



# AN EVALUATION OF BLOOMBERG PHILANTHROPIES WOMEN'S ECONOMIC DEVELOPMENT INTERVENTION:

Rwanda | Democratic Republic of Congo | Nigeria







Photo Credit: Women for Women International

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**BLOOMBERG PHILANTHROPIES**  
**WOMEN'S ECONOMIC**  
DEVELOPMENT INTERVENTION:  
Rwanda | Democratic Republic of Congo | Nigeria

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# Acknowledgments

This project benefitted from the assistance and cooperation of so many people and groups from across the world. My gratitude goes to the beneficiary respondents—the thousands of women across Rwanda, the Democratic Republic of Congo (DRC), and Nigeria, whose incredible resilience and hard work made this project possible. Despite the tough terrain and difficult conditions they've had to navigate, these women have defied the odds to build relatively good lives for themselves and their families. The Bloomberg Philanthropies' Women's Economic Development program not only provided resources that allowed the expression of their entrepreneurial capabilities, but this evaluation would not have been possible without the information they provided.

I also thank the Bloomberg Philanthropies' Women's Economic Development for their visionary leadership and initiative. Their partnership and support during this evaluation, particularly in the middle of a global pandemic, were central to the success of this project. Verna Eggleston's tenacity and leadership played a crucial role in sustaining the project against the many obstacles imposed by the pandemic.

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team members in Rwanda and DRC went over and beyond to support the evaluation team. We also thank all other local partners, members of civil society organizations, academics, and staff of multiple government agencies in the three countries for their availability, patience, and accommodation throughout this evaluation. This was a huge project, and the success is a credit to every one of these people.

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## **Chiedo Nwankwor**

Vice Dean for Education and Academic Affairs & Director, SAIS Women Lead,  
Johns Hopkins School of Advanced International Studies



# Letter from President Daniels



**Ronald J. Daniels**  
President,  
Johns Hopkins University

**E**nsuring that the best insights of academic research can touch the lives of people around the globe is a pillar of Johns Hopkins' role in the world. The Women's Economic Development program in Africa at Bloomberg Philanthropies embodies that spirit. This report, spearheaded by Johns Hopkins Professor Chiedo Nwankwor, is proof of the program's extraordinary success during its first decade.

Under the leadership of Verna Eggleston at Bloomberg Philanthropies, the Women's Economic Development program has empowered thousands of women in Rwanda, the Democratic Republic of Congo, and Nigeria to achieve greater economic independence. Nwankwor has now meticulously taken the measure of the program's success on the ground, showing how it has improved women's well-being, opened doors to their education, increased their political engagement, and created a strong foundation for the futures of their families.

This decade of impactful work underscores the enduring relevance of the partnership between Johns Hopkins and Bloomberg Philanthropies. Together, we have leveraged the best ideas of Johns Hopkins faculty to tackle some of the most monumental challenges facing our world, from climate change to infectious disease to systemic poverty. Drawing on our reservoirs of human capital, deep research networks, and enduring partnerships with organizations across the globe, these efforts give me great hope for our collective future. This report – and, most important, the work it captures – is a sterling demonstration of that potential.

I am truly inspired by all the individuals—across two continents—who have made Bloomberg Philanthropies Women's Economic Development program such a resounding success and look forward with great anticipation to its future progress.

Ronald J. Daniels  
President, Johns Hopkins University

# Abbreviations

<b>AFDC</b>	Alliance des Forces Démocratiques du Congo
<b>DRC</b>	Democratic Republic of Congo
<b>FGD</b>	Focus Group Discussion
<b>IDI</b>	In-depth Interview
<b>KII</b>	Key Informant Interview
<b>MIGEPROF</b>	Ministry of Gender and Family Promotion
<b>MINAGRI</b>	Ministry of Agriculture and Animal Resources
<b>MSC</b>	Most Significant Change
<b>NWC</b>	National Women's Council
<b>OLS</b>	Ordinary Least Squares
<b>ONAPAC</b>	Office National des Produits Agricoles du Congo
<b>RAB</b>	Rwanda Agricultural Board
<b>RWF</b>	Rwandan Franc
<b>SGR</b>	Sustainable Growers Rwanda
<b>SH</b>	Sustainable Harvest
<b>VSLA</b>	Village Savings and Loan Association
<b>WED</b>	Women's Economic Development
<b>WfWI</b>	Women for Women International



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# Executive Summary

This report evaluates the effectiveness and sustainability of Bloomberg Philanthropies' Women's Economic Development (WED) program in Rwanda, the Democratic Republic of Congo (DRC), and Nigeria during a decade of economic interventions from 2007 to 2018. The program was implemented from its inception in 2007 by Women for Women International and additionally Sustainable Harvest from 2013.

The evaluation has two main objectives. First, to assess the impact of Bloomberg Philanthropies' interventions on three areas of women's lives: (a) women's economic independence, (b) women's political participation and decision-making, and (c) women's well-being and social advancement. Second, to demonstrate the sustainability of Bloomberg Philanthropies' economic intervention by (a) establishing program effectiveness and measuring program impact, (b) mapping scalability of program successes, and (c) examining program transferability to other places and contexts.

To achieve the evaluation objectives, a mixed-methods approach was used, collecting and analyzing both primary and secondary quantitative and qualitative data in the focus countries. Overall, both methods of inquiry obtained unique data from 14,370 persons across Rwanda, DRC, and Nigeria, including program beneficiaries and other key stakeholders, using close-ended survey questionnaires, semi-structured in-depth interviews, key informant interviews (KIIs), and focus group discussions (FGDs). To identify impacts and measure the impact quantitatively, women who participated in these programs were matched, across nine variables, with comparable women who did not participate. Impact outcomes were identified through ordinary least squares regressions of outcomes on a treatment dummy variable. The qualitative method used semi-in-depth interviews and focus group interviews conducted with program participants and key informant interviews (KIIs) conducted with other stakeholders. The data collected was analyzed using two qualitative methods—the most significant

change (MSC) method and the emotional valence method. The popular acceptance of the program is evidenced in the impressive program participation rates across the three countries, with over 360,000 women enrolled in the period under evaluation between 2008 and 2018. The programs also recorded high retention rates. In 2009, the program had a 95% cross-country average completion rate, making the first year of program execution across all three countries a success.

In addition to high program participation numbers, the evaluation finds the following:

## **Effectiveness:**

The evaluation shows clear evidence of the program's overall success. Results align with the goals of the intervention. Economic outcomes for women who participated in the program are greatly improved.

When compared to the comparison group, program graduates recorded improvements in earnings, savings, and assets ownership. The program graduates more than doubled their savings in Rwanda and increased savings by over 40 percent in DRC. Women also raised income and savings without raising debt in both countries.

The results also show a positive effect on women's social engagement and increased political engagement. The program helped improve women's access to holding political office and raised their decision-making capacity.

Furthermore, the evaluation finds that program completion positively correlates with women's political leadership and women's political participation in the long run. Participants spotlighted a marked change in their overall self-confidence, which promotes decision-making capacity and willingness to engage formal leadership opportunities.

## **Impact**

The program's effect on economic outcomes for women has subsequent long-term effects on their economic



independence and decision-making capacity in homes and communities. The evaluation also shows an improvement in women's overall well-being, measured in health and educational outcomes for women and their families. Program participants indicated a direct link between economic outcomes and improved health and education outcomes for themselves and their families. Evidence of this transformation is found in observable change in women's decision-making in children's education. Women reported that one of the direct impacts of the program relates to greater autonomy and a voice in determining children's education. Women program participants indicated a direct link between economic outcomes and improved health and education outcomes for themselves and their families.

Furthermore, women's increased participation in self-enriching social and political activities signifies women's social development. Women who participated in the program were significantly more likely to have confidence that they could deal with a crisis. Women attributed this confidence to their increased economic independence. The evaluation found evidence of improved women's well-being and an increase in women's participation in self-enriching social involvement, especially at the community level. Well-being and social advancement are operationalized by multiple indicators, including involvement in social groups, enhanced self-confidence, and the overall health condition of women and their families, among others.

Results across all these outcomes show that the program has significantly increased communal participation. Program graduates in all three countries are more likely to report being members of a women's group, including savings/credit groups, than women who did not participate in the program. Many program participants reported higher respect for women because of the women's improved economic and social standing. Additionally, women program participants reported reduced domestic violence incidents.

### **Sustainability**

The program model encourages community-based initiatives for development such as cooperatives and other local projects like the Women's Opportunity Center in Kayonza, Rwanda and Question Coffee in Kigali, Rwanda. These initiatives provide a vital funding stream for the programs and have attained independence from the parent programs and run independently of Bloomberg Philanthropies' funding,

demonstrating their sustainability. Bloomberg Philanthropies' partnership with local organizations also encourages community-driven sustainability. The cooperatives have been an important part of the program design. These cooperatives are a key resource for continued provision of capital and credit for its members and ensure the continued funding of the program, increasing the likelihood that the programs will be sustainable.

### **Scalability**

The Bloomberg Philanthropies' WED program, as implemented by local partners Women for Women International and SGR, has shown a capacity for expansion beyond their original operating scope, with the expansion of the pilot in 2007 in Rwanda to over 90 programs across Africa.

### **Transferability**

The successful initiatives suggest that the program in Africa is transferable to other contexts and countries. The Bloomberg Philanthropies' Women's Economic Development program in Africa targeted women experiencing severe economic and social hardship, especially in a post-conflict context. Given the program's success in this severe context, the evaluation concludes that similar projects can be expected to succeed in less dire contexts.

The Bloomberg Philanthropies' WED program model can be successfully structured to fit local contexts across the globe. Crucial skills-development elements of the program have already been transferred in a partnership initiative between program women in Rwanda and women groups in Alabama and South Carolina in the U.S. This offers early evidence that the Bloomberg Philanthropies' Women's Economic Development program in Africa is transferable to the U.S., where it could change the lives of women, including women in American city center and similarly situated populations, across the world.

***In conclusion, the evaluation demonstrates that:***

***(1) The Bloomberg Philanthropies' WED program has produced large-scale economic improvement that leads to greater gender equality.***

***(2) This positive change in women's economic, social, and political condition is not simply a matter of making behavioral "nudges" at the individual level. Rather, it is akin to creating mini-social movements within local communities that challenge traditional structures of power and patriarchy, based on the social elements of the intervention that link women in a network that produces positive change.***

***(3) Investments in women can produce immediate returns by changing women's lives and lifting them out of poverty, changing the lives of their families, and, through secondary political impacts, causing a positive transformation in their communities.***

The results of this evaluation indicate that Bloomberg Philanthropies' holistic approach to promoting women's economic development and poverty alleviation for poor, rural women can change, not only their economic conditions, but also women's decision-making capacity in the household and standing in the community. The Bloomberg Philanthropies' WED model provides evidence of success that is connected to an intentional program design that combines a mix of skills development, collective-based models of enterprise, partnership with the national government, and a funding philosophy centered on the human capability approach. This model of women's economic independence can be achieved with large loans or cooperatives built around microcredit, administered through Village Savings and Loans Associations (VSLAs). The holistic approach to women's economic independence is central to the success of the Bloomberg Philanthropies model.





Photo Credit: Women for Women International



# Introduction and Context

## 1.1. INTRODUCTION AND BACKGROUND

As part of Bloomberg Philanthropies' Women's Economic Development portfolio, the organization partnered with Women for Women International (WfWI) and Sustainable Growers Rwanda to invest in the development of economic opportunities for people who are faced with obstacles that prevent their full participation in an active economy. The WfWI program launched in Rwanda in 2007 and in the Democratic Republic of the Congo (DRC) and Nigeria in 2009. The program, which completed its tenth year in Africa in 2018, focuses primarily on poor and indigent women, working with partners to identify opportunities that would lead to economic opportunities and change in social status from impoverishment and absence of choice to women with earning power and agency. This evaluation assesses the effectiveness of and measures the impact of the Bloomberg Philanthropies' Women's Economic Development (WED) program in Rwanda, DRC, and Nigeria. Sudan also participated in the program but is not covered by this evaluation due to active conflicts that prevented in-country primary-data collection. While working in post-conflict countries was not the original target of the fund, the implementing partners happened to work in post-conflict environments, and in that sense, informed the general post-conflict context of the program.

Women and girls make up most of the world's 1.2 billion people that live in extreme poverty. Women face multiple challenges in lifting themselves out of poverty, and these challenges are formidable in post-conflict contexts. While war affects all segments of the overall population, women and children often bear the brunt of the brutalities of war, especially as noncombatants. Contrary to popular

narratives of women's helplessness and victimhood that serve to limit opportunities and resources, a core belief that survivors of war, in particular, and women, in general, possess inherent capabilities to become productive members of society when provided with access to material and psychosocial resources informs the Bloomberg Philanthropies' WED program in Rwanda, DRC, and Nigeria.<sup>1</sup> The underlying premise of the program is a belief that not only are women capable, resilient, resourceful and productive members of society, they are also catalysts and agents of community transformation if provided with access to targeted resources.<sup>2</sup>

The Bloomberg Philanthropies' WED program operates on this philosophy and structured this program to reflect that when provided with access to resources, women become agents of positive transformation for themselves, their families, and communities, establishing a leverage point for national development. Mounting evidence from the field of domestic and international development shows that women's economic participation and independence is one of the most significant determinants of reducing poverty and achieving equality between men and women. The United Nations Sustainable Development Goal 5: Gender Equality brings this into sharp relief in centering the global compact on poverty alleviation and development on the achievement of gender equality and women's economic development. Research shows that improvements in a woman's economic status has a direct, significant, and positive impact on the general well-being and economic improvement of her family, community, and country in general.<sup>3</sup> In other words, investments in women produce immediate returns, and according to

<sup>1</sup> The Director of Bloomberg Philanthropies' Women's Economic Development program, Verna Eggleston, stated this as one of the philosophies that underlies Bloomberg Philanthropies' development interventions in post-conflict contexts.

<sup>2</sup> Ibid.

<sup>3</sup> The World Bank, 2012, [World Development Report: Gender Equality and Development](#), p. 5.; Organization for Economic Cooperation and Development (OECD), *Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 20112*. <http://www.oecd.org/employment/50423364.pdf>, p. 17. See also, Klasen, S. and Lamanna, F. (2009), "The impact of gender inequality in education and employment on economic growth: New evidence for a panel of countries," *Feminist Economics*, 15: 3, pp. 91-132 (as retrieved from UN Women, [Progress of the Worlds Women 2015-2016: Transforming economies, realizing rights](#) Chapter 4, p. 199).



