leaves for their homes, cooking pots, “a thermos”, etc.;
- Sending the children to school – “even the girls”.

For longer term plans, families are planning to:

- Buy land either to grow more produce or to build a house (a common aspiration);
- Send boys to university;
- Buy a moto;
- Build a house in Kindu to rent out;
- Start a shop;
- Raise goats, pigs, fish for sale;
- Buy a mill produce manioc flour to sell.

Note

- The majority of VSLA participants experienced an average threefold increase in weekly family revenue or **average 203% increase** in weekly family revenue.
- Also, there was an 11% increase in women VSLA members knowing how much revenue entered their households. This could possibly be partially due to their husbands’ increasing awareness of the abilities of their wives and therefore the usefulness of including them in planning and household management activities.
- VSLA members generated a substantial amount of revenue by expanding the commercial base (sometimes by growing, by diversifying or switching products altogether). Also now some have savings as well as access to credits.
- Although reasons for the decrease in the average weekly income for Non-VSLA families were not investigated as part of this study, a connection could be made between the lower morale, and possibly motivation, of non-VSLA families living with or close to VSLA members, and their current income. Future studies should, for comparison, include communities unaware of VSLA.

Average family revenue pw	Before	Now
VSLA	5 USD	17 USD
Non-VSLA	3 USD	1 USD

3.4.2 Livelihood Activities

VSLA members are fully on the road to financial independence. They have “woken up” and most have realised that they are responsible for making the most of this opportunity to improve their lives. Of course there will be families who are less equipped to make the enormous changes that some already have (see Case Study page 38) but even they are making steps in the right direction.

Small scale commerce will turn into fruitful enterprises selling crops and goods to each other and then more widely as the infrastructure improves. Enterprising non-VSLA individuals are already selling to the “rich” VSLA families.

The fact that many VSLA groups are talking about the need to have a local market and/or better routes into Kindu itself in order to sell their produce/products, as well as talking about their need to be able to read and write to be better able to keep accounts etc is testament to their determination to make this work.

Note

- 88% of VSLA women who had no activities before VSLA now have an income generating activity;
- For VSLA women, there is a major shift from 'field work only' to 'sales' which includes Sales+Field Work (65% increase).

Some additional income generation activities NOW

Selling:

- Fish (own farm)
- Smoked fish
- Bowls of manioc or rice
- Used clothes (frip)
- Shoes
- Rice
- Cooking pots & utensils
- Café/cooked food
- Bakery (doughnuts)
- Salt & spices
- Pigs, goats, chickens (Raising/fattening)
- Eggs
- Bought headache remedies
- Children's party clothes, hair extensions (from

"Eternal glory to CARE for bringing VSLA to our village. I had polio and couldn't work. Now I have found the money to buy a sewing machine and I make some money from sewing."

Disabled Woman VSLA member

"Before, my husband drank a lot. Everyone knew. With VSLA my husband now thinks. We bought a pig to raise and sell. I have started to send the children to school. Before I gave my advice to my husband but he didn't understand."

Woman VSLA member

3.4.3 Savings

As people begin to realise the value of saving, the amounts placed into the VSLA fund increase (of course, this is also due to increased liquidity). There are also reports of an increased use of small loans from formal institutions.

Note

- 355% increase in the number of families with formal savings. Most people save with VSLA; some save informally, e.g. in the house, or with parents or other family members; and a few use other formal savings mechanisms in addition to VSLA, e.g. COOPEC;
- 56% increase in the number of VSLA Women saving from Before to Now;
- Out of those 108 women VSLA members with no savings before VSLA, only 14 women (12%) still have no savings (ongoing debt, for example, being a reason why members still have no savings although technically saving with VSLA);
- Women are reporting that men are giving their wives money to save.

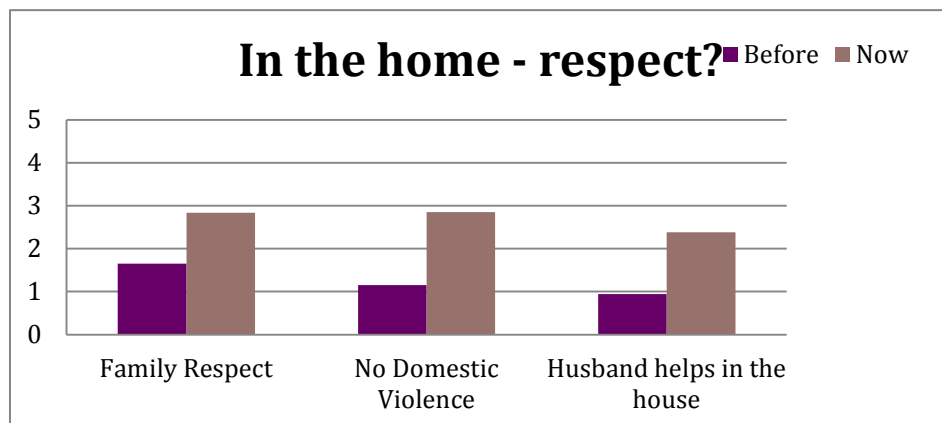
"Before I just didn't understand the concept of saving. I thought it was a joke. So I saved some money (with VSLA) and kept some back in a plastic bag. For the 2nd cycle I will save it all."

Woman VSLA member
(to agreement of several other women)

"Before – he spent money without control, on what he wanted. Now it's changed. He even questions me on what I'm going to spend money on. I must save it. It's an enormous change."

Woman VSLA member

3.4.4 Relationships with husband and family, domestic violence and husband helping in the home



"My husband helps me in the field! Although he still doesn't do any housework he does help look after the children and helps with their studies."

Woman VSLA member

The men are starting to get the idea that women have a value, are productive, and can play an important role in the efficient running of the family and in the move out of extreme poverty into a "better life". Women are feeling more empowered by a) being the focus of VSLA and having savings, b) by the Gender awareness training and by the culture of equality promoted by the VSLA agents, and c) by the fact that –it works. Life is changing around them, they are seeing and hearing husbands: apologising to wives for their previous behaviour, drinking less and using less domestic violence. They see them including their wives in family discussions and decision-making. They see other women speaking out in meetings and taking on formal roles. They are experiencing it themselves.

