



## **CASE STUDY**

### **AVSI-supported Income Generating Activities**

**within the framework of the programme**  
***“Strengthening Sustainable Orphans and Vulnerable Children (OVC)***  
***Care and Support in Côte d’Ivoire”*** in the urban context of Abidjan

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## Executive summary

The present study focuses on Ivorian urban household members (related to orphans or vulnerable children supported by AVSI), who qualify for economic strengthening and form groups to implement income-generating activities (IGAs) with the support of AVSI and its local partners, within the framework of the general AVSI USAID-sponsored program “Strengthening Sustainable Orphans and Vulnerable Children Care and Support in Cote d’Ivoire”.

It is important to note that the present report accounts only for the group-IGA component promoted by AVSI and its local partners; while we presented in detail in a separate report the findings concerning the longitudinal survey focused on the assessment over time of the psychosocial/economic changes occurred to the children, which for this reason will not appear here.

Our specific approach to the study of the IGA component is comprehensive and looks at it also in terms of the IGAs capability to generate and promote human and social capital for the participants. For this reason, besides considering economic and structural aspects, we investigated whether the participation to a collective IGA has helped increase the technical and professional skills of the participants and/or has contributed to the establishment of positive, trustworthy and collaborative relations within the group, has improved the participants’ relations with their family members and with the surrounding community, contributing to an overall improvement in the quality of life of the caregivers involved in the AVSI-supported IGA component.

The case study was meant to:

- 1) Provide baseline information about the participants to AVSI-supported IGAs.
- 2) Outline changes occurred over one year time.
- 3) Cast light on the functioning, as well as strengths and weaknesses, of this particular type of household economic reinforcement measure, in a longitudinal perspective.

The final objective is to provide recommendations and policy indications, by drawing a lesson from the existing experience.

The present work is a longitudinal multi-method case study, based on quantitative and qualitative data concerning collective IGAs (and their members) started between April and December 2012. Data were gathered in two different waves: wave I took place in January-March 2013; wave II in January-March 2014. Tools used for the case study were: structured questionnaire and group interviews.

Variations over time were acknowledged by comparison of data collected at the time of the first and second wave (one year span).

Overall, through the application of the sampling criteria<sup>1</sup>, at the first wave of data collection No.10 IGAs resulted eligible to be included in the study. The eligible IGAs resulted located in three areas of Abidjan only (Yopougon, Abobo, and Treichville). In the course of the second wave, this number dropped to No.8, due to the extinction of No.2 economic activities.

The number of IGA participants who took part to group interviews at wave I was No.34; while their number dropped to No.23 at wave II. The number of IGA participants who were administered questionnaires at wave I was No.26; while they dropped to No.15 at wave II. Thus, baseline information refers to No.26 respondents; while the quantitative longitudinal analysis of variations among relevant dimension of IGA participation and functioning was carried out on a balanced panel of No.15 IGA participants.

In terms of findings, the study has highlighted the vulnerability of the participants and their households. Such vulnerability is mostly associated to poverty and poor health conditions (especially HIV/AIDS and associated diseases). This is consistent with AVSI criteria of eligibility. The vulnerability of the participants and their families is at the level:

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<sup>1</sup>The criteria orienting the sampling procedure were: i) Activities managed and carried out as a group by caregivers of children supported by AVSI (directly or through its local partners); ii) Activities started up between April and December 2012; iii) Activities set-up in Abobo, Koumassi, Treichville, Yopougon, as per instructions provided by AVSI Cote d’Ivoire.

i) Family relations: need for reconfiguration of family roles of caregiving and breadwinning, mostly as a consequence of parental displacement and poor health conditions due to HIV/AIDS; heavy burden of family caretaking; high number of dependent persons within the household.

ii) Poor health conditions: high incidence of HIV/AIDS among the participants (80%), thus raising concerns about the ability of these people to work on a regular basis and fulfill their caretaking tasks. TB screening is still under-practiced and inadequate.

iii) Economic stress: a relevant percentage of the participants live below the line of extreme poverty, and have quite limited saving capacity. However, after one year, there is actually a slight improvement on income levels, and the number of households with an active financial loan to be repaid is reduced by 50%.

In general terms, they seem to enjoy better conditions in terms of community relations and social inclusion. The positive orientation found in 2013 is largely confirmed by the longitudinal analysis. The IGA participants feel generally respected, socially connected (i.e. inserted in a large network of friends), and wealthy with respect to the community where they live. They also feel secure and have not been victims of violent assaults of any sort. Half the participants also show high rates of involvement in the local civil society, as they are active in groups other than the income generating activities started through the assistance of AVSI.

As stated in the objectives of the case study, this work was also meant to investigate over time the functioning and assess strengths and weaknesses of a pool of urban collective IGAs, started between April and December 2012 with the support of AVSI and its local partners.

The longitudinal study has outlined a rather composite scenario as for sectors (mainly urban farming and manufacturing), coping strategies, and outcomes. However, we found some transversal points on which reflection is needed to devise further successful experiences.

1. Market assessment and associated actions (feasibility studies, market niche, etc.) are to be further developed.
2. Adequate training is necessary and requested by all participants. Training should be done in consideration of the level of education of the IGA members.
3. Equipment must be chosen wisely, and its servicing and maintenance should be envisaged since the early stages of the project.
4. The choice of the space to devote to each IGA must be done according to certain criteria, including the security of the location and ease of access.
5. It is important not to overlook group dynamics and a huge effort must be done by the promoting agencies to invest in this direction. Group dynamics techniques are vital for collective IGA training programs and should be encouraged. This process is gained through the participants' formation and how successfully they handle internal struggles, establish effective norms and begin to perform collectively on agreed tasks to generate in the long run positive change.
6. Relations with the community, in general, improved or remain essentially unchanged over time.
7. Over time, the IGA groups maintained a rather informal structure (roles are poorly defined, as well as internal division of labour). The weak internal structure yields partially with the passage of time.
8. The needs of conciliation of workers must be kept in mind, ranging from health to family life.
9. The spending capacity is slightly improved, but changes are still limited, probably due to the limited amount of time passed between waves II and I.
10. Learning from past experience. It is important to capitalise on successful cases and disseminate knowledge about it. In fact, among the studied collective IGAs, some represent good practices, 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 able to financially take care of their family and have in mind the development of the project.

## 1. Overview

Since 2008 AVSI is active in Cote d'Ivoire and since 2010 runs a large and multidimensional USAID-funded program to support orphans and vulnerable children (OVC)<sup>2</sup> in Cote d'Ivoire<sup>3</sup>, called "Strengthening Sustainable Orphans and Vulnerable Children Care and Support in Cote d'Ivoire"<sup>4</sup>.

In order to enlarge its impact – in terms of economic opportunities of development – for the beneficiaries' households, AVSI decided to integrate an Income Generating Activity (IGA) component. The underlying idea is to empower vulnerable households – with special attention to women – to obtain spill over effects on the beneficiaries(children) psychosocial wellbeing within their families and in the community. Every person participating in the IGA component is by definition a family member or a guardian of a vulnerable child receiving support directly by AVSI or through its local partners<sup>5</sup>.

This component is still a marginal part of the whole program and this case study is intended to provide some highlights for further development.

### 1.1 The economic reinforcement component of AVSI OVC program in Cote d'Ivoire

AVSI's main objective in Cote d'Ivoire is to increase the Ivorian capacity for sustainable high-quality care for orphans and vulnerable children (OVC) at the national, community and family level.

In programming for such beneficiaries, AVSI approach is grounded on three main pillars:

- 1) Quality;
- 2) Capacity building of non-governmental local partners and State actors; and
- 3) Family-centeredness, which refers to the fact that AVSI mainly grounds its intervention on a household approach, whereby not only the children but also the adults of the household are supported through indirect activities. As reported in AVSI's official documentation, practical examples of a family-centred way to the intervention are family counselling, adult literacy initiatives, health education, and guardians' sensitization on different OVC-related issues (child growth, child protection, and child rights<sup>6</sup>), as well as household economic strengthening and involvement in income generating activities (IGAs).

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<sup>2</sup> A vulnerable child is one who is living in circumstances with high risks and whose prospects for continued growth and development are seriously threatened. In the international community, the term "Orphans and other Vulnerable Children," or "OVC" sometimes refers only to children with increased vulnerabilities because of HIV/AIDS. At other times "OVC" refers to all vulnerable children, regardless of the cause – incorporating children who are the victims of chronic poverty, armed conflict, or famine.

Since AVSI USAID-funded program focuses on those with increased vulnerabilities due to HIV/AIDS, OVC are defined in the following way:

- A child 0-17 years old, who is either orphaned or made more vulnerable because of HIV/AIDS.
- Orphan: Has lost one or both parents to HIV/AIDS
- Vulnerable: Is more vulnerable because of any or all of the following factors that result from HIV/AIDS:
  - Is HIV-positive;
  - Lives without adequate adult support (e.g., in a household with chronically ill parents, a household that has experienced a recent death from chronic illness, a household headed by a grandparent, and/or a household headed by a child);
  - Lives outside of family care (e.g., in residential care or on the streets); or
  - Is marginalized, stigmatized, or discriminated against.

<sup>3</sup> Activities are concentrated in the urban area of Abidjan and in the rural area of Bouaké.

<sup>4</sup> The total number of orphans and vulnerable children supported in the course of the four-year programme (2010-2014) is No. 21,450.

<sup>5</sup> In the implementation of the program activities, AVSI collaborates with and is supported by a network of selected local partners (LPs). This is part of AVSI developmental strategy, as LPs' training, monitoring and evaluation are capacity-building initiatives meant to reinforce Ivorian third sector/civil society.

<sup>6</sup>In some cases, adults are also involved in the implementation of activities for the children, such as recreational activities, uniform production and school feeding programs. The aim is to increase the adults' capacity to care for their children and foster their responsibility towards them.

A preliminary analytical look at the AVSI approach to responding to HIV/AIDS-related vulnerability in Cote d'Ivoire shows the organisation's specific cultural orientation: in the eyes of AVSI, an intervention merely focused on the children may be necessary, yet by no means sufficient to uplift their life conditions in the long run. The organization would rather opt for a wider, more inclusive intervention able to tackle the issues related to child-caretaking and well being of the caregivers. This type of intervention would have the following goals: i) financial sustainability and autonomy at the household level, in order to reduce/avoid dependency from the ONG support in the medium and long run; ii) civil and social participation and active engagement of all the stakeholders; iii) enhancement of the family as a social subject<sup>7</sup> that requires a specific acknowledgment and protection as it is a relational entity that shapes the common identity of all its members, and acts like an autonomous, solidaristic actor, bearer of liberty and responsibility.

In such perspective, economic strengthening activities and IGAs can be seen as a means to promote and support the capacity of the caregivers to provide for their children, even after the end of the OVC support program. The economic reinforcement component is thus conceived by AVSI as a supplement to the on-going education on the centrality of the person. It has to do with promoting the right to self-determination and social inclusion. According to the literature, economic empowerment is associated with the people's (especially women's) capacity to increase self-reliance, determine choices, and influence the direction of change by gaining control over material and non-material resources (Sanyal 2009). In addition, increasing people's economic wellbeing 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).

Household economic reinforcement is one of the specific sub-objectives of AVSI program in Cote d'Ivoire. Economic reinforcement at the household level is envisaged as a series of concrete measures meant to reduce poverty and promote development, as part of complex livelihood strategies.

Economic reinforcement is defined by AVSI as a material or financial contribution, or training meant to help the caregivers grow economically and become more able to support the needs of their children. The forms of economic support devised and implemented by AVSI in Cote d'Ivoire concern savings mechanisms, business skills training (BST) and income generating activities (IGAs). They represent an opportunity for the families to gain business capacity and empower themselves economically, thereby making the project's expected outcomes sustainable in the long run. Such activities are also meant to enhance the households' resilience and capability of coping with hardship.

AVSI's economic reinforcement of its beneficiaries is reached through the implementation of a specific operational strategy, articulated in different phases. The realization of the activities of economic strengthening is in the hands of AVSI and/or its local partners, coordinated and supervised by AVSI's staff.

## **1.2 Focus on AVSI's income generating activities (IGAs) in Abidjan, Cote d'Ivoire**

Over time, AVSI has devised and implemented several activities to promote the economic development of its beneficiaries, both in Abidjan –Cote d'Ivoire's economic capital city– and Bouaké, in the rural northern part of the country<sup>8</sup>.

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<sup>7</sup>Subjectivity is the condition of being a subject: i.e., the quality of possessing perspectives, experiences, feelings, beliefs, desires, and/or power.

<sup>8</sup> These sites were selected in consultation with PN-OEV/MFFAS and the PEPFAR-CI team, on the basis of a preliminary mapping/assessment of the needs and resources of the target population.

In this section, a specific attention will be devoted to the analysis of AVSI's income generating activities (IGAs) carried out in Abidjan<sup>9</sup>.

AVSI IGAs' policy to reduce poverty 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. 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).

AVSI's income generating activities are individual as well as group-oriented. Here, specific reference will be made to group IGAs.

The choice to work in groups is not accidental but responds to a precise strategy of development. And the attention devoted here to group IGAs – besides AVSI specific request – reflects the growing interest shown in recent years by economists and other social scientists in the role played by groups in the process of economic development (La Ferrara 2002). This is because people who do not have access to the formal labor market and whose options in the informal market are relatively unattractive can often benefit from pooling resources and working in groups.

However, promoting group IGAs is not only functional for economic development. It often represents the roots of social cohesion and “social capital” (La Ferrara 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, 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<sup>10</sup> 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, 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). Mutual-help group participants, as well as group IGAs members, 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 wellbeing. Moreover, 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.

When considering AVSI strategy (i.e. according to AVSI documentation and policy), the process of setting up of collective IGAs is articulated in different phases, as follows:

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<sup>9</sup> In particular, under scrutiny will be the IGAs implemented in the four urban districts of Abobo, Yopougon, Treichville and Koumassi, as requested by AVSI (cf. methods).

<sup>10</sup> For some of the poorest individuals in developing countries group IGAs are more than socio-political associations or saving devices, as they represent a viable way of becoming employers.

