Gender Capitalism Approach: Reducing Gender-Based Violence and Femicide in Eastern Congo

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ABSTRACT

Every conflict is frequented by atrocities, violations, discrimination, and other forms of violence where the weaker gender is heavily affected. Democratic Republic of the Congo (DRC) has seen numerous internal conflicts wherein the worst victims are the women and girls. About 130 armed groups operate in eastern DRC alone, contesting for territorial and resources' control and to finance atrocities affecting local populace. Presence of world's largest peacebuilding mission was unable to minimize the sufferings of the Congolese. Eastern DRC records the highest number of Sexual and Gender-based Violence (SGBV) in the world. Rape is used as a weapon of war by armed groups on unarmed civilians causing panics and humanitarian crises. It has hampered education, safety and upbringing of children, particularly girls. Lack of adequate economic opportunities sometimes forces the majority of the male population to join armed groups as a fallout of intra-group conflicts. This qualitative study is based on: 1) available secondary data sources on the issue, and 2) author's experiential knowledge of peacekeeping operations in the region as primary source of data. The study applies a gender lens to explore the economic challenges in the region and recommends mitigating measures to create positive financial and social impact on women's socioeconomic wellbeing. Proposing a gender capitalism approach, it recommends some inroads to uplift the economic state of the women in particular: increasing women's access to capital, promoting workplace equity, and making products and services that facilitates better living for the women and weaker gender.

Keywords: Eastern Congo, Gender-based violence, Rape, Femicide, Gender Capitalism,

INTRODUCTION

Every intra-state conflict is characterized by atrocities, violations, discriminations, and other forms of violence perpetrated by various parties therein. The innocent civilians undergo untold miseries compared to the militants involved in the conflict. Among many violations, Sexual and Gender-based Violence (SGBV)¹ has become a defining characteristic of the conflict, and a tactic of war where victims of atrocities are primarily women and girls, and rarely men and boys (Thust & Estey, 2020). Democratic Republic of the Congo (DRC), particularly its east, has witnessed over three decades of conflict that left countless dead and displaced. Eastern DRC in particular, has been ravaged by war and violence since the mid-1990s. Persistent impunity for SGBV and other Human Rights Violations (HRV) in the country reinforce

¹ Sexual and Gender-based Violence (SGBV) refers to any act that inflicts harm on women, girls, men and boys against their will primarily due to unequal power relationships. SGBV includes physical, emotional or psychological and sexual violence, and denial of resources or access to services.

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insecurity in the region. Some of these include atrocities carried out in a systematic way, inflicted on civilians, with devastating consequences (MADRE, 2020). The region has heavy presence of armed groups, allured by Congo's rich minerals, the population experiences high levels of violence. About 130 illegal armed groups² (OCHA, 2022) and army units have been responsible for endless human rights abuses and widespread violations there (Banwell, 2014). The region was also devastated by Ebola and Covid-19 pandemic that multiplied the effects due to continued local conflicts (ACLED, 2021). Current data from the Armed Conflict Location and Event Data (ACLED) project³ shows that political violence together with SGBV and HRV increased in 2019 following a change of government in DRC.

Presence of the world's largest United Nations Peacekeeping mission (MONUSCO)⁴ for last two decades has not succeeded in limiting the sufferings of the Congolese. Eastern DRC records the highest number of SGBV and rape in the world. According to Banwell (2012), "It happens everywhere in DRC, rape is normalized and used to perform this type of masculinity," Rape is widely used as a weapon of war against women, men and children by armed groups (Thust & Estey, 2000). Very limited socio-economic opportunities are there, so the majority of the male population are compelled to get involved with armed groups to derive economic, influence, power and other benefits.

The study examines the issue by exploring numerous publications on the issue as secondary sources of data and utilizes the experiential learning of the author who had attained sound background knowledge of the conflict-environment while commanding a peacekeeping brigade in this region. The study identifies the economic challenges in eastern DRC using a gender lens and recommends some mitigating measures to imprint positive financial and social impact on women's socio-economic uplift. Kaplan and VanderBrug (2014) suggested that investing with a gender lens may create a new economic logic that could bridge the market logic of financial returns with the feminist logic of women's equality. As a major significance of this study, the author unequivocally describes the appalling gender-specific HRV scenario and thereafter supports the ideation of Kaplan and VanderBrug (2014) to propose a way-out by undertaking a gender capitalism approach with several lines of effort to improve the economic state of the poor women in DRC, and other developing countries.