Verna Eggleston, who leads the Bloomberg Philanthropies' Women's Economic Development program, Bloomberg Philanthropies set out to demonstrate through their partners that an investment in a woman, despite the obstacles she faced, would result in an immediate return.

Evidence from the field of domestic and international development further records an array of positive outcomes of women's economic development, including positive health outcomes for families like increased immunization, balanced nutrition, and a decrease in gender-based violence.<sup>4</sup> Other positive social outcomes include increased children's school enrollment, reduced early marriage and teenage pregnancies, and increased self-confidence and self-worth that often leads to increased leadership roles in communities.

While the United Nations advocates for and actively pursues the upliftment of women, albeit at individual levels, group-based programs that promote women's economic development in collectives have gained popularity within the research and practice communities because of their effectiveness and efficiency. Models based on collectives and cooperatives expand women's access to credit, savings, and income. The Bloomberg Philanthropies-funded WED intervention model is designed to leverage and spotlight the role and value of cooperatives in transforming women's life chances. In general, the underlying premise of the intervention is that improving women's economic status and finances enhances their status within the household, thereby diluting social norms that restrict women's choices, opportunities, and welfare.

Crucial to Bloomberg Philanthropies is establishing partnerships and collaborative relationships with relevant members of the national development ecosystem. These include government agencies at national and local levels like local health centers, not-for-profit organizations like the National Women Lawyers Association; and private-sector entities like Marriott International. These partnerships are critical to achieving the goals of the program given the social nature of the problem and the complexity of the possible solution. Although these partnerships produce somewhat of a multi-agency environment of program implementation where some services might overlap and present a challenge in evaluations for isolating and measuring program impacts, the benefits of these partnerships far outweigh these limitations.

<sup>4</sup> It aims to answer the question: *Did the Bloomberg Philanthropies-funded WED program result in improvements in women's economic status in Rwanda, the Democratic Republic of Congo, and Nigeria?*

## 1.2. EVALUATION PURPOSE AND QUESTION

This evaluation assesses the effectiveness and sustainability of Bloomberg Philanthropies WED program in Rwanda, DRC, and Nigeria for the past ten years (2008–2018). It aims to show evidence that links the program intervention to women's economic independence, demonstrates the sustainability of the effects, and shows system-level, including scalability to the national level.

The primary aim of the intervention was to create opportunities for women that lead to their economic development and independence. The secondary objective is to build, through the ripple effects from economically independent and socially empowered women, healthier and wealthier families and communities that ultimately contribute to the national development goals.

Furthermore, the program's resources and the motivation to provide lessons for the development of future interventions by Bloomberg Philanthropies and similarly motivated actors creates a need to systematically evaluate the program's impact.

This evaluation therefore assesses the effectiveness of Bloomberg Philanthropies'-funded economic development intervention and measures the impact of its effect on program participants.

### The criteria considered for the evaluation are:

1. Effectiveness
2. Impact
3. Sustainability
4. Scalability
5. Transferability

## 1.3. EVALUATION AUDIENCE

The primary audience for this evaluation is Bloomberg Philanthropies' and all its subsidiaries, implementing partners, and beneficiary communities, including the women's cooperatives. Also among the evaluation audience are members of Bloomberg Philanthropies' stakeholder community including governments of program countries, members of the international development field, including other philanthropies, foundations, NGOs, and think-tanks.

## CRITERIA CONSIDERED FOR EVALUATION

01

### EFFECTIVENESS:

Did the intervention produce the intended result?



02

### IMPACT:

What are the long-term effects of the intervention?



03

### SUSTAINABILITY:

What are the prospects for program continuation in the long run?



04

### SCALABILITY:

Can the program be expanded beyond the local level?



05

### TRANSFERABILITY:

Can the program be applied successfully in a different external context?



The intervention began with a pilot program in Rwanda in 2007, targeting women between the ages of 18 and 55.<sup>5</sup> The participants trained in groups of 25. Each cohort was then organized into cooperatives, with a cooperative comprising one or more groups. The program aimed to provide economic- and social-skills training to very poor women. The pilot program launched in Rwanda contained two principal components: economic development and social advancement training. The social-skills training focused on health and wellness, decision-making, social networking, civic participation, and the importance of sustaining an income. The economic training included modules on numeracy, business training, and vocational skills.

The vocational-skills training included a variety of income-generating activities that allowed participants to choose vocational tracks that most appealed to them. These include activities in commercial integrated farming and agribusiness. As the program incorporated lessons learned from monitoring and evaluation activities over several years in operation, program implementers revised the intervention model to include various vocational tracks like soap making, food processing, culinary art, ceramics, bread making, basket weaving, bag making, arts and crafts, as well as more gender-progressive vocational tracks like brickmaking. The Women's Opportunity Center (WOC) built in Kayonza, Rwanda, in 2013 was built with bricks made by women graduates of the brickmaking vocational track. Key to the intervention was cash transfer that provided the beneficiaries with capital to start up an income-generating enterprise. A monthly stipend of \$10 was paid to beneficiaries of Women for Women International.

## 1.4. DESCRIPTION OF INTERVENTION

This evaluation report focuses on economic interventions by Bloomberg Philanthropies in three countries: Rwanda, DRC, and Nigeria. In each country, the program implementers worked with local organizations in tandem with existing country-led initiatives, where appropriate, to ultimately achieve national development goals. The goal of the economic intervention was to provide women with opportunities to help them achieve economic independence within specific contexts, where they will ultimately become agents of change in their communities through the program's ripple effects.

<sup>5</sup> This requirement was flexible and allowed for older women who showed capacity or interest in the program's activities.

## KEY COMPONENTS OF THE INTERVENTION

01

### Social Skills Training

Essential health practices, nutrition, human and legal rights, household decision-making, participation in civic affairs/advocacy



02

### Economic Skills Training

Numeracy, business management, planning, marketing, bookkeeping, group business, cooperative development, savings and lending



03

### Monthly Stipend

\$10 monthly stipend for participants throughout 12-month program



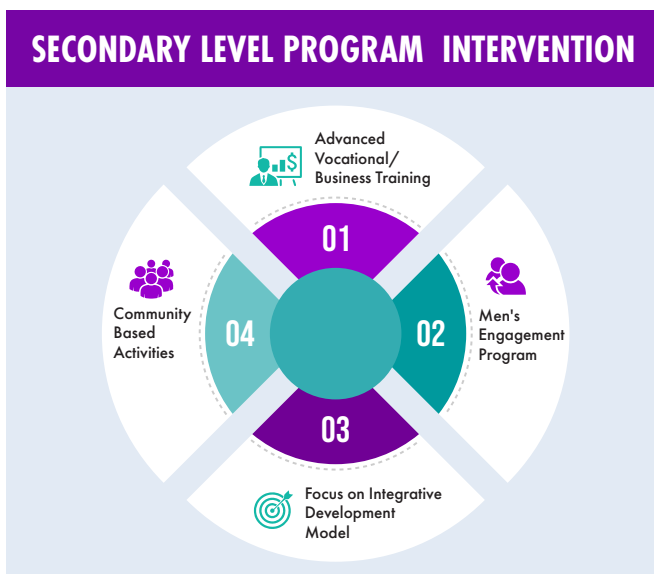


Following the success of the intervention in Rwanda, the program expanded into DRC and Nigeria in 2009 with 12 vocational tracks in agribusiness, food processing, and small-business development. Across all three countries, the interventions were designed to help the women and gain four main outcomes:

- earn and save money
- promote health and well-being
- influence decisions in their homes and communities
- connect to networks for support and advocacy

Participants were required to be highly motivated and capable of taking part in all program activities. Overall, they were selected based on three key criteria:

- poor economic conditions
- poor social conditions, including nutrition, sanitation, and civic participation
- prior exposure to war and conflict



Additionally, to ensure and strengthen the ripple effect, the interventions also included:

- advanced vocational or business training for a select number of graduates to move women up the value chain.
- community-based activities with the WOCs in Rwanda providing the needed platform, space, and other resources toward achieving this goal.
- a focus on the integrative model of development that emphasizes the formation and strengthening of partnerships within the ecosystem including key stakeholders like the state and local government, private sector players and NGOs.
- a men's engagement program (mainly in DRC and on a smaller scale in Rwanda under the current contract).

## 1.5. PARTICIPANT COMMUNITIES

Since inception, program implementation has occurred in over 90 communities across the three countries: within four provinces in Rwanda; three districts in DRC; and two states in Nigeria.

Over time, the individual programs have been updated based on local contexts and requirements. For instance, the Nigeria program was discontinued in 2012 owing to rising violent conflict in the local communities. This led to more targeted programming in Rwanda and DRC from 2013. Between 2015 and 2017, the program introduced some specialized training for certain promising graduates of the program in Rwanda. This helped expand networking opportunities for large-scale agricultural practice. For women in the coffee business, this advanced training included market access, quality control, and others.

Additionally, to support the social development objective of the program, the program has been expanded to include a men's engagement program. Since its launch, this program has trained about 1,500 men to serve as women's allies to foster domestic support for women's economic and social development. The training programs for men cover subjects concerning gender dynamics and women's advancement.

Overall, the program intake has been high, enrolling over 360,000 women in the period under evaluation (2008-2018). Additionally, the retention rates in all three countries reflect high interest.

**“ IN 2009, THE PROGRAM REGISTERED A CROSS-COUNTRY AVERAGE OF 95 % COMPLETION RATE, MAKING THE FIRST YEAR OF PROGRAM EXECUTION ACROSS ALL THREE COUNTRIES A SUCCESS. ”**

## PROGRAM PARTICIPATION: 2008-2018



Overall participants in the program since 2008

### 1.6. PROJECT PARTNERS

Bloomberg Philanthropies executes projects on the ground through local organizations and governments.

In 2007, Bloomberg Philanthropies launched the WED program through a partnership with WfWI. This demonstration project, launched in Rwanda, was extended to Nigeria and DRC in 2009. In 2013, Bloomberg began a new collaboration with Sustainable Growers Rwanda (SGR), then known as Sustainable Harvest, a local organization involved in coffee growing in DRC and

Rwanda. The expanding relationships with WfWI and SGR aligned with local government initiatives, particularly in Rwanda. Bloomberg Philanthropies' WED program is built on a core approach of partnerships with local and national governments and strives to leverage multi-actor synergies for common developmental goals.

#### 1.6.1. WOMEN FOR WOMEN INTERNATIONAL

Since 2007, Bloomberg Philanthropies has extended four grants to WfWI for projects in all three countries: Rwanda, DRC, and Nigeria.

From 2013, the Bloomberg Philanthropies-sponsored WfWI program narrowed down to focus on just two countries, Rwanda and DRC. This focus on two countries has also helped innovate the support program for women. For instance, in 2013, the program established a multipurpose community center in Kayonza, Rwanda, the WOC, to create a hub for commercial agricultural activities and partnerships, bringing together members of the community, program graduates, local governments, tourists, and local businesses.

WfWI has primarily focused further on forming partnerships in both countries. Since the program launch, WfWI has formed over 20 partnerships with local governments and the private sector.

### 2009: Program Enrollment and Completion Rates

#### AVERAGE ENROLLMENT



**19,545**

Rwanda



**28,796**

DRC

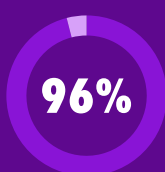


**14,285**

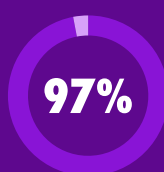
Nigeria

#### AVERAGE RETENTION

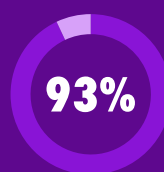
(Completion of 12-month program) in 2009



Rwanda



DRC



Nigeria

#### 1.6.2. SUSTAINABLE GROWERS RWANDA

Since 2013, Bloomberg Philanthropies has funded SGR to provide integrated coffee training for women in Rwanda and DRC. SGR interventions include farmer and cooperative training and other joint programs with local governments. Most recently, SGR partnerships have focused on mainstreaming climate change adaptation into coffee growing, in partnership with local governments and the private sector.

Notable initiatives of the partnership with SGR include the creation of Relationship Coffee Women, a program that enables participants and their daughters to become trainers within their communities, creating a sustainable training cycle. SGR's work in DRC and Rwanda also aligns with multiple government initiatives and other NGOs working locally.

### 1.6.3. LOCAL GOVERNMENT

In DRC and Rwanda, through local partnerships with WfWI and SGR, Bloomberg Philanthropies has collaborated with local governments to implement its initiatives.

In Rwanda, the specific government agencies that have partnered with Bloomberg Philanthropies include:

- Rwanda Agricultural Board
- Ministry of Agriculture and Animal Resources
- National Agricultural Export Development Board
- Ministry of Gender and Family Promotion
- National Women's Council

In DRC, the main government agencies in partnership with Bloomberg Philanthropies include:

- Ministère de l'Agriculture
- Ministère du Santé, Genre, Famille, Affaires Sociales et Humanitaires
- Office National des Produits Agricoles du Congo (ONAPAC)
- Gouvernorat de la province du Sud Kivu

### 1.7. GEOGRAPHICAL COVERAGE

Bloomberg Philanthropies' intervention has a geographic spread that covers East, West, and Central Africa. Each program is fully developed and has served the particular needs of the communities within which it operates. In Rwanda and DRC, for instance, the conditions for growing coffee as a major cash and export crop have enabled the creation of coffee-based integrated agricultural training programs. In Nigeria, the programs focused on poultry farming to expand large-scale farming alongside smaller farming. The program in South Sudan is not part of this evaluation due to active conflict at the time of the evaluation.



