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CATTOLICA  
del Sacro Cuore

Dipartimento di Economia  
Internazionale, delle Istituzioni  
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WORKING PAPER SERIES

WP 1604

November, 2016

**Income Generating Activities (IGAs) and women  
empowerment. A pilot experience from Côte d'Ivoire**

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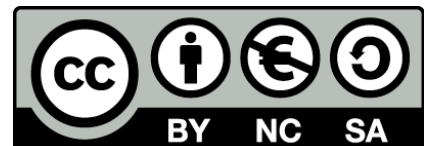
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## DISEIS

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# **Income Generating Activities (IGAs) and women empowerment.**

## **A pilot experience from Cotê d'Ivoire**

Sara Balestri<sup>1</sup> and Stefania G. Meda<sup>2</sup>

### **1. Introduction**

Despite a sustained growth rate during the last decade, Cotê d'Ivoire is still characterized by large sector of population living in extreme poverty conditions. Until the 1990s, Côte d'Ivoire was West Africa's most stable and prosperous country. The social disorders and instability occurred during the 90s (and later on) placed the poor population living in the capital city Abidjan under greater economic pressure expanding urban slums. There, the incidence rate of Hiv/AIDS is very high, dramatically raising the vulnerability of several social groups, including orphans, children and women.

The promotion of Income Generating Activities figures as leading community-based development strategy to support economic empowerment and social inclusion of marginalized and vulnerable people in poor environments. This study analysis the impact generated by a IGA pilot project implemented in poor urban slums of Abidjan where women – vulnerable to Hiv exposure – have been involved in order to promote a process of empowerment and resilience strengthening.

After having framed the rationale (section 2), this study describes the method (section 3) and then provides some descriptive statistics about the people involved in the IGAs (section 4). Section 5 discusses the main findings and the last section concludes with some final remarks.

### **2. Theoretical Framework**

It is a sound evidence that the locus of global poverty is moving to the cities, a process widely recognized as the 'urbanization of poverty' (UN-Habitat, 2003). People living in urban slums routinely face several challenges to survive within such environment, mainly through informal shelter and the outcomes informal income-generation strategies. The promotion of comprehensive slum upgrading schemes, as part of larger development strategies, represents a required action to fight poverty and strengthen social protection schemes for the most vulnerable. In particular, actions oriented to promote economic empowerment figure as efficient strategies in a context of urban poverty, especially when involve a collective dimension.

Supporting economic empowerment of poor people expand the consumption possibilities, and may contribute to build saving capabilities, promote access to credit, and enhance the possibility to making decision about what is being done within the household. This is particularly important when it comes to women, as they may turn up enabled in increasing expenditure on the wellbeing of themselves and their children. Some studies argue that a combination of women's increased economic activity and control over income resulting from access to micro-finance would improve women's skills, mobility, and access to knowledge and support networks. In addition, their status within the community would be enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change (Ray 1999). Economic empowerment indeed is more than (pooled) income generation. It has to do with promoting the right to self-determination and social inclusion. According to the literature, economic empowerment is

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associated with people's (especially women's) capacity to increase self-reliance, to determine choices, and their ability to influence the direction of change by gaining control over material and non-material resources (Sanyal 2009). We conceptualize empowerment following Kabeer (1999; 437) who defines empowerment as 'the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them; a process that entails thinking outside the system and challenging the status quo, where people can make choices from the vantage point of real alternatives without punishingly high costs'.

Within this framework, Income Generating Activities (IGAs) have been widely encouraged and sustained by development actors as tool for poverty reduction. IGAs consist of small businesses managed by group of people finalized to increase their household income and to diversify livelihoods. The lesson from experience and much of the development literature is that the income generating potential - the ability to access and take advantage of activities - depends crucially on access to assets, such as education, land, and infrastructure (Valdés et al. 2009). However, promoting group IGAs is not only functional for economic development. It often represents the roots of social cohesion and "social capital" (LaFerrara 2002), as it is potentially a tool for empowering relationships and social inclusion. Drawing upon the conceptual framework of Putnam (1993), some studies have looked at civic engagement in a variety of associations, including recreational and socio-political ones, to argue that the mere participation in such groups can have an economic impact by providing opportunities for members to share information, enforce informal transactions, and coordinate on cooperative outcomes (in the context of developing countries, see for example the work of Narayan and Pritchett (1999), Grootaert (1999), and Isham (2001). Indeed, individual members of groups that work well together can achieve much more than individuals working on their own (increase productivity and performance). A broader range of skills can be applied to practical activities and sharing and discussing ideas can play a pivotal role in deepening the members' understanding of a particular area. Again, being part of a team may help develop interpersonal skills such as speaking and listening as well as team working skills such as leadership, and working with and motivating others. Collaborating with others usually helps identify strengths and weaknesses (enhance self-awareness).

In this sense, group IGAs – that for some of the poorest individuals in developing countries, are more than socio-political associations or saving devices: they are "quasi-employers" – also perform a function similar to that of self-help groups, where members provide mutual support for each other. In a self-help group, the members share a common problem, often a common disease or addiction. Their mutual goal is to help each other to deal with, if possible to heal or to recover from, this problem. Those who share a common shame and stigma can come together, without judging, to provide an "instant identity" and community (Borman 1992). They can give emotional, social, and practical support to each other. They can explore and learn to understand and to combat the shame and stigma together, enhancing their self-esteem and self-efficacy. Through participation, they can enhance their social skills, promoting their social rehabilitation (Katz 1979).

Eventually, groups may promote their members' social inclusion through individual empowerment via participation. These groups may add to the richness of the social fabric and thus promote cohesion. A cohesive community is more likely to be also secure, friendly, with high levels of well-being. But in this equation we cannot overlook the economic factor, namely the link between the reinforcement of social and community ties plus their quality (i.e. social capital) and economic development, as suggested by recent works in political economy showing that trust and social capital matter for various aspects of economic well-being.