- i. *Identification of the beneficiaries*: The identification of the families relies on the principles of OVC National Income Generating Guide promoted by PN-OEV. It is facilitated by the OVC identification form, which takes into account competences, aptitudes, and all the resources and constraints of the families. The process of identification is in the hands of AVSI's and its local partners' social workers, program assistants and *community* counsellors.
- ii. *Training*: Apart from the material support that will be given to the beneficiaries to start up their activities, they also receive education on how to manage the support received, as well as business development skills, accountancy and management. This training is usually delivered through field officers who work directly with them and selected technical organizations train the beneficiaries on the sites of their activities during the project cycle.
- iii. *Formalisation of the group*: on the basis of their competences, the target-families are invited to create a collaborative partnership with other experienced families in order to create a strong professional group, which will be consolidated over time under AVSI's supervision. These groups of families working together are formalized as associations through a memorandum of understanding (MOU) containing clear indications on responsibilities, guarantees for the participation and the real engagement of each beneficiary. In collaboration with the Ministry of Agriculture and PN-OEV, AVSI gives its technical support to formalize the settled IGA grouping. AVSI rely on the contribution of its community counsellors for administrative documents management, such as registration to the Chamber of Commerce, bank accounts opening, etc. Established and well-functioning IGAs groups are required to pay for the formalization of their documents. The purpose of formalisation is to help them be more competitive and allow them respond efficiently to business opportunities.
- iv. *Economic transfer*: AVSI provides the IGAs beneficiaries with the financial and material (goods, infrastructures, equipment, etc.) support to start up the activities.
- v. *Monitoring*: a process of monitoring is ensured through the program assistants and according to the case by an IGA specialist in collaboration with the program assistants, social workers and community counsellors of the local partners. Monitoring procedures includes regular on-site follow-up visits.
- vi. *Impact assessment*: impact studies provide strategic information to understand whether there is possibility of continuity and sustainability over time, as well as the change possibly generated on the living conditions of the families involved. AVSI's IGAs component is thus surveyed to provide a diagnosis on the results obtained, methods and IGAs' organization/management with reference to the economic strengthening process and the autonomy of the vulnerable children, their families and the whole community. The results will hopefully be disseminated and will constitute evidence for grounding further interventions also by other actors, including PN-OEV and policy makers in general who need to plan for and/or implement economic strengthening activities.

## 2. Why focusing on AVSI's IGAs component?

The present study focuses on Ivorian urban household members (related to orphans or vulnerable children supported by AVSI), who qualify for economic strengthening and form groups to implement income-generating activities (IGAs) with the support of AVSI and its local partners.

It is important to note that the present report accounts only for group-IGA component promoted by AVSI and its local partners within the framework of the general program "Strengthening Sustainable Orphans and Vulnerable Children Care and Support in Cote d'Ivoire"; while the findings of the longitudinal survey focused on the assessment over time of the psychosocial/economic changes occurred to the children were presented in detail in a separate report and for this reason will not appear here.

## 2.1 Rationale of the study

The underlying idea is that wellbeing and development are complex concepts. Looking at one dimension only is not sufficient. For this reason it is important to identify at the conceptual level what are the dimensions specifically composing wellbeing and development, and then make them operational in terms of indicators and measures.

This work of identification of the sub-component (articulation) can be done at different level: at the level of scholar research, as well as at the level of project devising and implementation, as it is important that each sub-component needs to be addressed adequately.

Back to our study, from the theoretical point of view, the basis for this approach can be identified in the growing corpus of studies and reflections about capital. For instance, Goodwin (2003) draws attention on the fact that the concept of capital has a number of different meanings. He basically identifies five kinds of capital: economic, natural, produced, human, and social<sup>11</sup> and invites to consider them all when talking about sustainable development<sup>12</sup>.

For the purpose of this study, we considered the concepts of economic, human, and social capital, and we operationalized them as follows:

- i. *Economic capital*: sustainability of the income-generating initiatives over time; capability to make profit and increase capital; capability of the beneficiaries to provide financially for their children's and dependent others' material needs;
- ii. *Human capital*: increase of skills and competencies in terms of accounting, management, business administration, manufacturing, etc.;
- iii. *Social capital*: improve of connectedness and quality of relations at the family, IGA intra-group, and community level -in terms of trust, reciprocity, solidarity, as well as gain more access to social support and inclusion.

In terms of definition, in social sciences, *economic capital* makes generic reference to material assets or value of assets, such as cash, and factories, machinery and equipment owned by a business and used in production.

Among the many differently nuanced definitions of *human capital* we made reference to the following: i.e. the set of skills which an employee acquires on the job, through training and experience, and which increase that employee's value in the marketplace. There is a large empirical literature investigating issues of human capital and growth. One of the problems with the different models on human capital is that the authors are not too precise on what kind of human capital they consider relevant, nor are they specific as to the characteristics of human capital. For instance, education has frequently been used as an indicator for human capital. This is in part due to the fact that indicators on education are to a large extent readily available whereas other indicators that could measure human capital may be more difficult to come by. However, numerous studies on the effects of education on growth in Africa (for an overview see Freeman, R.B. and Lindauer D. (1999)) show that increased investment in education may be a necessary, yet by no means a sufficient condition to obtain higher growth on the African continent. Seemingly, educational impact on growth is not direct but operates through the channels of its link to technology and innovation. Regarding the level of education, there seems to be some empirically founded consensus on post-primary education having a positive effect on growth if channeled through technological innovations. For a brief overview of some select articles on the relationship between education and growth see Gauci and TsafackTemah (2011).

*Social capital* can be broadly defined as the norms and networks that enable people to act collectively<sup>13</sup>. Italian sociologist Pierpaolo Donati gives a specific definition of social capital drawn on

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<sup>11</sup> In Goodwin's understanding, they all have the capacity to produce flows of economically desirable outputs and the maintenance of all five kinds of capital is essential for the sustainability of economic development.

<sup>12</sup> "Sustainable development must maintain or increase all productive capital stocks, including natural capital, which is currently often depleted through economic production. The maintenance of stocks of human and social capital is equally important. Thus the traditional trio of essential economic activities – production, consumption, and distribution – must be supplemented with a fourth function, that of resource maintenance" (Goodwin, 2003, p. 1).

<sup>13</sup> For bibliographical references see: Bourdieu 1980; Coleman 1988; Putnam 1993; 2000; 2003; Fukuyama 1999; Donati 2007; Tronca 2007; Woolcock and Narayan 2000; <http://www.worldbank.org>.

the basis of his relational theory of society: relational social capital can thus be defined as reciprocal, networked, trust-based and cooperation-oriented relationships meant to achieve a common and shared goal (Donati, 2007). In this perspective, social capital is a specific relation that enhances and promotes relational goods (Rossi and Boccacin, 2007), i.e. goods that are exclusively produced within/by human relationships, and that can be produced and benefitted only by those who take part in the relationship itself (Donati, 1993; 2011). Relational goods satisfy primary and secondary relational needs. Increasing evidence shows that social capital is critical for societies to prosper economically and for development to be sustainable. Enhancing social capital can improve projects' effectiveness and sustainability by building the community's capacity to work together to address their common needs, fostering greater inclusion and cohesion, and increasing transparency and accountability. NGOs are an important factor of social inclusion and social capital generation: indeed, interventions put in place by third sector organisations can contribute to increase their beneficiaries' social capital, thus confirming the idea that civil society can play a decisive role in increasing the social capital of the communities in which it operates. Current policy in many donor agencies and much of the official literature is dominated by the "financial self-sustainability paradigm". Within this paradigm people's participation in groups is promoted as a key means of increasing financial sustainability and poverty targeting through drawing on "social capital", while at the same time being assumed to empower people through automatically strengthening this social capital (Yipa et al. 2007; Tolberet al. 1998).

Together with development factors, in this study, economic, human, and social capital are assumed as key aspects to build/reinforce individual and community resilience. Resilience is defined as the ability to cope with problems and setbacks. Resilient people are able to utilize their skills and strengths to cope and recover from problems and challenges, which may include job loss, financial problems, illness, natural disasters, medical emergencies, divorce or the death of a loved one. Resilience gives people the strength to tackle problems head on, overcome adversity and move on with their lives.

A number of researchers promote the concept of capital as a means of assessing the potential of a community to demonstrate resilience to disruptive hazards. The attraction of using a capital approach is the ability to measure the capital of a community, and hence its potential resilience to cope with future disruptive events. For example, the elements of social capital<sup>14</sup> (trust, norms and networks), economic capital (income, savings and investment) and human capital<sup>15</sup> (education, health, skills, knowledge and information) can be used as indicators of community resilience.

In other words, by linking the virtuous growth of these three capitals and the resilience of individuals and their networks, the outcome will be increased empowerment and wellbeing that from the individual would spill over to the level of their networks of proximity (children, partner, relatives, friends, colleagues, community members, etc.).

## 2.2 Aims

The case study is specifically designed to illustrate the socio-demographic status of the participants, their economic status and their relations at the level of their households and local communities, and highlights possible variations occurred over time (longitudinal method). These aspects are taken as a

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<sup>14</sup> Having caring, supportive people around you acts as a protective factor during times of crisis. It is important to have people you can confide in. While simply talking about a situation with a friend or loved one will not make troubles go away, it allows you to share your feelings, gain support, receive positive feedback, and come up with possible solutions to your problems. (cf. also Ledogar R.J. and Fleming J., Social Capital and Resilience: A Review of Concepts and Selected Literature Relevant to Aboriginal Youth Resilience Research).

<sup>15</sup> For instance, the Human Asset Index identifies secondary education as key in building resilience towards exogenous shocks. The recent Istanbul Programme of Action for LDCs recognizes that economic growth in LDCs is largely primary commodity dependent and that structural transformation is a necessary strategy to improve economic resilience to exogenous shocks (UN2011). This is predicated on adequate resilient human capital that underpins overall economic development and industrial production. There is interestingly enough recognition by the LDCs in general and African LDCs in particular that secondary education better captures the educational resilience needed to industrialize and transform their economies.

proxy of the quality of life (wellbeing) of the participants, as they make reference to the concepts of human, economic and social capital, and their promotion is crucial in the context of development.

The case study also seeks to analyse the functioning of the collective IGAs undertaken by the participants, and critically assess their strengths and weaknesses in a view of their capability to develop and sustain the economic, human and social capital of the beneficiaries.

This means that our specific approach to the study of the IGA component shifts from a classical perspective, which is usually meant to assess the success of the initiatives of economic strengthening in structural and material terms (i.e. actual capacity of sustaining the initiatives over time, generating income, increasing the household economic status). Our specific approach is more comprehensive and looks at the IGA component also in terms of their capability to generate and promote the human and social capital of the participants. For this reason, besides considering economic and structural aspects, we investigate whether the participation to the IGA has helped increase the technical and professional skills of the participants and/or has contributed to the establishment of positive, trustworthy and collaborative relations within the group, if it has improved the participants' relations with their families and with the surrounding community, contributing to an overall improvement in the quality of life of the caregivers involved in the AVSI-supported IGA component.

The final objective is to provide recommendations and policy indications, by drawing a lesson from the existing experience.

## 2.3 Methods

From the methodological point of view, the research was conceived as a longitudinal multi-method case study with multiple sources of data and methods of analysis (a mix of quantitative and qualitative methods).

The first wave of data collection took place between January and March 2013, while the second was implemented one year later (January-March 2014). The first wave served to collect baseline information; i.e. used as a starting point by which to compare other information (i.e. those collected during the second wave).

The same research tools were used in both rounds of data collection.

The very same subjects involved in the first wave were re-surveyed in the course of the second. However, between the first and the second round of data collection there were a few dropouts mainly due to the extinction of some collective IGAs.

## 2.4 Sampling procedure

The case study was conducted on a sample of IGAs activated by AVSI – directly or through its local partners – in four sub-districts of Abidjan (Abobo, Koumassi, Treichville, Yopougon), very similar to one another for socio-economic conditions of their dwellers.

The criteria orienting the sampling procedure were:

- i. *Activities managed and carried out as a group* by caregivers of children supported by AVSI (directly or through its local partners). This automatically excluded any individual IGA or IGAs based on an individual grant.
- ii. *Activities started up between April and December 2012* to minimize any source of bias due to the exposure to the on-going program implementation. Analysing indeed the standard approach applied by AVSI in providing support to income generating activities, we found that a considerable amount of time is used for training (in business skills as well as group dynamics), definition of goals, set up of group's internal rules, duties and responsibilities before starting any kind of activity. The start-up period for such small economic activities is no less than 3 months, thus the effects of income generation may arrive no earlier than 6

months later from identification of the IGA. Moreover, some operational delays in the implementation of activities have been reported. For these reasons, we included in the baseline survey the IGAs identified and started up between April and December 2012 as such activities are likely to have not produced a real impact on the socio-economic situation of the beneficiaries.

By a field evaluation of the implementation status of these specific economic activities and interviews to the beneficiaries, it has been confirmed that a perceived impact has still to occur at the time of the first wave of data collection. The choice of the time window has been then validated from these factual observations.

- iii. Activities set-up in Abobo, Koumassi, Treichville, Yopougon, as per instructions provided by AVSI Cote d'Ivoire, which required a case study on collective IGAs implemented in the urban area of Abidjan.

The application of such criteria led to identify No.10 IGAs: for each one of them we identified the beneficiaries involved (i.e. caregivers of children supported by AVSI and its local partners) and invited them to participate to the study. Each caregiver/IGA member was actually asked to dedicate some time to:

- iv. A group interview about their IGA participation experience (for further details see paragraph on research tools and appendix);
- v. The administration of an individual questionnaire concerning their children in relation to the support received from AVSI(for further details see paragraph on research tools).

## **2.5 The sample: the collective IGAs included in the study**

Overall, through the application of the sampling criteria to all the IGAs implemented in the four districts, at the first wave of data collection No.10 IGAs resulted eligible to be included in the study. The eligible IGAs resulted located in three areas of Abidjan only (Yopougon, Abobo, and Treichville), while no IGAs implemented in Koumassi matched the sampling criteria and thus were not included in the study. In the course of the second wave, this number dropped to No.8, due to the extinction of No.2 economic activities. The following table summarizes the pool of collective IGAs included in the study.

**Tab. 1 Summary of collective IGAs included in the study**

<b>N</b>	<b>District</b>	<b>Resp.</b>	<b>Group IGA</b>	<b>No. of people officially involved as per AVSI documentation (No. of people who started the IGA)</b>
1	Yopougon	Local partner	A bakery <i>(Projet de creation d'une patisserie a Yopougon)</i>	16 (16)
2	Yopougon	Local partner	Production of attiéké <sup>16</sup> <i>(Projet de creation d'une unite de production d'attiéke au nouveau quartier)</i>	6 (6)
3	Yopougon	Local partner	Poultry farming <i>(Projet de creation d'une ferme de production de poulets de chairs a Lokoua)</i>	4 (2)
4	Yopougon	Local partner	Snail farming <i>(Projet de creation d'une nouvelle unite d'elevage d'escargots a Yopougon)</i>	11 (6)
5	Yopougon	Local partner	Drinkable water sachets production <i>(Projet de creation d'une unite de production de sachets d'eau potable)</i>	5 (5)
6	Yopougon	AVSI	Bazin <sup>17</sup> dyeing and selling unit <i>(Projet de creation d'une unite de teinture et vente de Bazin)</i>	5 (3)
<b>7</b>	<b>Abobo</b>	<b>Local partner</b>	<b>Cassava plantation</b> <b><i>(Projet de creation d'une plantation de manioc a Akeikoi)</i></b>	<b>3</b> <b>(3)</b>
<b>8</b>	<b>Abobo</b>	<b>Local partner</b>	<b>Snail farming</b> <b><i>(Projet de creation d'une élevage d'escargots)</i></b>	<b>5</b> <b>(4)</b>
9	Abobo	AVSI	Poultry farming <i>(Projet d'élevage de poulets de chairs)</i>	7 (4)
10	Treichville	AVSI	Liquid soap production and selling <i>(Fabrication et vente de savon liquid)</i>	6 (4)
<b>Total No. of people officially involved in the above-listed group IGAs as per AVSI documentation</b>				68
<b>(Total No. of people who actually started the above-listed group IGAs)</b>				<b>(53)</b>

As reported in the table, the promoted IGAs are farming activities or basic manufacturing productions, oriented at the local market. In the last column, the table shows the number of people originally planned to be part of the IGA – as per AVSI official documentation – and, in brackets, the effective number of people who started the IGA. The latter represents the reference population for this case study. Bold lines (rows 7 and 8) refer to IGAs that were not included in the second wave of data collection, as they closed their activities down in the meantime.