Photo Credit: Sustainable Growers Rwanda

01



**Rwanda**

*Bloomberg Philanthropies' intervention first launched in Rwanda in 2007. Since inception, the interventions have expanded into 29 communities, covering four provinces (Eastern Province, Southern Province, Northern Province, Western Province) and Kigali.*

02



**DRC**

*The intervention launched in DRC in 2009. Since then, the program has covered 51 communities across three districts: South Kivu, North Kivu, Lwiro.*

03



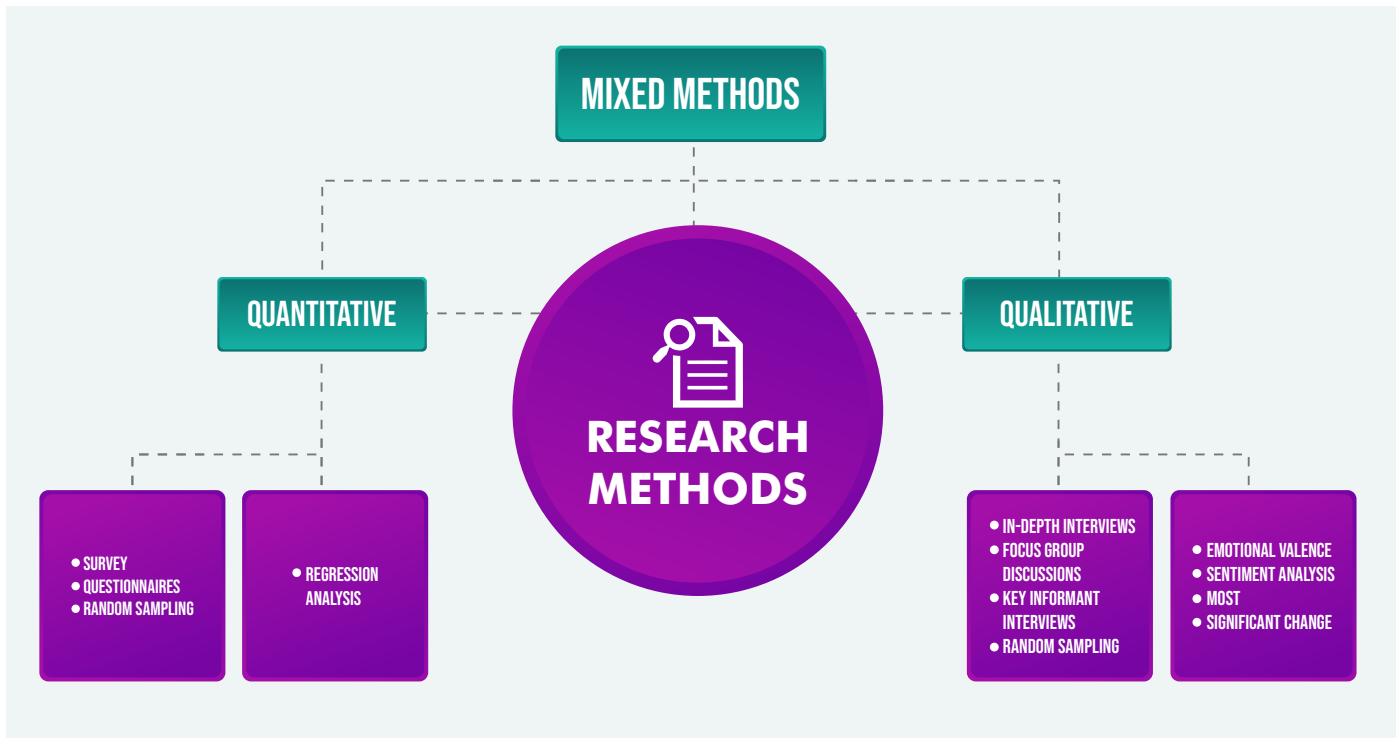
**Nigeria**

*In Nigeria, the economic intervention occurred between 2009 and 2013. It was discontinued because of the eruption of violent conflicts in the communities. Overall, women in 12 communities participated in the training programs. The program was split between two states in the southeast (Enugu) and the north central (Plateau State).*



## 2. Part II:

# Methodology and Data



### 2.1. EVALUATION METHODOLOGY

In keeping with the objectives of the evaluation, a mixed-methods approach based on the gathering of primary and secondary quantitative and qualitative data in the focus countries was used. Overall, both methods of inquiry obtained unique data from 14,370 persons across Rwanda, DRC, and Nigeria, including program beneficiaries and other key stakeholders. The mixed-methods approach allows us to test the validity of our findings through multiple sources, ultimately increasing our confidence in the accuracy of our evaluation.

#### 2.1.1. QUANTITATIVE

To measure the intervention impact, program beneficiaries were matched with comparable women who did not participate in the program. Comparison women were matched to program graduates on nine variables including:

- country of residence
- sub-regional administrative location
- age
- place of origin

- spousal partnership status
- education level
- household size: all members
- household size: children
- number of years lived in the present location.

Impact on outcomes is identified by comparing average outcomes for program graduates relative to comparison women through running Ordinary Least Squares (OLS) regressions of outcomes on a treatment dummy variable that equals one for program graduates and zero for comparison women. All respondents were selected into the study by random sample.

A close-ended questionnaire was used in a survey of program graduates and comparison women. The survey included questions about respondents' experiences one year before, during, and after the training program. The survey also included questions on socio-demographic details and information on economic, social, health, and political outcomes was also collected.



## Sample Sizes Per Country <sup>9</sup>:

	<b>Rwanda</b>	<b>5,681</b>
	<b>DRC</b>	<b>5,107</b>
	<b>Nigeria<sup>7</sup></b>	<b>2,209</b>

### 2.1.2. QUALITATIVE

Two main qualitative methods were used to interrogate the effectiveness of the intervention in the three countries.




- The most significant change method is a participatory evaluation approach that seeks to capture the most significant effect of the program intervention, from the perspective of the program beneficiary. It focuses on the impact on the lived experiences of the program beneficiaries, allowing individuals to choose and explain the critical areas in which the socio-economic interventions have been most impactful. The key change-domains of focus within predetermined evaluation outcome variables are identified. Individual stories from program beneficiaries are then captured through interviews and discussions. These stories highlight significant changes in the period following the program intervention; that is, based on the lived experiences of program participants.<sup>8</sup>
- Emotional valence and sentiment analysis: These natural-language-processing tools seek to capture the extent of positive or negative sentiments to the program interventions. This is critical because the tools do not merely present a dichotomous division in beneficiary responses but allow for nuanced and scaled reactions, capturing the range of emotions that program beneficiaries express post-intervention.

Together, these two qualitative methods capture women's stories about and reactions to the intervention. These approaches allow the evaluation to capture the nuances and range of program effect in a way that shows the impact of interventions on the lived experiences of women.

## 2.2. METHODS OF DATA COLLECTION

During the field research, quantitative and qualitative data were gathered and triangulated through four methods:

- Survey.
- Focus group discussions (FGDs) made up of eight women per session.
- Key informant interviews (KIIs) conducted with relevant stakeholders, including community leaders, women groups, health workers, education workers, and members of beneficiaries' families.
- In-depth interviews (IDIs) with program beneficiaries.

INTERVIEWS BY TYPE AND COUNTRY			
COUNTRY	IDI	KII	FGD
 Rwanda	79	15	13
 DRC	58	15	13
 Nigeria	30	15	10

The typical respondent is a little over 44 years old and earned an average of almost \$16 in the preceding month. The typical respondent in the sample lives in a household that has almost six members, with about half of them children. With savings being about 60 percent larger (roughly \$26), the respondents straddle financial obligations that are almost 30 percent larger than their last month's income. The typical respondent reports a little less than five times in the last month going without at least two meals per day. Additionally, the typical respondent in the sample owns close to five out

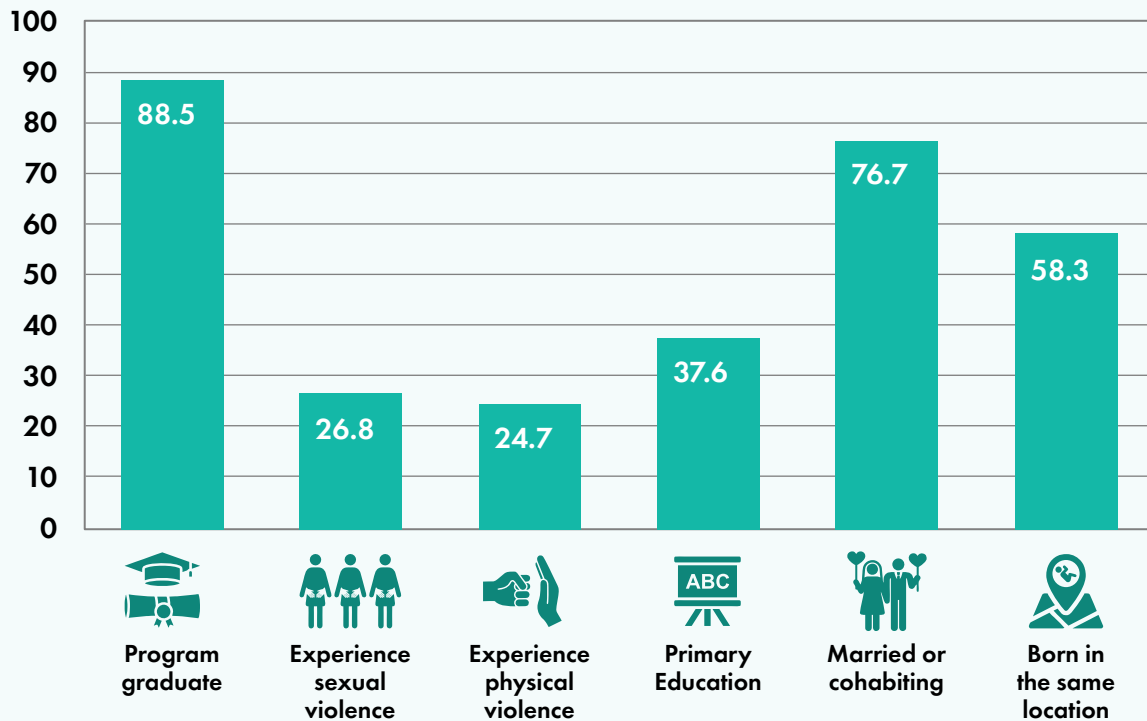
<sup>7</sup> Although a minimal sample size of 3,000 respondents was initially proposed, the Nigerian sample failed to meet this minimal sample size.

<sup>8</sup> This evaluation modifies the most significant change approach in that it does not necessarily conduct a verification of the stories used. It was necessary to exclude this step in order to maintain the relative anonymity of the program beneficiaries, whose identifiers were anonymized in the data-collection process.

<sup>9</sup> Note that this figure reflects data loss due to data cleaning.

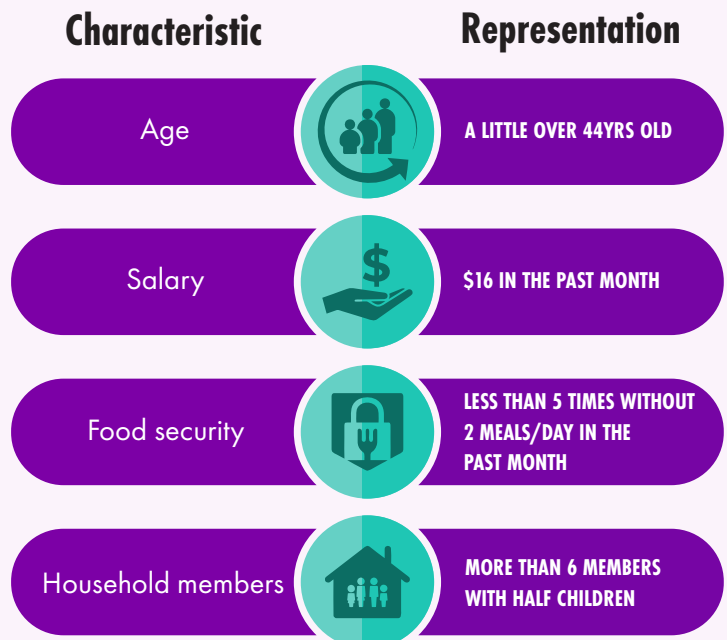


## RESPONDENT INSIGHT



of the 12 items: land, electricity, drinking water, indoor plumbing, mobile phone, TV, radio, livestock, thatched roof, mud walls, concrete walls, and the internet.

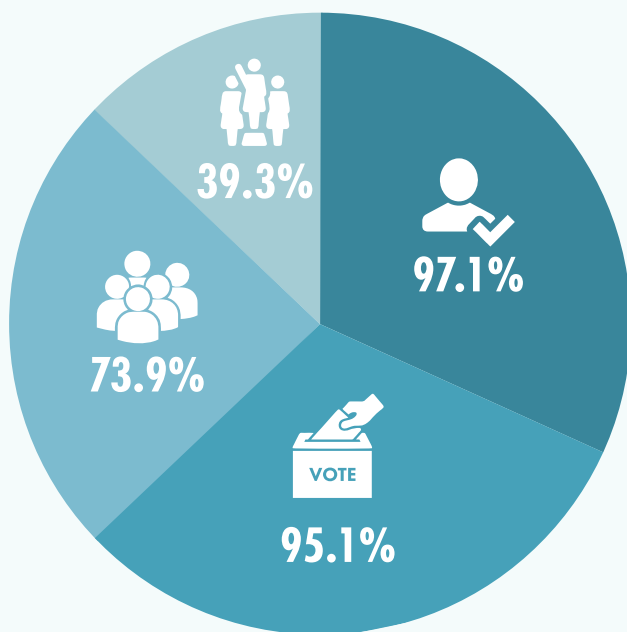
74 percent of respondents in the sample report being a member of some community group while 39 percent of these respondents report leading those same groups. The respondents in the sample are relatively engaged in politics. Specifically, about 97 percent of the respondents report being registered to vote and an equally high percentage (95 percent) of the respondents report voting in the last elections. None of the countries under review have laws that restrict political participation.



In general, the data shows a respondent graduation rate of

90 percent

## RESPONDENT INSIGHT



- Registered to vote
- Voted last election
- Community group membership
- Community group leadership

### 2.3. ETHICAL PROTOCOL

The evaluation was conducted according to Johns Hopkins University Institutional Review Board protocols and followed all relevant ethics board protocols as required by individual countries.

### 2.4. LIMITATIONS OF STUDY

- The study is limited in four ways.
  1. Because the evaluation happened after program implementation, a randomized controlled trial to quantitatively identify program impacts could not be used.
  2. Because of the retrospective nature of the evaluation, recollecting details about one's life is going to introduce measurement error that may bias estimates of program impacts.
  3. Because the evaluation occurred, for some program graduates, many years after program engagement ended (sometimes due to the pandemic and/or onset of violence), reaching some of these program graduates proved difficult and their absence in the sample may have increased bias and decreased precision of program impact estimates.
  4. As many indicators used are measured at the time of the survey, these program effects should be interpreted while considering any possible decaying effects across time since program graduation. This final point suggests that where program effects are statistically significant could have been even stronger had outcome indicators been measured immediately after program graduation.