## **2.1 The case study: collective IGAs in urban slum of Abidjan (Cotê d'Ivoire)**

This study is based on the analysis of the impact generated by an IGA pilot project implemented in urban slum of Abidjan (Cotê d'Ivoire) by the Italian NGO AVSI, financially supported by USAID<sup>3</sup>. Within the main purpose of such initiative, the promotion of local-based IGAs has been integrated as new component of the general strategy aimed at empowering vulnerable households – with special attention to women – and generating spill-over effects on children well-being, as specific beneficiaries of the program, within their families and community.

Within this context, vulnerability of children refers to being Hiv-infected or to living with infected caregivers (high exposure to risk of contagion). The members of IGAs analysed in this study are therefore caregivers, possibly Hiv-infected, living in urban slums and in conditions of marginalisation and hardship as a result of their illness. The rationale of promoting tools for economic empowerment of such people (in large percentage women, and single-mothers) is not only to provide corresponding household with the means required to satisfy basic needs, but also to enhance their inclusion into society for a better and more dignified life. The approach to poverty reduction concentrates both on improving household activities already available - most prominently petty trade and micro-entrepreneurships but also small farming in the rural and peri-urban areas - and on expanding the range of potential activities of family members.

## **3. Methods**

We adopted a longitudinal multi-method case study based on both quantitative and qualitative approach to catch a far-reaching understanding of results achieved by the IGA and the non-material dimensions involved in being an active group.

The sample selection followed three main criteria. Firstly, we identified all economic (?) activities managed and carried out as a group, rather than individually, since joining informal associations in poor urban neighbourhoods might constitute a rational strategy for risk sharing and income pooling, especially for those who do not have access to the formal labour market, and whose options in the informal market are relatively unattractive. Collective IGAs are therefore believed more informative to explore with respect to individual IGAs, in order assess to what extent these kind of initiatives can serve as mutual assistance role, thus structuring social capital. The second criterion is focused on the temporal dimension: we identified all collective IGAs started no more than 6 months before the first survey to minimize any source of bias due to different exposure to the on-going program implementation. Analysing the standard approach of IGA set-up, indeed, we found that people involved need at least three months to organize themselves as a group, and only after this period the external support starts. At this point, a considerable amount of time is used for training (in business skills as well as group dynamics) and definition of goals, before starting any kind of activity. We therefore argue that the choice of such time window is instrumental to select IGAs which have not experienced yet any outcome from the activity. The third criterion relies on geographical proximity: we took into consideration only collective IGAs implemented in the urban districts of Abobo, Treichville, Yopougon (Abidjan city) to maintain similar socio-economic characteristics across groups.

The application of such criteria led to identifying 10 IGAs, essentially farming activities or basic manufacturing productions oriented at the local market, which involve (at least formally) 53 people in total. Despite all efforts, temporary displacement of the family to other areas of the country and extremely poor health conditions made not possible to collect all the questionnaires and interview beneficiaries, reducing the

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<sup>3</sup> Since 2008 AVSI runs the multidimensional USAID-funded program “Strengthening Sustainable Orphans and Vulnerable Children (OVC) Care and Support in Côte d'Ivoire” , mainly focused on socio-educational interventions finalized to children well-being.

sample to 26 people. Among the 10 IGAs resulted eligible to be included in the study, 2 economic activities closed during the second year of observation, thus reducing the number of IGAs suitable for the longitudinal analysis to 8. The following table summarizes the pool of collective IGAs included in the study (in bold, the failed IGAs).

Tab. 1 Summary of collective IGAs included in the study

<i>n</i>	<i>District</i>	<i>IGA</i>	<i>n members</i>	<i>I wave</i>	<i>II wave</i>
				<i>n interviewed</i>	<i>n interviewed</i>
1	Yopougon	Bakery	16	4	3
2	Yopougon	Production of attieké	6	-	4
3	Yopougon	Poultry farming	2	2	1
4	Yopougon	Snail farming	6	5	3
5	Yopougon	Drinkable water sachets production	5	4	3
6	Yopougon	Bazin <sup>4</sup> dyeing and selling unit	3	3	2
7	<b>Abobo</b>	<b>Cassava plantation</b>	<b>3</b>	<b>3</b>	-
8	<b>Abobo</b>	<b>Snail farming</b>	<b>4</b>	<b>1</b>	-
9	Abobo	Poultry farming	4	2	2
10	Treichville	Liquid soap production and selling	4	2	-
<i>Total</i>			53	26	15

As mentioned, data collection was based on a twofold strategy: each participant has been asked to dedicate some time to a *i*) group interview about her IGA participation experience, and to provide information by filling an *ii*) individual questionnaire concerning personal and family characteristics and IGA features. Whilst group interviews have been explored by qualitative means of content analysis, data collected with the questionnaire-based survey have been analysed by standard statistical means.

The group interviews were outlined to give interviewees the possibility to talk about themselves as members of a group sharing common goals and activities. The aim was to collect personal and direct testimonies about their perception of being involved in a collective IGA, and therefore being member of a group. The interviews spanned through a number of thematic areas and they were basically articulated in four main parts: *i*) a first ice-breaking phase, based on a round table discussion in which participants could briefly introduce themselves; *ii*) a second part, giving space to the narrative of daily activities, processes of decision making within the group and toward the outside, practical arrangements, management and organizational models chosen for the IGA, as well as roles assigned/negotiated between members; *iii*) a third part, aimed to understanding the relational component of the IGA in order to explore how the subjects relate to each other in the performance of daily activities, and whether this generates a relational surplus, which could possibly spill over, outside the work domain to create friendship ties, as well as mutual support, and therefore a general increase in confidence and trust; *iv*) the last component, to highlight possible problems encountered, weaknesses and strengths of the IGA as they are perceived by the interviewees.