Note

- Gender classes are having an impact on women and men as men see the effect of women's increased involvement in family finances;
- Traditionally, this culture sees productivity as valuable. Therefore breadwinners are more valued than non-bread winners, so the reduction of violence can be associated with women generating income, as well as with gender training;
- Although 56% of women reported improvements in the level of domestic violence, for 43% the situation remains the same;
- Physical violence against women occurs in public, day and night, in front of family relatives who also sometimes join in, in front of neighbours, and is sometimes associated with rape, as well as male alcohol consumption;

"My husband occasionally swept and helped with the vegetables. Now he does a lot more – he sweeps regularly and make the beds and does other things."

- There is some move towards men helping more in the house (possibly to free the women up for income generation activities). Number of women 'rating' their husbands a 4 or 5/5 up from 9% to 33%;
- Women increasingly focusing on sending their children to school (and university) – even the girls.

Before VSLA: *"Yes, there is always brutality during love-making, and when I am tired he always forces me."*

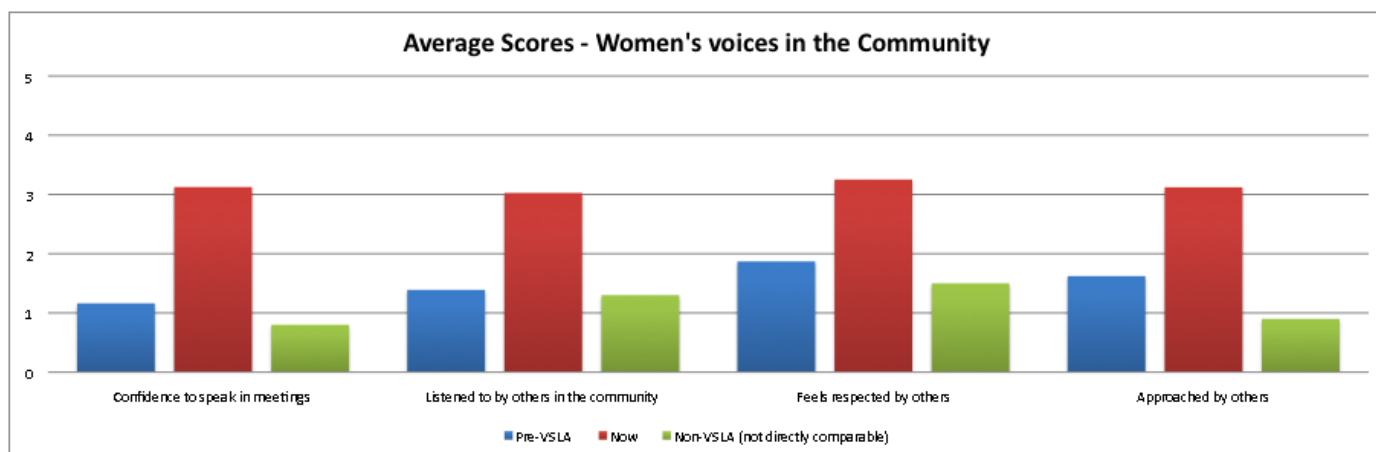
Now: *"Since joining the VSLA, I don't endure any more brutality. I am listened to."*

Woman VSLA member since 2013

3.5 -Women VSLA members: their voice in the Community

There is clear evidence of positive change in women's confidence levels. They are finding their place in their communities and say that they are happy to "have opinions" and feel able now to speak out. Men also report that they are not "sending the women to the back" as much as before. This has resulted in increased informal involvement in conflict resolution, support and an engagement in community issues.

The first table herein presents the changes in the average score compiled from questions regarding women's voice in the community. Across all questions, there is a positive increase after VSLA participation. The second of the two charts below, *In the Community: women's voices*, shows across-the-board increases in confidence and engagement. For example, there has been an increase from 30 women to 75 women reporting being approached by others in the community for advice. Anecdotally women VSLA members were keen to share their knowledge and understanding with other non-VSLA women. "Since the 1st cycle (of VSLA) I am respected. When I speak in church all the other mothers (mamans) listen to me".



Note

- Increasing sense of solidarity amongst the women;
- Many examples of an increase in 'neighbourliness' with "even men" joining in self-help discussions along the lines of "what can we do together to make this easier?";
- Incidence of auto-cr  er groups (self initiated VSLA groups) is increasing as women talk to women outside their own group and encourage them to start thinking about saving money;
- Women are discussing community issues, the need to improve adult literacy, the need for a community market and are asking for the support of CARE/Tuongane to help them do this.

In the community: women's voices

VSLA women: 166 interviewed

	Items	Average score/5		% change	Numbers of women reporting:
		Pre-VSLA	Now		
1	Confidence to speak in meetings	1.2	3.1	169%	Little or no confidence (0,1,2/5) Before: 118 (71%) Now: 57 (34%)
2	Listened to by others in the community	1.4	3.0	118%	Listened to by others (5/5) Before: One women Now: 17 women
3	Feels respected by others	1.9	3.1	74%	Feels respected (4 or 5/5) Before: 26 (one score of 5) Now: 65
4	Approached by others	1.6	3.1	92%	Regularly approached by others (4 or 5/5) Before: 30 (no 5/5) Now: 75 (14 5/5)

"Before – women weren't considered. They didn't have a word to say. They couldn't speak. It wasn't permitted.

Now, with CARE we can talk in front of all – even with our opinions. It's good. I have the right to speak. I merit a voice."

Woman VSLA member



Woman speaking out in VSLA group Meeting

"I give thanks for all the information and training. It gives us all the intelligence to speak in front of men and women. But I can't write - we all need to be able to read, write and do our numbers."