The methodological limitations of this study are, to the extent that is possible, addressed by the mixed-methods approach. It is clear many program effects would have been stronger had interviews been conducted immediately after participants graduated the program.





Photo Credit: Women for Women International



# Findings and Evaluations

## 3.1 EVALUATION FINDINGS

This evaluation is framed around five criteria seeking to examine the impact of Bloomberg Philanthropies' WED intervention in Rwanda, DRC, and Nigeria. The criteria considered for the evaluation are:

1. Effectiveness: did the intervention produce the intended result?
2. Impact: what are the long-term effects of the intervention?
3. Sustainability: what are the prospects for program continuation in the long run?
4. Scalability: can the program be expanded beyond the local level?
5. Transferability: can the program be applied successfully in a different external context?

### 3.1.1 EFFECTIVENESS AND IMPACT

The results of the evaluation are organized into three main outcomes: women's economic independence, women's political participation and decision-making, and women's well-being and social advancement. Each of these outcomes are operationalized by several indicators. All differences between program graduates and comparable women are statistically significant at the 95 percent confidence level of

significance, at the very least. For expositional purposes, results where no statistical difference is observed between program graduates and comparable women, data are visualized in the figures below by having program graduates and comparison women have the same value. This distinguishes the statistically significant results from null results.

#### 3.1.1.1 Women's Economic Independence

The evaluation shows evidence of the program's overall positive effect on women's economic power, which subsequently leads to women's economic independence.<sup>10</sup> The outcome of women's economic power was measured using last month's income, savings, debts, and assets.

##### a. Income

Program graduates reported earning an additional \$4.17 and \$16.47 relative to comparison women in Rwanda and DRC, respectively. This indicator measured income made in the last 30 days excluding any payments made from that income. Program graduates in Nigeria, however, were likely to earn the same as comparison women.

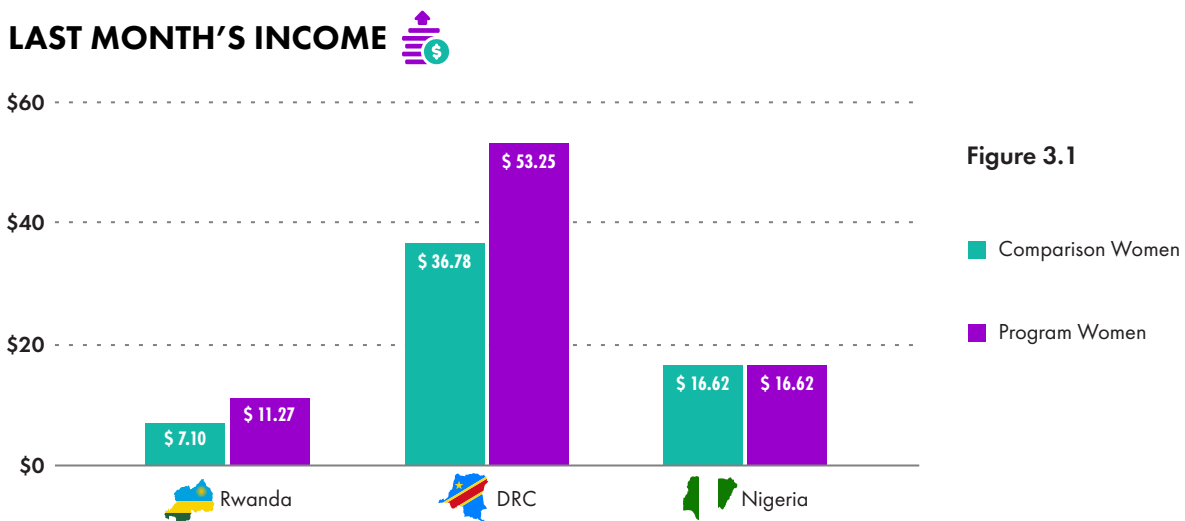


Figure 3.1

Respondents were asked "How much money did you make in the last thirty (30) days excluding any payments you have made from that income?"

<sup>10</sup> In this sense, the evaluation assumes that economic independence is a function of economic power. Hence, both variables are used interchangeably.

Specifically, program graduates signaled the resulting effect of the increase in income on their financial independence, identifying this as one of the most significant changes in their lives as a result of the economic intervention. In some instances, this change was placed within the context of independence from their spouses, as in the case of this beneficiary from DRC.

*"I used to work with my husband in the field, but when harvesting, he would take all the money and leave to get drunk, but now I start to cultivate my coffee field and it allows me to control my money myself. The most important change in my savings is that I start to cultivate my field, I earn money. ... This change is very important for me because I have become independent."* [Program Beneficiary, DRC]

Program women also signaled the utility of their increased income in the overall effect of their capacity to meet household needs. Some women cited this change as the most significant economic change in their lives since graduation. Household needs identified ranged from nutritional needs to education needs for children.

For this program graduate in DRC:  
*"The most important change in my savings is that before I was not saving. Everything I received I was using at the same time; I even lacked the money to take care of my children when*

*they fell ill. But today I can take the children to the hospital when they are ill, to educate them without even the support of my husband thanks to my coffee farm and the savings I am making.*

*These changes are very important for me because my child cannot be kicked out of school. I have become independent, and I am also starting to feed my family in the absence of my spouse because I am earning more money than before."*  
 [Program Beneficiary, DRC]

Data triangulation through interviews and focus group discussions using Natural Language Processing tools confirm the program's effectiveness identified through the regression analysis result above. In Rwanda, women who spoke during FGDs with the evaluation team spoke positively at length about the effect of the program on their income, assets acquisition, and savings. Figure 3.1 shows that for over eight hours, program beneficiaries spoke of program outcomes in mostly positive terms. Negative emotions are depicted when the threshold falls below zero.<sup>11</sup>

### EMOTIONAL VALENCE: PROGRAM EFFECT ON ECONOMIC INDEPENDENCE IN RWANDA

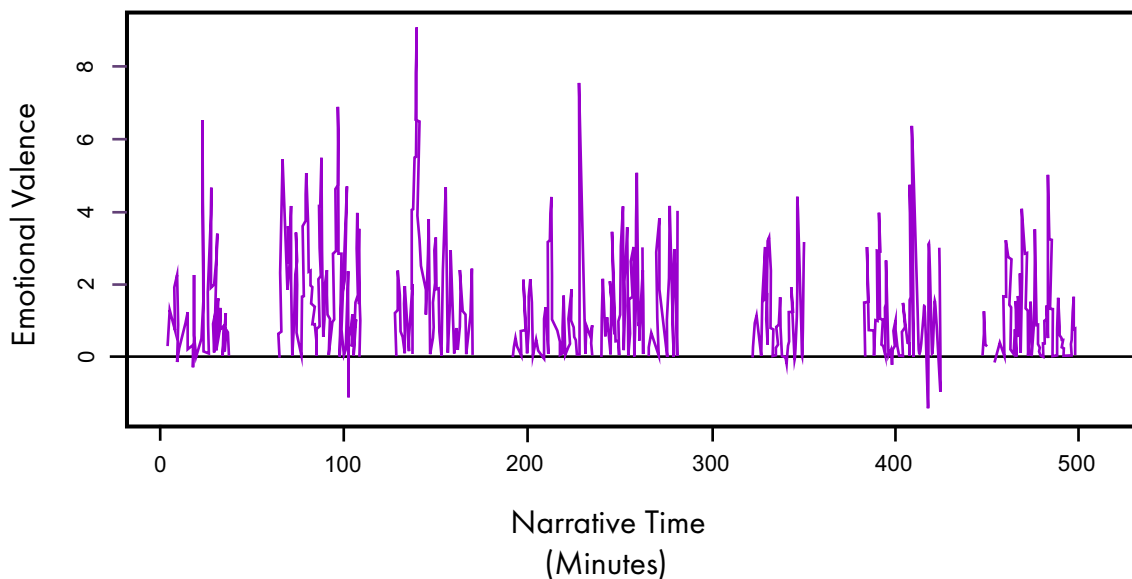


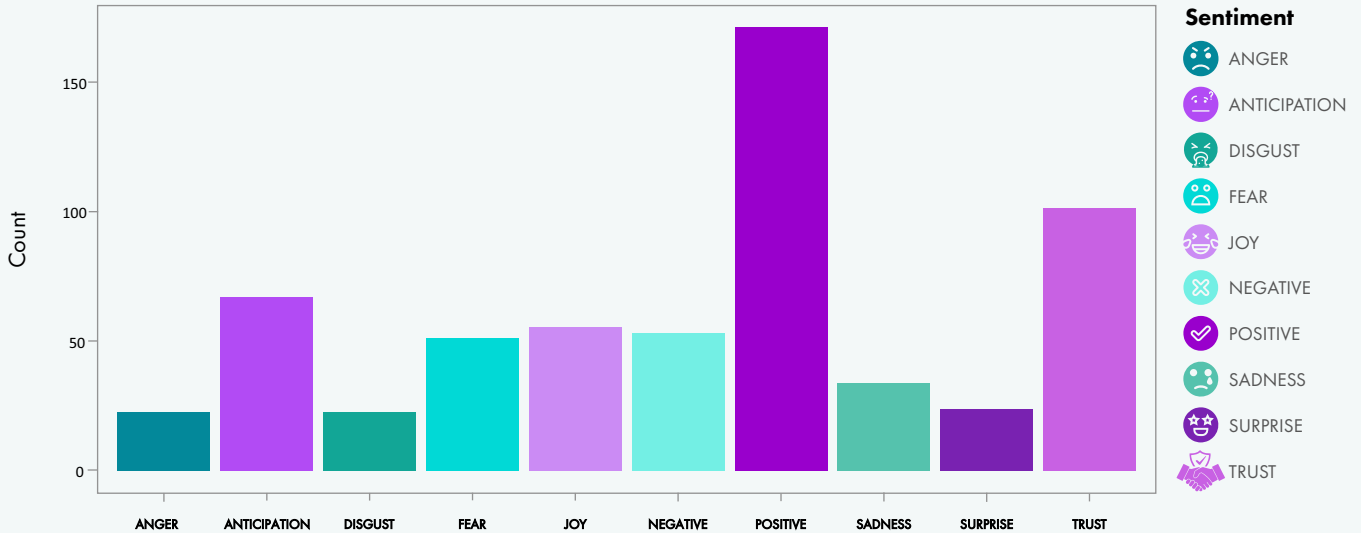
Figure 3.2

<sup>11</sup> This figure depicts the emotional valence of women observed during FGDs in Rwanda that lasted for about eight hours.

To attempt to weigh the impact of the program intervention on the community and the families of the program beneficiaries, the evaluation sought the opinions of a broad range of key actors, including community health workers, education workers, and religious and community leaders. In Rwanda, the outcome shows a 76 percent positive sentiment from these key constituents, further validating the program beneficiaries' positive outlook.

### Sentiment Distribution: Program Effect on Economic Independence in Rwanda

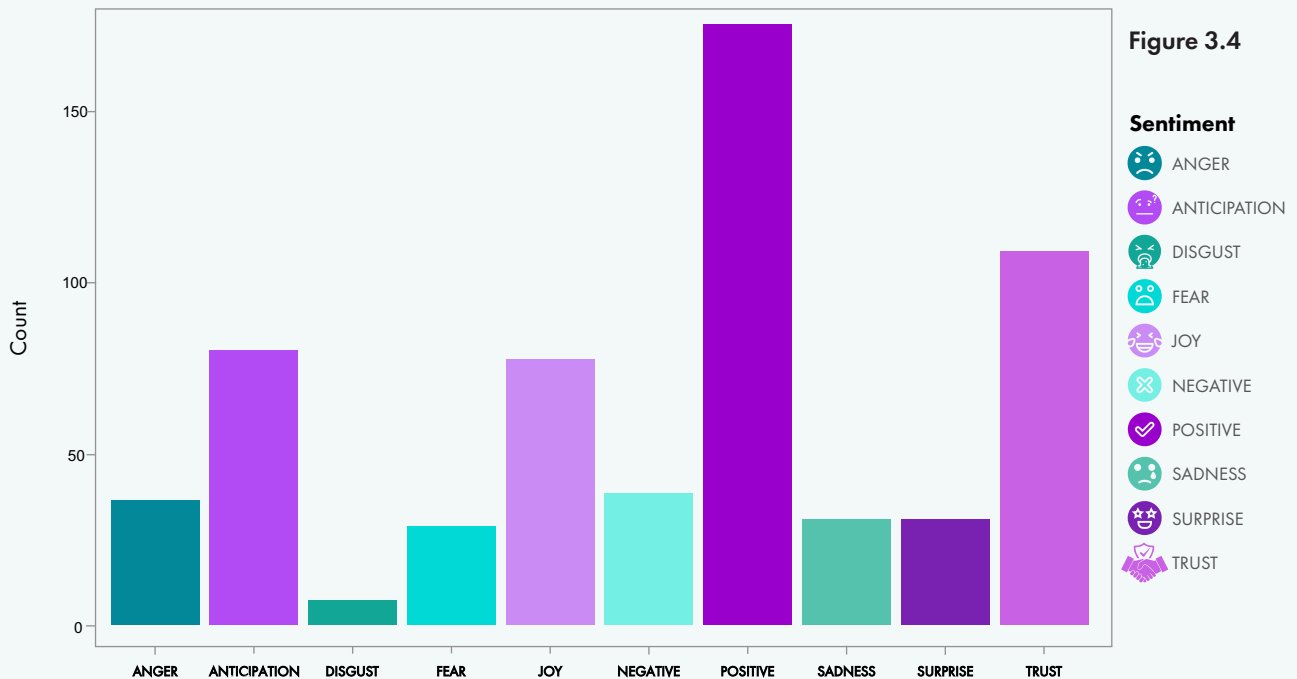
Figure 3.3



This outcome is replicated in DRC among a similar set of stakeholders. As seen in Figure 3.4, stakeholders expressed an 83 percent positivity in their observation of the program effect on women's economic independence. They also expressed a high level of trust in the program.

### Sentiment Distribution: Program Effect on Economic Independence in DRC

Figure 3.4





**b. Savings:**

Specifically, the program more than doubled savings in Rwanda and increased savings by over 40 percent in DRC.