The individual questionnaires were meant to provide evidence about the attitudes, economic conditions and relational environment of IGAs members.

The first wave of data collection took place between January and March 2013, while the second was implemented one year later (January-March 2014), recording a few dropouts mainly due to the extinction of some collective IGAs.

<sup>4</sup> Bazin is a brilliant and stiff fabric used in West Africa for making traditional luxury clothing for women as for men.

All the people included in the sample were informed about the purpose and methods of the research, and provided their written voluntary consent before becoming research participants. The interviewers were responsible for making sure each potential research participant had understood all the information before giving informed consent, had been provided information allowing time for consideration or questioning, had been presented information in the preferred language, and had made sure it did not require high-level literacy skills.

### 3.1 Limitations

The case study presents some limitations; in particular, since the study has been carried out during the implementation of a larger development program which includes the pilot project analysed, it has been necessary to set up a time-window in order to make a rigorous sampling and reduce as far as possible the effects due to interviewees' exposure to other program activities. However, this choice has affected the range of the reference population, by reducing it, and making it more concentrated in Yopougon district.

Due to ethical standards adopted by AVSI and the on-going criterion through which beneficiaries are involved in program activities, the sample is not analysed in comparison to a counter-factual, whose identification has not been possible. We mitigated this aspect by providing a longitudinal analysis based on two periods, and enriching the study by qualitative analysis of the narrative provided by each group.

Finally, we realize that one-year time is a limited amount of time to assess variations in long-lasting dimensions of well-being. Since it was not possible to expand the temporal gap, we decided to focus more on social dimensions, such as relations, rather than on long-run financial aspects, such as changes in wealth. This builds on the adopted methodological approach which identifies in social capital and economic empowerment prominent engines of local development.

### 4. Descriptive statistics

We firstly provide some insights to delineate major traits of people who decided to be initially involved in the IGAs selected experiences. This descriptive paragraph refers to a study population composed by 26 IGAs members<sup>5</sup>, with a large prevalence of women (85%), as encouraged by the background development initiative. On average, IGA members are almost 41-year old, with no specific differences between districts of residence, and live in households composed of more than 8 individuals, signalling the existence of large families which – besides African culture of extended families – are likely to be shaped and re-composed around reference adults by effects of poverty and health conditions.

Tab. 2 Summary statistics for IGAs members' age, by district and gender

	<i>Obs.</i>	<i>Mean</i>	<i>Std. Dev.</i>	<i>Min</i>	<i>Max</i>
Yopougon	18	39.88	7.72	29	61
Abobo	6	43.83	6.61	35	55
Treichville	2	44.5	13.43	35	44
Women	22	41.36	7.16	32	61
Men	4	40.00	11.91	29	55
<b>Total</b>	<b>26</b>	<b>41.15</b>	<b>7.77</b>	<b>29</b>	<b>61</b>

Reasonably, the higher the number of dependent people living together, the higher the probability to incur in social and economic vulnerability. This rationale led us to calculate a measure of the family burden, which is the ratio between the number of children under 5-years plus other dependent people within the same household (i.e. disable people) and the total number of components. Ranging from 0.143 (I wave) to a ratio

<sup>5</sup> After the second wave of data collection, the number of IGAs members we interviewed is reduced to 15 subjects due to failure of some activities.

of 0.153 (II wave), the family burden value suggests that the household is, on average, composed for almost 15% by people not able to provide any economic support to the family.

As regards house ownership, Table 3 resumes the results: more than 58% of the surveyed households live in a rented house; 27% hold the property of the house; and 15% of caregivers live in a house without having to pay a rent.. The second and third columns provide a measure of house size, by indicating the number of rooms/huts, on average. Owned houses are the largest (more than 3 rooms), on average, reaching a maximum value of 6 rooms. On the contrary, people living in a rented house have less available space. The last columns report a measure of family crowding, in other words the ratio between the number of people living together as a family and the number of available rooms. Family crowding is on average 4 people per room, with higher values for rented houses<sup>6</sup>. A high crowding measure suggests higher vulnerabilities and, likely, a reduced capacity of household to cope with external shocks, making such families less resilient. Looking at the same dimension one year later, we find a variation significant at 5% level on the family crowding measure, which increases till 6 people per room, on average.

*Tab. 3 House ownership, size and family crowding*

	No. Rooms/huts			Family crowding	
	<i>Obs.</i>	<i>Mean</i>	<i>Std. Dev.</i>	<i>Mean</i>	<i>Std. Dev.</i>
Owned	7	3.57	1.51	3.72	0.78
Rented	15	1.80	0.86	4.43	2.19
Free	4	2.75	1.25	3.16	1.29
<b>All</b>	<b>26</b>	<b>2.42</b>	<b>1.33</b>	<b>4.04</b>	<b>1.81</b>

As regards the education level of the IGA members, quite surprisingly we got notice that almost 40% of respondents hold a secondary level of education. However, this positive feature is balanced by the fact around 32% of the sample is completely illiterate, or hold very basic linguistic competences. This bimodal distribution suggests that a considerable proportion of people running IGAs cannot properly interact with a business environment, even in a very small-scale initiative, being not able to read or write.

Surveying the level of education completed by the IGA members is relevant for three main reasons: first, it is reasonable to assume that better educated people are more resilient, when faced with hardships and setbacks; second, people with a proper education may be more able to manage business; finally, educated caregivers are more likely to invest in their offspring's education, and understand the importance of school attendance as a means for developing their children's human capital, and protecting them from social risks (e.g. streetism, child abuse, child labour, sexual exploitation, etc.).

