

*POLICY BRIEF*

# UNDERSTANDING HOUSEHOLD COPING STRATEGIES IN GOMA, DRC

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## KEY TAKEAWAYS

- Households' top priority for spending their limited funds is on friends, family, and neighbours. A median of 42% of their income was channelled in this way, by sharing food; regular charity to relatives and friends; contributions to weddings and funerals; donations to churches; and upholding payments to savings clubs.
- By paying off past 'moral debt' and creating new obligations of future reciprocity, this flow of capital, though a considerable sacrifice for families living in poverty, provides a vital form of informal social protection – a bedrock of household security. In contrast, households have few or no financial instruments that involve people outside of their family.
- Outside this 'safety net spending', after food, phone credit and transport, water is the most consistent expenditure for households, accounting for between 5-15% of household income. Perhaps unsurprisingly, households provided with a stable, affordable source of clean water are less likely to use cheaper, less clean alternatives. Such alternatives include untreated rain or lake water, whose use increases rates of water-borne illnesses.
- Stable and affordable sources of water may also facilitate financial management and planning. Sourcing and accessing water would no longer, at certain points, be a 'shock' in terms of money and time, lessening the number of such costly uncertainties the household must manage.
- The research suggests that INGOs and other aid organizations seeking to boost community resilience could contribute by broadening reciprocity beyond the immediate family. This could involve, for example, bringing together residents of different backgrounds to diversify social networks and promote mutual social obligations between different groups.

## ACKNOWLEDGEMENTS

This research was supported by the ESRC-initiated Centre for Public Authority and International Development (CPAID) (ES/P008038/1). The policy brief is also funded through the Mercy Corps IMAGINE programme with UK aid from the UK Government. However, the views expressed and information contained in it are not necessarily those of, or reflect that of official UK government policy or Mercy Corps policy, which can accept no responsibility for such views or information, or for any reliance placed on them.

## BACKGROUND

Interest in the coping strategies of people and households living in fragile and conflict-affected places has grown in recent years. This has partly been a response to prolonged insecurity and violence in some protracted conflicts, and partly to projections that without action 80% of the world's poor will live within them by 2030 (OECD, 2018). The humanitarian and development sectors have been drawn to what people do to get by and respond to shocks, sometimes termed 'resilience'. Research has often focused on the rapid onset of conflict or conflict-related crises, such as famines or forced migrations. However, far less is known about how those caught in protracted situations of instability and violence cope over the long run.

Goma, in the Democratic Republic of the Congo's (DRC) eastern Province of North Kivu, is a prime example of such contexts. The city has undergone a rapid population growth from 172,573 residents in 1993 to around 1.5 million today (Büscher, 2011; Peyton, 2018). This growth has been driven by influxes of refugees due to the 1994 Rwanda Genocide, internal displacement as a result of the DRC's two civil wars (1996–1997 and 1998–2003), and ensuing conflicts. People have sought the relative safety of the city and many have stayed, gradually turning refugee settlements into permanent neighbourhoods. Others have arrived in search of opportunities as Goma has gradually become a hub for licit and illicit nearby mining operations, cross-border and international trade, peacekeepers, state institutions, and rebel leaders. The international humanitarian and development community has been working alongside them for decades.

## PURPOSE

This policy brief overviews the early findings and implications of research jointly funded by The United Kingdom's Foreign, Commonwealth & Development Office (FCDO) and the [Centre for Public Authority and International Development](#) (CPAID).<sup>1</sup> The project explored the implementation and effects of the Integrated Maji Infrastructure and Governance Initiative for eastern Democratic Republic of the Congo (IMAGINE). It has the broad aim of reducing diarrhoea rates among children under five through improved access to water, sanitation and hygiene promotion. As part of this, IMAGINE established a public-private partnership (PPP) model for water provision and governance in neighbourhoods of Goma

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<sup>1</sup> Based at the London School of Economics and Political Science.

in 2018. A team of European and Congolese researchers designed and trailed an experimental methodology to study households' coping strategies, with the associated aim of uncovering how the stable provision of water may affect them (see box).

### **IMAGINE AND CONGO MAJI**

Congo Maji is a Congolese company whose establishment was facilitated by IMAGINE to implement its PPP model of water provision and governance. The model separates the production and distribution of water by REGIDESO (*Régie de distribution d'eau / Water Distribution Authority*), the DRC's parastatal water utility company, from its sale and the collection of revenue by Congo Maji. The revenue can then be used to maintain and improve the wider water system.