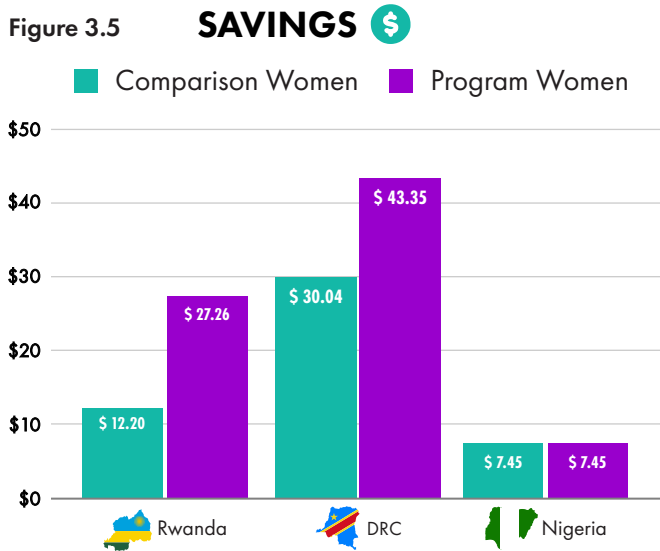


Figure 3.5: Savings. Respondents were asked “How much money do you have saved at the moment including all cash you hold at home and on you, cash in mobile money accounts, and cash in bank accounts, among other sources?”

Further, these programs raised incomes and savings without raising debts in both countries. Although program graduates carry similar amounts of debt in Rwanda and DRC relative to comparison women, program graduates in Nigeria, on the other hand, carry almost three times as much debt as comparison women (Figure 3.6). Specifically, Nigerian program graduates carry \$15.31 versus \$6.22 by comparable women.

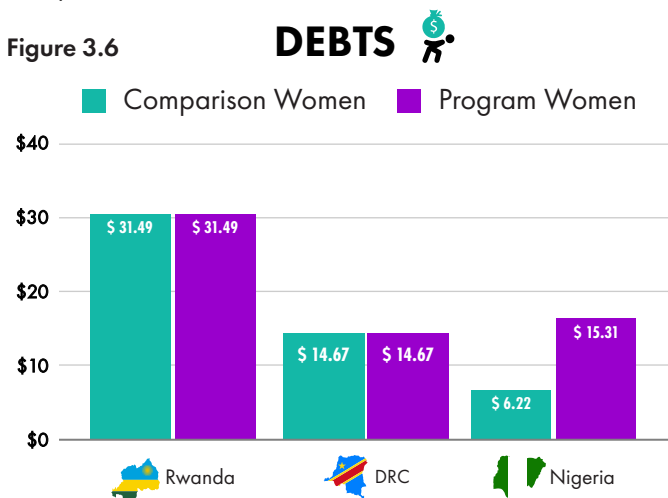


Fig 3.6: Respondents were asked “How much money do you owe at the moment including all cash you owe to in-household relatives other than your spouse/partner/husband, cash you owe to relatives who don't live in

the same household as you do, cash you owe to friends, cash you owe to local lending institutions, cash you owe to banks, cash you owe to mobile money companies, cash you owe from your job, and cash you owe from your business, among other sources of debt?”

A plurality of program graduates 73 percent highlighted their excitement regarding their economic autonomy, which results from their ability to not only earn but also save money. They identify having savings as a significant change factor that instills in them a sense of power, agency, and ownership. Participants highlighted this transformation within the context of “change in financial independence and autonomy.” Two participants from DRC cogently articulate change in status:

“My life is different because right now I have the option of borrowing money if I need it, and that's because we have a group in which we make a monthly contribution of 500 CF and in which we can borrow more money than we can pay back in three months. This training has helped us to know a lot about the techniques of growing coffee [like the] use of pruning shears, production, and use of fertilizers.”

[Program Graduate, DRC]

“The difference between the woman I am today and the one who enrolled in the program is that I now control my income. I have become intelligent and smart, I know how to save, I know how to grow coffee, I control the little income I earn.”

[Program Graduate, DRC]

Another significant change event in the program graduates’ lives, regarding their economic power, is their capacity to access credit and manage their loan portfolios successfully following program trainings. According to some program graduates, multiple factors helped create opportunities for business expansion via access to more capital. First, women's access to and membership in village savings and loan associations (VSLAs) helped create opportunities for capital expansion. Second, women's enhanced credit worthiness owing to improved earnings and savings granted them more access to traditional financial institutions. This program graduate from DRC explains:

“The program also opened my eyes and allowed me to be part of a village savings and credit association with other women. In this association I can save my money, and when I need it or when I need more money than my savings to increase my merchandise, I can take out a credit and this helps me to develop my small trade.” [Program Graduate, DRC].

### c. Assets:

The intervention has positive effects on assets ownership among program graduates compared to the matched comparison women. Assets ownership such as land, TV, radio, and livestock, among others, increased to \$4.66 for program graduates from \$4.48 for comparison women in Rwanda (Figure 3.7). Similarly, asset ownership for program graduates in DRC increased from \$4.34 among comparison women to \$4.74 assets among program graduates. Asset ownership is similar across program graduates and comparison women in Nigeria.

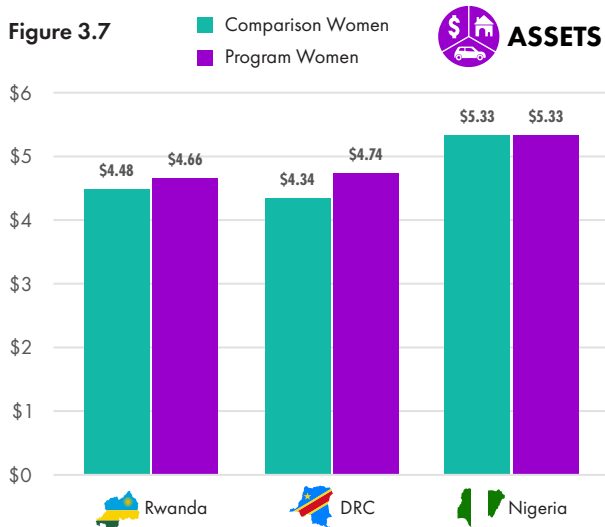


Figure 3.7: Assets. Respondents were asked “Does your household own any of the following things?” Options included land; electricity; in-house clean drinking water; functioning indoor plumbing in toilets, bathrooms, kitchen, or elsewhere; at least one functioning mobile phone; at least one functioning TV set; at least one functioning radio; livestock such as chickens, cows, goats, etc. thatched/grassed or other semi-permanent roofing material; mud walls and floors; concrete walls and floor; internet access either through mobile phones and/or computers

Program graduates also attested during in-depth interviews to the change in financial capacity, which has resulted in financial independence and assets acquisition. In Nigeria, this program graduate bought a piece of land.

“Since I graduated from the program, I saved from my income, I can proudly say I got a piece of land on my own, in my name.” [Program Graduate, Nigeria]

Women have also used the change in their financial status to launch new business ventures, acquiring assets to use as capital. In DRC, a program graduate said the purchase of land has been useful for the practice of crop rotation, allowing her to cultivate other crops when coffee is not in season.

“Yes, I have a personal field that I had bought. As we are in the onion harvest period, I am able to buy either another field or a plot. I know that this money is not lost but saved as an asset. [Program Graduate, DRC]

For another beneficiary, the increase in income has helped expand business opportunities for her family.

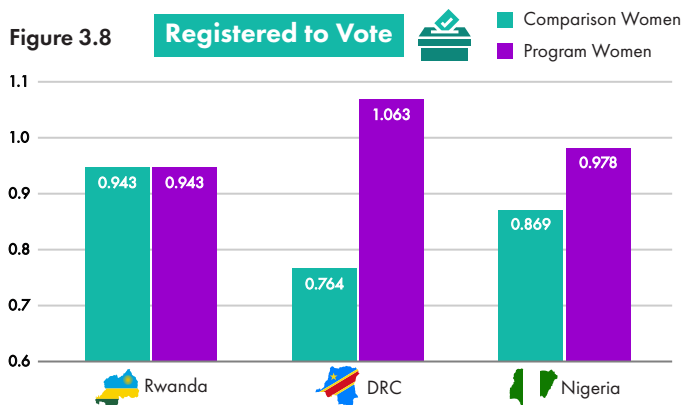
“I bought a place and we no longer rent a house. As you can see, I am very happy because of this program. I also bought different domestic animals including goat, pigs, rabbit. I even bought a shaving machine for my husband. He uses it to make at least make 1,500 [Rwandan Francs (RWF)] per week. It is good income for us.” [Program Graduate, Rwanda]

### 3.1.1.2. Political Participation and Decision-making

Political participation and decision-making are measured by holding political office, voter registration, candidacy and other related activities. The results show that these programs increase political engagement. Program graduates in the DRC and Nigeria are, relative to comparable women, more likely to register to vote.

#### a. Registering to Vote

The intervention improved women's access to and capacity to hold political office and their decision-making capacity, which we identified using six sub-variables: registered to vote; voted last election; holding elected political office; political candidacy; and political rally attendance. The program effect on reporting having voted in the last election is null in Rwanda, and positive in both DRC and Nigeria, suggesting program graduates there are less likely to report having registered to vote in the last election relative to comparable women. In Nigeria and DRC, relative to comparable women, program graduates are more likely to report being registered to vote in local or national elections. Notably, the program effect on “voted last election” is negative in Rwanda and positive in DRC and Nigeria. Notable also is the results showing that Rwandan program graduates are more likely than comparable women to access the news from radio and newspaper. Moreover, program graduates in Rwanda are relatively more educated, however this association is not statistically significant (p value = 0.099; t-statistic = 1.65) at conventional levels of statistical significance. The program effect on voted last election is negative in Rwanda suggesting program graduates there are less likely to have voted in last election relative to comparable women. This suggests the program in Rwanda may be moderated by both education and news access.

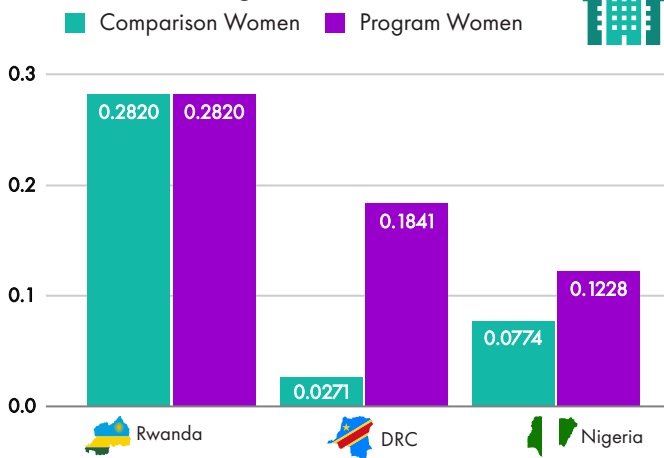


## b. Holding Political Office

In general, the program positively correlates with women's holding of political leadership positions and ultimately promotes women's political participation in the long run. Relative to comparable women in Nigeria, program graduates are more likely to report ever or currently holding elected political office. Additionally, relative to comparable women in the country, Congolese women are more likely to have ever held political office. Rwandan program graduates are no more likely than comparison women to hold or have held office.

Figure 3.9

### Holding Elected Political Office



## c. Political Engagement

The relatively strong positive result on political participation also suggests that these programs may have implemented activities that translated into program graduates being relatively more likely to engage in politics. The only negative association on the political participation outcome variables is between the variable that measures reported voting in the last election and the program in Rwanda. Further, the null results on the other political participation outcome variable in Rwanda despite positive results in the DRC and Nigeria aligns with the known negative association between higher socio-economic status and decrease in electoral engagement, particularly in the context of less than satisfactory government performance. Additionally, the Rwandan results suggests that the differential nature of politics in Rwanda matters. Indeed, Freedom House rates Rwanda lowest on civil liberties (13/60) out of all three countries (DRC: 15/60 and Nigeria: 24/60). If these programs make salient one's civil liberties in a context where program graduates experience relatively more limited civil liberties as the case might be in Rwanda, it is not surprising, therefore, that program graduates in Rwanda disengage from politics, or at minimum, engage at equal proportions as comparison women. Meanwhile program graduates in the DRC and Nigeria engage more in politics across the political participation outcome variables.

## d. Decision-making power

Results from data triangulation using interviews and FGDs with participants confirmed the effectiveness and impact of the program toward political participation and decision-making. Participants spotlighted a marked change in their overall self-confidence, which promotes decision-making capacity and willingness to engage formal leadership opportunities. An obvious evidential domain of this transformation is change in women's decision-making in children's education. Women reported that one of the direct impacts of the program has to do with greater autonomy and a voice in determining children's education. Additionally, participants spoke about change in their capacity and willingness to participate in and stand for leadership positions, which they attribute to the training they received from the program. According to three women graduates from Nigeria, Rwanda, and DRC, respectively:

*"There is a change in my political participation and in my community involvement because before I did not participate in politics because I was ashamed and afraid to express myself in a community assembly, but now, I enter and give my idea without shame and fear because of the different training I received and which opened my mind. The most important change in my political participation is that I became the head of the youth committee of Kiyaya district; I contributed to restoring a climate of peace during the divisions that were manifesting themselves each time within the youth committee and after that I left the committee for personal reasons."*

[Program Graduate, Nigeria]

*"Yes, there has been a change in my ability to make decisions in my family since I finished the program because I made up my mind to send my child to higher education, to feed my family. Before none of my children enrolled in higher education and before I waited for my husband's full ration to be able to feed my family."*

[Program Graduate, Rwanda]

*"Before I was not interested in political and community activities because I underestimated myself and I was complexed, but for the moment I am a recognized member in the [Alliance des Forces Démocratiques du Congo] political party and I am very involved in promoting the activities of the youth and faithful mothers of the party."*

[Program Graduate, DRC]



To observe changes in women's decision-making within the family and community as well as possible changes in women's political participation through voting, the evaluation obtained modest positive outlooks across all three countries. For instance, in DRC, the emotional valence graph obtained from 70 hours of FGDs shows a mixed but overall positive response to questions about changes in political participation among program beneficiaries.