As mentioned, Hiv/Aids infection represents a major threat in degraded urban areas in Abidjan; as regards selected IGAs, being affected or being close relative to affected people is a distinguishing factor for all members<sup>7</sup>. Although absolutely coherent with the aim of empowerment and overcoming of social stigma on which the IGA initiative is built, nevertheless poor health conditions raise concerns about the ability of these people to work on regular basis. Indeed, a number of IGA beneficiaries, especially women, are not able to work regularly due to the effects of HIV/AIDS infection. This feature leads to a reduced productive capacity, and discontinuous engagement in the activity.

It should be noted that despite the rising morbidity and mortality of tuberculosis in patients with HIV/AIDS infection and, in turn, the higher risk to fall sick from tuberculosis once HIV positive, almost 62% of IGA members have never been tested for tuberculosis. After one year of observation, there are no relevant variations to be noted, except that one IGA member has been tested and found positive to TB.

<sup>6</sup> The maximum value reached by this variable is no.9 people per room, suggesting a strong problem of crowding and connected vulnerabilities, especially in terms of health conditions.

<sup>7</sup> Data reveal that 80% of respondents have been tested for HIV/Aids and resulted infected.



Household's assets, income level and consumption expenditure are meaningful information to better understand poverty dimensions, constraints and lack of opportunities experienced by IGA members' households. In this perspective, we analysed house furniture, the presence of productive animals and additional possessions – such as television, radio, CD player and others –, which are usually associated to an improved standard of living. Referring to house furniture, 50% of households have chairs, 69% at least one table, 53% at least one bed, 19% a sofa, 69% at least one mattress and, finally, 93.8% a wash basin. While a sofa could be considered as not so relevant furniture in terms of basic requirements, the fact that 12 IGA members – out of 26 - do not possess any chair and table should be taken into account. Almost all houses are equipped with own kitchen equipment, such as pots and pans, while just one family possesses a stove, which represents a clear improvement in living standard<sup>8</sup>.

Respect to having other source of income, we verified whether IGA members and their household possess any productive animals. This could have been quite unusual, since it is quite difficult to take care of productive animals in a sub-urban area. Indeed, no household possesses any oxen or pigs, cattle, goat or sheep. Only 2 households possess at least one chicken or duck. The final picture suggests that the reference population of this case study cannot rely on the contribution of productive animals, and essentially base their food consumption on bought products.

The last category of assets we included in the analysis, in order to get a picture of the economic dimension of IGA members at the beginning of their activity, is represented by items that are usually related to improved standard of living and are likely to be associated to some measure of saving capacity of the household (Tab.4).

*Tab. 4 Other household assets*

<i>Item</i>	<b>Holding assets</b>	
	<i>Obs.</i>	<i>Percentage</i>
Car	0	-
Motorcycle	0	-
Bicycle	0	-
Generator	0	-
Car battery	0	-
TV	16	61,5
<b>Mobile phone</b>	<b>25</b>	<b>96,1</b>
Radio	4	15,3
DVD player	3	11,5
CD/mp3 player	0	-
laptop/desktop pc	3	11,5
Watch/clock	5	19,2
Charcoal bags	1	3,8

Note: reference population of No.26 IGA members

No IGA member possesses any means of transportation, implying that family members can reach others locations – too far away to be reached on foot, for example, to buy cheaper food, or go to a higher school - only by paying private/public transports at market prices. The reported expenditure of transportation is, on average, about 4,600 CFA every two weeks<sup>9</sup>.

On the other hand, television and mobile phone are, instead, quite common assets for the households. Mobile phones in particular represent a common asset for almost every IGA member.

<sup>8</sup> After one year, there are no significant variations. This is an expected result since one year is a limited lapse time to check variations in long-run assets such as house furniture

<sup>9</sup> The average expenditure on transportation is characterized by a very high variance, and it is mainly driven by district location: in Abobo the bi-weekly expenditure is considerably higher than other districts, suggesting or higher local costs or that people need to move more to buy stuff, go to work etc.

Complementary to the IGA commitment, a relevant part of IGA members is devoted to petty trade (23%), or to other micro economic activities (50%). Within the household, it is likely that other family members can work beside the caregiver; thus, by taking in consideration all the income sources available for the household, we get a more precise idea of the income level of the household.

Finally, financial loans and any other kind of debts represent a relevant measure of access to credit, and of the possibility to get collaterals to face unexpected situations, or to increase spending. It is worth noting that 42,3% of the IGA members' households affirm, at the first survey time, to have obtained a financial loan which they have to repay. Among them, the perception of the debt as a burden for the family is very high in 55.5% of the households, high in 22.2%, tolerable for 11.1% and irrelevant for 11.1%.

In general terms, people involved in such IGA initiatives seem characterized by high level of economic vulnerability - with a relevant percentage living below the line of extreme poverty -, and a quite limited saving capacity.

## 5. Discussion of the major findings

### 5.1 The impact of IGAs on relational networks

**Relations with the community.** The most recent theoretical reflections on social capital and development highlight the importance that community ties have in Sub-Saharan Africa, particularly with respect to the presence and strength of relational networks.

For this reason we took into account the IGA members' self-perception of *i*) their level of wealth in relation to the rest of the community, *ii*) presence of a network of friends, *iii*) respect received from other members of the community, as well as *iv*) sense of security and safety.

In the course of individual questionnaire administration, the IGA members were shown the picture of a 10-step ladder, and told to imagine that at the bottom (first step) stand the poorest people in their community, and at the top step (the tenth) stand the wealthiest people in their community. They were then asked to say on which step they would place their household today. Afterwards, they were asked to envision the future (prospersion to one year later) with respect to their household's wealth in relation to the rest of the community. This gave useful insights on the respondents' attitude towards change and future (positive or negative) events. With an analogous approach, our sample of IGA members were also required to place their household on a similar ladder – at present and in one year time –, though this time with reference to their perception of respect, their social connectedness and their children' health conditions, with respect to the rest of the community.