Congo Maji provides on average 50,000 20L jerrycans of water per day to Goma's peri-urban residents (Mercy Corps, 2020). It averages about 300,000 customers, being perhaps the only water provider with a consistent price of 100FC/jerrycan (or about 0.05USD/jerrycan). Since IMAGINE's inception, the average diarrhoea rate for Goma and Bukavu has dropped from 13% in 2016 to 5% in 2021.

Studies of household coping strategies and resilience in more stable contexts have highlighted the importance of financial resources and their management (Collins et al., 2009). However, it has also long been understood that capital is social as well as financial, and resilience depends on having, accessing, and exchanging it (Bourdieu, 1986; Putnam 1993). Put another way, how well you cope with shocks depends as much on who you know as on how much money you have.

To explore this proposition in Goma, our experimental methodology combined the bi-weekly collection of financial diaries data with social network research for 9 months over 2018-19. The data was gathered by Congolese researchers and triangulated with ad-hoc life histories, semi-structured interviews focussed on shocks and coping strategies, and long periods of participant observation among the members of 24 households. Households' social networks were also mapped at the beginning and end of the research, and cognitive interviews carried out. This helped the team to assess how the methods' emphasis on rapport and trust building affected the collected data.

The participating households were spread across three of the Goma's neighbourhoods, and the sample divided into woman- and man-headed households of low and middle socioeconomic strata (SES). Each had a different primary water provider. Katoyi enjoys the presence of Congo Maji's well-functioning tap stands. In Kyeshero, water is mainly provided by REGIDESO. In Bujovu, residents mainly source water from informal providers and private storage tanks. Although primarily interested in resilience, we hoped this research design would allow us to identify any differences that water supplies could make to households' financial governance and socioeconomic coping strategies.

More details on the methodology and challenges of implementing it can be found in an associated [working paper](#).

## PRELIMINARY FINDINGS

Here, we outline three key preliminary findings. They are based on the analysis of 11 households from the original 24, and should not be taken as representative. Nonetheless, they are suggestive of trends that may be worthy of further research and illustrative of the rich data our experimental methodology can produce.

### **1) COMPARED TO HOUSEHOLDS FROM THE RELATIVELY STABLE COUNTRY-CONTEXTS, OUR HOUSEHOLDS IN GOMA ENGAGED IN FEWER FINANCIAL ACTIVITIES**

This is captured by calculating the average ‘cash flow intensity of income’: the sum of all resources borrowed, lent, paid back, recovered, withdrawn, deposited or put simply, pushed or pulled into formal or informal financial instruments, divided by households’ total incomes. Similarly, poor households in India, for example, shifted an average of 1.25 times their income through financial instruments, the vast majority taking the form of informal mechanisms like savings groups, moneyguards<sup>2</sup>, or insurance clubs (Collins et al., 2009). For our 11 households, the figure was 0.24 times their income, with some not reporting the use of any financial instruments at all.

We hypothesize that this is due to the trust needed to sustain formal and, perhaps even more so, informal financial instruments. Many of our households had few or no financial instruments that involved people outside of their family. Those that did often did not last long in informal savings groups or recounted stories of their breakdown and debts. This suggests that the coping strategies of households in insecure contexts such as Goma are necessarily different to elsewhere and programmes that seek to support informal financial instruments based on trust are unlikely to produce quick wins.

### **2) YET OUR HOUSEHOLDS CHanneled A LOT OF THEIR MONEY THROUGH THEIR SOCIAL NETWORKS, EVEN WHEN THEY HAD LITTLE OR NO INCOME – AND THE PERCEIVED DIFFERENCES BETWEEN THOSE OF LOW AND MIDDLE SES CHANGED OVER TIME, ALSO REFLECTING HOW SLIGHT THEY WERE IN THE FIRST PLACE.**

Although our households use relatively few financial instruments, we also found that a median of 42% of their income was pushed or pulled through, and spent on, friends, family, or neighbours, arguably regular members of their social networks. Financial capital was invested in sharing food; regular charity to relatives and friends; contributions to weddings and funerals; donations to churches; and upholding payments to savings clubs. One enterprising household was even a member of three similar savings