Following the methodological approach we adopted, each IGA member was invited to take part to a group interview with the other members of the same collective IGA. In most cases, following the group interview, the same people were also administered the individual questionnaire. The IGA members – as caregivers of one or more vulnerable children supported by AVSI – were administered a number of questionnaires corresponding to the number of children eventually supported by the NGO.

The number of caregivers formally involved in each IGA is higher than the actual number of them who attended the group interviews. That is, not all IGA members attended the group interviews as scheduled. The main reasons for non-attendance were:

- i) Temporary displacement of the family to other areas of the country;

<sup>16</sup> Ivorian staple food, made from fermented cassava

<sup>17</sup> Bazin is a brilliant and stiff fabric used in West Africa for making traditional luxury clothing for women as for men.

ii) Poor health conditions.

For similar reasons, it was not possible to collect all the planned questionnaires: in particular, when we mismatched the appointments for the administration of the questionnaire and the group interview (to avoid interferences on their daily commitments by requiring an excessive amount of time). In other cases, it happened that sudden deterioration of health condition limited the possibility to reach IGA members to administrate the questionnaire, even if they participated to a group interview. Table 2 reports the number of people attending group interviews and questionnaire administration.

**Tab. 2 Summary of IGA members attending group interviews and questionnaire administration**

	District	IGA	Reference population	Wave	People participating into group interviews	Questionnaire respondents
1	Yopougon	Bakery	16	I	5	4
				II	4	3
2	Yopougon	Production of attiéké	6	I	4	-
				II	2	(4 <sup>18</sup> )
3	Yopougon	Poultry framing	2	I	2	2
				II	- <sup>19</sup>	1
4	Yopougon	Snail farming	6	I	6	5
				II	7	3
5	Yopougon	Drinkable water sachets production	5	I	4	4
				II	2	3
6	Yopougon	Bazin dyeing and selling unit	5	I	3	3
				II	2	2
7	Abobo	Cassava plantation	3	I	3	3
				II	-	-
8	Abobo	Snail framing	5	I	3	1
				II	-	-
9	Abobo	Poultry farming	4	I	2	2
				II	4	2
10	Treichville	Liquid soap production and selling	4	I	2	2
				II	2	1
<b>Total</b>				I	34	26
				II	23	15 (19-4 <sup>20</sup> )

At wave I (Jan/March 2013), we interviewed more than 60% of the reference population through group interviews and 46% through the questionnaire<sup>21</sup>. It is worth noting that such percentages are biased by No.16 people included as reference population in the bakery project in Yopougon, even if the number of people regularly working there was apparently lower. Hence, the proportion should be interpreted *de facto* as higher than reported. As before, bold lines refer to not survived IGAs.

As regards the quantitative longitudinal analysis of variations among relevant dimension of IGA participation and functioning, we considered the No.8 IGAs survived to the second wave only, thus

<sup>18</sup>As no questionnaire was possible to be administered to members of the attiéké production IGA in Yopougon during wave I, these No.4 participants to wave II were excluded from longitudinal analysis.

<sup>19</sup>The group was composed of No.2 people, and they were both interviewed during the first wave. Unfortunately, due to the death of one of the two beneficiaries, it was not possible to realize the second group interview as the IGA no longer qualified as a group activity.

<sup>20</sup>Cf. footnote 18.

<sup>21</sup>More precisely, No.34 people took part at a group interview and No.26 IGA members attended the administration of the questionnaire (wave I).

building a balanced panel of observations. In this way, we obtained No.15 IGA members interviewed both in 2013 and 2014.

## 2.6 Research tools and procedures of administration

Data and information were gathered through:

- i. QUALITATIVE, face-to-face group interviews;
- ii. QUANTITATIVE, structured, individual questionnaires.

Both during wave I and II, a local coordinator was in charge of planning, organising and supervising the interview process and questionnaire administration, in collaboration with No.3 local interviewers/enumerators and the NGOs' social workers, who were asked to facilitate the access to the beneficiaries. The questionnaires were in French and also the interviews were conducted in French as it represents the local vehicular language. Where participants reported difficulties in communicating in French, they were allowed to use their mother languages and the interviewer or other participants (in the case of the group interviews) provided a translation.

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 the potential research participant had understood all the information before giving informed consent, had been provided information in a way that allows 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. As a sign of respect for the enrolled subjects, all research participants have had their privacy protected, the opportunity to withdraw, and their wellbeing monitored.

- I. Group interviews were conducted with caregivers of children supported by AVSI directly or through its local partners, involved in collective IGAs. Group interviews took place at the premises of the NGO delivering the service and were all conducted by trained interviewers.

The group interviews were outlined to give interviewees the possibility to talk about themselves as members of a group of persons sharing common goals and activities. The aim was to collect personal and direct testimonies about the IGAs implemented as a group, and analyse them to see how the interviewees accounted for their experience as members of a group IGA.

All the interviews were preceded by a self-presentation of the interviewer and an illustration of the research, in its:

- i. objective (“main objective is to provide AVSI with knowledge to improve its service and therefore better help the OVC and their families”);
- ii. sub-goals (“I would like to understand how/if AVSI intervention, you are entitled to, brought a change/improvement in your lives and in the lives of your children with respect to psychosocial and economic wellbeing”);
- iii. and methodology (“this is going to be a group discussion, feel free to participate and express your views. There are not right or wrong answers, I am just interested in knowing what you think and what was your experience”).

This introduction was also intended to inform the interviewees about the protection of their privacy and guarantee that whatever they would have said would have been used only for research purposes. In this preliminary phase, the interviewer also asked the interviewees' permission to use a tape recorder and encouraged them to speak freely, without thinking of possible right or wrong

answers. The interviewer also reminded them not to hesitate to ask questions if they had not understood.

The interviews spanned through a number of thematic areas and they were basically articulated in four main parts.

1. The first part was conceived as an icebreaker, where participants could briefly introduce themselves.

2. The second part was meant to investigate the specific IGA the interviewees were implementing. This part gave 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 and with AVSI.

3. The third part aimed to understand the relational component of the IGA. It explored how the subjects relate to each other in the performance of daily activities connected with the IGA and if this is likely to generate a relational surplus, which would possibly spill over, outside the work domain to create friendship ties and mutual support. This part was also meant for respondents to talk about how and whether participation in a collective IGA and the relation with AVSI have had effect on their family and community ties and on the perception of a more general increase in confidence and trust.

4. The fourth part was envisaged to highlight possible problems encountered, weaknesses and strengths of the IGA as they are perceived by the interviewees, as well as to collect opinions and recommendations to improve the quality of the service delivered.

The interview outlined for the second round of data collection was slightly different from the one used previously, as some questions were not re-asked and elements of comparison were introduced (i.e. “what has changed since last year in terms of...?”). This modification to the original outline was meant to avoid useless repetitions and enhance the possibility to draw a comparison after 12 months of activities and make a balance of the achieved goals.

II. Individual questionnaires were administered to the caregivers involved in the case study. The number of questionnaires collected exceeds the number of caregivers as the questionnaires refer to the children. For this reason, caregivers with more than one child supported by AVSI were requested to fill in a number of questionnaires corresponding to the number of children included in the OVC program and included in the research sample.

The individual questionnaires were meant to provide evidence about the attitudes, economic conditions and relational environment of the children reached by the OVC program. The questionnaire is the result of desk-based activities and field activities. The questionnaire is divided into seven sections, in particular:

- i. Section A and Section B are intended to identify the child supported by AVSI and collect data on their education and health status. The questions asked in these sections are to be answered by the social worker in charge of the child.
- ii. Section C (1 and 2) is intended to identify the child’s guardian and collect data on their characteristics, such as their level of education, health conditions, as well as household’s composition. These sections are to be answered by the guardian who is responsible for the child.
- iii. Section D is meant to collect data on the household’s assets, consumption and income. This section is to be answered by the guardian who is responsible for the child.
- iv. Section E is for collecting data on the relational environment of the child’s household, namely the relationship with the community. This section is to be answered by the guardian who is responsible for the child;
- v. Section F is meant to collect data on the possible involvement of the child’s family members/guardians in (either individual or collective) IGAs supported by AVSI. The section intends to explore the economic development and group dynamics. Whereas it applies, section F is to be answered by the guardian who is responsible for the child.

For the purposes of this case study mainly data from Sections C, D, and F were processed to respond to the research question.

## 2.7 Content and data analysis

All group interviews were fully transcribed and their contents analysed with a technique that brings out and enhances the relevance of some topics recurring in the narrative accounts. This technique casts light on the major themes and compares them by outlining the relation each interviewee creates with respect to that theme (agreement/opposition/ambivalence). The understanding is facilitated by a graphical representation of the themes that emerged (as text boxes) and the relationships that exist between them (as arrows).

The major themes emerged during the first and the second waves were compared to see what had possibly changed in the course of the last 12 months in terms of practices and perceptions.

The collection of information through qualitative group interview allowed an exploration of the practices and subjective attributions of meaning related to being a participant in a collective IGA. It allowed grasp the multiplicity of specific point of views, and cast light on a number of issues related to the group IGAs. What emerges is an in-depth articulated and dynamic picture of qualitative and subjective aspects that it is difficult to grasp with other more standardized research tools.

Complementary to the qualitative analysis, a descriptive quantitative analysis of data gathered through the questionnaire provides the main characteristics of the interviewed IGA members. This is helpful to cast light on the relevant social and economic characteristics of the population and identify explaining correlations. This analysis is carried out on the No.26 caregivers who attended the administration of questionnaire in 2013.

Then we performed a longitudinal analysis restricted to the No.15 IGA members interviewed in both waves, that is the sample of our balanced panel. The longitudinal analysis is meant to identify variations as regards specific dimensions of IGA impact such as the relations within the community, the family and between other members of the same group, as well as IGA internal functioning.

Theoretically, we expect a positive improvement in terms of human, social and economic capital as result of being enrolled for one year in an IGA.

## 3. Limitations

The case study presents some limitations:

- Despite every effort, it was not possible to reach all the caregivers involved in each collective IGA, with a loss of information on their perspective and point of views about the experience.
- Since the study has been carried out during the implementation of the main AVSI project, 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 the exposure to AVSI activity or any other intervening factor. However, this choice has affected the range of the reference population, by reducing and making it more focused in Yopougon district.
- Due to budget and time constraints, it has not been possible to include members of group IGAs which were no longer active at the second wave of data collection: this implies missing some significant information about the reasons for their dropping out.
- For the same reasons, the sample is not analysed in comparison to a counter-factual. We mitigated this aspect by providing the longitudinal analysis on two periods and planning the research as a case study particularly focused on the specific experience of each group.
- One-year time is a limited amount of time to assess variations in long-lasting dimensions of wellbeing. Since it was not possible to expand the temporal gap, we decided to focus more on

social dimensions, such as relations, rather than long-run financial aspects, such as wealth. This is coherent with the adopted methodological approach, which identifies in social capital a prominent engine of local development.

## 4. Major findings

This section illustrates the major findings emerged from the analysis of both quantitative and qualitative data gathered during wave one and two. As this is a longitudinal study, the findings from wave I were compared to those of wave II; a synthesis is presented here to account for the changes eventually occurred in the time lapse.

### 4.1 Description of IGA members: personal characteristics

The reference population of this analysis is that of wave I (baseline information), i.e. composed by the participants to the No.10 IGAs selected according to the sampling criteria. Totally, during wave I we administered questionnaires to No.26 people<sup>22</sup> – hereafter IGA members – who are also caregivers of No.78 children enrolled into the AVSI OVC program.

The sample is thus composed by No.22 women (representing 85% of the total) and No.4 men (accounting for 15% of the sample). Gender balance and support to women are relevant features of the IGA component, defined by AVSI as a strategy of action within the IGA framework.

On average, IGA members are 41-year old, with no specific differences as to districts of residence (Tab. 3).

**Tab. 3 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>

Each IGA member is also a caregiver for at least one child supported by AVSI. Usually, there is a kinship relation between the IGA member and the child; nevertheless poverty and poor health conditions – besides African culture of extended families - strongly affect the re-composition of households around reference adults. Sometimes, the surveyed IGA members hold multiple relations with the children living within the same family structure (Tab.4). This practically means that an IGA member can be at the same time related to two or more children supported by AVSI (within the OVC support program), where one child is for instance their biological son, and the other a niece.

<sup>22</sup> At wave I, the corresponding IGA members who participated to qualitative group interviews is No. 34.

**Tab. 4 Relation with the child of IGA members**

<i>IGA member</i>	<i>Relation</i>	<i>obs.</i>	<i>children (average)<sup>23</sup></i>
Men	Father	2	3
	Father & Step-Father	1	3
	Father & Uncle	1	4
Women	<b>Mother</b>	<b>7</b>	<b>2</b>
	<b>Mother &amp; Aunt</b>	<b>8</b>	<b>4</b>
	Mother & Step-mother	1	3
	Mother & Grandmother	1	3
	Aunt	2	2
	Grandmother	2	2
	Grandmother & Aunt	1	7
<i>All</i>		<b>26</b>	

The most common kinship relation is represented by being mother and mother & aunt of the associated children.

### IGA members' housing

The descriptive statistics concerning the household composition of each IGA member (calculated on No.26 respondents surveyed at wave I) are useful to cast light on aspects of vulnerability. A first element to consider is the number of people cohabiting, and the relation between the possible existence of large family networks and the capability to satisfy all the components' needs. Data show that, on average, IGA members' households are composed of more than 8 individuals, shaping in that way the existence of large families (Tab.5). Families where the OVC caregiver is a woman are usually larger than families with a male caregiver. After one year of observation, no relevant variations in average values have been reported.

**Tab. 5 Household members, by caregiver gender**

	<b>Number of household members</b>				
	<i>Obs.</i>	<i>Mean</i>	<i>Std.Dev.</i>	<i>Min</i>	<i>Max</i>
Men	4	6,2	2,2	3	8
Women	22	9,3	4,6	2	20
<i>All</i>	<b>26</b>	<b>8,8</b>	<b>4,4</b>	<b>2</b>	<b>20</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. On average that ratio is 0,143<sup>24</sup>, meaning that the household is composed for 14% by people not able to provide any economic – material and immaterial – support to the family. This dimension runs from a minimum value of 0 to a maximum of 0.4, indicating the existence of households where the family burden reaches relevant threshold.

When looking at the composition of IGA members' families, with particular attention to children living there, we do not find significant variations among districts (Tab.6).

<sup>23</sup>Values rounded up.

<sup>24</sup>When considering the No.15 IGA members belonging to IGAs still operating at the end of the one-year period of observation, the family burden measure is pretty identical (0,153) with no variations between the two waves of data collection. This aspect suggests that households are stable in their composition across time.