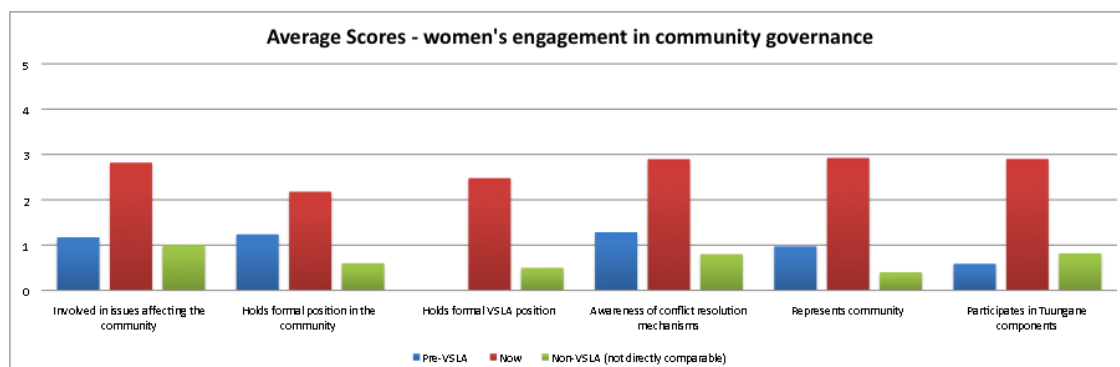
Woman Presidente VSLA /ETD Tuungane

3.6 – Women VSLA members: their engagement in community activities and local governance

As women find their confidence and voices in their families and locally in their villages, some are beginning to engage more formally in community and local governance groups. Sometimes it is because there is an issue they feel strongly about (maternity health or needing a local market) and sometimes it simply comes from having strong opinions about their community. One leads to the other. Small successes in the family, a feeling of respect feeds positive self-esteem and suddenly women find they have the courage to engage and even speak at a higher and higher level. Movement into the existing CDV, ETD and Communications Tuungane components usually starts with formal engagement in the VSLA group.

There is evidence from the results that “laziness” (or rather the inertia that comes from living constantly in survival mode) was the main block to community engagement. Now that has lifted, women and many men are eager to make up for lost time. See Summary Analysis (page 26) for thoughts about why.

See tables in next page.



"He is a member of the human rights community health centre 'relais' and as he stopped drinking people listen to him more and place more confidence (in him). He an encadreur in the VSLA group."

Interviewer note about male VSLA member

In the community: women's engagement in community activities and local governance

VSLA women: 166 interviewed

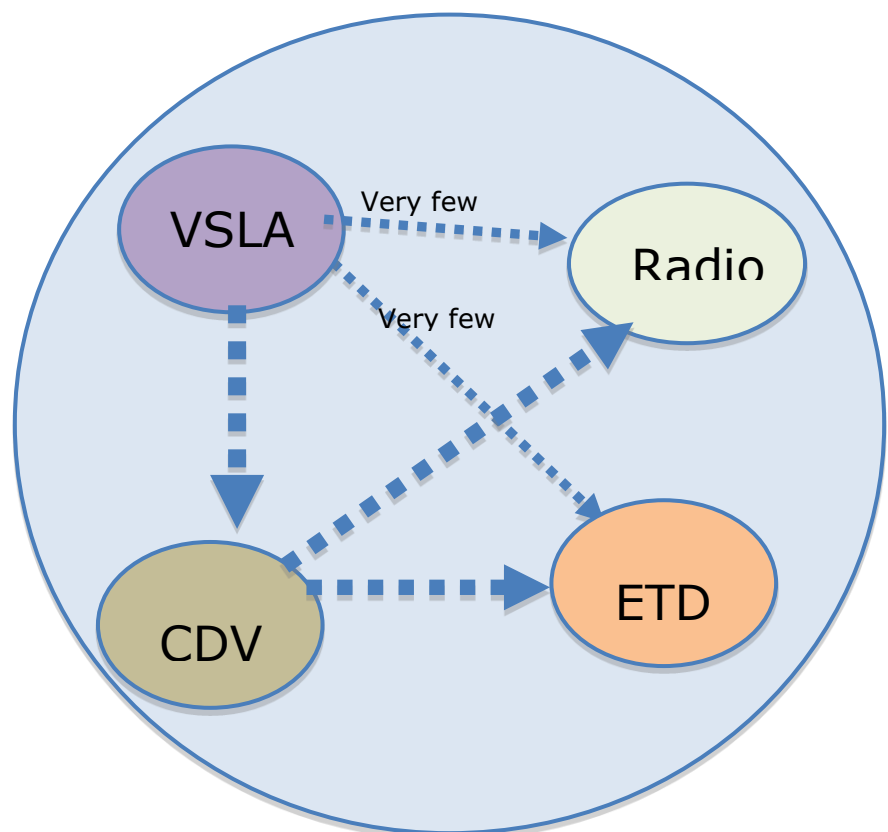
	Items	Average score/5		% change	Numbers of women reporting:
		Pre-VSLA	Now		
1	Involved in issues affecting the community (attending meetings etc.)	1.2	2.8	141%	Not involved in community issues (0/5) Before: 93 (56%) Now: 30 (18%)
2	Holds formal position in the community Yes or No	1.2	2.2	76%	Formal community position Yes Before: 40 (24%) Now: 73 (44%)
3	Holds formal VSLA position Yes or no	Not applicable	2.5		Formal VSLA position Yes Now: 86 (52%)
4	Awareness of conflict resolution mechanisms	1.3	2.9	125%	No awareness (0/5) Before: 80 (48%) Now: 22 (13%)
5	Represents community Yes or no	Yes 11%	Yes 25%	39%	Represents community Yes Before: 18 Now: 25
6a	Formal participation in Tuungane components Yes or no	Yes 6%	Yes 11%	90%	Before: 10 Now: 19
6b	Informal participation in Tuungane comps Yes or no	Yes 5%	Yes 51%	963%	Before: 8 Now: 85

"Before I wasn't used to going to meetings, but with the development I started going - even to meetings about the building construction."

Woman VSLA member

Note

- There has been a small but significant increase in formal participation in Tuungane components from 6% of the women respondents to 11% (mainly starting with a position in the CDV) . This will continue as women develop confidence and start to see results of their involvement;
- Many more women are increasingly involved in providing informal support for Tuungane components – attending meetings, helping to move sand or gravel for the new school or health centre;
- Some had informal but important roles promoting social cohesion in the community – motivating, solving conflicts and problems;
- One or two women now concentrate only on VSLA and have dropped their roles in CDV/Tuungane;
- Involvement in CDV sometimes leads on to further involvement in other components, rarely the other way round;
- Some women reported previously not becoming involved in Tuungane activities because of gossip circulating about them being “false” groups, only wanting to “steal our money”, now they’re “good”;
- “We want to join in but there’s nothing (happening).”



This figure shows the direction of movement between VSLA and other Tuungane components. (See page-6 for component key)

3.7 - Progress out of Poverty Index™

Lack of a baseline or previously developed PPI Questionnaire means that we can't be certain that the right questions were asked to elicit objective information about poverty levels in the DRC context. However the scores do give a relevant snapshot of the current situation in the Tuungane/VSLA villages. The differences between men and women, and between the different study areas can be seen as well as those between VSLA and non-VSLA (despite low numbers of non-VSLA interviewed).