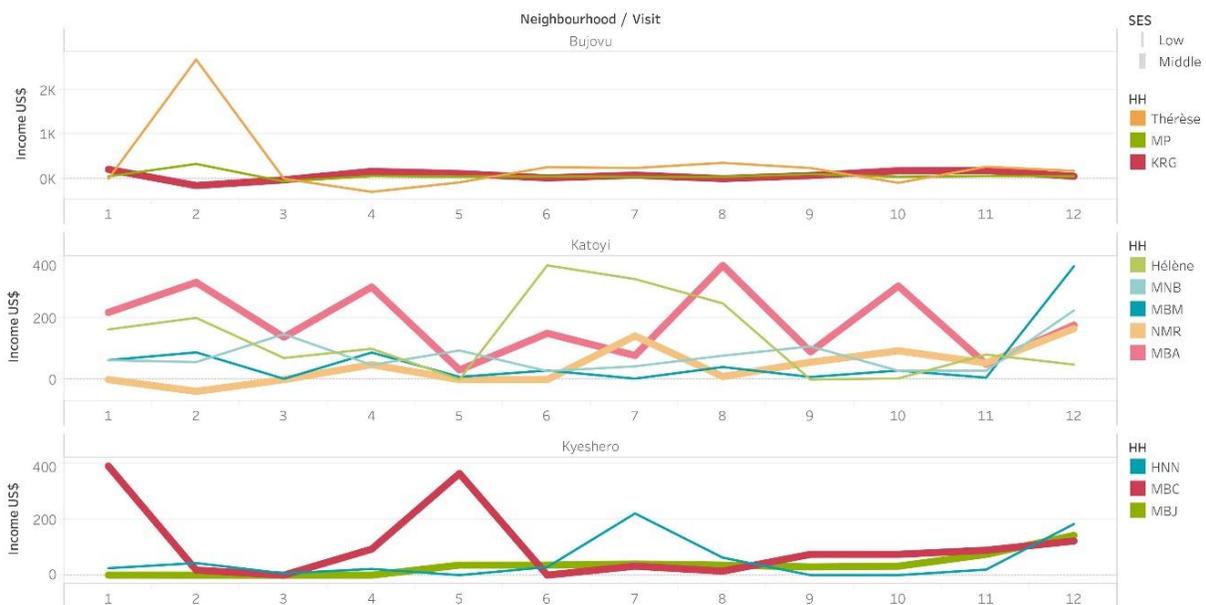
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<sup>2</sup> Individuals who hold money for others to avoid the latter, or their relatives, spending it on unplanned expenses.

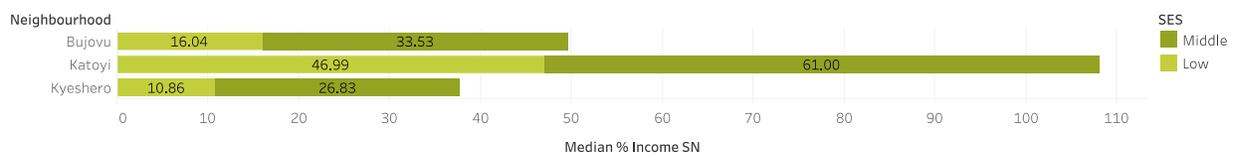
groups to ensure they could make such payments on time; each of which they were introduced to, and vouched for, by other members of their social networks.

As income flowed through social connections, it became payment of past ‘moral debt’ or created obligations of future reciprocity – further binding individuals as community. Even when the households’ median income fluctuated considerably (Figure 1), they still channelled far more of that income through their social networks than through financial instruments (Figure 2), particularly those of middle SES. Households in the sample often appeared to prioritise expenditures that involved their social networks even when they were making little to no income.

**Figure 1: Households’ income over the research period, disaggregated by household, with Bujovu residents in the top panel, Katoyi in the middle, and Kyeshero in the bottom panel. Thin lines connote households (HH) of low socioeconomic strata (SES) and thicker lines indicate HH of middle SES.**



**Figure 2: Households’ median percent of income channelled through their social networks (SN), disaggregated by neighbourhood and socioeconomic strata (SES).**



This suggests that the maintenance of social networks is a major undertaking for our households. Arguably, they were accruing future social obligations they could presumably then call on in times of

need. For example, during difficult periods two of our households were deriving a median of over 90% of their incoming money from their social networks. They both solely relied on donations from friends and relatives for a six-week period, with one also taking an interest-free loan from a relative during another difficult stretch and the other turning to withdrawals from a savings cooperative. This may be indicative of how social networks function as financial coping instruments in unstable contexts such as Goma. The way many study participants initially fiercely guarded their social networks, revealing them slowly over time if at all, attests to their value as coping mechanisms.