**Tab. 6 Composition of IGAs members' households, mean values<sup>25</sup>**

	<i>Mean values</i>			
	<i>household members</i>	<i>members 0-15 yrs</i>	<i>members under 5 yrs</i>	<i>members 6-15 yrs</i>
Yopougon	7.5	3.3	1.2	2.1
Abobo	9	3.8	1.3	2.5
Treichville	15.5	5.5	2	3.5
<b>All districts</b>	<b>8.5</b>	<b>3.6</b>	<b>1.3</b>	<b>2.3</b>

As regards house ownership<sup>26</sup>, Table 7 summarizes 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 paying any 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 two columns report mean and standard deviation of family crowding, in other words the ratio between the number of people living together as a family on the number of available rooms.

**Tab. 7 House ownership, size and family crowding**

	<i>Obs.</i>	<b>No. Rooms/huts</b>		<b>Family crowding</b>	
		<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>

We remind that the households included in the sample are composed, on average, by more than 8 individuals: overlapping this indicator to house dimension, it is quite clear that economic constraints are likely to affect the ability of such households to guarantee a comfortable and suitable environment for their needs, especially OVC needs. Family crowding is on average No.4 people per room, with higher values for rented houses<sup>27</sup>. A high crowding measure suggests higher vulnerabilities and, likely, a reduced capacity of household to face 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 No.6 people per room, on average<sup>28</sup>.

### **IGA members' education**

As regards the education level of the IGA members, the most frequent value is represented by people holding a secondary level of education (corresponding to 39.5% of the total). The variable "education" is characterized by a bimodal distribution with two peaks corresponding to illiterate caregivers, in other words people with no relevant level of education, and caregivers who hold a primary or a secondary school level of education (Fig.1).

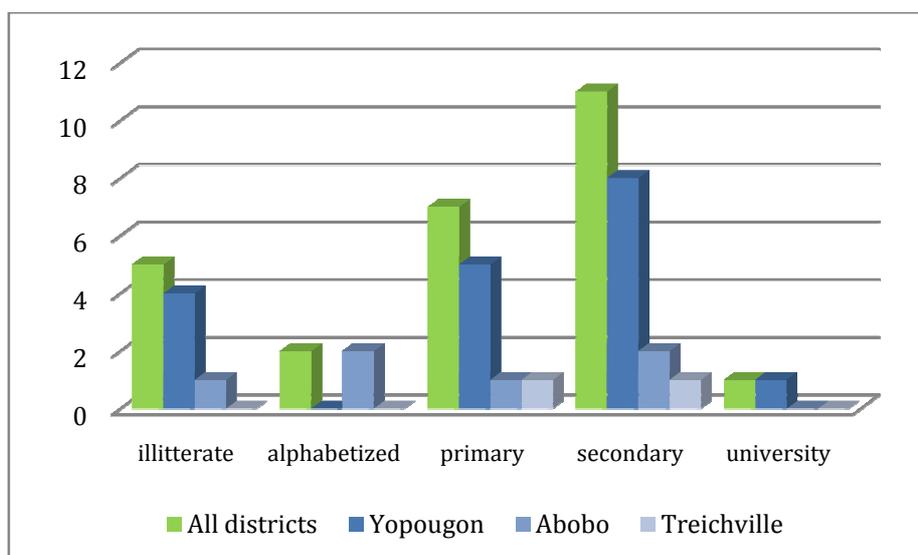
<sup>25</sup> The highest value reported belongs to a household living in Treichville where apparently n.20 people are perceived as members of the same family. When treating this value as an unusual observation and not including it in the analysis, the average composition of the household – for all districts – would have been characterized by 8.04 components.

<sup>26</sup> Data refer to wave I, i.e. No.26 observations.

<sup>27</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>28</sup> We remind that the longitudinal analysis is carried out on No.15 IGA members, due to reduced sample size.

**Fig. 1 Education level of IGAs' members, by district**



Surveying the level of education completed by 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, caregivers with a proper education may be more able to manage business activities (especially in the case of AVSI IGA support); third, 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.).

#### **IGA members' health condition**

Another characteristic that strongly shapes the capability of these people to be successfully engaged in an economic activity is their health status, with particular relevance of HIV/AIDS infection. This also emerges from the group interviews (especially those carried out in 2013, but confirmed also for wave two), where 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. In the case of the IGAs, the caregivers' poor health and their tendency to fall sick frequently, limit the physical efforts they can make, underline their need to work in healthy, well-ventilated environment in order to reduce absence from work.

Eighty percent (80%) of respondents have been tested for HIV/AIDS and are infected; in other words, the collective IGAs established under the framework of AVSI program are managed in the strict majority of cases by HIV-positive people (Tab.8). It is absolutely coherent with the aim of empowerment and overcoming of social stigma on which the initiative is built, nevertheless it raises concerns about the ability of these people to work on regular basis.

**Tab. 8 HIV/AIDS and TB status of IGA members**

	<i>HIV/AIDS</i>		<i>TB</i>	
	<i>obs.</i>	<i>percent</i>	<i>obs.</i>	<i>percent</i>
Tested and positive	21	80.8	-	-
Never tested	2	7.7	16	61.5
Tested less than 6 months ago and negative	1	3.9	1	3.9
Tested more than 6 months ago and negative	2	7.7	9	34.6
<b><i>Total</i></b>	<b><i>26</i></b>	<b><i>100.0</i></b>	<b><i>26</i></b>	<b><i>100.0</i></b>

Despite the rising morbidity and mortality for 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.

### **IGA members' assets and income level**

Household's assets, income level and consumption expenditure should be used to better understand poverty dimensions experienced by IGA members' households and, in that way, by the associated OVC, since they largely shape the constraints and the lack of opportunities that vulnerable families face.

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 hold chairs, 69% at least one table, 53% at least one bed, 19% a sofa, 69% at least one mattress and, finally, 93.8% a washing basin. While a sofa could be considered as a not-so-relevant furniture in terms of basic requirements, the fact that No.12 IGA members – out of No.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 No.1 family possesses a stove, which signals a clear income improvement.

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

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 oxen or pigs, cattle, goat or sheep. Only No.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 include 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.9).

**Tab. 9 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 - far away to be reached on foot, for example, to buy cheaper food or go to a higher school - by paying private/public transports at market prices only. The reported expenditure for transportation is, on average, about 4,600 CFA every two weeks<sup>29</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.

We devoted a specific set of questions to understand whether the main household sources of income are regular rather than occasional. The analysis provides data on caregivers' income coming from any kind of activity in the 4 weeks before being surveyed. Only 65.3% of them received some cash in such a period, earning approximately 12,750 CFA, on average. Even more important, No.11 people – out of No.26 – did not receive any amount of cash. Among them, there are almost all members of the snail farming and manioc plantation in Abobo (both IGAs were no longer operational at the time of wave II) and of the snail farming in Yopougon (almost inactive IGA, in complete redefinition after the first year of activity).

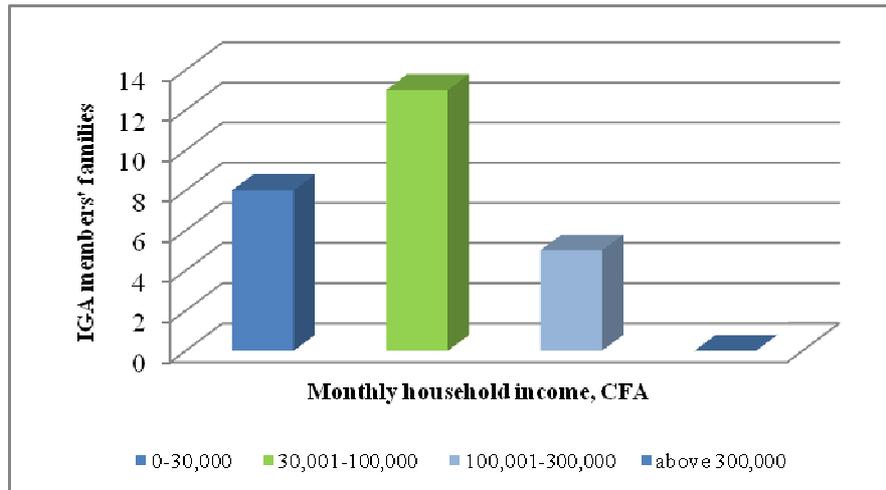
Complementary to the IGA commitment, a relevant number of caregivers are engaged in petty trade (23%) or to other micro economic activities (50%). Within the household, it is likely that other family members can work beside the caregiver, thus taking in consideration all the income sources available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

At the first wave of data collection, cumulatively, an IGA members' family earns between 30,001 CFA and 100,000 CFA every month (Fig.2). The total income level of each household has been summarized through monthly income categories defined by factual observation of the costs of living in Abidjan (Fig.2): 30.7% of IGA members achieve a very low-income level (<30,000 CFA/month), 50% lie in a low income level (30,001 – 100,000 CFA/month) and 19.2% get a middle-high income (100,001-300,00 CFA/month)<sup>30</sup>.

<sup>29</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.

<sup>30</sup> At the survey time, 30,000CFA/month approximately corresponds to 63USD, at current prices, that means approximately 2USD/day for family unit. Thus the first income threshold approximately corresponds to the income required for one person to live just above the 2USD/day poverty line. We remind that, on average, IGA members' families are composed by No.8 individuals.

**Fig.2 Monthly household income in 2013, CFA**



Finally, financial loans and other kind of debts represent a relevant measure of access to credit and possibility to face unexpected situations or increased spending. It is worth nothing that 42.3% of the IGA members' households affirm to have obtained a financial credit, which they have to repay at the time of wave I. 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 - since a relevant percentage live below the line of extreme poverty - and quite limited saving capacity.

## 5. 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' orientation towards change, as well as future (positive or negative) events. With an analogous approach, our sample of IGA members were required to place their household on a similar ladder – at present and in one year time – though this time concerning their perception of respect (how respected do you feel?), their social connectedness (how extended is your network of friends?) and their children' health conditions with respect to the rest of the community.

Figure 3 reports the results in a box plot, in relation to the first wave of data collection. For each item, the box indicates the 25<sup>th</sup> – 75<sup>th</sup> percentile distribution of the relational dimension investigated, whereas the extension of the connected lines provides the minimum and maximum value reported<sup>31</sup>.

<sup>31</sup> Points represent unusual observations, which deserve to be analysed as potential outliers.

Bright colours indicate the present self-perception and light colours where IGA members would expect to find their household in one-year time. The first box plot refers to the first wave of data collection, and the second to the subsequent one.

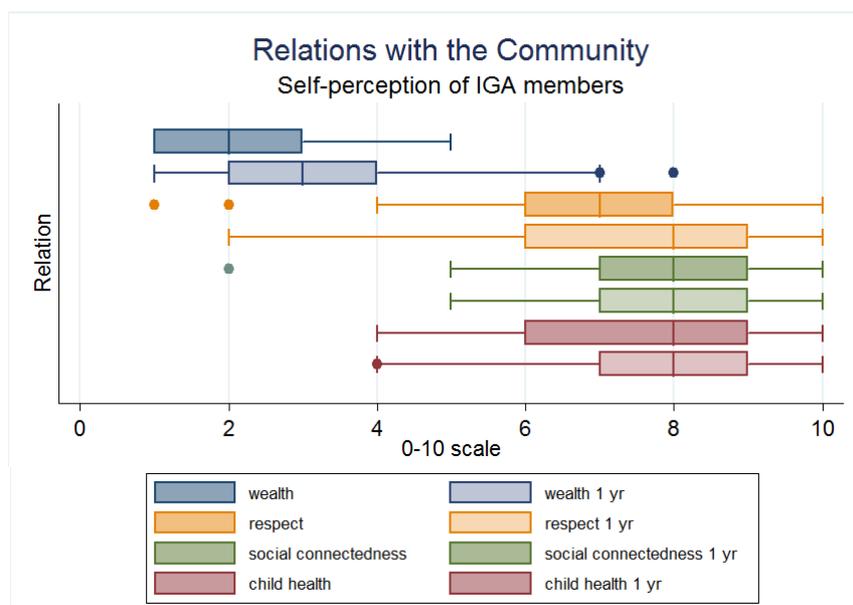
After the first wave of data collection, thus at the very initial phase of the economic activity, IGA members had a clear unsatisfying perception of their wealth condition in relation to the rest of the community, placing their households between the first and third step of the ladder. As to future wealth, IGA members expect to find themselves in better wealth conditions, thus showing a certain level of trust in the future, although still on the bottom half of the ladder (on average). It is worth noting that, differently from relational dimensions (respect, trust, and connectedness), IGA members evidently perceive their wealth condition as worse than the average level in the community.

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 a lot 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. Data analysis shows that the general feeling of being respected is positive (on the 7<sup>th</sup> step, on average), however the distribution is very large, with two unusual observations regarding IGAs that actually are no longer active at the time of wave II. 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 in Fig. 3 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. 3** Box plot of self-perception of IGA members of their relations with the community, first wave



When we analyzed the variations of the same relational parameters in one-year time, the positive orientation found in 2013, is largely confirmed by the data (Tab. 10)<sup>32</sup>. The variation – both at the survey time and as future expectation – is positive and statistically significant<sup>33</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.

**Tab. 10** Summary of within-IGA members' variations for relations with the community

	<i>FIRST WAVE</i> (26 obs)		<i>FIRST WAVE</i> (15 obs)		<i>SECOND WAVE</i> (15 obs)		<i>Δ</i>
	<i>Mean</i>	<i>Std. Dev.</i>	<i>Mean</i>	<i>Std. Dev.</i>	<i>Mean</i>	<i>Std. Dev.</i>	
Wealth	2,423	1,474	2,466	1,407	3,733	1,486	+ **
<i>Wealth in 1yr</i>	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	+ *
<i>Respect in 1yr</i>	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	+
<i>Social connect. in 1yr</i>	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	+ **
<i>Child health in 1yr</i>	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

Additional items are designed to detect the household's relationships with neighbours, friends, and other community members.

<sup>32</sup> The table reports mean and standard deviations values for the whole sample in 2013 (first column); reduced sample to the observations included in the 2014 sample (second column); 2014 sample. Variations ( $\Delta$ ) refer to the matched observations between the first and second wave of data collection. Being the questions organized as a Likert-type scale, we treat ordinal data as continuous variables.

<sup>33</sup> Only the variation on the perception of social connectedness is not statistically significant, whereas the future expectation is highly significant at 1% 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).

Whereas security does not seem a priority issue, more than 76% of respondents affirm that, in the previous four weeks, there had not been anyone to assist them in finding direction and making plans for the future<sup>34</sup>.

As regards participation/involvement in community activities and leadership, only 38.4% of IGA members in 2013 claim that they mobilize the community for meetings. Within the still active IGAs in 2014, people committed to mobilize the community rise from 6 to 11 individuals in the second year of observation<sup>35</sup>.

In order to capture the general attitude of IGA members in being actively involved in the community, we analysed their participation in groups other than the income generating activities started through the assistance of AVSI (Tab. 11). In 2013, 50% 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 at the same time and denoting in that way a higher level of inclusion in the community respect to other IGA members. One year later, the same people (13 out of the 15 involved in active IGAs) 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 improve their participation in a number of different groups, especially in relation to NGOs and religious groups.