An analysis of the scores by study area shows an interesting disparity between the existence and vibrancy of the economic life in the different areas. Communities such as Kalima scored high mainly due the existence of the Cassiterite Mine; even Non-VSLA families in this area benefit from a (slightly) higher standard of living than in other areas.

	Number of respondents	Average PPI score
VSLA Member		
Women	166	28.1
Men	9	33.1
Non VSLA		
Women	26	25.2
Men	4	27.5
Overall average		27.9

Note

- VSLA members rank higher on average when comparing the PPI Index against non-VSLA. This is mainly due to the families now having the economic power to buy home comforts (e.g. better fuel for cooking, radios etc.) as well as the determination to continue to benefit from this 'chance' by buying land for increased food production or house building;
- Specifically, VSLA women are ranking 2.9 points higher on average than non-VSLA women (see point above for reasons). The lack of greater disparity between

"Before, we never had any money. I wasn't sensible. Now, I have just employed someone to work in the field for me. I can afford to pay him because I sell my produce and my wife makes and sells cooked food. We will be rich."

Man, VSLA member

the scores for women VSLA members and women non-VSLA members could perhaps be accounted for by the 'historic' nature of some of the PPI questions, e.g. 'how many children under-17 in the household?', 'how many children under-17 go to school?' and 'level of education for the female head of household (wife)?'. All these questions relate to the time before VSLA and responses will only begin to show differences over time;

- The disparity between the scores of men and women is in line with cultural traditions of men controlling the family finances and correlates with world-wide gender income disparities;
- VSLA training will have contributed significantly to the ability of VSLA members to benefit more from the opportunities provided by the more vibrant economic situation in Kalima than for Non-VSLA families. Expect this trend to continue;
- Using this study's PPI results to draw any conclusions other than for this study alone is considered unsafe. This is due to the lack of national statistics and the research necessary to construct an appropriate set of ten questions as per Grameen Foundations guidelines.

The following statistics show the average PPI scores, for all respondents, in the five different study areas.

Site	Average Score
Kailo/Kindu	24.52
Kalima	35.93
Kampene Pangi	30.70
Kibombo	19.30
Kabambare	25.75

Local staff believe the high Kalima score to be due to:

1. the local population being educated to a higher level with the illiteracy rate among women being low compared to other study areas;
2. a very attractive economic environment for business;
3. the airport which connects the site to the major cities of eastern DRC
4. frequent air traffic;

-
5. the road between Kindu and Kalima being passable in all seasons which promotes business (+ / - 101 Km of which a large part is asphalt);
 6. the large local mine (mainly cassiterite and some gold) providing employment and economic benefits (SOMINKI mining company);
 7. the area welcomes many visitors to the area each day (as artisanal mining is very successful);
 8. small businesses are thriving;
 9. many traders, officials and artisanal miners in the area with high (for the region) disposable income;
 10. full medical facilities being available to the average population;
 11. a young and active population;
 12. the existence of several humanitarian programmes in the area.

The inverse of this analysis fits Kibombo which has the lowest PPI scores.

3.8 – Other views: men; non-VSLA men and women; community members

VSLA Male members

- Both women and men respondents agreed that prior to VSLA men considered women to be “unproductive” and therefore “valueless”. According to one women “(for our husbands)...we were less than the animals in the field”;
- Now, men have “woken up” to the fact that women can be “useful” and “productive” and have a value, and even ask their wives opinions and take them into account;
- The majority of women and most men also agreed that the Gender Awareness training was an essential part of the awakening process;
- Some men reported that they are now drinking less and that this was having a positive effect on their ability and motivation around household decision-making and involvement in community issues;
- Patriarchal traditions of multiple wives may take several generations to change and there is anecdotal evidence of men moving from having several wives to gain status among peers to having several wives to increase productivity and therefore income.

"I was a teacher, now I have a pharmacy. Before all money was given to pay my debts. Life was futile. Now I have a pharmacy. I put credit into the pharmacy and stay liquid with that."

Now I make decisions in consultation with my wife. Some decisions I make myself if it's urgent and my wife hasn't formed an opinion. Now she gets angry when she isn't asked."

Man VSLA

"My husband is going to marry another wife in order to help me in the field. I have given my consent."

Woman VSLA

"Before women weren't considered. They didn't have a word to say. We sent them to the back. It wasn't permitted for them to speak. Now, with CARE they can talk in front of all even with their opinions."

Man VSLA

Non-VSLA respondents

- Many non-VSLA still don't have any cash revenue coming into the house;
- There is anecdotal evidence that the 'VSLA Effect' is having a negative impact on what income/revenue there is in non-VSLA households. Our sample showed an average decrease from \$3 per week to \$1 per week, possibly as a result of loss of morale caused by seeing the successes of their neighbours who are VSLA members;
- Although the existence of VSLA groups in close proximity seems to be having a de-motivating effect on some Non-VSLA respondents, there are a number of people setting up their own savings groups (auto-cr  er) – in fact there have been 25 set up in one small area alone.

"I am happy to see how the (VSLA) women have developed. They know how to economise and do things like that. We really need CARE to come and train us.

Man Non-VSLA

"We live from cultivating our field. Now we look for opportunities to sell our produce to VSLA members. If I say this, it's because we see the VSLA members saving money. I am eager to join."

Man Non-VSLA

Note

- All non-VSLA respondents were interviewed in the context of living close to VSLA groups so opinions may be skewed;
- The following page provides further quotes Non-VSLA women.

Community members (persons of standing in the local community)

"In our community the VSLA families have more status. They live in harmony and share their point of view and save (money) together."

Man, teacher

"Yes, there is a change in the sense that the wives take responsibility for their families and don't wait for their husbands to get things moving. The wives push strongly to put the families on a steady basis (a l'aise)."

Man, Chief

The women are becoming autonomous and with this are assuming an independence and are taking the running of their family in hand."

Man, teacher/small trader

Yes, I know a family. They have changed a lot since being in VSLA. Since then he stopped drinking and now has field of 400m-sq. They have truly stabilised their life."

Man, motor mechanic



Non-VSLA
community
members

Talk in front of others?

"No, I can't. Anyway, we don't have the authority, because we know nothing."