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*'I trust the potability of water from the tap stand. In case of failure, I will not draw water from the tank because as a health awareness-raising campaigner I know that water is not drinkable and contains germs. If there is no water at the tap stand, I call my brother who has a private REGIDESO connection in Himbi [a neighbourhood] and he brings me 5 jerrycans of 20L by car.'*

HÉLÈNE, AGE 45, 29 JAN. 2021 (KATOYI)

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### **3) HOUSEHOLDS PROVIDED WITH A STABLE SOURCE OF CLEAN WATER ARE LESS LIKELY TO SUBSTITUTE FOR CHEAPER, LESS CLEAN ALTERNATIVES.**

Our methodology found that after food, phone credit and transport, water is the most consistent expenditure for households, with all devoting between 5-15% of their income to this vital public good. It also found that households in Katoyi primarily source their water from Congo Maji tapstands, whilst those in Kyeshero and Bujovu rely predominantly on tanks, large wooden structures lined with plastic sheeting (Figure 3). During the dry season, Katoyi households' water-related expenses fluctuate by less than US\$1. In contrast, median biweekly expenditure on water in Bujovu and Kyeshero during the dry season ranges between US\$0.75-US\$5.5 and US\$1.25-US\$3.25, respectively.

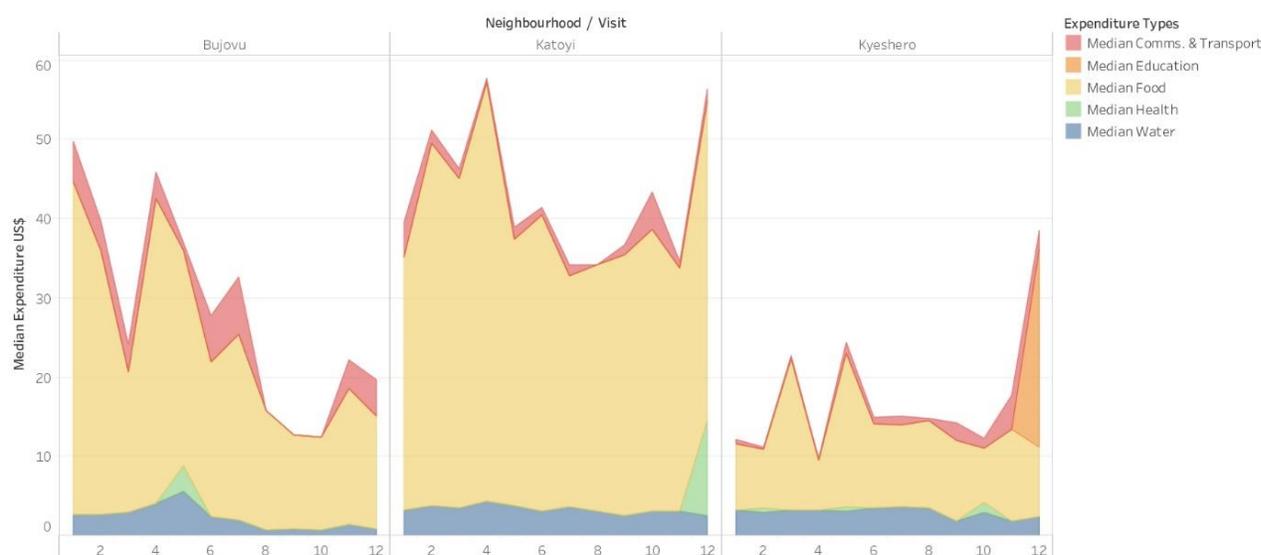
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*'The REGIDESO tap stands are like statues in the plots without water.'*

SAFI, AGE 48, 29 JAN. 2021 (KYESHERO)

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Figure 3: Median water expenditure over the research period, disaggregated by neighbourhood, season, and water source or provider.<sup>3</sup>



The fluctuations in water expenditure are unlikely to reflect less usage. Rather, they may be the result of the unstable availability and price of this source of water in Goma. Many participating households lamented water shortages in the dry season, as well as elevated prices of water from tanks, which can double to CF200 (US\$0.13) for a 20L jerry can. Considering that some households use up to 10 jerrycans daily, the increased expenditure and inability to plan for it likely exacerbates the instability of their already precarious financial situations.