### Emotional Valence: Program Effect on Political Participation in DRC 🇷🇺

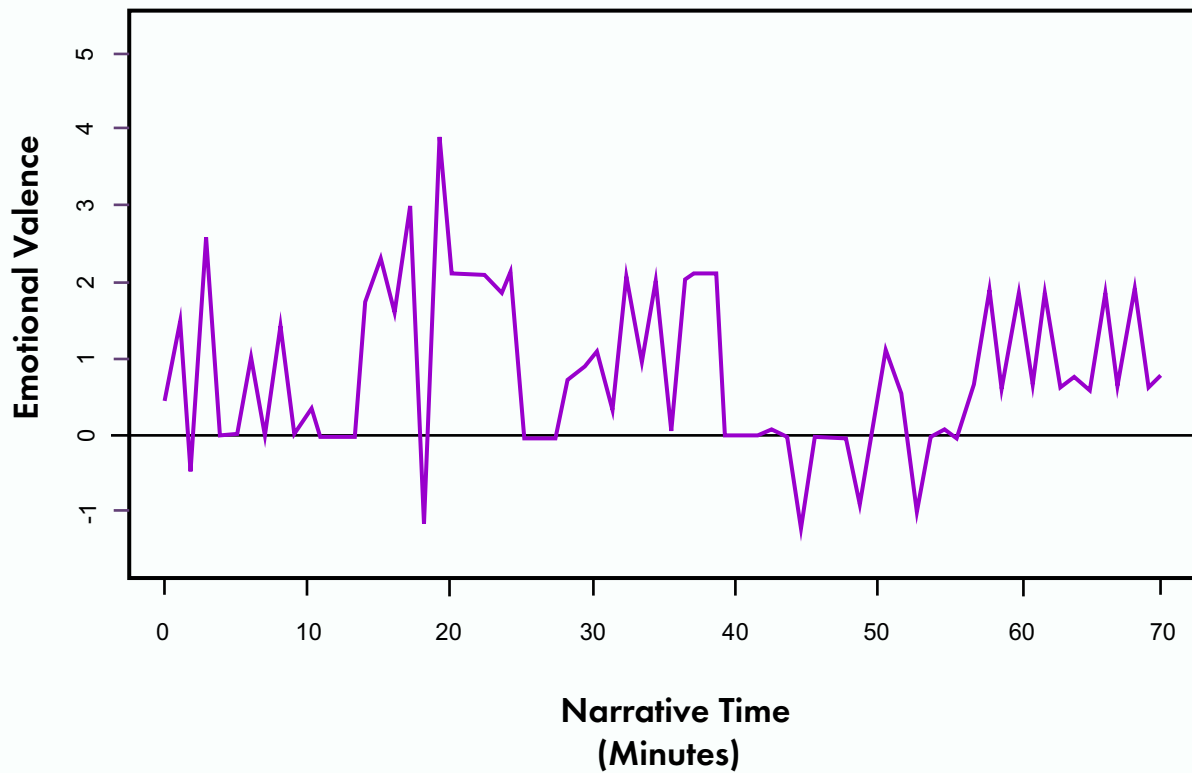


Figure 3.10

### Sentiment Distribution: Program Effect on Political Participation in DRC 🇷🇺

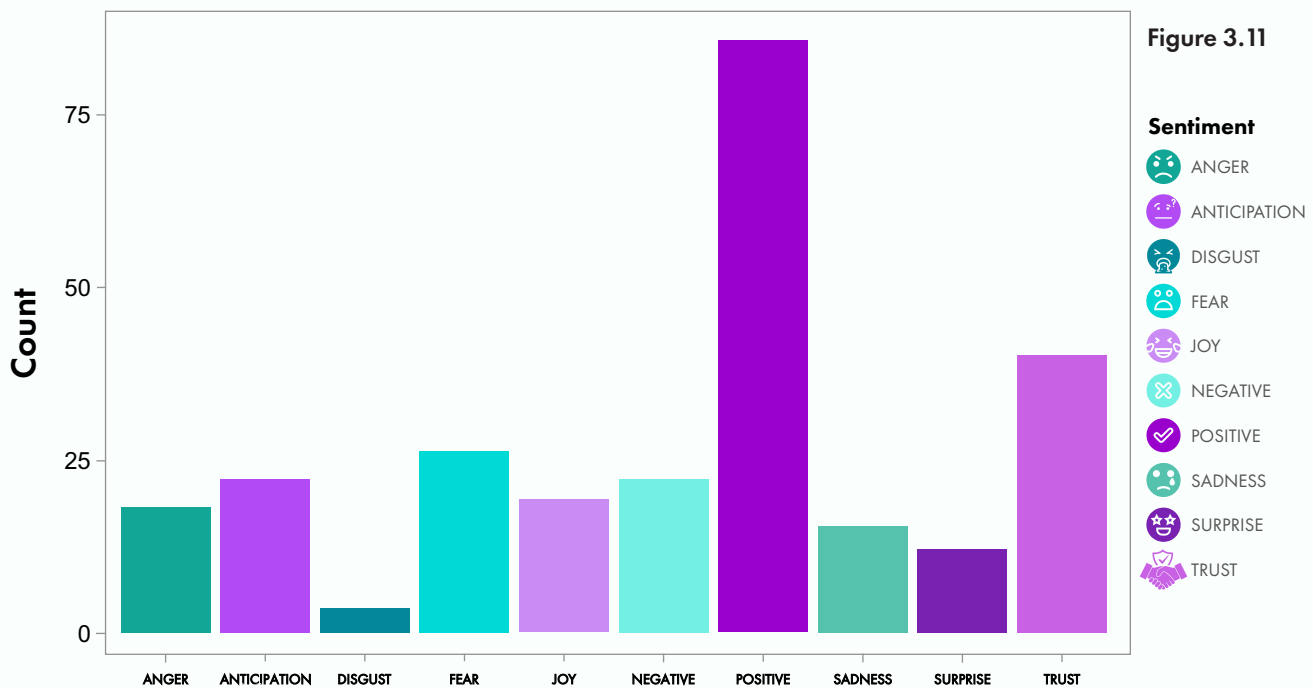


Figure 3.11

As observed in Figure 3.11, the 78 percent positive outlook of program beneficiaries is dampened with other emotions of anger and fear. Additionally, a direct question on changes in women's decision-making capacity showed a significantly more positive outlook. The positive sentiment about the

increase in women's decision-making capacity because of the economic intervention is also further supported with positive sentiments of joy, trust, and anticipation (refer to Figure 3.12).

**Sentiment Distribution: Program Effect on Decision-Making in DRC** 🇨🇩

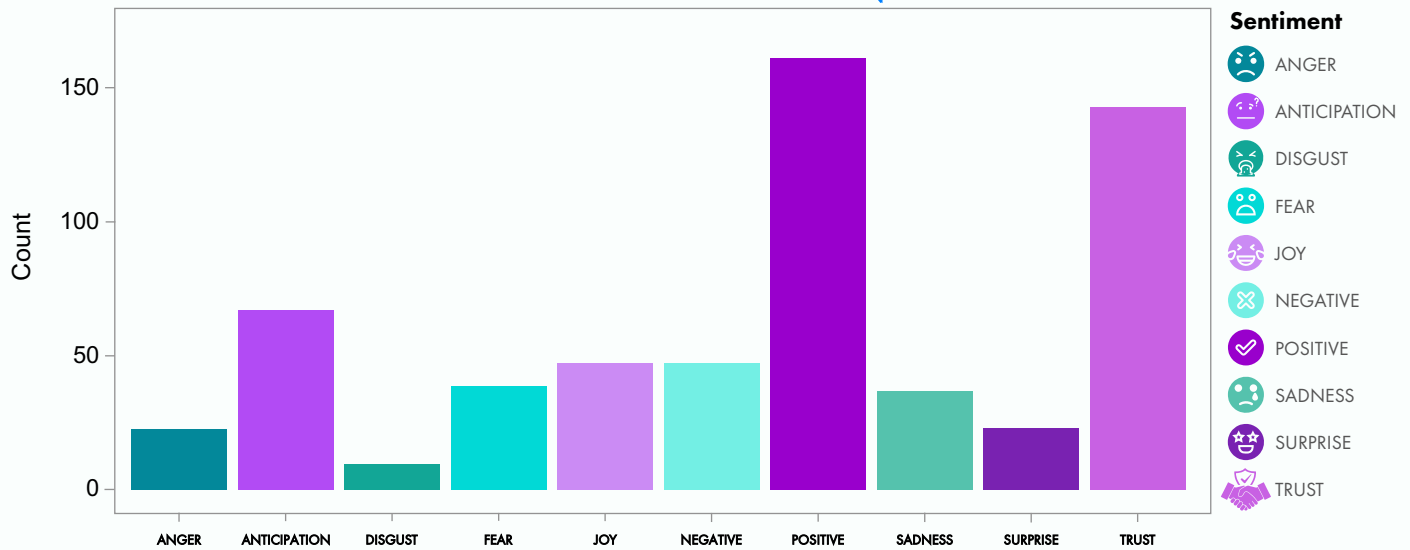


Figure 3.12

**Sentiment Distribution: Program Effect on Decision-Making in Rwanda** 🇷🇼

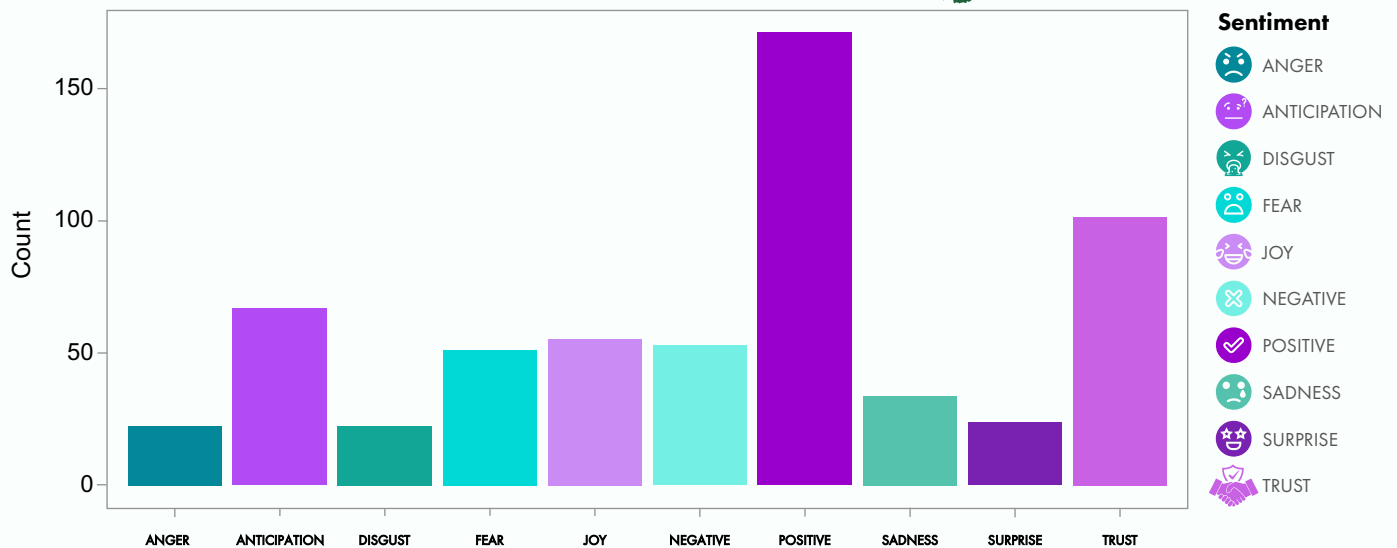


Figure 3.13

### 3.1.1.3 Women's Well-being and Social Advancement

The evaluation found evidence of improved women's well-being and an increase in women's participation in self-enriching social involvement, especially at the community level.

Well-being and social advancement are operationalized by multiple indicators, including involvement in social groups, enhanced self-confidence, and the overall condition of the health condition of women and their families, among others.

It is noted that, given that certain indicators are outcomes of country-specific factors, such as state capacity, program outcomes may be significantly affected by these prevailing contexts. For example, it is likely that health outcomes are influenced by state capacity in general or that confidence in expressing personal opinions in public is curtailed by local political contexts. There are results, however, that are similar across all three countries.

**a. Confidence Level**

Across all three countries, a positive impact on women's confidence to solve crises, based on the program, is observed. Figure 3.14 shows a significant effect of the program on women's confidence in opining publicly in DRC and Nigeria, with a more tempered result in Rwanda.



**Confidence solving crises**

**Figure 3.14**

■ Comparison Women ■ Program Women

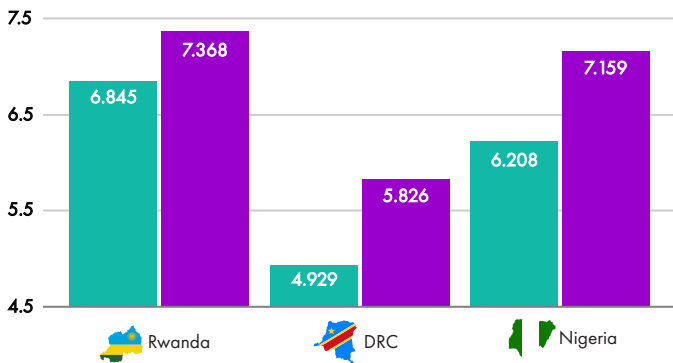


Figure . . . : Confidence solving crises. Respondents were asked “In the event of a crisis (e.g. sick child), from a scale of 1 to 10, with 1 being minimally confident and 10 being fully confident, how confident are you that you alone could deal with the crisis including mobilizing the necessary resources to deal with the crisis?”



**Confidence opining publicly**

**Figure 3.15**

■ Comparison Women ■ Program Women

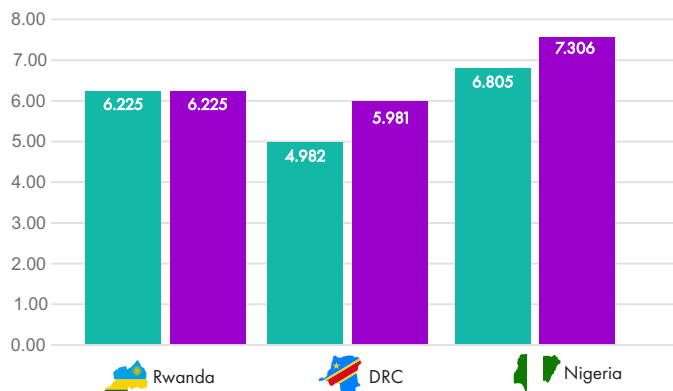


Figure 3.15 : Respondents were asked “If you were at a community meeting, from a scale of 1 to 10, with 1 being minimally confident and 10 being fully confident, how confident are you that you could raise your opinion in public?”