THE PROBLEM

The eastern DRC is called 'the rape capital of the world' (Kristof & WuDunn, 2009) – the question is, why so? The answer is not simple. Over 200,000 rapes have been reported since Congolese war began in 1996. The populace is not always forthcoming to report the atrocities as the response from the administration and community do not demonstrate adequate empathy. The root of the problem lies much deeper than just the incidents; rather it is the societal behaviour to either commit or accept such wrongdoings. Given the reluctance to report a rape, it is likely that many more rapes and SGBV have taken place for every incident reported. Even

ACLED (Armed Conflict Location & Event Data Project) is directed by Professor Clionadh Raleigh and associated with the International Peace Research Institute (PRIO). ACLED is partially supported by World Bank's Development Economics Group Research Support Budget, and other institutions.

⁴ MONUSCO: United Nations Organization Stabilization Mission in the Democratic Republic of the Congo.

² OCHA (2022) stated that more than 130 armed groups, primarily founded by former Government forces and militia operate in eastern Congo, and DR Congo alleges involvement of neighboring countries including Rwanda.

a 70-year-old woman had tried in vain, to convince the rapists, as young as her grand-children, to leave her alone (ITUC, 2011).

The question to be asked is, "Is Sexual and Gender-based Violence in a conflict zone inevitable and to be considered a collateral damage?" Any conscience being would suggest that it is wrong; and no HRVs should be routinely dismissed as inevitable (DJCD, 2017). Sexual violence is not cultural, or even sexual, it is criminal (Burrow, 2011). This is the motivation to conduct this study to find how best the root causes and inadequacies can be conditioned in order to recommend mitigating measures aimed at reducing the number of violators and minimize the SGBVs, be it individual or institutional.

The study proposes that these violations can be reduced if people are able to find alternative livelihoods and all future economic and societal interventions are viewed using a gender lens and benefit the weaker deprived gender henceforth.

Key Concepts

- a. **Gender Lens**. A lens allows anyone to see the world differently, affects individual's interpretations, works and activities in that world. A "gender lens" helps investors include gender to gain new perspectives, highlight poorly understood inequalities, uncover new opportunities, identify blockages in the system, and discover new values. A gender lens may allow businesses in traditionally male-dominated industries have new design to make high impact on women (Kaplan & VanderBrug, 2014). Investing with a gender lens enables creation of a new economic logic that bridges the market logic of financial returns with the feminist logic of women's equality.
- b. **Child**: The United Nations Convention on the Rights of the Child (UNCRC) defines the child as a person under 18 years of age. It acknowledges the primary role of parents and the family in the care and protection of a child, and the obligation of the State to help them carry out these duties (Dube, 2015).
- c. **Child Soldier**: any person below 18 years of age who is or who has been recruited or used by an armed force or armed group in any capacity, including but not limited to children, boys and girls, used as fighters, cooks, porters, messengers, spies or for sexual purposes. It does not only refer to a child who is taking or has taken a direct part in hostilities.
- d. **Sexual Violence**: any sexual act, attempt to obtain a sexual act, unwanted sexual comments or advances, or acts to traffic, or otherwise directed, against a person's sexuality using coercion, by any person regardless of their relationship to the victim, in any setting, including but not limited to home and work.
- e. **Rape**: perpetrator invaded the body of a person by conduct resulting in penetration, however slight, of any part of the body of the victim or of the perpetrator with a sexual organ, or of the anal or genital opening of the victim with any object or any other part of the body. The invasion was committed by force, or by threat of force or coercion, or by taking advantage of a coercive environment, or the invasion was committed against a person incapable of giving genuine consent.

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- f. **Femicide.** It generally involves intentional murder of women because they are women, but in broader sense, include any killings of women or girls. Femicide is usually perpetrated by men, but sometimes female family members may be involved (WHO definition). Types of femicide include the following: Intimate partner violence (IPV), Femicide-suicide, HIV-related femicide, religious killings, female infanticide, misogynist slaying, human trafficking, sexual orientation, honor killings, and dowry-related femicide.
- g. Gender Capitalism. It denotes applying a gender lens to highlight the ways that gender is material to financial outcomes and these financial outcomes become material to influence gender in a given scenario (Kaplan & VanderBrug, 2014).