Woman non-VSLA

'Dreams for the future?' No response until poked by husband. Shrug.

"I can buy stuff and start to change."

Woman non-VSLA

Women
VSLA
members
eager to tell
their stories
to
interviewers



4. Added Value

*"One woman can change anything.
Many women can change everything."*

Christine Karumba – WFWI's Country
Programme Director for DRC

Additional to the economic and social benefits accrued by the VSLA initiative in Tuungane communities are a number of added-value effects – with women being the driving force. These added value effects include, and are not limited to:

- o Reduction in domestic violence;
- o Increase in children going to school;
- o Increase in social cohesion;
- o Increase in micro-enterprise.

Domestic violence

As already shown 56% of women reported that they are experiencing a reduction in domestic violence with some women saying that "they won't accept it" any more. Although this still leaves a long way to go, the VSLA gender awareness training and strong pro-equality and anti-domestic violence role models within communities will mean that, over time, the situation will improve. The VSLA groups and women themselves will support each other, they will educate their sons and daughters about appropriate behaviour and culturally domestic violence will eventually become less socially acceptable. Even if it is 'don't kill the goose that lays the golden eggs', every little move in the right direction helps.

Children in education

When asked about their aspirations in the in-depth interviews, 52 women VSLA members (out of 166, 31%. A rise from 21 women, 12%) cited the education of their children as a key ambition. Some have ambitions for their sons to go to university, and one or two (see Case Study, page 44) have already managed to do so. Regarding the education of girls, when pressed for more information in the women's focus groups, replies like "even the girls" and "I wish I had been to school" and "we all need to be literate" were common.

There were also a small number of women who mentioned their lack of education, some saying that now they have money they need to be able to read, write and do their numbers, while a few others said they wished they have been able to carry on with their education and one even mentioned "my dream was to study in university".

The increase in girls in education is likely to increase over the years as women gain in confidence (to send their daughters to school) and men recognise the importance and value of girls and women to any continuing progress their home situation – especially educated girls.

Social Cohesion

In the interviews and focus groups, there were a number of areas in which signs of increased social cohesion were noticed.

- Women collaborating and forming small businesses (fish farms for example);
- Women and men talking to their neighbours about community issues;
- Community problem solving as people chat after VSLA meetings;
- The advent of numerous auto-cr  er savings groups as neighbours try to replicate the VSLA model;
- Women reaching out and talking to other (non-VSLA) women and giving advice about, for example, how to save money.



Group of women fish farmers

Micro-enterprise

One of the key indicators of communities moving from survival to self-help mode is the increase in small-scale commerce and entrepreneurial activity. It seems to be the case the world over that given a small opportunity to improve family and home conditions then women and men will take the chance with both hands. Maniema Province is no different. Whether selling home-grown produce at the road-side, milling or cooking their produce for flour or beignets, fattening pigs and goats, buying frip, shoes or other goods, everything that can be grown, produced or bought will be used to make a profit to satisfy short and long-term aspirations.

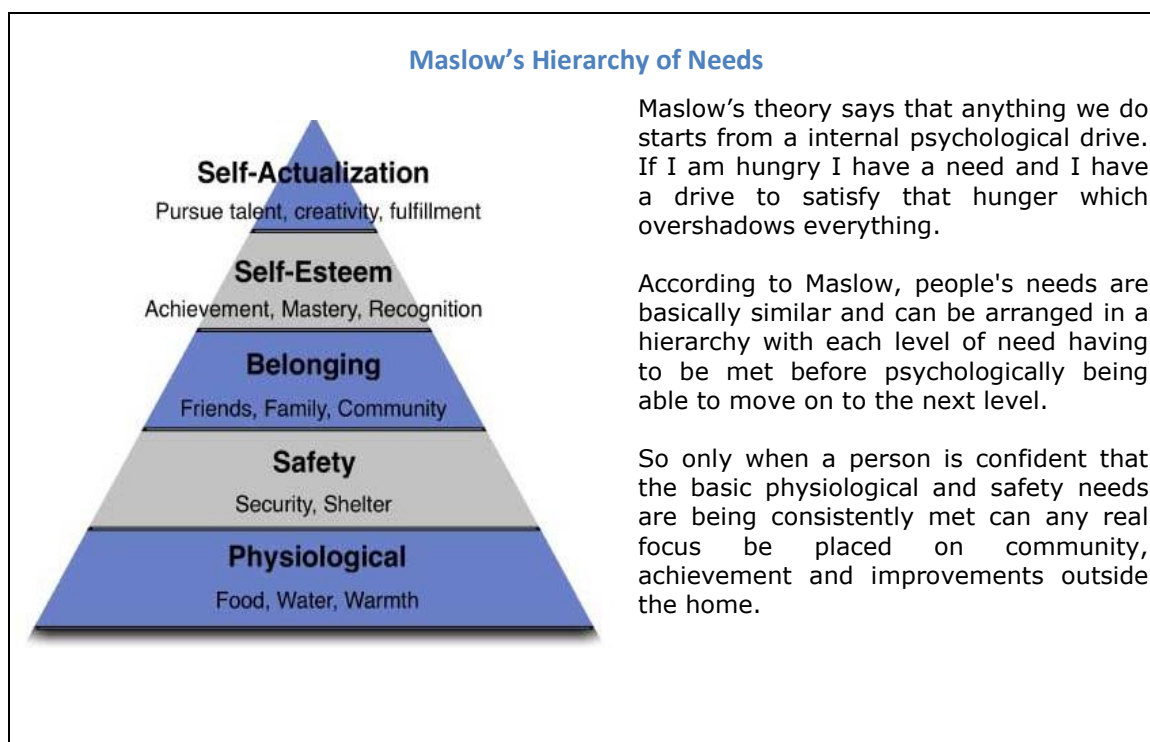
Increased community involvement in local governance could be driven by the need to get produce to market – or to get buyers out to the villages. When infrastructure issues prove to be an obstacle to improved prosperity then people are likely to want their voices heard.

The VSLA programme of training for members includes sessions on micro-enterprise and this could be expanded to include literacy, numeracy and basic record-keeping etc.

See Section 3.4.2 for further examples of entrepreneurial activity found in this study.

5. Summary Analysis

Taken as a whole, the improvements in the home situation seem to free up women (and men) to focus on wider family, village and community issues. The classic model of motivation – Maslow’s Hierarchy of Needs – could perhaps be usefully applied here.