Overall, women expressed positive responses with regard to their general levels of confidence after graduating from the program. Specifically, women attributed the confidence to solve personal crises to their financial independence. According to this program graduate in Rwanda,

“There is a difference, I am not like I was before. I had small money from crops which was insufficient but today I am always with money in my saving account. If I encounter a problem, I solve it quickly. For example, my mother got sick and she was hospitalized. I sold a domestic animal and I saved on my mobile account and paid the hospital bills for medication without asking loan. It is the first thing I benefitted from.” [Program Graduate, Rwanda]

Interview outcomes show a clearly positive outlook from program beneficiaries, their families, and community stakeholders. In Plateau State, Nigerian women expressed a 74 percent positive outlook toward the program, with regard to program effect on their sense of well-being and social welfare.

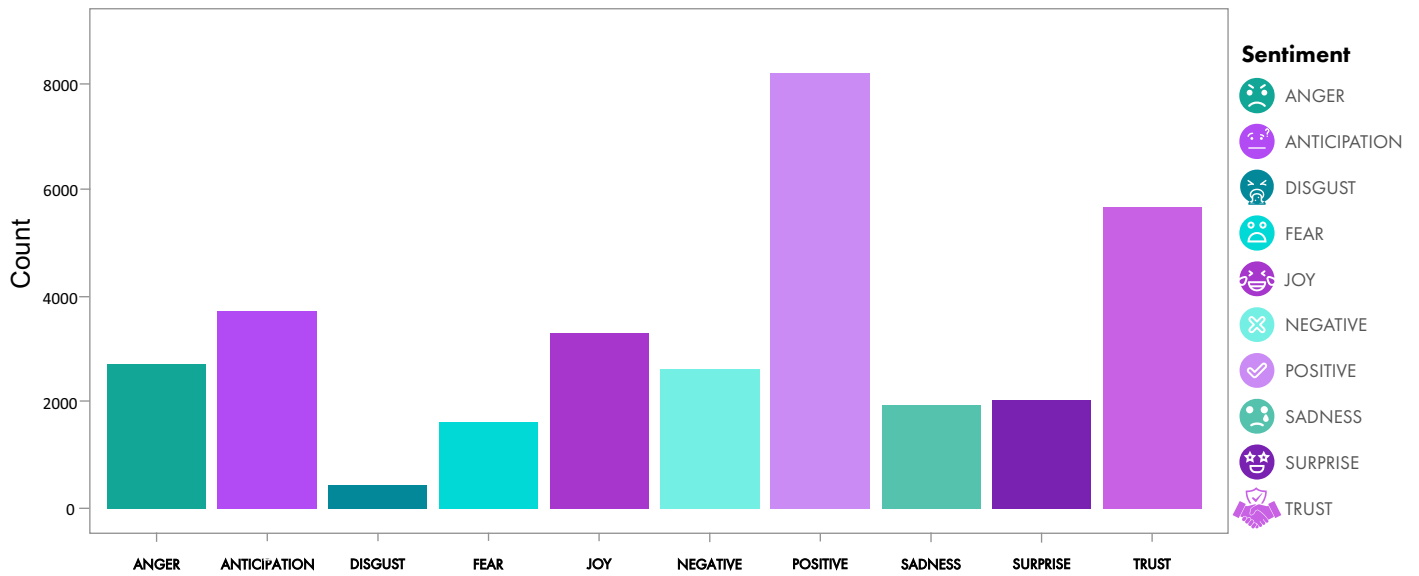


Photo Credit: Women for Women International



### Sentiment Distribution: Program Effect on Well-being and Social Welfare in Nigeria (Plateau State) 🇳🇮

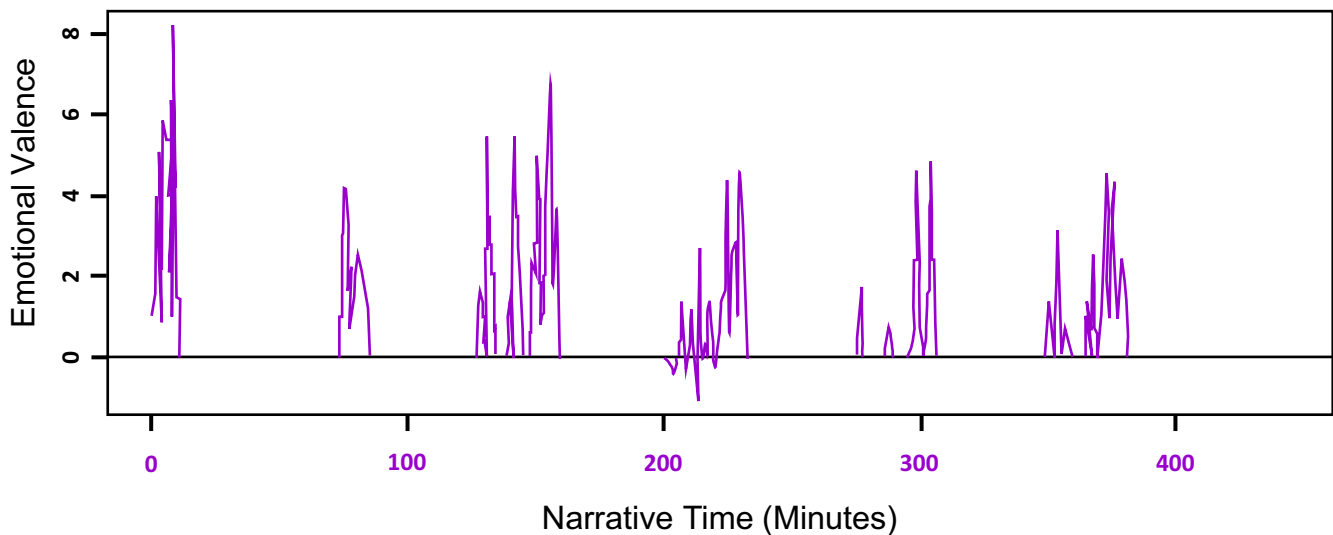
Figure 3.16



Similarly, an emotional valence of interviews with program beneficiaries in Enugu, Nigeria, shows an overwhelmingly positive response from program beneficiaries.<sup>12</sup>

### Emotional Valence: Program Effect on Well-being and Social Welfare in Nigeria (Enugu State) 🇳🇮

Figure 3.17

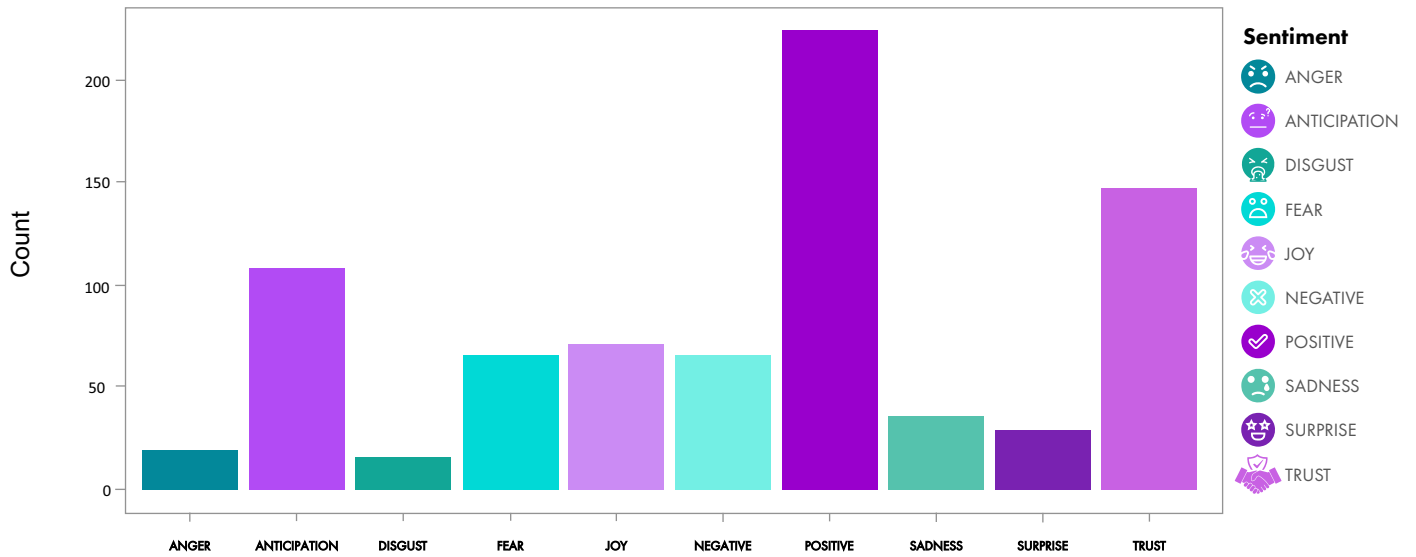


In DRC, stakeholders who opined on the effect of the program executed on the ground by WfWI expressed a 79 percent positive outlook on the program (refer to Fig 3.18). They further expressed sentiments of trust, anticipation, and joy. Similarly, the counterpart execution by SGR in DRC received an equivalent vote of confidence from relevant stakeholders who opined on questions around women's well-being, including the levels of women's self-confidence and other factors like changes in men's opinion of women within the community. Observers expressed an 87 percent positive outlook (refer to Fig. 3.18).

<sup>12</sup> Note the overwhelmingly positive outcome of sentiments when program beneficiaries are interviewed over time.

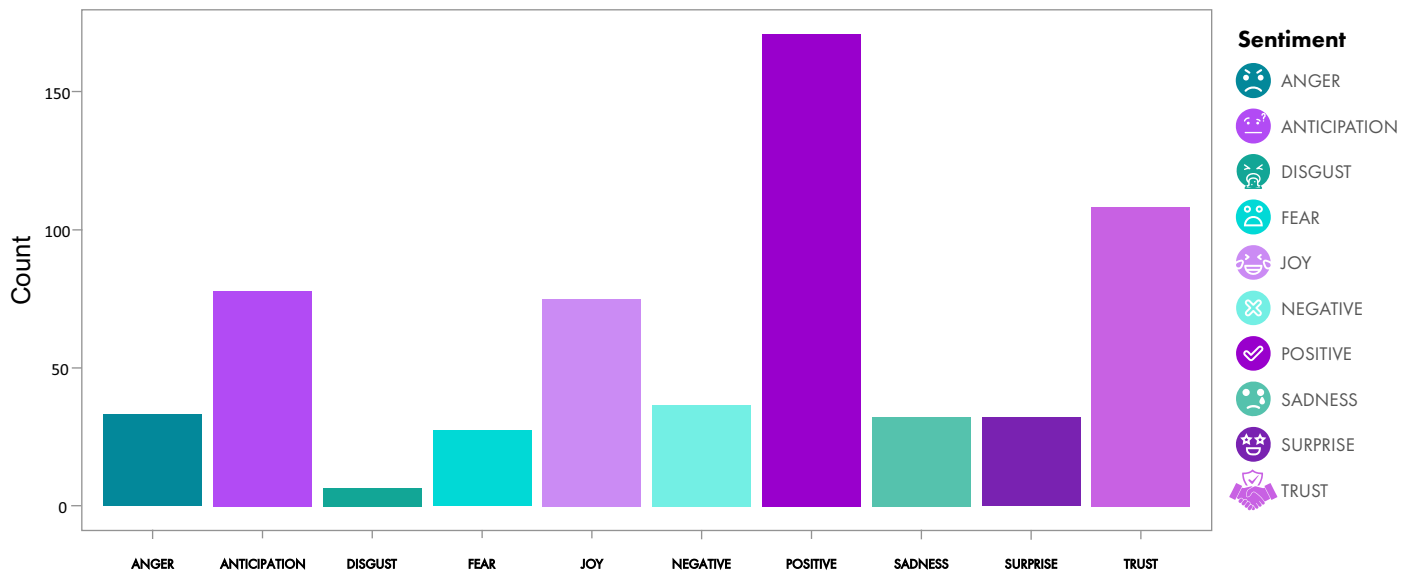
## Sentiment Distribution: Program Effect on Well-being and Social Welfare in DRC (WfWI) 🇷🇼

Figure 3.18



## Sentiment Distribution: Program Effect on Well-being and Social Welfare in DRC (SGR) 🇷🇼

Figure 3.19



### b. Social Cohesion and Community-Level Changes

Results across all of these outcomes show that the program has increased communal participation. In particular,

program graduates in all three countries are more likely to report being members of a women's group, including savings and credit groups.

# Communal Group Membership



■ Comparison Women ■ Program Women

Figure 3.20

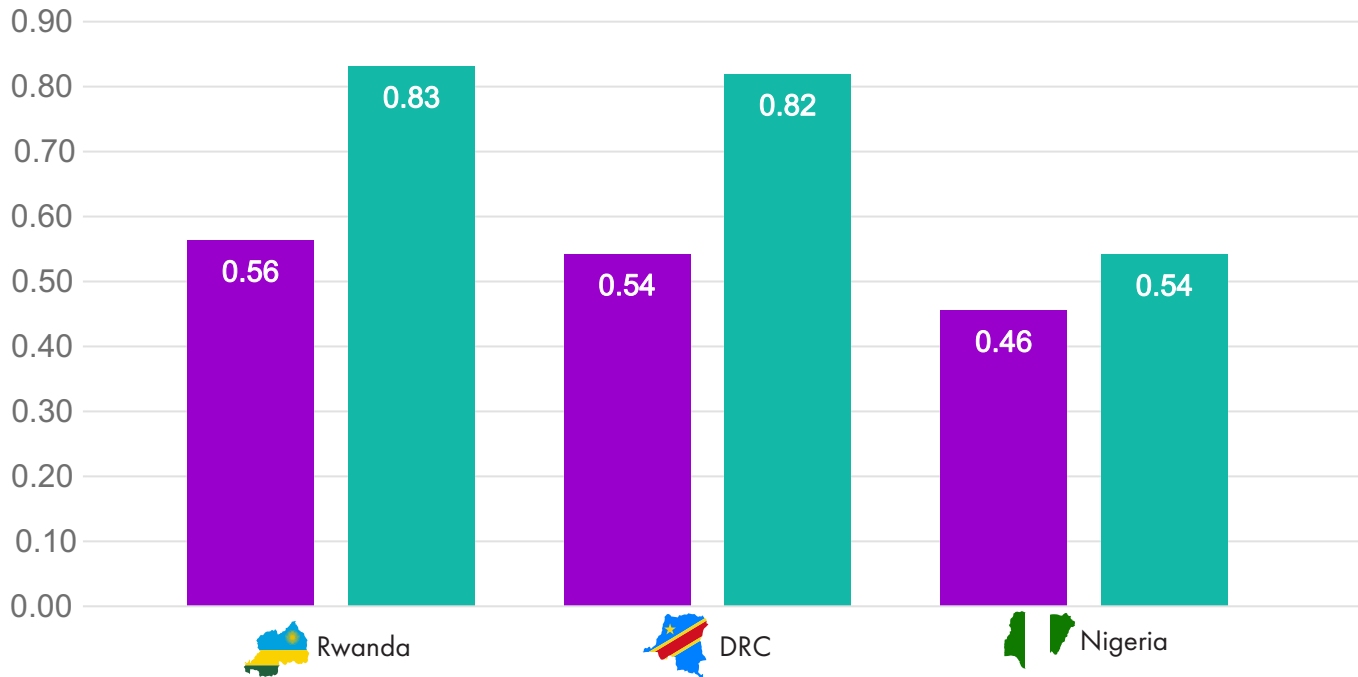


Figure 3.20: Respondents were asked “Are you a member of a communal group particularly any women’s groups including savings/credit groups?”