Starting from a clear unsatisfying perception of their wealth condition in relation to the rest of the community (placing their households between the first and third step of the ladder), the perception of future wealth level suggests that IGA members see themselves in better wealth conditions in one year time, thus showing a certain level of trust in the future, although still remaining in the bottom half of the ladder (on average).

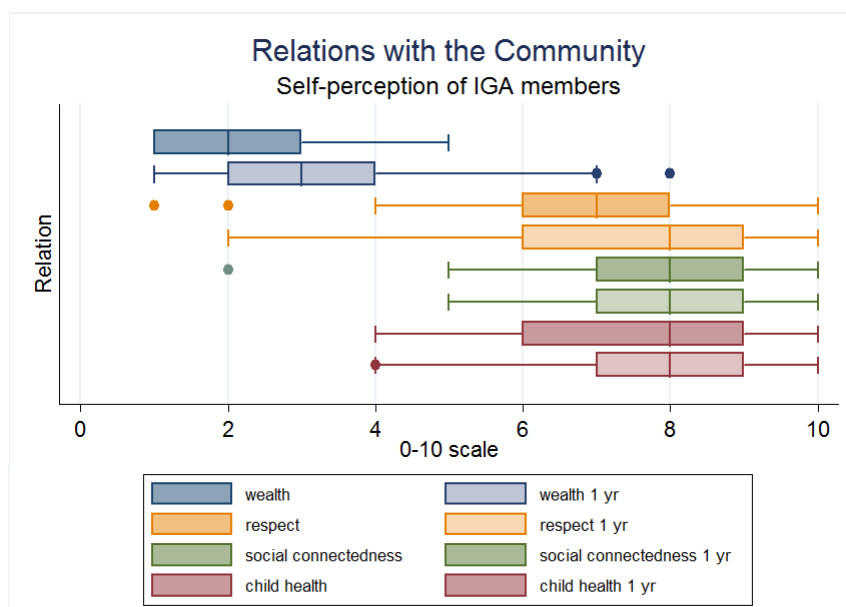
The second item refers to respect. As mentioned earlier, because of the African communitarian culture, a great deal of emphasis is placed on respect and reputation (moral credit) that people enjoy in their own networks of relationships. For this reason, enjoying high levels of respect increases the perception of wellbeing of the subjects, while enjoying little respect means to be marginalized and this usually brings malaise and discomfort. The theme of respect, and how it is linked to social inclusion *versus* marginalization, is particularly relevant for people HIV/AIDS affected/infected, because HIV/AIDS often creates situations of social exclusion, isolation, stigma, as well as loss of support from other members of the community. The general perception of respect is positive (on the 7<sup>th</sup> step, on average); however the distribution is very large, with two unusual observations regarding members of IGAs that actually failed in one-year time. At the first

wave of data collection, respondents were quite confident in a future improvement of their status, expecting an increase in the perceived respect, on average.

Subsequently, according to the usual mode of the 10-step ladder, IGA members were asked where they would place themselves with respect to the people with the higher (10<sup>th</sup> step) and the lower number of friends (1<sup>st</sup> step) in the community. These two items help understand the presence and the (perceived) extension of the friendship network in a view of support and exchange, thus providing a measure of social connectedness. Obviously, these items are not able to give indications about the quality of these relationships and do not account for personal characteristics that are likely to orient subjective perceptions (such as introversion/extroversion, social desirability, optimistic/ pessimistic attitude just to mention a few), but still remains a useful indicator to understand to what extent people feel to be part of a network of relationships. Again, the general perception of IGA members is very positive (on the 8<sup>th</sup> step, on average), but with no particular expectations for improvements in the future.

Finally, the last couple of boxes refer to where IGA members would place their children as regards the perception of their health status, compared to the overall health status of the children of the community. As in the previous items, IGA members believe that their child health status is good respect to the children living within the same community, with very slight expectations for future improvements (interestingly, in one case a caregiver seems to expect a health worsening for her children).

Fig. 1 Box plot of self-perception of IGA members of their relations with the community, first wave



When we analyze the variations of the same relational parameters in one-year time, the positive attitude found during the first wave, is largely confirmed by the data (Tab. 5)<sup>10</sup>. The variation – both at the survey time and as future expectation – is positive and statistically significant<sup>11</sup>. Particularly notable is the expectation of future improvements in wealth conditions, denoting a great confidence (or hope) in the possibility of raising their standard of living.

<sup>10</sup> The table reports mean and standard deviations values for the whole sample in 2013 (first column); reduced sample to match with 2014 sample (second column); 2014 sample. Variations ( $\Delta$ ) refer to the matched observations between the first and second wave of data collection.

<sup>11</sup> Only the variation on the perception of social connectedness is not statistically significant, whereas the future expectation is highly significant at 1% level.

Tab. 5 Summary of within-IGA members' variations for relations with the community

	FIRST WAVE (26 obs)		FIRST WAVE (15 obs)		SECOND WAVE (15 obs)		$\Delta$
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	
Wealth	2,423	1,474	2,466	1,407	3,733	1,486	+ **
Wealth in 1 yr	3,500	1,772	3,666	2,058	7,800	2,932	+ ***
Respect	6,769	2,178	7,733	1,099	8,466	1,125	+ *
Respect in 1 yr	7,423	2,100	8,266	1,162	9,800	0,077	+ ***
Social connect.	7,730	1,823	8,200	2,007	8,733	1,533	+
Social connect. in 1 yr	8,307	1,349	8,666	1,112	9,733	0,703	+ ***
Child health	7,384	1,722	7,866	1,726	9,133	0,915	+ **
Child health in 1 yr	8,076	1,647	8,400	1,723	10,000	0,000	+ ***

Note: \*\*\* significant at 1% level; \*\* significant at 5% level; \* significant at 10% level

As regards the perception of security/insecurity and inclusion/exclusion in the community, insults – both to IGA members and their children - and physical attacks from community members seem to be a marginal event. The strict majority of respondents, indeed, affirm that they have been never affected by this kind of events in the previous 6 months. Such result is consistent in one-year time. Regardless of district of residence, 88% of IGA members have not been a victim of a theft/robbery/burglary in the last 6 months (nobody a year later). Generally speaking, although recent facts of civil turmoil in Abidjan (2011 crisis), security does not figure as a priority issue, with no significant statistical differences across periods of observation.