Maslow, Poverty and VSLA

Maslow asserted that each base level had to be fulfilled before the next level of need could be given focus or energy (Maslow, 1970). In circumstances of poverty, wherein the first two levels are not met on a consistent basis, people suffer greatly from a lack of fulfilment, enrichment, and demonstrate an array of psychological conditions such as depression and anxiety (Santiago, 2011⁴). The daily worry and stress caused from existing in a state of constant, or near constant, survival mode acts as an oppressive force against positive psychological development. The results of poverty damage the individual, the community, especially the children, and with the children the cycle of misery continues. (Williams, 2010⁵)

⁴ Santiago, C., Wadsworth, M.E., & Stump, J. (2011). Socioeconomic Status, Neighbourhood Disadvantage, and Poverty-related stress: Longitudinal Effects on Psychological Syndromes among Diverse Low-income Families. *Journal of Economic Psychology*, 32(2), 218-230.

⁵ Williams, Evelyn S. (2010). Poverty in Kenya: an Assessment of Need Fulfilment, Physical Health, and Mental Well-being.

William's studies, as well as other social causation studies, have conclusively shown that living in poverty has a devastating effect on the psychological well-being of adults and children. Women in her study showed a higher occurrence of somatic symptoms, while men showed heightened aggression, delinquency, and social problems.

"We have woken out of our laziness."

Woman VSLA member

Having a low socio-economic status, limited income, and limited resources creates a vicious cycle of poverty by limiting opportunities for higher employment and achievement. The most common psychological effect of living in poverty is depression from the stress of barely getting by day to day. The stress of the instability of poverty eats away at one's emotional stability (Santiago, 2011).

Using Maslow's theory we can make the case for a strong correlation between increased income and resources and women's increased confidence to speak within the family and their starting to engage in community activities.



When life is about surviving each day and the focus is finding enough food for the children, life is inward-facing, the stress resulting in "laziness" and lack of engagement. The women in the VSLA study said that one of the differences since VSLA – and therefore having more resources – is that they are talking to their neighbours more, discussing issues and thinking about how to solve problems together. Therefore, and according to the theory, the logical next step would be (and has been shown to be) increased engagement in community activities and local governance. The single barrier to continued growth in engagement would be a reversal of fortunes (harvest failure, medical emergency, unexpected call on resources etc.). The beauty of the VSLA model is that, because it is focuses on self-help, individuals now have the knowledge and skills to deal with emergencies as necessary.

6. Case Study: Nyembo Fatuma Bito

Aged 52 Nyembo has 12 or 13 children and, unlike so many of her women neighbours, has a stable relationship of many years with a husband who doesn't drink or have any other wives, and with beatings more emotional than physical. But it was still a day-to-day existence. Originally having moved to Kindu town to seek their fortune and despite being a trained dressmaker, seven years ago they were forced to return to their village chastened by the experience of finding life in town completely impossible to manage. Since then, it was a life of abject poverty, with manioc from their field plus fruit and small game from the forest only just producing enough to meet the daily food needs of the family and there were many nights when the family went to bed hungry. If there was a health emergency, or even a small medical bill, she had worried constantly how she would find money to pay without selling something from the house or borrowing from family. It was very much a day-to-day, hand-to-mouth existence. "Life was very, very difficult". Nyembo had dreams but felt so squashed by her husband that she didn't dare to hope.

Then she joined VSLA, without which she felt she would never have had a chance. Now less than two years later she is a joyful, confident woman full of self-esteem and hope for the future. She is a big success story locally and a role model for many women in the community, showing the potential of VSLA to transform lives. As she herself says though "It would never have happened without VSLA, life was too difficult".

Together with her husband, who is a 2nd-cycle VSLA member, they have big plans. She already has one son in university and another who will go next year. All her children will be educated to the maximum. She has already bought land in Kindu town and will build a brick shop and big brick house in the near future and move her entire family there.



So how did VSLA help and what did she do with her portion of the 1st-cycle share-out?

Nyembo had "woken up" early on to realise that she was being presented with a way to take control of her life and she had fully taken on board all the VSLA training, especially that of how to set up a micro-enterprise. She sold, initially small, amounts of manioc from their field from a petit commerce (stall) by the roadside, and bought as many savings units as she could

every week. With the first share-out she bought second-hand clothes, shoes and other small goods and started by selling them from door to door. Now she has a small palm-thatched shack boutique in the village which is open every day. She also continues to

sell door to door as she believes that it increases sales as well as helping her keep her finger on the pulse of what people want to buy and also what is going on in the village.

She and her husband now find themselves to be among the richest in the village, viewed as VIPS and a powerful force: respected, looked up to and, Nyembo particularly, regularly approached for opinions or advice.

In this cycle she is treasurer of Maisha Yetu (Our Lives) her local VSLA group and regularly speaks in front of the group.

Why choose Nyembo, a highly motivated woman with existing skills to be the case study, instead of a more average village woman? Because she shows both: a) the effect of grinding poverty to decimate and limit the lives of even those with the most promise, and b) the power of the VSLA model to ignite potential. Nyembo's example shows that the sky is the limit when people realise that some of the barriers to a better life have been removed and that the future is in their own hands.

Q	Nyembo Fatuma Bito	Pre-VSLA	Now
PPI	Progress out of Poverty (PPI) score		39
1	Household income (weekly)	0	\$50
2	Income generating activities	0	Retailer of shoes, clothes etc
3	Savings (weekly)	0	\$40
4	Household emergency resources	0	VSLA savings, money hidden in the house and the VSLA solidarity fund
6 & 7	Decision making in the family	"my husband was the dictator of everything" – even shopping	"Now, there is collaboration"
8	Being listened to in the family	As above	We talk and plan together
9	Speaking out to her husband and family	"Before I had the courage but I was squashed by my shame. I spoke shyly"	"Now, with the training of Tuungane (VSLA) I have no more shame and can speak out, even in front of the men"
10	Respect of husband	"Before he had no respect, even though I am a expert dressmaker"	"Now, he has changed and with the training from VSLA he became a member and apologised to me in front of the group"
11	Respect of in-laws	"They didn't respect me as they wanted us to live like the old times when he could take advantage of me"	"It's a little better but I think they are hypocrites"
12	Domestic violence	She "submitted to torture" which was psychological	No more beatings or psychological torture. See above – he apologised to her in front of the group

		more than physical	
13	Does the husband help with the housework?	No	"Now he does everything and even goes and draws the water from the pump"
14	Aspirations	None really because the behaviour of her husband crushed it all	" I want to build a brick and metal roof sheeting house for my children and educate them all – even to university"