All the households spent less on water during the wet season when rainwater is often used for cooking and drinking. Yet, the households in Katoyi that use Congo Maji tap stands did not drastically reduce their water-related expenses. In interviews, they conveyed the trusted quality of this water source and its necessity for cooking and drinking. Households elsewhere argued that the tanks and trucks that bring them water are often poorly maintained and dirty, leading to illnesses like cholera and diarrhoea. Even when such health problems do not incur medical expenses, they keep struggling household members from working or seeking other revenue-generating opportunities.

<sup>3</sup> The majority of households rely on a combination of water providers, listed in the legend. Median water expenditure thus illustrates only the most prominent providers for residents across the three neighbourhoods. Visits 2-8 occurred during the dry season, whilst visit 1 and 9-12 took place in the wet season. The segments of the figure for the wet season thus show data from visits 1 and then 9-12.

## IMPLICATIONS FOR FUTURE PROGRAMMING AND RESEARCH

Our experimental methodology and preliminary results offer several insights which can inform future development programmes and research activity components:

**HOUSEHOLDS' COPING STRATEGIES SHOULD BE UNDERSTOOD AND INVESTIGATED AS AT ONCE MATERIAL AND SOCIAL.** Much more research with larger sample sizes is needed to unpack the complexity of household coping mechanisms. Our tentative results suggest that they are based on complex social obligations and expectations of future reciprocity. The wealth of transactions appears to be predominantly non-monetary, implying that the majority of capital pushed and pulled is not financial. Our households, essentially, invest in their social networks. How these processes function, and how best to study them – and use results to design programmes that augment 'what works' positively for vulnerable populations – should be the focus of further exploration.

**PROGRAMMES THAT UNDERSTAND THEIR BROADER SOCIAL IMPACTS COULD CAPITALISE UPON THEM.** Our findings tentatively suggest that there may be knock-on or secondary effects from IMAGINE's provision of stable, clean, and consistently priced water. Households overall tended to push and pull much of their incomes through social networks, including family and religious events and savings clubs. They were likely meeting social obligations and accruing future ones that could be called upon in times of need. This may be indicative of social networks' functions as coping mechanisms in unstable contexts, ones in which financial capital is invested into social capital to be transferred again later. Programmes like IMAGINE could design activities to reinforce such dynamics:

- IMAGINE supported development associations at the neighbourhood-level across Goma. Such structures could be replicated at the street-level among tap stand users, with members asked to contribute financially to their maintenance or security. They could also represent their areas at higher level participatory meetings
- Activities or organisations that bring together residents of different backgrounds and means could diversify their social networks and promote mutual social obligations between different groups. Such groups may also go some way towards giving those accessing services ownership over (and responsibility for) their tap stands.

**LONGITUDINAL AND ETHNOGRAPHIC METHODS CAN COMPLEMENT MORE TRADITIONAL EVALUATIONS.** Programmes like IMAGINE usually begin with a baseline and seek to measure changes over time, like service access, perceptions of providers, or health rates. Our experimental method could supplement household surveys by being applied to a subset of that representative sample. The additional data would be likewise longitudinal but much more fine-grained, providing nuanced context as well as case studies to show how development interventions affect people's lives. Such data can also refine analyses of results and aid in explaining the causal mechanisms that underpin them. We recommend:

- Participatory approaches spear-headed by study participants themselves. In our study, households decided to record their own financial diaries, which increased accuracy and decreased interview duration. Categories of incomes and expenses should be further limited to decrease fatigue and respondent dropout rates.
- Longitudinal data should be collected by the same researchers visiting the same respondents. The continued exchange and interaction build trust and likewise increases data quality. Sensitive information about money and security is not readily disclosed, and certainly less so without established confidence.
- The design and implementation of such studies takes time. Research design, piloting, and refinement of methods should be considered in programme timelines and budgets. These should also account for the uncertainties of the context in which evaluations unfold, particularly in fragile and conflict-affected settings.

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