An additional component of community relations is measured to what extent people participate or are involved in community activities, eventually taking leadership of any of them: initially, the 38.4% of IGA members claim that they mobilize the community for meetings, with a marginal however significant increase at the end of the second year of observation (p-value:0.001). To capture the general attitude of IGA members in being actively involved in the community, we therefore analysed their participation in groups other than the IGAs, and we found that almost 80% of interviewed people were members of other groups – namely women's groups; youth groups; religious groups or no better specified category than "other" – participating to several social activities and denoting in that way a higher level of inclusion in the community respect to other IGA members. One year later, the same people were still actually members of a group other than the IGA, suggesting that this attitude may be connected to positive networks that may benefit the economic activity. In this time lapse, such people significantly improve their participation in a number of different groups, especially in relation to NGOs and religious groups. It deserves to be noted that when the IGA experience started it was considered as the most relevant personal commitment by all interviewed people, whereas one year later the relevance of being part of a religious group and a women's group rise in a large way, partially substituting the original predominance of the involvement in an IGA activity. This attitude could be easily explained by the low rate of IGA success within one year, and thus the decreasing commitment to group membership.

**Relations within the group.** Since we are interested in the relational dimension as a driving force for development, it is important to focus also on the relationships within the IGA group. Collaborative relations within the group's members are a key feature to understand the internal dynamics, as the collective dimension is not aimed only to respond to economic and insurance needs: through collaboration, trust, reciprocity and synergy, indeed, people can experience new ways of community, with shared benefits of inclusion and social support.

The results are somehow unexpected. As before, using a Likert-type scale to measure self-perception about the quality of collaboration and cooperative attitude within the group members, after one year interviewed people report a relevant impoverishment of the relations with a substantive and negative variation in the evaluation of the cooperation among the group members. With a similar path, people believe to know each other less than before. In both cases, the negative variation is large and statistically significant (Tab. 6).

Tab. 6 Summary of within-IGA members' variations for relations with other group's members

	FIRST WAVE (26 obs)		FIRST WAVE (15 obs)		SECOND WAVE (15 obs)		$\Delta$
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	
cooperation	8,846	1,222	9,066	1,279	6,666	3,330	- **
knowledge	8,307	1,827	8,933	1,624	7,066	2,548	- **

Note: \*\*\* significant at 1% level; \*\* significant at 5% level; \* significant at 10% level

This pattern corroborates the idea that the limited results obtained in terms of performance of the economic activity in many cases have negatively affected the relations between group members and, likely, eroded the trustiness and confidence within the group. However, the qualitative analysis of interviews suggest that despite such negative evaluation, for most IGA members the group still remains a place where they do not need to hide their Hiv-affected status and not receive discrimination due to health conditions.

**Family relations.** A final dimension we investigated refers to intra-household relational dynamics, seeking to illustrate whether and to what extent the participation to a group IGA has influenced – positively or negatively – the relation with their family members. Being involved in a potentially profitable activity, indeed, constitutes an asset for the whole family, and the fact that women (more than men) are engaged in the IGAs thus becoming (often) the main breadwinner could generate dynamics of conflict within the household, in particular in relation to the dynamics of power and the relationship between the sexes. For this reason it is important to investigate how (and whether) to participate in an IGA is communicated to the family and the reaction of the latter. We found that all family members are aware of their relatives' involvement in an IGA, denoting through their narrative that the membership has been largely taken at family level. After one year, IGA members perceive their relations within the own family as improved, although variations do not reach statistical significance level.

Tab. 7 Relations within the family, first and second wave

	FIRST WAVE (26 obs)		FIRST WAVE (15 obs)		SECOND WAVE (15 obs)		$\Delta$
	Freq.	Percent	Freq.	Percent	Freq.	Percent	
Unchanged	6	23,08	2	13,33	5	33,33	+
Improved	20	76,92	13	86,67	10	66,67	-

Note: Variations in the ranks \*\*\* significant at 1% level; \*\* significant at 5% level; \* significant at 10% level

However, interviews reveal high expectations and short-run horizon on the sides of the families towards IGA outcomes: some family members appear sympathetic to the challenges faced by their relatives at work, others feel deeply disappointed once the economic activity does reach the expected results. When the family members, indeed, realize that the benefits do not come right away, they lose motivation and courage and the IGA members perceive this disappointment.

## 5.2 A short-term indicator for economic capital: consumption expenditure

The purpose of this section is to provide evidence on food and non-food consumption of the IGA members households, in order to draw a meaningful figure of the expenditure capability of such families. Since we consider a one-year gap between the two observations, it is reasonable that variations in long-lasting dimensions of well-being are unlikely to be reported. Conversely, variations in the composition of family expenditure may play as short-term indicator for expenditure capacity, which is expected to be increased due to the enrolment in an IGA. It is worth noting that we do not account for inflation trends in the country within years of observations, since our scope is only to detect whether the consumption frontier is expanded.

Not surprisingly given the urban slum environment, almost all households buy every food item on local markets at current prices. Own productions are extremely limited and represent rare cases.