Objectives

The study intends to identify and explore the following:

- a. Examine the issue of sexual and gender-based violence happening in the eastern DRC.
- b. Using a gender lens, identify the economic challenges in eastern DRC and prescribe measures to create positive financial and social impact on women's socio-economic uplift.
- c. Recommend lines of effort add value to the already existing initiatives undertaken in the region.

METHODOLOGY

The study builds on previous scholarly works and field studies and author's personal experience with principal focus on peace agenda by reducing violations and atrocities in the region. This study argues that peace would come as an outcome and by-product of the socioeconomic upliftment initiatives designed for the deprived populace in the conflict zone. One limitation of this qualitative exploratory study is that the author had had observational learning but scope of conducting face-to-face interviews of the victims was limited. Thus, some inferences are based on author's self-reading, interpretation, and experience. The findings and recommendations of scholarly works have been carefully studied and used to hold positions to identify important addressing areas and ways they have been proposed. These are analyzed and compared to the prescriptions by international bodies and based on ground-reality. Thereafter some policy and action level recommendations have been incorporated in order to address the inadequacies more appropriately.

FACTS AND FINDINGS

Major Facts. ACLED (2021) identified major challenges to peace building in the eastern DRC and put into four broad categories:

a. Proliferation and mobilization of armed groups and militias (Mai-Mai and foreign armed groups) who compete for power and resources.

- b. Land conflicts, which often escalate due to poorly defined legal frameworks and poor access to judicial recourse.
- c. Widespread human rights violations and violent crimes committed by armed groups and state actors, which are often unreported and enable a culture of impunity.
- d. Inter-ethnic and communal conflicts, and are manipulated by political elites for their gain.

Other Challenges. Some more peripheral challenges have also been identified in the region that directly relate to the suffering of the population. Those are:

- a. Electoral conflict.
- b. Cross-border issues.
- c. Recent outbreak of pandemic, and related mistrust and disinformation about response to pandemic and possible armed attacks against health clinics (ACLED, 2021).
- d. Reasons for violence against women as suggested by Carter (2015) are:
 - 1) To justify sexual discriminations and physical abuses against women and girls, with a false premise that "men and boys are superior to women and girls".
 - 2) To sanction 'biased punishment' showing lenience to those violators and accept violence against women during armed conflicts as evident.
 - 3) Carter (2015) also suggested the existence of a pervasive denial of equal rights to women that causes a tangible harm to male and female family members alike.
- e. Concerning child-related violations, MONUSCO documented about 40,000 violations against children and recruitment of about 31,000 children by armed groups and forces⁵. The Child Protection Law in 2009 criminalizes child recruitment. A girl is removed from her family, denied education and raped repeatedly in the bush while being a sexslave in a rebel group. All of the children are forced to commit atrocities thus become child soldiers. Most of the above boys and girls recruited by armed groups will not receive justice for the crimes committed against them. The Government expressed its engagement to enforce the Child Protection Law but reduced to tokenism (Dube, 2015).

Some Examples of Gross SGBV and Femicide

In order to demonstrate ground-realities of violations, following real-life incidents have been included with narrative texts from scholarly publications and author's experience while operating in the conflict zones in eastern DRC.

a. Incident 1: May 2020. "...they shot open the door with a gun....accusing us of being rebel sympathizers," a Victim recalled. "You support the rebels. We'll show you that

⁵ Numbers from MONUSCO database on SGBV between 2009 and 2015 documents that armed groups and forces caused over 40,000 violations against children and about 31,000 children were recruited (Dube, 2015). ISBN

you are not a man". His father begged them not to hurt his family. But they "put a cable around my neck and began choking me"..... They said, "We are going to rape you". And they each took turns. "I heard the cries of my mother and sister as they were raped in the next room. Then shots rang out, and my father was dead". The boy underwent surgery in the hospital, after which the pastor told him that he would never again be considered a real man. Doctors estimate that nearly one in four men in eastern DRC has been raped and one in three women has suffered sexual violence. These people suffer twice – from the act itself, and from the social discrimination they endure as a fallout (Thust & Estey, 2020).