At the community level as well, increased cohesion within women’s groups have also improved their overall well-being. The trainings provided opportunities for women to form not just economic cooperatives but also social groups through these organizations. This has fostered community cohesion and enhanced women’s well-being. This respondent in DRC testifies:

“The difference is that the program and training received has helped us to have more intelligence that helps us acquire knowledge. Today we work much more in groups, and cohesion has returned to our community.” [Program Graduate, DRC]

Additionally, the evaluation shows evidence of secondary-level ripple effects from the program through which other community women have become indirect beneficiaries as program graduates have extended their knowledge, offering trainings within their communities.

“Yes, I have noticed that women who were not part of the program have learnt from us to make their own fertilizer as

we have trained them. We approached them and taught them what we have been trained in and so I may say that they also benefited from the program. We also encouraged them to cultivate different vegetables and fruits and now most of them can buy themselves kitenge (clothing) without asking their husbands.” [Program Graduate, Rwanda]

Women’s well-being is also operationalized by other community-level outcomes such as changes in men’s regard for women as well as the emergence of women support-system groups. Many noted higher respect for women as a direct consequence of the women’s improved economic and social standing. Women also reported reduced domestic violence incidents. According to this respondent in DRC:

“Moving on to my family and community, I’ve noticed a change in the attitude of the men towards me and towards the other women who participated in the program because before the men did not consider me, because of their superiority complex. They also marginalized me as if I am a worthless woman in the community but now they’ve started to consider me, to call me to participate in trainings or meetings, and to respect me.” [Program Graduate, DRC]



And according to a program graduate in Rwanda:

*"Yes, there is a change in my partner's behavior since I joined the program because he doesn't hit me anymore, he leaves me free to do whatever I want."*

[Program Graduate, Rwanda]

Another notable signal for significant community-level change is in regards to changing norms and cultural practices. Some program women reported changes in attitudes toward traditional practices like early marriage for young women. For instance, training programs targeting men have helped change men's attitudes toward early marriage, according to this WfWI program beneficiary in Rwanda.

*"Every man who had undergone the training had changed his behavior and avoided early marriages for their daughters."* [Program Graduate, Rwanda]

### c. Health and Education Outcomes

Health and educational outcomes for women and their families also signify women's sense of overall well-being. In many instances, women indicated a direct link between economic outcomes and improved health and education outcomes for themselves and their families. Women also reported significant changes in their approach to their health following program training. They reported that following the program intervention, which included training on personal hygiene and health, there were corresponding changes in women's attitudes toward health practices for themselves and their children. Changes included informed decision-making, leading to better health and education choices. This Nigerian respondent in Plateau speaks of better maternal health choices while the beneficiary from DRC speaks of changes she made regarding educating her children:

*"When I was pregnant, I went to the hospital for medical tests and checkups. When I fell ill too, I did the same. I also take my children to the hospital when they are sick. I am sure that if I had not attended the program, I would have followed the way my mum gave birth in trado-medical homes, and she lost so many children through that means."*

[Program Graduate, Nigeria]

*"Since I finished the program, I made up my mind to send my child to higher education. Before, none of my children enrolled in higher education. Before I had no idea of educating my child until higher education, but today I decided to educate him to prepare him for a better future."*

[Program Graduate, DRC].

Some women also reported significant changes owing to their enhanced economic status and knowledge about health and well-being, which afforded them the capacity to subscribe to better health care or to sign up for health insurance programs.

*"Now I have savings. Before I saved 200[RWF] every week but now I save 500[RWF] every week after joining the program SGR. The changes in savings is important to me because I can pay 21000RWF of health insurance mutuality of 7 family members from my saving group."*

[Program Graduate, Rwanda]

### 3.1.2. SUSTAINABILITY

A key evaluative goal and criteria for this impact evaluation is achieving sustainability, which is crucial to memoranda of understanding (MOUs) and donor-partner-implementer contracts.

#### 3.1.2.1. Program Localization

Donors and non-local implementers insist on building an exit strategy into new agreements these days, and the most advanced and progressive of these exit models is the localization of an intervention or program. The WfWI Rwanda and Sustainable Growers Rwanda have become localized and therefore independent entities. While they continue to obtain significant amounts of their operating costs from Bloomberg Philanthropies, they have successfully established various channels and linkages for sourcing funds and accessing other resources required for its continued existence in the cessation of donor funding.

#### 3.1.2.2. Partnerships

Building of an extensive partnership network spanning the national and local levels allows for sharing information and best practices. As the programs continue to operate within an environment in which donors are continuously limiting or evolving their funding presence and obligations (footprint), being part of an extensive partnership network creates incentives for negotiation of resources for growth and sustainability. The multiple partnerships, including with private and public entities, gain unlimited access to the market and its linkages, helping the programs to facilitate agreements. At the least, collaboration and partnerships with the private sector and government enhances sustainability through resource sourcing and support.





Photo Credit: Women for Women International



### 3.1.2.3. Community-Based Initiatives

Community-based initiatives for development like the WOC in Kayonza and Question Coffee in Kigali provide strong funding streams for the programs in pursuit of sustainability. These initiatives have attained independence from the parent programs and run independently of Bloomberg Philanthropies funding. The WOC boasts a sprawling multipurpose center that includes standard lodging for visitors, restaurants staffed by program graduates, a cold room for food production, farmland for planting all season long through the use of emergent technologies, and so on.

### 3.1.2.4. Cooperatives

In addition, the importance of cooperatives to the program design makes it a key resource for continued provision of capital and credit for its members and ensures the continued funding of the program. The role of Village Savings and Loans Associations (VSLAs) is of paramount importance to cooperatives' ability to achieve program sustainability by providing its members credit and capital (typically program members/graduates). The WfWI and SGR programs include environmentally resilient sustainable techniques and approaches to agribusiness, productive enterprises, coffee farming, harvesting, and processing. Environmentally friendly agro-businesses and other productive enterprises' use of new technologies introduces efficiency and effectiveness at manageable costs as these loans are usually amortized and absorbed by the entity over the years.

### 3.1.3. SCALABILITY

The concept of scalability in programs seeks to capture the program's capacity for upscaling to the national level or beyond the local-level/pilot implementation. The Bloomberg Philanthropies' Women's Economic Development intervention, as implemented by local partners WfWI and Sustainable Growers Rwanda, has shown capacity for expansion beyond their operating scope. As a result of the program's continuing success, it has expanded from its pilot scope in Rwanda in 2007 to over 90 communities across three countries, (Rwanda, DRC and Nigeria).

Additionally, the increasing network of partners, including a significant role for national governments, presages a possible government uptake of the model for national development. In particular, the government of Rwanda has been more involved which brings into sharp focus the close collaboration between specific ministries: Ministry of Agriculture and Animal Resources (MINAGRI) and Ministry



of Gender and Family Promotion (MIGEPROF), and the programs. Similarly, the DRC's government has shown close interest in the operations of the program. And while it could present some challenges for undue government control for development organizations, leveraging best practices in development partnerships between national governments and private sectors offers opportunities for scalability. The recent establishment of WfWI in Tanzania and possibilities of aggregating VSLAs into more capitalized national and possibly regional level financing structures (women's banks) creates unprecedented potential pathways for programs scaled from national to regional levels.

### 3.1.4. TRANSFERABILITY

The evaluative criteria of transferability considers program elements that allow for the successful application of an intervention from one context to another external international context. It would appear that the real test for transferability of the Bloomberg Philanthropies' Women's Economic Development program in Africa measures the extent to which it can be successfully applied in transforming the lives of inner-city populations in the United States.<sup>13</sup> Additionally, crucial skills-development elements of the program have already been transferred in a partnership initiative between program women in Rwanda and beneficiary women groups in Alabama and South Carolina in the United States.

In the light of these existing and seemingly thriving initiatives, one might within reasonable logic suggest that the Bloomberg Philanthropies' Women's Economic Development program in Africa is transferable to the United States, where it could change the lives of women, including those in American inner cities and similarly situated populations, across the world. Publishing this report and program model and making it available makes it possible for program administrators to subsequently learn about and apply it in comparable contexts.

<sup>13</sup> Evaluation group discussion with Verna Eggleston, who leads Bloomberg Philanthropies' WED program.



## 4. Part IV

# CONCLUSION

## 4.1. CONCLUSION

This report has presented findings from the impact evaluation of Bloomberg Philanthropies' Women's Economic Development program intervention in Rwanda, DRC, and Nigeria framed around five criteria. The criteria considered for the evaluation are:

1. Effectiveness: did the intervention produce the intended result?
2. Impact: what are the long-term effects of the intervention?
3. Sustainability: what are the prospects for program continuation in the long run?
4. Scalability: can the program be expanded beyond the local level?
5. Transferability: can the program be applied successfully in a different external context?

Furthermore, the evaluation centers three key variables in the evaluation criteria:

- women's economic independence
- women's political participation and decision-making
- women's well-being and social advancement

The evaluation shows evidence of the program's overall positive effect on women's economic power, which subsequently leads to women's economic independence. The outcome of women's economic power was measured using last month's income, savings, debts, and assets. Political participation and decision-making are measured by holding political office, voter registration, candidacy, and other related activities. The results show that these programs increase political engagement. Program graduates in the DRC and Nigeria are, relative to comparable women, more likely to register to vote. Additionally, the evaluation found evidence of improved women's well-being and an increase in women's participation in self-enriching social involvement, especially at the community level. Well-being and social advancement are operationalized by multiple indicators, including involvement in social groups, enhanced self-confidence, and the overall health condition of women and their families, among others.

Given those certain indicators are outcomes of country-specific factors, such as state capacity, program outcomes may be significantly affected by these prevailing contexts. For example, it is likely that health outcomes are influenced by state capacity in general or that confidence in expressing personal opinions in public is curtailed by local political contexts. There are results, however, that are similar across all three countries.

The evaluation demonstrates (1) that the Bloomberg Philanthropies' Women's Economic Development program intervention can induce large-scale economic improvement that leads to greater gender equality; 2) that this is not simply a matter of making behavioral "nudges" at the individual level but is akin to creating a mini-social movement within the village that challenges traditional structures of power and patriarchy based on the social elements of the intervention that links women in a network of; and (3) that investments in women produce immediate returns to the extent that the program changes women's lives and lifts them out of poverty, changes the lives of their families, and through ripple effects, causes a transformation in their communities.



Photo Credit: Women for Women International





Photo Credit: Women for Women International

The result of this evaluation suggests that we should think differently about what we know regarding our investments in women, social enterprise and cooperative methods utilized in VSLAs and poverty alleviation for poor, rural women. Contrary to critiques that provision of microcredit to women does not change their decision-making power in the household, this study suggests that in specific conditions, microcredit interventions contribute to changing women's economic standing and, ultimately, her decision-making capacity in the household. The Bloomberg-funded Women's Economic Development program model provides some

evidence of intervention success, when used in combination with the right mixture of skills development, right collective-based models of enterprise, partnership with members of the ecosystem of national development within the grant context, and funding philosophy centered on the human-capability approach. While access to large loans significantly promotes women's economic independence, solidifying the case for investing in cooperatives built around microcredit can be effective and efficient, if the model is designed correctly.





Photo Credit: Sustainable Growers Rwanda





Photo Credit: Women for Women International

## About This Report

This report is an independent third-party evaluation of the effectiveness and sustainability of Bloomberg Philanthropies' WED program in Rwanda, DRC, and Nigeria during a decade of economic interventions, from 2007 to 2018. The program was implemented from its inception in 2007 by Women for Women International and additionally Sustainable Growers Rwanda from 2013.

The results of this evaluation indicate that Bloomberg Philanthropies' holistic approach to promoting women's economic development and poverty alleviation for poor, rural women can change not only their economic conditions but also women's decision-making capacity in the household and standing in the community.

# About the Author



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**C**hiedo is the vice dean for education and academic affairs of the Johns Hopkins University School of Advanced International Studies (SAIS). She also teaches with the school's African Studies Program and is a senior fellow at the SAIS Foreign Policy Institute. Nwankwor also directs the Women Lead (SWL) Program at SAIS, where she co-supervises the practicum, conducted in partnership with public, private, non-governmental and intergovernmental organizations across the world toward advancing women's status and advancing gender-equality goals across communities. These partnerships have produced successful projects in various countries across five continents.

Nwankwor's work focuses on gender justice and development, identities and politics, women's political participation and leadership, and the legislature. She has published her work in the *Social Politics Journal*, *Studia Politica Journal*, *The Washington Post*, *Democracy in Africa*, and others. She also coedited a book on the Nigerian National Assembly and has written several book chapters, including "Transformations and Continuities: Women's Political Participation in Nigeria" in the *Global Handbook of Women's Political Rights* and "Women's Struggle for Independence" in the *Oxford Handbook for Nigerian Politics* among others.

Nwankwor consults for the World Bank, Co-Impact, and West Africa's Centre for Journalism Innovation and Development (CJID) on gender justice matters, women's political participation, and women's economic development and the political economy of gender. She has two decades of experience working in the corporate and non-governmental sectors, including consulting for the New York City government on community integration for persons living with HIV/AIDS. Nwankwor holds a Bachelor of Arts in mass communication from the University of Nigeria, Nsukka, and a Master of Science in mass communication and public relations from the University of Lagos, Nigeria. She received a Master of Science in political science in 2012 and a doctorate in political science and international relations in 2016 from the University of Delaware in the United States.