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<sup>34</sup>The percentage rises till 82% when considering 2014 respondents. The variation between the two periods for each member’s perception (thus referring to the 15 reduced sample) is not statistically significant.

<sup>35</sup>A two-sample Wilcoxon rank-sum (Mann-Whitney) test confirms that the variation is statistically significant at 5% level.

**Tab. 11 Frequency of being part of groups at community level, first and second wave**

		<i>FIRST WAVE</i> (26 obs)		<i>FIRST WAVE</i> (15 obs)		<i>SECOND WAVE</i> (15 obs)	
		<i>Freq.</i>	<i>Percent</i>	<i>Freq.</i>	<i>Percent</i>	<i>Freq.</i>	<i>Percent</i>
		drama/music/other cultural group	no	26	100	15	100
	yes	-	-	-	-	1	6,67
peace group	no	26	100	15	100	14	93,33
	yes	-	-	-	-	1	6,67
producer group or cooperative	no	26	100	15	100	15	100
	yes	-	-	-	-	-	-
water committee	no	26	100	15	100	15	100
	yes	-	-	-	-	-	-
sports team	no	26	100	15	100	14	93,33
	yes	-	-	-	-	1	6,67
school committee	no	26	100	15	100	15	100
	yes	-	-	-	-	-	-
women's group	no	22	86,62	11	73,33	9	60,00
	yes	4	15,38	4	26,67	6	40,00
youth group	no	25	96,15	14	93,33	13	86,67
	yes	1	3,85	1	6,67	2	13,33
political organization	no	26	100	15	100	15	100
	yes	-	-	-	-	-	-
volunteer for an NGO	no	25	96,15	14	93,33	10	66,67
	yes	1	3,85	1	6,67	5	33,33
religious group	no	20	76,92	12	80,00	6	40,00
	yes	6	23,08	3	20,00	9	60,00
other	no	20	76,92	12	80,00	10	66,67
	yes	6	23,08	3	20,00	5	33,33

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

While in 2013 almost all the respondents highlight the IGA group as the most important, 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.

## 6. The group interviews: the main themes emerged and their discussion integrated with quantitative data analysis

The materials collected during the group interviews were read, analyzed and systematized for exposure according to some main themes of interest. Some of the themes that emerged correspond to the specific areas of investigation that appear in the interview outline. However, other themes are completely original, as they emerged spontaneously from the people's narratives who were stimulated to talk freely about their practices, impressions, difficulties, aspirations etc., as it is consistent with an explorative research design.

In the course of the first round of group interviews (in 2013) the following main themes emerged from the content analysis:

- [1] Start-up process (top-down vs bottom-up).
- [2] Training and skills development.
- [3] Organization, strategy and budget planning.
- [4] Dropouts from the project.
- [5] Impact of the IGAs on the household (improvement of material standards of living and relational quality, management of expectations and power dynamics within the household).
- [6] Relations between the IGA members and their family members, beyond the IGAs.
- [7] Management of the workload before, during and after engagement in IGAs.

[8]Benefits generated by working together as a group (at the material, instrumental, symbolic, and relational level).

Each group of IGA members that were interviewed, and each individual person, aired their views on the stimulus provided by the interviewer. In addition, each group or person was able to delineate a specific relation concerning the issues raised in the course of the interview (ie. agreement, opposition, conflict, ambivalence, etc.). Some of the issues emerged recur across time (wave one and two) and different group interviews; while some others don't.

We tried to translate this experiential capital in a way that was easy to read (i.e. by thematic areas) and tried to give at the end policy guidance based on the analysis of the accounts of the participants in the group interviews.

In particular, the No.8 themes (listed above) emerged in the course of the content analysis were articulated, to make their understanding more clear, in the following pages where they were integrated with the analysis of quantitative data.

The first three themes emerged in the analysis of the group interviews correspond to the first three subparagraphs, dedicated to [1] the start-up dynamics; [2] training; and [3] organizational aspects, including [7] the management of the workload before, during and after engagement in IGAs (presence of other activities, family-work balance).

Following that, the paragraph about relations illustrates all the IGA internal and external relational aspects, focusing on elements of social capital (quality of the relationships, trust, reciprocity, solidarity, connectedness, extension of the social networks, relational goods, etc.). This paragraph was itself divided in three parts, conceived as concentric circles that expand from the experience within the IGA:

i) In the paragraph on the IGA inter-group relationships the focus is within the members of the IGA on their relational quality, frequency and content of exchanges, possible effect of relational exceeding (generation of new social capital). The issues concerning frequent dropout [4] was inserted here, together with [8] material, instrumental and symbolic, relational benefits generated by working together as a group.

ii) The second part addresses the theme of family relations [5], illustrating whether and to what extent the participation to an IGA has influenced –positively or negatively– the relation with their family members or intra-household relational dynamics. This part also provides a background picture of the IGA participants' family relations beyond their activities [6] (conflicts, secrets, abandonments, etc.).

iii) The third part is focused on the relationships with the rest of the community, thematizing self-perception with respect to the community they belong to. This part also illustrates whether and to what extent taking part into an IGA may favor or hinder social inclusion.

Such an illustration of the themes emerged through the analysis of the qualitative interviews is intertwined with quantitative analysis of data provided via questionnaire in order to compile an integrated picture able to portray the complexity of the functioning of AVSI-supported IGAs, their strengths and weaknesses.

## **6.1 Participation, decision-making and enrolment of participants at the start-up level and beyond [topic No.1]**

During the first round of group interviews we thought important to explore the process leading to the establishment of the IGA groups [1]. We had in mind that there could be differences between bottom-up and top-down start-ups, as we assumed that an IGA that starts from the will of the beneficiaries implies a higher level of commitment, participation and perception of self-efficacy on the side of its members.

The analysis of the interviews collected in 2013 (first wave) revealed that in some cases (i.e. the attieké production unit in Yopougon and two snail farms in Yopougon and Abobo) a top-down enrolment process had prevailed, where AVSI or its local partners decided (according to a one-direction process) to involve in the IGA project some of the caregivers whose children they were already supporting, regardless of their activation. □ Over time, the role played by the organizations remained strong (e.g. in terms of control over finances, internal decision-making process and strategies of participation). For example, in the cases of the attieké production unit and the snail farm in Yopougon, the organizations chose the spaces where the activities were to be run, paid for the rent and fixed all the rest (equipment, etc.). This top-down dynamic resulted the IGA members feeling scarcely involved, and poorly participant with repercussions on their sense of responsibility over the whole process concerning the IGA. In other words, they do not feel protagonists of their history and for this reason are prone to lose enthusiasm, get discouraged and give up when things get tough.

During the second wave in 2014, there was no in-depth exploration of the start up period in terms of directionality of the process (top-down vs bottom-up). Yet, it came up spontaneously from the interviewees especially in terms of how taking active part in all the project steps is for significant a successful business, from the origin to the on-going decision making to the communication within the group and with the ONG providing the initial capital.

There were cases where the IGA members weighted more in the definition of the activities (e.g. the Bazin dyeing and selling unit and the poultry farm in Yopougon), as they conceived, wrote and submitted a project that was eventually approved. This is an indicator of the capability to mobilize resources and assume a non-passive attitude to life, especially when coping with hardship. What is important is thus to promote such initiatives, yet considering that in general, people are not very good at defining, particularly in detail, what they want. However, people are fairly good at indicating what they think they want and then when an option is presented to them what they like and don't like about it. In other words, AVSI and its partners need to work with their beneficiaries to identify what they think they want, produce something which reflects that understanding, get feedback from their beneficiaries, and then update their shared solution to reflect their mutually improved understanding. The implication is AVSI and local partners need to work in an evolutionary and collaborative manner if they are to provide solutions which reflect their beneficiaries actual needs, and to do that they must work closely and regularly together.

In some cases, as reported in the interviews, the sparkle that triggered the whole IGA process was a high self-motivation (often expressed by the interviewees in terms of “love” and “being passionate” about something): being passionate about something and able to channel such passion into action can be assumed as a powerful indicator of resilience and vitality.

[Did you have any prior skills or knowledge in relation to the activity?] *“For me, it is out of love and the idea was in my heart so when I was given the opportunity in any case my choice was all done” (CDA, CI, 2013)*

There was also a case where the beneficiaries accepted to take part into the project as they wanted to learn new skills, also spendable in a context other than Abidjan.

*“It is indeed to learn more that we accepted to come and work here” (BAZ, Kab, 2014)*

In other cases the choice to start an activity was made on a more rational basis (i.e. “opportunity”): it was estimated that there were no competitors in the area, that there was actual demand, that the geographical location was strategic. This is, for instance, the case of the drinkable water bags in Yopougon. □

*"We chose this place because there are no water producers there and women who sell [water bags] get their supplies from far. In addition it is close to the market" (FAN, Dr, 2013)*

Again, in other cases (e.g. the cassava plantation in Abobo, which closed down and was not included in the second wave of the study), the process was mixed: some members of the IGA promoted their project at the NGO level, while other members joined in at a later time (inserted by the NGO). □ There are cases (e.g. the cassava plantation in Abobo, scrutinized only in 2013) where the management of the money was in the hands of the NGO and the IGA members were totally unaware of the amount of money spent for rent, maintenance, equipment, etc. In general, this did not contribute to the IGA members' emancipation process or to the sustainability of the project, which after a while was closed down. On the contrary, a process of co-management (or at least more communication between the ONG and their beneficiaries) of the resources allocated for the project would help people feel more involved and hence more responsible. We believe that this form of participation is an important part of the process of growth through entrepreneurship that leads people to become master of themselves and their own history.

After one year (i.e. during wave two in 2014), we found most of the interviewees (e.g. the Bazin workshop in Yopougon, the attiéké production unit, the poultry farm in Abobo) more willing to talk about the financial aspects of their activities (initial capital allocated, expenditure, revenue, etc.) and thus assumed that in the course of time they gained awareness and mastery on that issue. Those who, after one year, are still unable to identify the amount of money allocated for them by AVSI or its partner, and talk properly of budget, loss and gain are those whose IGA has proved to be very challenged and had to stop their activities (i.e. snail farm in Yopougon).

## 6.2 Training [topic No.2]

Successful business process design requires active participation of users who are familiar with organizational activities and business process modeling concepts. Hence, there is a need to provide users with reusable, flexible, agile and adaptable training material in order to enable them instill their knowledge and expertise in business process design. Training is a crucial aspect of every human enterprise: without training the focus is easily lost and the risk is to waste time, money and energy on trivial errors that could be avoided with a bit of information. In particular, training is the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. Training has specific goals of improving one's capability, capacity, productivity and performance.

In the case of the collective IGAs that we investigated, some beneficiaries reported having received specific training on the technical skill required to the activity[2]. This is the case of the attiéké production unit and the snail farm in Yopougon, which involved in their activities people who had never had any previous experience in the field. □

However, the case of the snail farm in Yopougon is rather peculiar as training was reported as insufficient already in the first round of data collection (2013): the poor quality of the training received was then explained in terms of lack of an adequate accompaniment through the various stages of the project. They also felt there were not given the correct information about the process of growing snails, complaining about the trainer there were given. These beneficiaries therefore felt inadequately equipped to deal with some difficulties that have emerged over time and that are closely related to the farming of snails. In the 2014 wave of group interviews, most interviewees still lamented lack or insufficient training.

*“Pour la formation effectivement ils nous ont donné un expert mais pour les finances on ne les avait pas en main, il y avait des responsables au devant qui géraient et nous devons mettre en pratique ce que nous avons appris pendant la formation. [...] Nous avons reçu la formation théorique de la part de l’expert mais il ne nous a pas suivies sur le terrain, ce qui a fait que ne sachant pas vraiment comment nous y prendre de façon pratique les escargots sont morts. Ça ne nous donnait pas le courage de continuer. Chaque fois que nous partions nous trouvions des escargots morts au moins 3 par jour. Pendant la formation, l’expert nous a dit qu’il fallait désinfecter le site d’abord avant de commencer l’élevage, mais ça n’a pas été fait. [...] Pendant la formation, l’expert nous a dit qu’au bout de 3 mois les œufs pouvaient éclore et à 6 mois les escargots seraient prêts pour la commercialisation. Mais après 6 mois nous n’avons rien vu et les escargots ne faisaient que mourir” (WAN, Cl, 2014)*

*“L’expert pour la formation ne nous a pas tout montré, et il n’a pas assuré le suivi une fois l’activité démarrée” (WAN, Bt, 2014)*

Training and skill development are accounted as a crucial resource that can be capitalized and used beyond the scope of the IGA. Conversely, when training is poor or inadequate they consider this as one of the factors that affected negatively the IGA.

*"Moi personnellement si je dois exercer une activité il faudrait que je suive une formation parce que la formation que nous avons reçue au niveau des escargots, ce n'est pas une formation parce qu'il y a eu la théorie mais il n'y a pas eu de pratique, donc c'est ce qui a conduit à l'échec de l'activité" (WAN, Cl, 2014)*

*"En tout cas la formation m'a apporté beaucoup à la longue ça pourra me servir" (WAN, Cl, 2014)*

*"Avec la formation demain chacune de nous peut se prendre en charge en faisant sa propre activité. Moi je suis actuellement en Côte d'Ivoire, demain je peux faire cette activité chez moi au Burkina Faso. C'est vrai que c'est un commerce mais je ne pouvais pas le faire parce que je n'avais pas d'argent mais avec la formation que l'ai acquis en fonction de mes petits moyens j'achète quelques produits pour produire mon Bazin. C'est donc pour mieux apprendre que nous avons accepté de venir travailler avec elle mais la président n'a pas eu un bon cœur pour nous apprendre le travail" (BAZ, Kab, 2014)*

In other cases, people were recruited who had a previous knowledge/expertise in the same field as the IGA (e.g. one woman in the Abobo snail farming group): this facilitates the activities of the whole group, but it is not sufficient to secure the success of the business (in fact, the snail farm project in Abobo was closed down and for this reason not resurveyed in 2014). In general terms, those who are already experienced in the same field of activity can count on a capital of knowledge and skills but also on a network of contacts (suppliers and/or customers) to refer to.

The case of the poultry farming in Yopougon is different: despite not having any training nor previous experience in poultry, the beneficiaries chose this activity out because they badly wanted to do it. □Beneficiaries involved in other IGAs, moreover, never got any type of technical training but only accounting skills, as in the case of the water bags business. In this case, the specific type of activity did not require specific training, but beneficiaries complain that they were not oriented in choosing the best machines: this would have caused them less maintenance problems and a speeding up of the production process.

Finally, we draw the attention on the case of the Bazin<sup>36</sup> dyeing and selling unit in Yopougon because of mismatching information between the two waves: during the first round of interviews, one of the beneficiaries of the IGA was said to be the trainer to the others and this was praised as a special case of knowledge capitalization and training among peers. However, when re-interviewed in 2014, respondents lamented poor training and reported being subjected to a fraud by the president of the

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<sup>36</sup>Bazin is a brilliant and stiff fabric used in West Africa for making traditional luxury clothing for women as for men.

IGA who went with the money of the IGA. In this case, as reported by the respondents, the person in charge of their training was the IGA president's brother and the service he delivered was very poor.