7. Theory of Change

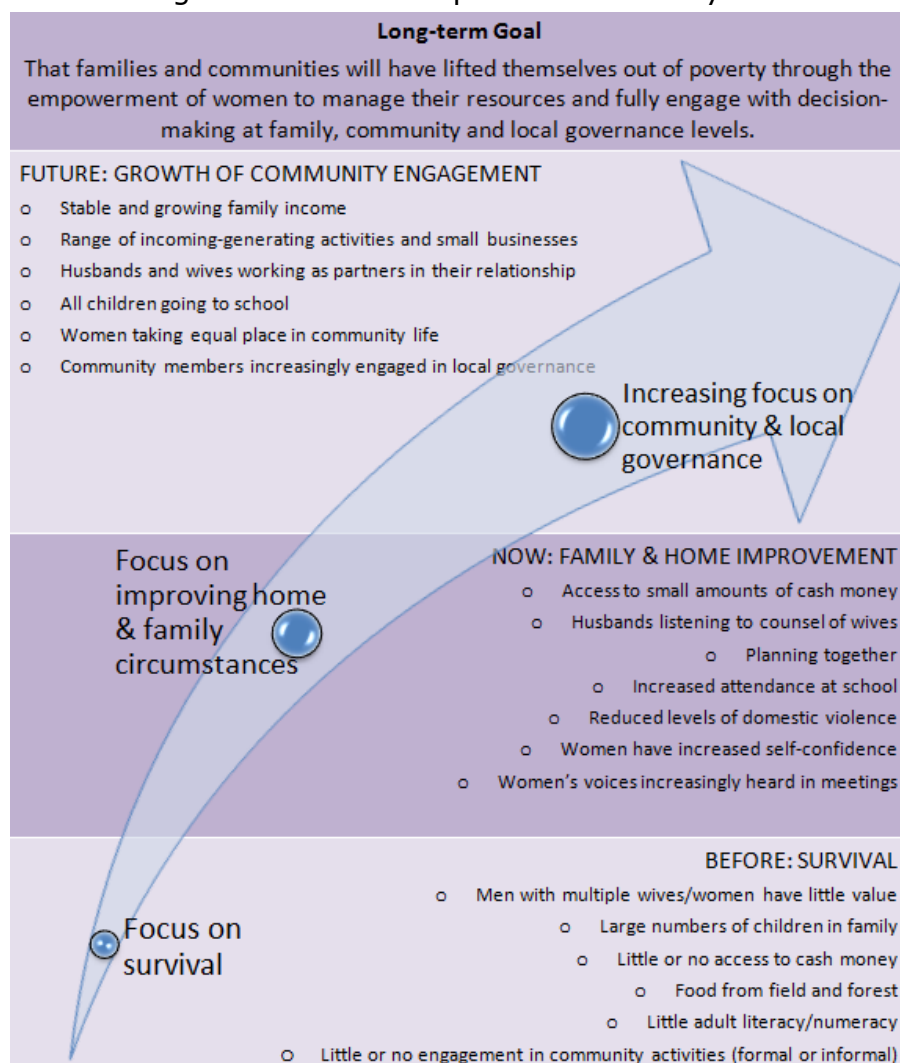
A Theory of Change model for CARE DRC VSLA gives rise to four domains of change, which were examined in the study:

1. Progress out of poverty;
2. Women managing their resources;
3. Women engaging with family decision-making;
4. Women engaging with decision-making at community & local governance levels.

As families move out of extreme poverty, they will also move out of their very inward-looking focus on survival. Women, and men, begin to work together in saving and planning for their future, in sending their children to school and in making their lives more secure and comfortable. The study showed that as family security increases, then engagement at community level also increases. People interact more with their neighbours, they show increased awareness of community issues, and begin to see why it's important to involve themselves in different activities.

The Tuungane initiative has placed community issues well and truly at the heart of

local community life. Whereas previously individuals were starting from a base of "Tuungane". Why should we bother helping to build a school? We can't afford to send our children there anyway. And I still can't afford to pay the medical bills." Within the 18 months since the start of VSLA in Maniema, a majority of interviewees showed more motivation to send their children to school, and there has started to be increased interest and engagement in formal Tuungane initiatives. In the future, the fact that Tuungane is already embedded in local communities, and has already achieved so much, will mean that gaining trust and credibility from villagers will not be so much of an issue.



8. Conclusions

Too good to be true? - No

By any measure, the VSLA initiative in Maniema is an outstanding success. To achieve this level of positive change in less than two years is astonishing. Families are lifting themselves out of extreme poverty and are set on the road to self-managed, productive lives where finances are controlled, children go to school and aspirations are realistic – and achievable. All this without resort to debt, or if loans are taken, it is with confidence that they will be repaid.

Of course, there is a long way to go. Families are still poor in real terms; the birth-rate and level of domestic violence are too high; men frequently take several wives and see women as commodities whose value is measured in terms of productivity; and girl children still go to school less frequently. But it is early days, and the ongoing support provided by Tuungane will ensure the positive changes are consolidated and communities go from strength to strength.

The study shows strong VSLA results at individual woman, family and local community level in social, economic, informal and formal participation in community activities, and many added value levels (reduction in domestic violence, increase in social cohesion, increase in micro-entrepreneurship, self-created savings groups [auto-cr  er] amongst others).

"We have woken out of our laziness"

Woman VSLA member

Social Outcomes

Women are "finding their voices, and their strength and intelligence". They are growing in confidence and self-esteem and beginning to take their rightful place in families, as partners in planning, decision-making and income generation, as people with ideas and opinions.

Men themselves are not losing by the changes to their family life, and their contributions remain crucial to the growth of the household economy.

At community level, women are "getting used to" speaking in front of women – and men. They are starting to express their opinions and take their place at the head of VSLA groups and CDV and ETD groups and are finding their voices at local governance level. This ease of speaking in front of men in different fora is underpinned by the VSLA framework which consistently promotes free speech and equal rights. They feel comfortable addressing community issues as their basic needs are already being met.