- b. Incident 2: June 2015. As multinational brigade commander the author was visiting a prison in Bunia, eastern DRC. He heard someone shouting from the dark confines of an over-packed cell, "General, please help me, they are going to ruin me⁶". As revealed later, throughout the night this officer was brutally raped by the rebels which was truly disgusting. Such a degraded extra-judicial verdict was prescribed to this serving military officer who did not get along well with his superior, in order to crush "the Man" in him for good (Author's own experience, 2015).
- c. Incident 3: June 2105. As brigade commander, the author was attending a town-hall meeting on HRVs that happened in a locality. The discussion was centered on the brutal acts done by child soldiers, who possess little or no empathy and always made to participate in the brutalities and atrocities. While the author was referring to the legal limitations of dealing the child soldiers that cannot deter them from committing such inhuman acts upon their own people, the local pastor commented (Author's own experience, 2015):

"General, you are wrong. They are the devilsthough the United Nations call them child soldiers. They are not in fact children in the context of Africa. Here a boy is expected to become a bread-earner as soon as he turns 12-15 years. Joining the militia, whenever they start holding guns, they start feeling powerful and they know nothing can stop them. These so-called child soldiers start violating women from the age of 12 and even don't spare their own family⁷".

d. Incident 4: February 2015. The author received an urgent alarm one morning that there had been a shooting incident at a nightclub in a bordering territory (Mahagi) that killed 16 and injured another 15 persons. Notably among the dead were a UN staff member (Indian) and staff officer to local Region Commander. The massacre was a ghastly sight beyond description. Among the dead was the owner of the club, Amena - a wealthy woman who reportedly was married to many men, two of them were Ugandan. She celebrated her birthday with one of her husbands and another husband might have sent mercenaries to avenge. She was shot in her Jaguar car as she attempted to leave. Her corpse was kept in Police hospital freezer until all the claimants seeking her inheritance could be settled amicably (Author's own experience, 2015).

e. Author's Comments

 $^{^{6}}$ Author's personal experience: It was learnt that due to some unlawful act, the local army chief had put the Commanding Officer Lieutenant Colonel X (imaginary name) behind bars together with the rebels in order to teach him a lesson.

In many parts of DRC, there is a systematic destruction of innocence among the young population by the vested groups for self-interest. Dube (2015) narrated how heartlessly the child soldiers are trained to learn brutality. As stated by a 12-year-old girl associated with an armed group, "One day a boy tried to escape. He was captured and we were told to kill him by hitting him on the head with sticks until he died". These children are systemically indoctrinated to become ruthless killers and perpetrators by the so-called rebel leaders in order to use them in the forefront of conflicts. It may be inexact to comment that the definition of child is very much contextual and society-centric. There can hardly be 'one standard age' to refer as child and adult. The contexts of Asia, Europe and Africa are very different and hence the impunity and degree of protection provided to so-called child soldiers as juvenile violators instead of criminals is enabling them to commit homicides and femicides and walk out unpunished.

Using a Gender Lens to Underline Gender Capitalism Approach

The discussion should focus on how women can learn to operate within the existing system than about how to overcome structural barriers. One needs to go beyond the individualistic concepts and involve large investment capital that inherits the systemic problem of devaluing women. Investing with a gender lens will aim to create a new economic logic that builds a bridge between these two worlds: the market logic of financial returns with the feminist logic of women's equality. It should promote gender analysis as a way of reshaping the system to change what is valued in any future investment ideation.

Kaplan and VanderBrug (2014) suggested that investing with a gender lens may enable an inclusive outcome and create positive financial and social impact on women's socioeconomic positioning. Hillary Clinton advocated for the economic inclusion of women as a vital source of economic growth (Kaplan & VanderBrug, 2014). The approach recommended is "gender" and not "women." Using the term "gender" to emphasize that making change means looking at the socially constructed roles, relationships, and expectations of women and men. To understand how a gender lens can change the way investment decisions are made, consider the example a non-profit agricultural lender focused on increasing rural prosperity in Asia/Africa. A glaring example was witnessed in Bangladesh where microcredit financing has empowered millions of unbanked poor women in the rural Bangladesh (Kabeer, 2017). Using a gender lens, however, can help investors contribute to startup businesses that are bigger than microfinance to help women entrepreneurs who are unable to get credit from banks.

Gender capitalism is about applying a gender lens to highlight the ways that gender is material to financial outcomes and financial outcomes are material to gender. The approach shall vary depending on the differences in resources, regions and countries, economies, and investment products. The theme focuses on three ways that a gender lens can serve this function. These three approaches are neither exhaustive nor exclusive. Instead, they are useful analytically in identifying opportunities and uncovering barriers to progress and investors may use multiple lenses simultaneously.