*“Oui, AVSI nous a envoyé quelqu'un mais c'était le frère de la présidente et il ne venait qu'à la fin du mois pour prendre son chèque et repartir ensuite” (BAZ, Kou, 2014)*

Besides, they would have liked some extra training. Poor training is also lamented by the people producing attieké in Yopougon, especially in terms of accounting.

*“Moi j'étais chargée d'enregistrer les entrées et sorties mais n'ayant pas reçu de formation dans ce sens j'ai rencontré beaucoup de difficultés dans l'exercice de cette tâche” (TMC, Eug, 2014)*

The only group which is seemingly fairing on well after one year and think they do not need any extra training is the poultry farming in Abobo,

*“Nous n'avons pas besoin de formation supplémentaire. Nous sommes capables aujourd'hui de dispenser même nos connaissances, à d'autres personnes” (AVAB, Kou, 2014)*

Besides practical training on the items production, it is relevant – for their survival -that each group receive a specific training on the management of a collective economic activity, such as group dynamics and business training.

According to the data gathered through the questionnaires, these dimensions appear quite weak at the starting of the IGA, whereas a considerable improvement has been reported one year later. In particular, the variation in group dynamics training is statistically significant at usual levels (Tab.12).

**Tab. 12 Training and skills acquired by IGA members, first and second wave**

Training		FIRST WAVE (26 obs)		FIRST WAVE (15 obs)		SECOND WAVE (15 obs)		Δ
		Freq.	Percent	Freq.	Percent	Freq.	Percent	
group dynamics	no	6	23,08	2	13,33	8	53,33	**
	yes	20	76,92	13	86,67	7	46,67	
business training	no	11	42,31	5	33,33	8	53,33	
	yes	15	57,69	10	66,67	7	46,67	
<b>Acquired skills</b>								
manufacturing skills	no	7	26,92	3	20,00	3	20,00	
	yes	19	73,08	12	80,00	12	80,00	
administrative skills	no	10	38,46	4	26,67	6	40,00	
	yes	16	61,54	11	73,33	9	60,00	

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

When looking at the data concerning the acquired skills, some interesting features emerge. IGA members do not feel they have acquired any new manufacturing skills in one year of activity, whereas the number of people assessing an improvement of their administrative skills at the very beginning of the IGA – after the first months of training – at the second wave of data collection is reduced in absolute terms. From the qualitative interviews it clearly emerges how important and needed are evaluated business administration and accounting skills.

*“Alors avant qu’on ait à nouveau de l’argent s’il y en a plus tard il faudrait que chacune reçoive une formation spéciale pour que nous puissions entreprendre quelque chose pour ouvrir si possible un compte bancaire. [...] Justement, comment épargner, une formation axée sur la gestion parce que tu ne vas pas demander une aide et dire plus tard que tu as eu des problèmes de gestion”. (WAN, CI, 2014)*

This result suggests that the general evaluation of their experience as member of an IGA is not satisfying, at least in terms of acquired skills.

### 6.3 IGA organization and functioning [topic No.3 and No.7]

Acquiring skills in business administration and accounting are strictly related to the internal organization of the IGAs, together with elements of planning and budgeting[3].

Planning is an important element to start a new IGA and managing money over time. It requires that the subjects are capacitated and can project themselves into the future, capitalizing gains and preventing losses. Budgeting allows create a spending plan for money, ensures that people will always have enough money for the things they need and the things that are important to them. Following a budget or spending plan will also keep them out of debt or help them work their way out of debt if they are in debt. Organization and strategic planning will enable people in an IGA to define the values and main objectives of the organization, have greater control over the direction of the organization, become proactive rather than reactive, build teamwork within the organization, improve financial performance, make more effective use of resources, learn from and avoid past mistakes, as well as evaluate the organization and its performance.

What emerges from the analysis of the first round of group interviews collected in 2013 is that this part was a bit lacking regarding the set up of IGAs. In particular, some IGAs members complained that they had received indications rather vague on the timing for the business to become profitable (e.g. snail farm in Yopougon) and this discouraged some IGA members.

Other experiences showed a greater ability to organize itself internally, even without having received an explicit support in this sense, in particular regarding roles within the group and time management. Peculiar is the case of the snail farm in Abobo where in 2013 we reported a good internal organization (e.g. they used to work on shifts to allow other IGA members have spare time or care for their families). Despite the acknowledged internal organization, this IGA did not survive the first year of activity and was closed down.

Even the experience of the poultry farm in Yopougon (which was not re-interviewed in 2014 as one of the two caregivers passed away; cf. the paragraph dedicated to the description of the sample) showed good internal organization of roles and turns, but they suffer from a lack of collaborators (they were only two). This poultry project was seemingly working very well because of entrepreneurial spirit, internal dialogue and consultation, roles were complementary and mutually reinforcing, there was equal interchange and people trusted one another reciprocally.

*“We are in our second wave [of chickens], the first has already been sold. After each sale, we deposit money still IVOGRAIN and this is the benefit that pays us but as it’s a start, it’s really hard and we have not yet had the desired result and therefore none of us can say that we have opened an account to put the profit after facing all the expenses. For now all we do is report. As I am the oldest I am responsible for all the expenses and my colleague is okay with this. [...] Mme DG handles the sales and maintenance of the site, I sell too, but I also play the role of businessman when I go prospecting for customers. She account for everything to me and I do the same, nobody takes decisions without consulting each other first, but we just did not assign functions to one or the other, we are on the same level, equal. [...] We decide together all expenses” (CDA, CI, 2013)*

According to the quantitative data collected during the first wave, only 43% of respondents affirm that their IGA group holds a name. Having a name is far from a merely organizational issue, since it is

directly associated to the perception of stability in the group composition and goals. After one year, there are no relevant improvements, on the contrary one group having a name, seems now no more bounded to it.

Similarly, nobody reported that the IGA group was structured around rules and/or regulations, even informally established. After one year, slightly positive improvements have been reported in this issue since two groups actually show some kind of regulation. However, only some members of such IGA recognize the existence of binding rules within the group, suggesting a still not generalized perception. As far as concern the legal registration of the group/association, only one group was formally registered under the local law. Not surprisingly, such group is one of the two endowed with a shared bank account. After one year, there are no variations in such functioning dimensions.

Thus, in relation to the internal organization and functioning, only one IGA - based in Yopougon - immediately appeared well structured and established respect to the others and, indeed, it has maintained the core business and group members. Another IGA – based in Abobo – has embarked on a path of group structuring, adopting rules and a shared bank account with respect to the first phase of observation in 2013. Both of them survived from the first year and they are economically active. The pastry laboratory in Yopougon and the chicken breeding in Abobo seem without any doubt as the more structured IGAs. Also the qualitative analysis carried out on the group interviews has shown that these two groups are the most organised of all, in terms of internal rules and regulations, allocation of tasks and roles. This structuring corresponds to a functional principle, which allows differentiate and optimize resources.

In fact, in general terms, endowing the group by a formal structure seems to be not perceived as primarily relevant in the promotion of an economic activity. On the contrary, it represents a weakness to be mitigated since the existence of a clear organization and established rules could provide the framework for planning and problem solving activities.

The group meetings were very frequent in 2013, suggesting a continuous relationship among the group members. This tendency has been reduced after the first year of activity, suggesting a potential misalignment with the IGA original purposes (Tab. 13). Looking at the reduced sample (No.15 observations), indeed, it is evident a negative trend in the variations of the meetings' frequency.

Interestingly, the No.4 people affirming that they never meet with the other IGA members belong to the two most challenged groups (the snail farm and the water bag production in Yopougon): these two groups have met several difficulties in the course of time and are now facing a phase of transition and re-definition of their core business. At present, their activities are suspended, yet they do not seem involved in a participated discussion of the new profile of their IGA.

**Tab. 13 Frequency of group meetings, first and second wave**

	<i>FIRST WAVE</i> (26 obs)		<i>FIRST WAVE</i> (15 obs)		<i>SECOND WAVE</i> (15 obs)		<i>Δ</i>
	<i>Freq.</i>	<i>Percent</i>	<i>Freq.</i>	<i>Percent</i>	<i>Freq.</i>	<i>Percent</i>	
every day	18	69,23	11	73,33	6	40,00	
once a week	5	19,23	3	20,00	-	-	
every 2 weeks	2	7,69	1	6,67	2	13,33	
once a month	1	3,85	-	-	3	20,00	**
once every 2 to 3 months	-	-	-	-	-	-	
a few times a year	-	-	-	-	-	-	
never	-	-	-	-	4	26,67	

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

At the beginning of the economic activity, during the meetings there was a leadership structure in the majority of cases (73%) – e.g. the presence of a chairman or group leader or a treasurer<sup>37</sup>. After

<sup>37</sup> The same proportion is maintained when considering the reduced sample of n.15 observations.

one year, only No.7 respondents (corresponding to almost 50% of the sample) confirm the presence of such an internal structure.

Another aspect that emerged from the group interviews and that has to do with the organization of the work concerns the reconciliation of the IGA promoted by AVSI with any other jobs and with the tasks of caring for children. In fact, many of the people involved in IGAs perform additional jobs to contribute to their family budget (e.g. the cases of the attieké production, the chicken and the snail farms in Yopougon). □ Some women have left their previous jobs because they were not profitable or because they had lost everything following the post-election crisis. Some of the people interviewed have simply left their old business to devote themselves to the IGAs (e.g. the cassava plantation in Abobo which never picked up), but had to face a situation of economic hardship because the IGA was not giving profitable results. □ This is an aspect that needs to be taken into account (the time delay between the IGA beginning and the first results), otherwise people will discourage and abandon the project in search of other means of survival. Another case is when – facing no expected profit - the IGA members lose faith in teamwork and ask to continue individual activities (this is the significant case of the snail farm in Yopougon).

*“We need support now to enlarge our various personal activities as we wait for our cassava field to go into production” (OG, cassava, Sb, 2013) □*

The IGA members would eventually like to be involved in activities that are likely to reconcile the possibility of maintaining two jobs, at least until the business picks up. Otherwise, they suggest working on shifts, so that people can also do also other activities. □

In general terms, this small number of collective IGAs appear composed of quite informal groups, whose participation and tasks are delegated to a voluntary sense of belonging and to a common sense of responsibility. This choice could be understandable in a perspective of self-determination of spontaneous groups; however, it results in a very challenging feature for groups' survival in case of low identification power or long-run commitment.

#### **6.4 IGA intra-group relationships [topics No.4 and No.8]**

Since we are analyzing specifically group IGAs and are interested in the relational dimension as a driving force for development, it is important to focus on the relationships within the group.

Collaborative relations within the group's members are a key feature to understand the internal dynamics of the IGA. The collective dimension that AVSI has decided to give to these IGAs means that they are not aimed only to respond to economic needs: through collaboration, trust, reciprocity and synergy, indeed, people can experience new ways of being in the world and new ways of being community, with benefits not only in economic terms.

At the beginning of the economic activity in 2013, the perception of the collaboration and cooperative attitude within the group members was very good: applying a 0-10 ladder of self-perception about such issue, respondents evaluated the cooperation to be placed on the 9<sup>th</sup> step, on average, with the 10<sup>th</sup> step as higher positive value (Fig. 4)<sup>38</sup>.

Similar results emerge when the knowledge of the other members of the group is evaluated: the self-perception of this relational dimension is good (8<sup>th</sup> step), on average. However, it deserves to be mentioned that people expressing the lower values – namely from 4 to 7 – belong to two groups: the snail farming in Yopougon (survived to the second year, but in deep transformation of the core

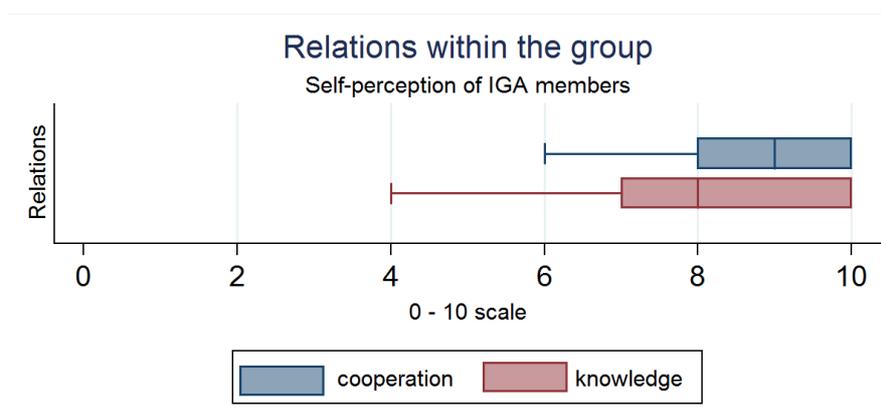
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<sup>38</sup>Being the question organized as a Likert-type scale, we treated ordinal data as continuous variables. The same consideration applies to the following item about the knowledge of other members of the group.

business and group composition) and the cassava plantation in Akeikoi (Abobo) (not survived to the second year).

Not surprisingly, there is a positive and statistically significant correlation between the perceptions of collaborative attitude among group members and the knowledge between the components (0.7378, significant at 5% level).

**Fig. 4** Box plot of self-perception of IGA members of their relations with the other group members, first wave



The most relevant aspect is the perception of impoverishment of the relations within the group members during the period of observation. After one year of activity, indeed, a substantive and negative variation is reported 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. 14).

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.

**Tab. 14** Summary of within-IGA members' variations for relations with other group's members

	<i>FIRST WAVE</i> (26 obs)		<i>FIRST WAVE</i> (15 obs)		<i>SECOND WAVE</i> (15 obs)		<i>Δ</i>
	<i>Mean</i>	<i>Std. Dev.</i>	<i>Mean</i>	<i>Std. Dev.</i>	<i>Mean</i>	<i>Std. Dev.</i>	
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

During the first round of group interviews, as to previous relationships among the group members, it emerged three types: i) those who did not know each other and never met before (e.g. attieké production); ii) those who had a superficial relationship as affiliated to the same NGO for the treatment of HIV/AIDS; iii) those who knew each other well or fairly well as they are neighbors or belong to self-help group (*groups de parole*).

In the first wave it was common for the IGA members to say working in groups was an advantage: the attieké production group, for instance, in 2013 claimed that teamwork is an asset because of the huge amount of work that individuals alone could not do, as well as for the opportunity to learn and exchange.

*“It is easier to work in groups because each brings its expertise, ideas and tasks are shared” (OGR Abobo snail farming, Od, 2013 – not resurveyed in 2014)□*

In the second wave of interviews a year later the relational intra-group dimension is more problematized. In fact, where there is weak or no economic success (e.g. snail farming in Yopougon), the relational dimension is also weak or absent (less trust, the group is not valued as a plus, but rather as an obstacle to achieving individual profit). From the interviews it is not possible to establish the direction of causality, i.e. it is not possible to say whether it is the economic success that facilitates the relational exchange or vice versa. However, many respondents claim that the group is a value and a facilitation, only if the internal relations among members are good. This shift towards a less idyllic representation of the relationships with the other IGA members comes after a year of activity, often characterized by hardships and disappointments. We report two cases in which members of the group disappeared with money belonging to the group.