Table 8 summarizes the number (and percentage respect to the total sample) of families who have consumed the listed food items within the household in the previous seven days. For example, cassava – base of the daily diet for poor families in the African region – has been consumed by the 100% of interviewed households in 2013. Rice and fish are consumed by a very high percentage of households, with no variations across time. Conversely, there are slightly positive variations in the consumption of meat, beans and peas, fruits and vegetables. This last food item shows a positive and statistically significant variation.

Tab. 8 Food consumption for selected items, first and second wave

	<i>FIRST WAVE</i> (26 obs)		<i>FIRST WAVE</i> (15 obs)		<i>SECOND WAVE</i> (15 obs)		<i>A</i>
	<i>Obs</i>	<i>Percentage</i>	<i>Obs</i>	<i>Percentage</i>	<i>Obs</i>	<i>Percentage</i>	
Cassava	26	100,0	15	100,0	14	93,3	-
Potatoes	2	7,7	1	6,7	2	13,3	+
Rice	25	96,2	14	93,3	14	93,3	
Maize	5	19,2	5	33,3	2	14,2	-
Meat	11	41,3	6	40,0	7	50,0	+
Fish	24	92,3	14	93,3	14	93,3	
Beans and peas	4	15,4	3	20,0	4	26,6	+
Fruits	5	19,2	5	33,3	7	46,6	+
Vegetables	12	46,2	11	73,3	15	100,0	+ **

Note: \*\*\* significant at 1% level; \*\* significant at 5% level; \* significant at 10% level

Food items included in Table 9 – excluded oil and butter - are associated to a higher standard of living. Oil and butter, indeed, are widely used in cooking and they are a quite common item for households in local markets. Sugar, milk, tea and sodas, on the contrary, are proportionally more expensive and they should be evaluated as additional items respect to a basic household expenditure: their consumption is low and limited to a restricted portion of families. However, data show a slightly positive increase in consumption of these items – not milk – after one year.

All households affirm to not drink alcohol. However, this result could be led by some effects of social pressure inspired by the survey, since the data seem to be underestimated respect to considerations driven by common knowledge.

Tab. 9 Food consumption for other selected items, first and second wave

	FIRST WAVE (26 obs)		FIRST WAVE (15 obs)		SECOND WAVE (15 obs)		$\Delta$
	Obs	Percentage	Obs	Percentage	Obs	Percentage	
Milk	5	19.2	3	20.0	3	20.0	
Oil/butter	20	76.9	12	80.0	11	73.3	-
Sodas	8	30.7	5	33.3	6	40.0	+
Sugar	8	30.7	6	40.0	8	53.3	+
Tea/Coffee	4	15.3	3	20.0	5	33.3	+
Alcohol	0	-	0	-	0	-	

Note: \*\*\* significant at 1% level; \*\* significant at 5% level; \* significant at 10% level

Then, we ask to IGA members to give a measure of the bi-weekly expenditure for some no-food items such as charcoal, firewood and gas. Non-food consumption, indeed, provides an additional explanatory power by providing useful information about households' average expenditure and about the available goods under their budget constraint. It improves comprehension of existing economic ties and opportunities for fostering empowerment. For almost all the households interviewed, higher expenditures are associated to the purchase of charcoal/coal, gas/methane, laundry and toilet soap, airtime/internet/phone-charging and personal care items (including toilet paper, toothpaste, hair products, razors, make-up and lotions). Expenditure for charcoal and gas, put together, account for approximately 3,685 CFA every two weeks, that means almost 25% of the lower threshold of the average income class (30,001-100,000 CFA/month)<sup>12</sup>. Above all, transportation represents the major cost to deal with. Looking at variations among the first and second wave, data suggest a general increase in expenditure figures, with some statistically significant differences across the sample.

Tab.10 Non-food expenditure for selected item, first and second wave

	FIRST WAVE (26 obs)		FIRST WAVE (15 obs)		SECOND WAVE (15 obs)		$\Delta$
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	
Charcoal/coal	2319.23	2120.00	2106.66	2295.48	2000.00	1922.05	-
Firewood	173.07	439.59	206.66	521.62	186.66	722.95	-
Gas/Methane	1365.38	1995.18	1486.66	1914.18	1533.33	1690.16	+
Matches, lighters, candles	185.57	480.80	70.00	59.16	113.33	66.72	+
Laundry soap, toilet soap	1369.23	1385.35	990.00	846.88	1633.33	1035.55	+
Cigarettes and tobacco	-	-	-	-	-	-	
Airtime, internet, phone-charging	1255.00	1563.86	1313.33	1509.90	2353.33	2673.91	+
Transports	3903.84	4422.00	2166.66	2512.72	3880.00	4319.59	+
Newspapers, magazines	-	-	-	-	-	-	
Personal care	1405.76	2204.0	806.66	808.4	1540.00	1054.10	+

Note: \*\*\* significant at 1% level; \*\* significant at 5% level; \* significant at 10% level

All households affirm to not buy cigarettes and tobacco. As for alcohol, this result could be led by some effects of social pressure inspired by the survey.

To sum up, IGA members' families appear extremely vulnerable from an economic perspective: just considering that, on average, monthly non-food expenditure accounts for almost the 80% of the lower bound of the average income range. Consequently, saving capacity is constrained and threatens opportunities of investment and growth. After one year of being enrolled in an income generating activity, there are few

<sup>12</sup> We refer to average expenditure at the beginning of IGA, in 2013

variations in the consumption possibilities which suggest that the disposable income does not seem increased in a significant way<sup>13</sup>.

Indeed, after one year, there is actually a slightly improvement on income levels, still centred on the second level (30,001 – 100,000 CFA/month), even if it is worth reminding that such variation is calculated only on the No.15 caregivers still involved in active – or at least in transition – IGAs. The number of household with an active financial loan to be repaid is reduced by 50% respect to the previous year. However people affirming that such debt was not a heavy burden for the family during the first wave actually succeed in expiring it, whereas people perceiving the debt as a heavy burden are still tied to it. This suggests that debt repayment may be associated to previous income level than by an increase on income occurred during the last year.