Gaining Access to Capital

The first is gaining access to capital—getting women involved as investors and investees, from Silicon Valley to Bangladesh. When one looks through a gender lens, disparities between men



and women's ability to access capital become quickly apparent. Across all industries, women have historically had trouble gaining access to investment capital. In addition, there are few women in the business of investing money (in banks, venture capital firms, or hedge funds). There is a collective credit gap of \$320 billion (the difference between the capital they are seeking and the credit to which they have access), which creates a major opportunity for investors. Stereotyping, implicit bias, and constrained networks may leave strong women-led firms without adequate investors. Only 6 percent of US venture capital funding goes to womenled businesses. Innovative investors are breaking these patterns. The approach would, *"democratize the entrepreneurial process"*. There are systematic, implicit biases that investors have in the traditional venture world that many don't even recognize and that disproportionately favor men.

Promoting Workplace Equity

The second is promoting workplace equity—using capital to value gender diversity in leadership and promote equal rights throughout company value chains, from top management to the shop floor. A gender lens on workplace equity allows the investor to look across the entire corporate value chain and ask, *"How are women's leadership and equal rights valued?"* The answers to that question can lead investors to new areas of opportunity. For example, research shows that the financial returns of companies with three or more women on their board are substantially higher than for companies that have no women on their board. Evidence shows that inclusive environments are associated with better organizational outcomes and that gender-diverse teams at all levels make better decisions. The goals of gender-focused investment are both to generate returns and to use the power of these investments to help push companies toward gender equity. Using a gender lens on workplace equity broadens the questions to recognize other dynamics. For example, understanding the gendered context in which people operate—such as research demonstrating that women can be either likable or competent but not both, or that in some cases domestic violence can increase when women's income increases—helps leaders innovate more effectively.

Creating Products and Services

The third is creating products and services that affect the lives of women and girls, from clean cook-stoves in Africa to pharmaceuticals that have been tested on women and adjusted for them. In some ways, businesses are adept at creating products and services for women and girls. The approach of the gender lens investing movement is to create opportunities and reduce risks by designing products and services that empower women and girls and improve their lives. This means changing the design process from designing for women to designing with women. Successes in reducing infant mortality (Asia and Africa), in improving feminine hygiene (India), and in other areas come from collaborative innovation.

CONCLUSIONS

In response to the reduction of atrocities and will to build peace in the region, local peacebuilders, government and other stakeholders are to take an integrated approach to prevent violations, using a blend of preventive, responsive and recovery-related actions. Their engagements will help prevent the escalation of violence, and facilitate a future-centric stance to address the root causes of violence and cover the gaps where the government has



underperformed. To establish an enduring peace, using a gender-inclusive lens to examine the past and present events and devise effort-lines of gender capitalism to develop the capacity of the persecuted women and men. Thereafter one may recommend how lines of effort could influence societal changes to reduce the vulnerability of the weaker gender.

Conclusions on Gender-based Approach

Obianuju (2019) in her article described that the women in Africa, mostly are lagging behind. They are deprived of proper education, access to finance, jobs and other opportunities than men. This is true for women in many parts of the third world, but in Africa it is more severe. In investment and finance sector, there exists a gender bias that systematically keeps the weaker gender away from mainstream economic activities. The UN and other development agencies prescribe poverty and inequality reducing agenda which is well defined in the national policy frameworks and global development agenda like the Sustainable Development Goals (SDG). But the nerve center of the impasse lies in the social systems that mostly remain unaddressed. This reform is very much essential to remove the gender disparity and inequality. There should be a multi-pronged approach to resolving the overall sufferings of the people of eastern DRC. While violations must be physically reigned using tools of negotiation, legal penalties or use of force, the conditioning of the total societal fabric needs an overhaul.

As stated by David Gressley, DSRSG MONUSCO⁸, prevention remains the most important activity that gender protection actors and their partners should engage in to stop child recruitment in DRC for good (Dube, 2015). Through awareness-raising at all levels of society across the country; through mass media campaigns and advocacy with national authorities and also through communities, traditional chiefs, religious leaders, families, teachers and through participation of children themselves. Dialogue with the women and men who take up arms and use children as combatants and in combat support roles must also be a priority. Lack of sustainable reintegration in areas where children are reunited pose a very high risk of re-recruitment by armed groups. The interventions to assimilate children formerly associated with armed groups is too short to meet the actual needs (Dube, 2015).