When IGA members are together they usually talk about the IGA, but quite often they also express their concerns, exchange tips and encourage one another (e.g. attieké group).□

What is interesting is the case of the snail farm in Yopougon: during the first wave they stressed the importance of teamwork regardless of its instrumental dimension (that of being an activity that can be literally done only in group) and recognize the importance of the IGA group as a “family”, as a privileged place where people can encourage one another reciprocally, get and give advice, speak freely, share their experiences. After one year, when their activity was deeply challenged, they no longer think the same and would rather opt for an individual financial support.

*“I prefer group work because we already are building a family. When we meet like that, it is good. In fact we are now labelled, for this we recognize ourselves in the business, so group work is better” (WAN snail farm Yop, Cl, 2013)*

*“Nous aimerions avoir des fonds individuels pour que chacune exerce l’activité qui lui convient vu que nous habitons des quartiers différents” (WAN snailfarmYop, Cl, 2014)*

*“Moi sincèrement je ne peux plus faire parce que la première fois pour une activité de groupe j’ai trop souffert. Si c’est individuel je saurai comment faire mais si nous sommes en groupe par moment certaines viennent quand d’autres sont absentes alors que tous les jours moi je serai là, pour ces raisons là je ne veux plus travailler en groupe” (WAN snailfarmYop, Br, 2014)*

However, for most IGA members the group is a place where they do not need to hide their sickness. This last aspect is particularly important: it is clear from the interviews that people living with HIV/AIDS cannot say openly in the community that they are sick. Often this remains a secret even for cohabiting family members, particularly when they are forced by circumstances to live with the extended family. During the interviews it emerged cases of women who have talked about their HIV positivity in the family upcountry and for this reason they were chased away and made their way to Abidjan. For this reason, in the group they found an acceptance that do not find anywhere else, in addition to the hope that things will improve even under the economic profile.

*“When I talk about rejection it is when my family found out I was HIV positive, they flatly rejected me. And with my sisters [she talks about the other members of the AGR] I feel in a new family. When we work, it makes me forget the worries that I have. The problem is that this rejection has led to the suspension of my activities. That’s kind of what I’m going through” (WAN snail farm Yop, Cl, 2013).*

Nevertheless, it happens that members of the IGA do not meet outside of the context of work, because they live far away (and have no money for transport) or because they have no free time (it is the case of the attieké group and the snail farming in Yopougon). On the contrary, it happens rather

often that people who live in the same neighborhood will pay visit to one another and meet their respective families.

Another aspect that needs to be taken into careful consideration is the issue of frequent dropouts[8]. Also from the quantitative data analysis emerged that most group IGAs are seemingly characterized by a high rate of dropouts. A table in the paragraph illustrating the pool of group IGAs surveyed shows the original number of components for each project at their initial stages and the present situation.

As to the group interviews, the main reason given to justify dropouts is discouragement: some people give up because they are not patient enough to wait for the results (cf. the attieké production group and the snail farming in Yopougon).

*"I told myself that they gave up because there is no profit now. They must have thought that if they leave their current activities, they will not be able to meet their needs. That is why they are disengaged; this is the idea that I have of their withdrawal. I know one who has more or less told her case, she is in a "sicobois" (wooden house) and cuts cassava to make a living. So if she comes to the farm, leaving this activity, the night she comes home, hungry, she needs food to take medication"(WAN snail farming Yop, Cl, 2013).*

In any case, the frequent dropouts - particularly when they are linked to the disappearance of the common money - do not do well at the IGA, as they convey sense of distrust and discontinuity.

In brief, the analysis on the data and content of the interviews suggests not neglecting intra-group relations, as trust, solidarity and mutual aid opportunities are essential elements in the implementation and success of a good joint venture. The analysis also suggests that 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 highly challenging and could induce the people to be distrustful towards other group initiatives, favoring individualism rather than social capital and cohesion.

## 6.5 IGA and family relations[topic No.5 and No.6]

As we already said, income generation is a key programmatic strategy to make a living in a dignified way: it aims at creating opportunities for the use of resources in a meaningful way and with the objective of becoming more self-reliant and able to care for the family. For this reason it is important to explore the link between the group IGA involvement and family relations, 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 or intra-household relational dynamics[5].

In addition, being part of an IGA often does not come as an individual decision, but is part of a family more comprehensive decision-making process. Although, on an intuitive level, to be involved in a potentially profitable activity constitutes an asset for the whole family, 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 family, 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.

What emerges is that all family members are aware of their relatives' involvement in a group IGA.

In some cases, the reaction of the family to the decision to participate to an IGA was not immediately positive and was necessary to overcome some resistances (cf. the case of the poultry farm in Yopougon which was interviewed only in 2013 for the death of one of the two components).

*“In the beginning, he [my husband] did not want [me to join the IGA] because of the children. But I tried to explain that it is something that I have loved since my childhood. So he allows me to try my luck, so he let me begin” (poultry farm Yop, Dg, 2013)*

*“At first, Madame [my wife] was reluctant and I tried to make her understand. But today everything is fine” (poultry farm Yop, Cl, 2013)*

□ *“In terms of my family, my wife is happy and my children too, because there is still a glimmer of hope. Inactivity sometimes creates conflicts but now the mind is really clear to me. Sometimes my wife comes to visit me on my workplace when she does not see me, and before leaving I entrust my colleague with whom she spends the whole day and it is a source of encouragement for two. Currently we are here, it is Madame who remained on the site” (poultry farm Yop, Dg, 2013)*

*“My kids thought it was a bit tiring due to the fact that I fall sick often but I tried to reassure” (OGR, cassava production, Bt, 2013)*

It is also useful to explore the expectations that the family has with respect to the IGAs: expectations are particularly high about the possibilities of earnings (cf. the attiéké production group and the snail farm in Youpougou).

As shown by the interviews conducted in the second wave (2014), high expectations on the sides of the families may transform into a boomerang when the IGAs do not go well. In fact, if some family members are sympathetic towards the challenges faced by their relatives at work, others feel disappointed in their expectations and this impacts negatively on their relatives’ (in terms of motivation to work, self-esteem, etc.). That is to say that families are generally happy about their relatives being involved in IGAs (cf. the case of the snail farming in Abobo which was surveyed only in 2013). But often when the family members realize that the benefits do not come right away, they lose motivation and courage (e.g. cf. the case of the snail farming in Yopougou, where activities are currently suspended) and the IGA members perceive this disappointment. This is when they need most to be supported. Discouragement and frustration of IGA members at the lack of immediate benefits is a real problem, because for many of them the IGA is the only source of income.

According to the quantitative data analysis, after few months of activity, so before any tangible economic outcome, IGA members perceived their relations within the own family as improved. This feeling may suggest that families had important expectations on the results of the planned activity and a general approval was guaranteed. People perceiving their family relations as unchanged were members of three different IGAs: one of them did not survive till the second year of observation [5], the others [6 and 4] are involved in a deep phase of transformation of the core business. Once evaluated the variation between waves, we found in absolute terms a decrease of (perceived) improved relation within the family.

**Tab. 15 Relations within the family, first and second wave**

	<i>FIRST WAVE</i> (26 obs)		<i>FIRST WAVE</i> (15 obs)		<i>SECOND WAVE</i> (15 obs)		<i>Δ</i>
	<i>Freq.</i>	<i>Percent</i>	<i>Freq.</i>	<i>Percent</i>	<i>Freq.</i>	<i>Percent</i>	
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*

It is worth noting that all IGA members are placed in a network of family relationships and – also through them – they are placed in a community. Taking into consideration the reduced sample of n.15 IGA members, there is a positive correlation between the perception of the family relations and the relations with the community. This is particularly relevant and significant for the second year of observation (p=0.017, Fisher’s exact test).

When considering family relations, we decided to go beyond the specific reaction the IGA members got to their involvement in the project and wanted to draw a background picture of the IGA participants' family relations [6], thus exploring the possible presence of conflicts, secrets, abandonments, etc.

Some aspects, such as being HIV+, can be a source of either conflict or alliance with other members of the family. In any case, the quality of these relationships has to be taken into account as an important predictor of comfort or discomfort, able to hinder or facilitate paths of development and improvement of living conditions.

All the people who participated in the group interviews are HIV+, have children and live in extreme poverty (some complain that they often do not have food to eat). A woman, for example, says she was chased out of her house because she was not able to pay the rent. The organization that follows the case (AVSI's local partner) intervened to support her financially. Some other women had to move in with relatives or extended family, because they were unable to afford monthly rent. In some cases, women live with the co-wife of their husbands and this generates rather conflicting power dynamics.

In almost all cases, family relationships are problematic in particular with regard to HIV/AIDS: there are many women who keep hidden their HIV+ status to their family members to avoid being ostracized and expelled (as it happened to a woman from the snail farm in Yopougon group). □

*“In the neighbourhood, as nobody is aware of my status, except members of my house. Otherwise with members of the district, it is okay. It is only at the extended family level, as I said, that I am rejected. I was not even in Abidjan. I was first in Man (upcountry) and because of this family rejection I came to Abidjan” (WAN, snail farm, Cl, 2013).*

Sometimes they discover by chance that another family member is HIV+ when they meet in health centres specialized in the treatment of HIV/AIDS. □ In general, when it comes to child care, they speak of an almost total load on their shoulders (especially women).

Another aspect that characterizes the experience of these IGA members is the difficult balance between work and family life, with its caring responsibilities where childcare services are almost totally unavailable or unaffordable.

## 6.6 Relations with the community

As mentioned before, the relations with the community constitute a critical dimension to make IGAs positively placed within the local context: community's support, even indirectly, can facilitate the success of the economic activity over the fact that local positive relations can support normal market dynamics of demand. Having good community relations can also be indicator of individual well-being and social inclusion, with the aim of increasing greater cohesion of the social fabric at the local community level.

In the group interviews, the IGA members also mentioned their being part of the IGA as an element of social inclusion, though it is not so much thematised. In fact, in most interviews the narratives about the community are quite neutral (no particular support, no particular adversity). 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.

“The AGR has given us a lot because every morning I dress very well, and I tell my kids that I go to work. In the evening on my return the children are happy because mom comes back from work. [...] There is a great respect for my person from my neighbours” (OGR snail farming, Od, 2013 – not resurveyed in 2014)

“That changed a lot of positive things in my life. Today, I no longer have the time to sit and worry about all these problems as I used to” (OGR snail farming, Vc, 2013 – not resurveyed in 2014)

“From my side the IGA was much beneficial because I came to know the IGA when I was in difficult conditions. This has allowed me to uplift a little my morale, to have something to do” (FAN, water bags, Dh, 2013)

“First of all I want to say thank you to AVSI because this IGA has given me a lot. I quit school and then I went to work as a housekeeper for others. But with the IGA I work for myself. It is a real relief. In addition I learned a new skill that is dyeing. AGR gives me a good image in my entourage” (BAZ, Km, 2013)

Interestingly, there is an almost total correspondence between people affirming that family relations are unchanged and community relations have remained the same as before the IGA experience.

**Tab. 15 Relations with the community, first and second wave**

	<b>FIRST WAVE</b> (26 obs)		<b>FIRST WAVE</b> (15 obs)		<b>SECOND WAVE</b> (15 obs)		<b><i>A</i></b>
	<b>Freq.</b>	<b>Percent</b>	<b>Freq.</b>	<b>Percent</b>	<b>Freq.</b>	<b>Percent</b>	
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

Table 16 above summarizes the results for the first and second wave.

## 6.7 Ending of the IGA experience

To understand the general satisfaction of being enrolled in an IGA and, complementarily, to assess the perception of IGA members about the possibility that what they are doing may produce positive outcomes for them and their families, we asked whether they would have changed the economic activity once the AVSI support was concluded.

**Tab. 16 Willingness to change productive activity after conclusion of AVSI support**

	<b>FIRST WAVE</b> (26 obs)		<b>FIRST WAVE</b> (15 obs)		<b>SECOND WAVE</b> (15 obs)		<b><i>A</i></b>
	<b>Freq.</b>	<b>Percent</b>	<b>Freq.</b>	<b>Percent</b>	<b>Freq.</b>	<b>Percent</b>	
Changing the activity	1	3,85	1	6,67	4	26,67	+
Unchanging the activity	25	96,15	14	93,33	11	73,33	-

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

Results suggest that in one-year time, it has been produced a good attachment to the activity in which they have invested time and energy. At the second wave of data collection, the n.3 people - out of n.4 - who would change the economic activity, are members of the snail farming in Yopougon [4], which actually is the most problematic activity in transformation.

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

The purpose of this section is meant to provide macro-data 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.

Table 18 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. 17 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>Δ</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 19 – 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.

Almost all consuming households buy every food item on local markets at current prices. Own productions are extremely limited and represent rare cases.

**Tab. 18 Food consumption for other 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>Δ</i>
	<i>Obs</i>	<i>Percentage</i>	<i>Obs</i>	<i>Percentage</i>	<i>Obs</i>	<i>Percentage</i>	
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>39</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. 19 Non-food expenditure for selected item, first and second wave**

	<i>FIRST WAVE</i> (26 obs)		<i>FIRST WAVE</i> (15 obs)		<i>SECOND WAVE</i> (15 obs)		<i>Δ</i>
	<i>Mean</i>	<i>Std. Dev.</i>	<i>Mean</i>	<i>Std. Dev.</i>	<i>Mean</i>	<i>Std. Dev.</i>	
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.

<sup>39</sup>We refer to average expenditure at the beginning of IGA, in 2013.

Finally, as the outcomes suggest, collected data show significant level of variance, which could be explained by the small-size sample and the presence of some outliers, common features in survey analysis.

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 variations in the consumption possibilities which suggest that the disposable income does not seem increased in a significant way<sup>40</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.

**Fig. 5 Within variations of income level**

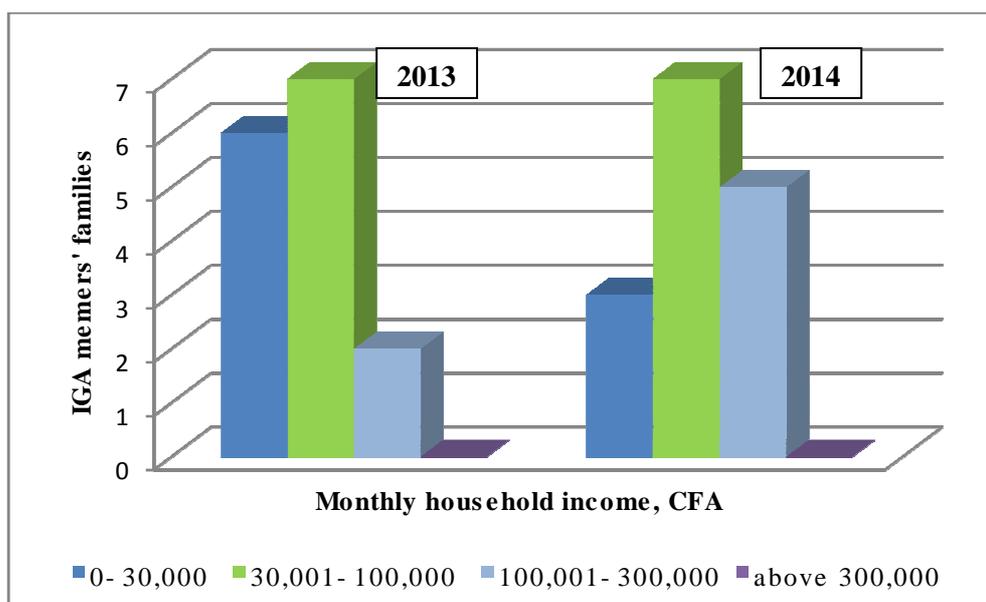


Table 21 reports the transition probabilities matrix for income ranges.