Possibly most impressive is the added value effect - other women finding their own confidence from seeing VSLA women turn their lives around and take their places at every level in the community.

Economic Outcomes

Families in the study have increased their average income by 203% per week. In some cases this is from a base of zero.

Of course, initially, people are using the new-found 'wealth' to purchase a few home comforts – metal sheeting to replace palm-leaf roofs, or mattresses to sleep on instead of a cloth on the ground, a few onions or tomatoes to supplement their diet. Largely, however, they are investing in a better life for the future – products to sell, land to increase production etc, thus creating stable income which in turn increases the capacity to save. A virtuous cycle, reinforced by the weekly meetings when issues of entrepreneurship and capacity building are regularly addressed.

"There wasn't a good climate between me and my husband. He didn't consider me. He beat me a lot. He made a little money, I didn't know how. We used to sleep on the floor on my cloth. But now, my husband starts to respect me. We bought a mattress to sleep on and ten roofing sheets. I have bought things for the house, like cooking pots and even a thermos. We have bought land and will build a house. We start to be happy. I tell other women my story and they want to join too."

Woman VSLA member

Tuungane

'The impact evaluation of the Tuungane programme has concluded that aside from the direct benefits of well implemented investment projects, there is very little evidence of wider social and economic impact of interventions for Tuungane Phase 1.'

(DFID management response to Tuungane 2102 evaluation)

CDR-Tuungane. Could it be a question of 'too much, too soon'? Expecting people who survive by living day-to-day to think outside their family and for the future of their community is, perhaps, overly optimistic. For community development programmes to be valuable, they need to be effective at individual family level first. People cannot think of wider community and social issues when every single day is a life of grinding poverty. "Have I got enough food to feed my children today? Will my husband be able to give me some money to buy an onion today? If there is a medical emergency today, how will I pay without going into (more) debt or having my children go hungry?" As was often said: "why should I be interested in building a school, when I can't even afford to pay the expenses for sending my children there?"

People need to be ready to benefit from improvements brought by Tuungane. And VSLA does just that. By supporting families towards more stable financial situations and helping women develop the self-esteem and confidence to operate as a positive force within their families, neighbourhoods, communities and beyond, it successfully addresses two of the four Tuungane key targets (see page 7) of:

- Participation of women in decision-making, and;
- Increased demand for good governance.

To be addressed?

VSLA has had a positive effect on the lives of thousands of people in the VSLA, even to the extent that adjacent communities are creating their own savings groups, and even changing their habits to sell produce to the "rich" VSLA members. But what of these people and others who didn't take the opportunity to join VSLA when it was available? Many non-VSLA people who live in Tuungane/VSLA communities are now seeing the benefits accruing to the early acceptors. There is disappointment and sadness, which could easily turn to frustration, anger, jealousy and potential conflict. This should be addressed.

In addition to the undercurrent of envy there are those who are not waiting around. Self-started (auto-cr  er) groups are springing up within and alongside VSLA communities. They are anxious to be as organised and as successful as the VSLA groups themselves. At the moment they lack self-confidence and feel concerned that without the support of CARE they will not manage the process of running their groups effectively. Lack of resources means that these groups are currently likely to be disappointed in their hopes for being taken under the CARE wing.

"There are disabled people in this village – not mobile, deaf. If we had a market then they can be included.

Truly, if CARE continues to help then it will really help."

Woman VSLA member President
of CDV

Finally...

VSLA is a low-cost, effective programme that has the potential to grow exponentially. It provides a real boost to Tuungane, has an impressive multiplier effect within the wider communities and has many added-value benefits. It should continue, and be expanded. Anything less would be a mistake.

Key factors contributing to the success of VSLA in Maniema:

- Simple, low-cost, low-resource, tried and tested model of village savings;
- A self-help model which empowers by giving people the tools to change their lives for the better;
- Essential to the success and sustainability of the model is training which includes:
 - Gender awareness (crucial)
 - How to save
 - How to work as a group
 - How to manage money
 - Micro-enterprise
- Regular support from VSLA agents in the field (which could diminish over time);
- High degree of commitment from all staff involved in VSLA.

9. Recommendations

Put simply, the main recommendation for a VSLA programme that is having such a positive effect is – more of the same!

Specific recommendations arising from the study are to:

1. Expand the VSLA partnership to all Tuungane communities and beyond. It's not expensive and it works.
2. Support 'do no harm' principles by offering VSLA membership opportunities to those community members seemingly more marginalised by their awareness of not being included to date.
3. Set up VSLA groups *before* Tuungane adds other components or launches into new areas.
4. Provide formal support for the auto-cr  er (self-created) groups already set up (training, access to agents as necessary).
5. Continue to ensure that 'gender awareness' is an integral part of the initial group training and include issues of domestic violence and marriage (multiple wives).
6. As communities develop their ability to raise poultry, goats, duck, fish etc. for sale, there will be need of agricultural and veterinary support and guidance. Consider making links at national level with agricultural associations to – promote student placements of veterinarians, cereal and agricultural specialists, develop partnerships to source grant-aid etc..
7. Expand micro-enterprise support for groups. The 'training' provided by membership of a VSLA group prepares individuals with entrepreneurial potential to develop their own businesses.
8. Source an NGO to provide adult literacy and numeracy training for members.
9. Consider making available a voluntary personal development training programme for both woman and men (separately) to consolidate progress in self-awareness/esteem and leadership. Award certificates for attendance and achievement.
10. Focus on developing the capacity of men to work as social change agents within the framework of the VSLA strategy in order to give them a role within their communities and not diminish their self-esteem.
11. Consider sourcing sponsorship for the VSLA group 'Kit' (Barclays?).
12. Source a micro-credit institution (via agricultural association?) to provide reliable, reasonably priced loans to group members who have additional financial requirements for larger amounts than the group could raise.
13. Develop a 'social movement' – recognise and encourage existing groups who can train and support new groups.
14. Research, develop and use, on an annual basis, an PPI Index questionnaire more appropriate to the exact DRC context.

10. Appendix List

1. VSLA Selected Quarterly Report
2. Sampling Frame Axis Maps
3. Enumerator Training Programme ENG
4. Enumerator Training Workbook FR
5. Enumerator Certificate FR
6. PPI Questionnaire ENG
7. Qualitative & Community Questions ENG
8. Speeches from Community Leaders FR
9. Merged Data & Tables _All