Limitations of international law, and Congolese rape laws, efforts to criminalize violence that rape and sexual violence during armed conflict are not implemented properly (Banwell, 2012). Transnational corporations involved in the illegal exportation of Congo's minerals are not free from committing state–corporate crimes and may be found guilty of committing war crimes either 'directly or indirectly, deliberately or through negligence' (UN Security Council, 2002). Gender awareness is a big void in the communities. Gender relationships, hegemonic masculinity, needs of women and femininity need to be clarified at all levels, both within and outside the conflict zone.

About gender capitalism approach, several lessons can be drawn from these three different approaches that will help investors use a gender lens to guide their decisions (Kaplan & VanderBrug, 2014). The first is that systems matter. For investors, it is easy to focus on the specific investments without thinking of the systems in which they are embedded. For example, when microfinance works for women, it is not just because of the loans, but also because of the entire set of principles and programs that have been created to support women entrepreneurs and the women can have a different relationship with their husbands or family members.

⁸ DSRSG, MONUSCO: Deputy Special Representative of the Secretary General, United Nations Organization Stabilization Mission in the Democratic Republic of the Congo.



Similarly, encouraging women entrepreneurs in DRC without confronting the biases in the entire funding system will not increase the number of women-owned businesses. Using a gender lens is about changing processes, not simply working within them. The second lesson is that metrics are important for creating incentives and for tracking progress, but our current methods are inadequate to measure the quantitative aspects of the events. It can start with counting the number of women on corporate boards of directors, but it is not enough. In Africa, it is more difficult to understand the impact of women's entrepreneurship until we define success according to the criteria of the women themselves. There, key outcomes are to be measured in studies of microfinance, e.g. changes in self-perception, improvements in selfconfidence, and development of expertise that the women experienced. The third lesson is that women must be at the table in all of these conversations, and in adequate numbers. A token woman on a panel or on a leadership team does not make for effective representation. Some research shows that tokenism can often be worse (Kaplan & VanderBrug, 2014). Can a gender lens help us move forward from the current confusion in financial markets and the broader economic crisis? Given the increasing attention to women and the economy, it is hoped that a gender lens on investing offer tangible solutions for making progress.

Recommended Measures

Strategic Level. Both local government and international bodies have diverse responsibilities in order to promote peace and stability in the region:

a. Congolese government

- 1) Have gender-inclusive approach to comply with existing international rules and conventions⁹ concerning wage and privileges of working women.
- 2) Accept gender equality as a pre-requisite to peace, democracy, and development and make programs, policies correspondingly.
- 3) Include gender lens to improve workplace environment including the mining sites.
- 4) Raise awareness on the intersectionality of gender-specific diverse needs and roles.
- 5) Review existing laws on SGBV and avoid notions of impunity to male perpetrators.

b. International community

- 1) **United Nations**. Provide more opportunities to female staff in Protection of Civilian (POC) efforts including more UNPKO¹⁰ staff and soldiers.
- 2) **ILO**. Create tripartite structure with government, labor unions, and employers to address decent work deficits in eastern DRC. Ensure compliance of Human Rights issues for all.
- 3) **Development Partners**. Ensure transparency and good governance in the mining sector and minimize self-interest goals.
- 4) **Multinational enterprises**. Due diligence measures for positive impact on human rights of mine workers.

Gender Capitalism. Following are recommended in relation to Gender Capitalism approach:

⁹ CEDAW: Convention on the Elimination of All Forms of Discrimination against Women and ILO Convention for Equal Wage.

¹⁰ UNPKO: United Nations Peacekeeping Operations.



- a. **First**, a systems approach is suggested that applies a gender lens to modify processes, not simply conform to it. It should allow women entrepreneurship and empower them with more voice and identity within the family. Encouraging unbiased funding to women entrepreneurs will increase the number of women-owned businesses.
- b. Second, it is necessary to develop relevant database to record and compare the viability of new interventions. Having found evidences of discriminations, some affirmative action is suggested to cover the shortfalls. Introduce gender-friendly measurement matrices to provide more incentives to women business owners who can attain specific benchmarks.
- c. **Third**, women must be accommodated at the decision-making process in all spheres, in adequate numbers. Tokenism approach to showcase women on a panel or on a leadership team does not make an effective representation. Research shows that tokenism can invert the desired progress often.

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