



OBSERVATOIRE DE LA GOUVERNANCE DES DROITS HUMAINS

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Restore Women Traders in Goma Today

Strengthening the Economic Resilience of Women Traders Affected by Conflict in Goma (DRC)

Location: Goma – North Kivu and South Kivu

Duration: 12 months

Total Budget: USD 45,000

Direct Beneficiaries: 150 women traders

Indirect Beneficiaries: ~900 people (households)

Sectors: Livelihoods, women's economic empowerment, social cohesion, local peace

1. Executive Summary

The **Restore Women Traders in Goma Today** project aims to rapidly and sustainably restore the livelihoods of 150 women traders in Goma whose microenterprises collapsed following armed conflict and the prolonged closure of banks and microfinance institutions in North and South Kivu.

Through the provision of start-up capital, the creation of community savings groups, and practical training in financial management, violence prevention, and community leadership, the project enables women to restart income-generating activities, secure their households, and actively contribute to local social stability.

With a total budget of USD 45,000, this high-impact intervention is designed around measurable results, cost-effectiveness, and community sustainability, in line with the standards of institutional donors (EU / UN / Foundations).

2. Context and Rationale

2.1 Local Context and Urgency

In eastern DRC, particularly in Goma, recurrent armed conflicts have led to:

- the closure of banks and microfinance institutions,
- sudden loss of liquidity for women traders,
- the collapse of thousands of women-led microenterprises,
- worsening food insecurity, school dropout rates, and gender-based violence.

Women traders previously formed the economic backbone of many urban households. Their sudden exclusion from access to capital has pushed them into survival economies, severely limiting their ability to feed, educate, and protect their children.

2.2 Main Problem

The lack of access to capital and community-based financial mechanisms prevents women traders in Goma from restarting their economic activities, exacerbating poverty, social tensions, and local instability.

3. Project Objectives

Overall Objective

Strengthen the economic and social resilience of conflict-affected women traders in Goma.

Specific Objectives

1. Restore the livelihoods of 150 women through revolving microfinance support.
2. Strengthen beneficiaries' financial, organizational, and social capacities.
3. Contribute to social cohesion and violence prevention in targeted communities.

4. Approach and Methodology (Results-Based Approach)

The project adopts an integrated approach combining:

- Start-up capital (revolving grants),
- Self-managed community savings groups,
- Practical, results-oriented training,
- Close mentoring and post-financing follow-up.

This approach is proven, cost-effective, and promotes local ownership.

5. Key Activities

1. Participatory identification and selection of 150 vulnerable women traders.
2. Creation of 10 community savings groups.
3. Disbursement of start-up funds (average USD 300 per woman).
4. Training in:
 - simplified financial management,
 - prevention of gender-based violence,
 - women's leadership and social cohesion.
5. Monthly monitoring, coaching, and technical support.
6. Final evaluation and lessons learned.

6. Detailed Budget (USD 45,000)

6.1 Overall Budget by Component

Component	Amount (USD)
Start-up funds (microfinance)	22,500
Training and capacity building	7,500
Savings groups & social cohesion	4,500
Project staff & coordination	6,000
Monitoring, evaluation & reporting	2,500
Donor visibility & communication	1,000
Administrative costs (max 2%)	1,000
TOTAL	45,000

6.2 Detailed Line Budget (Extract)

A. Start-up Funds – USD 22,500

Item	Quantity	Unit Cost	Total
Women's start-up capital	150	USD 150	22,500

B. Training – USD 7,500

Item	Total
Trainers' fees	3,000
Training materials	1,500
Logistics (venues, refreshments)	3,000

7. Logical Framework (Logframe – Summary)

Objective	Indicators	Means of Verification	Assumptions
Strengthened economic resilience	+70% of women increase income	Surveys, records	Minimum security stability
Activities restarted	150 active microenterprises	Field visits	Beneficiary commitment
Improved social cohesion	10 functional savings groups	Meeting minutes	Community acceptance

8. Theory of Change (Summary)

If women traders have access to start-up capital, financial skills, and a supportive solidarity network, then they can sustainably restart their businesses, stabilize their households, and reduce community tensions, leading to local economic resilience and active participation of women in peacebuilding.

9. Success Indicators and Measurable Impact

- 150 women restart an income-generating activity.
- +60% average income increase after 6 months.
- 80% of beneficiaries participate in an active savings group.

- Perceived reduction in domestic and community conflicts.

10. Risk Analysis

Risk	Level	Mitigation Measures
Security deterioration	Medium	Operational flexibility
Poor financial management	Low	Enhanced coaching
Inflation	Medium	Adjustment of grant amounts