*Tab. 117 Transition probabilities matrix for income level (all values in CFA)*

<b>I wave</b>	<b>II wave</b>			<b>Total</b>
	<b>0-30,000</b>	<b>30,001-100,000</b>	<b>100,001-300,000</b>	
0-30,000	33.33	50.00	16.67	100.00
30,001-100,000	14.29	57.14	28.57	100.00
100,001-300,000	0.00	0.00	100.00	100.00
<b>Total</b>	<b>20.00</b>	<b>46.67</b>	<b>33.33</b>	<b>100.00</b>

On the rows the table shows the income levels for the first year of observation, whereas on the columns income levels for the second year are reported. On the main diagonal, there are the percentages of households which have confirmed their income level, without variations across time: that means that 33.33% of IGA members' families remained in the same first level of income after one year. On the other hand, 50% of people having an extremely low income level rise to the second level of income after one year; the 16,67% achieved the third.

Beyond a general positive trend (almost all variations are positive and on the upper right region of the diagonal) three considerations emerge: i) a considerable percentage of extremely poor people have achieved an improved income level, even if still below the poverty line; ii) 14,29% of IGA members stay worse than before with a reduced income level corresponding to the first level; iii) people with higher income are not able to go further.

Data suggest a positive trend of rising income; however it does not achieve a statistical significance among the sample. Additionally, it deserves to be mentioned that, in any case, the adopted income levels correspond to living situations below or around the poverty line. In this perspective, the misachievement of an improved income level assumes a larger effect.

## **6. Final remarks and Conclusions**

This work is meant to investigate the functioning and to assess the impact over time of a pool of urban group Income Generating Activities (IGAs) over two core dimensions – namely relational networks (as key component of social capital), and economic capital (proxied through expenditure consumption) – for individuals involved in such initiatives. These components are conceived as drivers for empowerment and well-being improvements. Since IGAs members are almost totally females agents by operational choice, a clear gender perspective is applied.

Through a longitudinal analysis based on information gathered from two waves of data collection (administrated at one year of temporal distance) and sustained by the qualitative analysis of focus-group

<sup>13</sup> We do not run any inferential statistics due to the limited sample size and we provide descriptive statistics only on longitudinal variations, thus, it is not possible to assess causal directionality, however qualitative analysis supports this interpretation.



interviews, we provide evidence of the impact of an IGA pilot project run in urban slums of Abidjan (Cote d'Ivoire) focused on people who show high levels of vulnerability due to Hiv/AIDS infection.

As far as regards IGAs functioning, we found that, over time, the groups maintain a rather informal structure (roles are poorly defined, as well as internal division of labour). Participation and tasks of members are delegated to a voluntary sense of belonging, and to a common sense of responsibility. This weak internal structure yields partially with the passage of time. However, the number of failed, or not running, IGAs after one year of observation sustain the hypothesis that although the choice to rely on voluntary sense of belonging, and to a common sense of responsibility could be understandable in a perspective of self-determination of spontaneous groups. It results in a very challenging feature for groups' survival in case of low identification power or long-run commitment.

A second finding highlights that, given the female prevalence and the peculiar health condition of IGAs members, the needs of conciliation must be kept in mind, ranging from health to family life. These members are indeed vulnerable in terms of health, prone to frequent absences from work and they should avoid excessive physical efforts. They are also the main family caregivers, and need to allocate time and energies for the care of their children and dependent ones. Whilst the decision to strengthen their capabilities of generating income, as social group in particular need, is undoubtedly meaningful, it implies a specific organization and equipment which go far behind a standard IGA initiative.

Referring to the generated impact, we found that the self-perception of their level of wealth in relation to the rest of the community, presence of a network of friends, respect received from other members of the community, as well as sense of security and safety relations with the community improved, denoting a positive dynamic between being enrolled in a IGA and self-esteem. The relations with other community members remains basically unchanged, suggesting that what may change is self-perception, probably following the sense of having a purpose in life, and a perspective of economic sustainability for themselves and their families, rather than reflecting new structured relations.

On the other hand, intra-group relations worsened. Where weak or no financial success occurred, the relational dimension is found weaker or absent (less trust, the group is not valued as a plus, but rather as an obstacle to achieving individual profit). Resulting non-regular attendance of members tends to convey sense of distrust and discontinuity, and poor relational experiences may affect the desire and the ability of subjects to re-engage in collective activities. Episodes of relational trauma (that is how we can define betrayal of trust in already vulnerable groups) are also highly challenging and could induce people to be distrustful towards other group initiatives, favouring individualism rather than social capital and cohesion.

The second key component we analysed is the existence of possible variations over time on consumption expenditure, as signal of improved spending capacity. We found a positive result, although very limited in magnitude: after one year of being enrolled in an income generating activity, there are few variations in the consumption possibilities - which suggest that the disposable income does not seem increased in a significant way. IGA members' families appear extremely vulnerable from an economic perspective: just consider that, on average, monthly non-food expenditure accounts for almost the 80% of the lower bound of the average income range. Consequently, saving capacity is constrained, and threatens opportunities of investment and growth, reducing the potential of IGAs to work as risk-sharing strategy.

In conclusion, we found that where economic returns do not come in the short-run, a negative spiral of distrust and discontinuity is likely to threaten the internal stability of the groups, and even worsen intra-group relations. Contrary, as to IGAs that have survived over time in spite of the difficulties and have started to make profit, their members are generally satisfied with the experience, they are more able to financially take care of the family, and have in mind the enlarge the activities with a forward-looking perspective. In general terms, the fact of being part of an active group is found particularly significant in raising self-esteem.

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