<sup>40</sup>We did not run any inferential statistics due to the limited sample size and we provided descriptive statistics only on longitudinal variations; thus, it is not possible to assess causal directionality, however qualitative analysis supports this interpretation.

**Tab. 20 Transition probabilities matrix for income level**

2013	2014			Total
	0-30,000	30,001-100,000	100,001-300,000	
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; 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.

## 7. Final remarks and way forward

1) The present case study has allowed take a snapshot of the situation of selected AVSI-supported IGA participants and assess possible variations occurred over time. Participants generally live in vulnerable households, and such vulnerability is mostly associated to poverty and poor health conditions (especially HIV/AIDS and associated diseases). This is consistent with AVSI criteria of eligibility.

In particular, the participants live in households with a large number of members (extended families), with a conspicuous share of dependent members (i.e. children and/or disabled people), and often characterised by a high burden of **family caregiving**. Another relevant element emerged from the analysis is the reconfiguration of family roles that takes place within the household, mostly as a consequence of parental displacement and HIV/AIDS infection. It is in fact quite common that the designated caregiver (also member of the group IGA) is simultaneously in charge of more than one child, not necessarily siblings (cousins more likely). This is quite typical of family contexts affected by poverty and HIV/AIDS.

Majority of participants (80%) have been tested for **HIV/AIDS** and are infected; thus highlighting that the collective IGAs established under the framework of AVSI program are managed in the strict majority of cases by HIV-positive people, which is absolutely coherent with the aim of empowerment and overcoming of social stigma on which the initiative is built. Nevertheless, this raises concerns about the ability of these people to work on regular basis, as it also emerges from the group interviews (especially those carried out in 2013, but confirmed also for wave II). In fact, a number of IGA participants, 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. In the case of the IGAs, the caregivers' poor health and their tendency to fall sick frequently, limit the physical efforts they can make, underline their need to work in healthy, well-ventilated

environment in order to reduce absence from work. Longitudinal analysis confirmed this trend and also casted light on a further issue: although it is known the concomitant presence of HIV/AIDS and TB, still many of the subjects who resulted HIV positive have never been tested for TB. It is suggested a wide-spectrum screening campaign for TB, together with HIV.

In general terms, the participants are characterized by high level of economic vulnerability - since a relevant percentage of them live below the line of extreme poverty - and quite limited saving capacity. IGA members and their households appear extremely vulnerable from an economic perspective, and, consequently, their 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 variations in the consumption possibilities. However, after one year, there is actually a slight **improvement on income levels**, and the number of households with an active financial loan to be repaid is reduced by 50% respect to the previous year. Data suggest then a positive trend of rising income, even if it deserves to be mentioned that the adopted income levels correspond to living situations below or around the poverty line. This general positive trend needs to be further articulated: asi) a considerable percentage of extremely poor people have achieved an improved income level, even if still below the poverty line; ii) only a minority (14%) of IGA members report worsened income levels; iii) people with higher income are not able to go further.

In terms of **community relations**, we found that the positive orientation found in 2013 is largely confirmed by the longitudinal analysis. The IGA participants feel generally respected, socially connected (i.e. inserted in a large network of friends), and wealth with respect to the community where they live. They also feel secure and have not been victims of violent assaults of any sort. Half the participants also show high rates of involvement in the local civil society, as they are active in groups other than the income generating activities started through the assistance of AVSI. In 2013, 13 out of the 16 interviewed people were members of other groups (especially women's groups; youth groups; and religious groups). In 2014, the same people (the same 13, but this time out of the 15 participants still resurveyed) 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 improve their participation in a number of different groups, especially in relation to NGOs and religious groups.

2) As stated in the objectives of the case study, this work is also meant to investigate over time the functioning and assess strengths and weaknesses of a pool of urban collective IGAs, started between April and December 2012 with the support of AVSI and its local partners.

The longitudinal study has outlined a rather composite scenario as for sectors, coping strategies, and outcomes. However, we found some transversal points on which reflection is needed to devise successful experiences.

11. Market assessment and associated actions (feasibility studies, market niche, etc.) are to be further developed. Seemingly, in designing the studied collective IGAs little or no account was taken of aspects of analysis of the local market, of supply and demand, thus leading some IGAs to be in competition with other similar activities.
12. Adequate training is necessary and requested by all, not just in terms of technical skills acquisition/development but also on budgeting, management, and planning. Training should be done in consideration of the level of education of the IGA members, which is often very low.
13. Equipment must be chosen wisely, and its servicing / maintenance should be envisaged since the early stages of the project.
14. The choice of the space to devote to each IGA must be done according to certain criteria, including the security of the location and ease of access. As for the workshops and stores, they are to be located in areas deemed suitable to trade (depending on the specific activities: close to market, schools, offices, high traffic streets, etc.). Regarding the plots for the urban farming, they need to be safe places, provided with adequate fencing and surveillance (24/7). Measures of pest control should be taken timely. In no event shall the workplace must be placed at a greater distance from the homes of members of the IGA, who often lack the

- financial resources to afford traveling by public transport and are forced to walk long distances (which is hampered by their poor health condition). Also in relation to the choice of the spaces for the IGAs, they must have adequate ventilation and lighting conditions.
15. It is important not to overlook the group dynamics and a huge effort must be done by the promoting agencies to invest in this direction. Group dynamics is viewed from the perspective of the positive power that groups tend to acquire and influence their members over time. This process is gained through their formation and how successfully they handle internal struggles. This also requires their ability to establish effective norms and begin to perform collectively on agreed tasks. This in the long run influences the behaviour of their individual members for positive change. The most important first step in any process of empowerment is giving those who have been oppressed a new confidence. This is possible in a group interaction process, where issues like group composition or size of the group is considered to be a means of promoting the social functioning of an individual. These processes shape an individual for leadership, confidence building, better decision-making, and taking responsibility, all important skills also for collective IGA practice. Group dynamics techniques are vital for collective IGA training programmes and should be encouraged.
  16. If (over time) the relations with the community, in general, improved or remain essentially unchanged, intra-group worsened. This requires rethinking the process of group formation and their supervision in time. Since in the group interviews are reported incidents of thefts by IGA members, mechanisms of control or prevention of such acts should be envisaged. Where there is weak or no financial success, the relational dimension is also weak or absent (less trust, the group is not valued as a plus, but rather as an obstacle to achieving individual profit). These episodes of robbery, together with the frequent dropouts tend 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 highly challenging and could induce the people to be distrustful towards other group initiatives, favoring individualism rather than social capital and cohesion.
  17. Over time, the groups maintain a rather informal structure (roles are poorly defined, as well as internal division of labour). The weak internal structure yields partially with the passage of time.
  18. The needs of conciliation of workers must be kept in mind, ranging from health to family life. The members of the IGA are indeed vulnerable in terms of health, prone to frequent absences from work and they should avoid excessive physical efforts (for this reason all the spaces must be provided with water pumping and other devices that reduce efforts). They are also the main family caregivers and need to allocate time and energies for the care of their children and dependent ones.
  19. The spending capacity is slightly improved, but changes are extremely limited and little significant: either the time which has passed was not enough to see an increase of disposable income or (more probably) the IGAs' actual capacity to generate income has been so far extremely limited.
  20. Learning from past experience. It is important to capitalise on successful cases and disseminate knowledge about it. In fact, among the studied collective IGAs, some represent good practices, 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 able to financially take care of their family and have in mind the development of the project. These are No.2 IGA groups more internally structured regarding tasks and division of labor.

In conclusion, our analysis casted light on a number of elements that exceed the structural, material and economic components of wellbeing and development. It is thus crucial to enhance what is already strong (eg. community relations and attitude to participation in civil society) and to increase investment in other areas of vulnerability, such as health, economic stress and repercussions on family relationships, in order to achieve higher levels of well-being and satisfaction, and a development which is not only individual, but also at the level of the local community.

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## 9. Appendix

### **Canevas pour un entretien collectif (*focus group*) avec bénéficiaires des activités génératrices de revenu (AGR) gérées par AVSI CI (de façon directe ou à travers des partenaires locaux)**

*NOTE pour le coordinateur local : pour chaque entretien collectif (focus group) il faut réunir un minimum de 5 et un maximum de 8 bénéficiaires faisant partie de la même AGR.*

*NOTE pour l'Agent de collecte : il faut enregistrer tout le focus group sur support digitale.*

**Il faut que chaque participant signe le formulaire d'information et l'autorisation à la traité des données.**

*Seulement les bénéficiaires / membres de l'AGR doivent/peuvent participer à l'entretien collectif.*

*Les gestionnaires et le personnel de AVSI ou ses partenaires locaux ne peuvent/doivent pas être présents. Vous devriez leur demander de quitter la salle pour permettre aux participants de s'exprimer librement.*

Bonjour, je vous remercie de m'avoir reçu(e) / à votre domicile / à votre laboratoire / .....

Je m'appelle ..... et je suis un enquêteur. Je suis en train de recueillir des données et des informations pour le compte de Fondation pour la Subsidiarité, une organisation non gouvernementale italienne qui réalise une étude d'impact des activités d'AVSI Côte d'Ivoire pour le bien-être psychosocial des OEV et pour la consolidation de la situation économique des familles des OEV<sup>41</sup>.

Fondamentalement, j'ai pour mission de recueillir des informations permettant de comprendre si l'intervention d'AVSI Côte d'Ivoire, dont vous avez bénéficié, a apporté un changement/une amélioration dans vos vies et dans celle de vos enfants sur le plan psychosocial et sur le plan économique.

Je suis ici aujourd'hui car vous avez été sélectionnés comme représentatifs des bénéficiaires des programmes AVSI Côte d'Ivoire et connaître votre expérience m'intéresse. En particulier, j'aimerais mieux comprendre quelles activités vous avez entreprises et de quelle façon cela a changé vos vies.

Je vous demande par conséquent de participer à un groupe de discussion sur certains points concernant ce sujet. La confidentialité des renseignements que vous fournirez est protégée, ça signifie que vos noms resteront anonymes et que ce que vous direz ne sera utilisé que pour cette étude. Je vous demande votre permis d'enregistrer ce que nous nous dirons aujourd'hui afin que je puisse le réécouter et le transcrire fidèlement et pour que je puisse être sûr(e) d'avoir bien compris, sans perdre un mot.

Le but de notre travail est de fournir à AVSI des instruments pour améliorer son service et, par conséquent, pour aider le mieux possible les OEV et leur famille.

Si quelque chose n'est pas clair, s'il vous plaît, n'hésitez pas à me poser des questions car il est important que vous compreniez ce que je vous demande et que moi je puisse comprendre ce que vous me dites. Ce sont vos opinions qui m'intéressent, vous pouvez parler librement, en sachant qu'il n'y a pas de « bonnes » ou de « mauvaises » réponses. Vous devez vous sentir libres de vous exprimer.

Je vous remercie pour votre disponibilité et pour le temps que vous m'accordez.

Donc, si tout est clair, nous pouvons commencer.

*NOTE pour l'Agent de collecte : Cette interview collective est conçue comme une discussion de groupe, dans laquelle tous les participants sont encouragés à s'exprimer et d'interagir les uns avec les autres. La tâche de l'enquêteur est donc de faciliter la dynamique de groupe et l'interaction entre les participants.*

*Dans la conduite des groupes de discussion le facilitateur ne doit pas donner des indications opérationnelles ou pratiques, ni des jugements ou ses opinions personnelles, ni faire des promesses sur la future.*

*Il faut se rappeler que il y a deux typologies de AGR : celles qui marchent et celle qui ne marchent pas ou n'ont pas marchées. Il faut donc être très sensible et tenir compte de l'état d'esprit des personnes interrogées.*

<sup>41</sup>OEV = Orphelins et autres Enfants Vulnérables.

Le début de l'entrevue

Voulez-vous vous présenter ?

1. Aspects organisationnels de l'AGR : les activités

Je sais que vous avez participé à une entrevue de groupe l'année dernière sur all'AGR<sup>42</sup> dont vous êtes membres.

Pouvez vous me rappeler quelle typologie d'AGR vous avez fait et quand vous avez commencé les activités ?

**Votre groupe AGR existe toujours? Est-ce qu'il marche ?**

*NOTE pour l'Agent de collecte : Il faut tenir compte du fait que certains AGR sont encore actives (comme la pâtisserie de FESALIS) et d'autres sont terminés (comme l'élevage d'escargots de WANEZI).  
Il faut calibrer les questions suivantes et les domaines d'investigation connexes en tenant compte de cet élément.  
Pour exemple, si l'activité a terminée on ne pourra pas demande : « Que faites-vous ici dans cette AGR ? Voulez-vous raconter votre journée-type ? »*

Que faites-vous ici dans cette AGR ? Voulez-vous raconter votre journée-type ?

Quels sont les changements depuis l'année dernière?

On a ajouté d'autres activités? Pourquoi? On ne a supprimées? Pourquoi?

D'où vous est venue l'idée, ou qui vous a donné l'idée, d'ouvrir une [pâtisserie/un laboratoire de préparation de l'attiéké/etc. →indiquer le type d'activité exercée par le groupe] ? Vous aviez compris qu'il y avait besoin de pâtisserie/laboratoire de préparation de l'attiéké/etc. →indiquer le type d'activité exercée par le groupe] ici dans ce quartier ? Comment l'avez-vous compris ?

Pourquoi avez-vous accepté/fait cette proposition ? Que s'est-il passé après ?

Pourquoi précisément une [pâtisserie/un laboratoire de préparation d'attiéké/etc. →indiquer le type d'activité exercée par le groupe] ? Quelqu'un savait déjà le faire ? Vous avez dû tout apprendre dès le début ? Qui vous l'a appris ?

Quand vous avez commencé, quels objectifs vous êtes-vous fixés ? Quels sont vos objectifs maintenant ?

Comment vous organisez-vous pour la distribution ? Pour l'approvisionnement ? etc.

Compte tenu de l'expérience acquise au cours des 12 derniers mois, pensez-vous que quelque chose doit être changé dans les activités que vous faites dans de l'AGR? Quoi? Pourquoi?

Quels sont les développements futurs que vous pouvez imaginer? C'est vous qui va le penser et développer ? Ou bien ce sont des propositions/indications décidées par l'ONG ?

2. Aspects organisationnels de l'AGR : la gestion monétaire et des matériaux

<sup>42</sup> « AGR » = « Activités Génératrices de Revenu ».

En ce qui concerne cette AGR, quel type de soutien vous a offert AVSI OU le partenaire ? (Capital initial, formation, assistance comptable, ouverture de compte en banque, etc.)

*NOTE pour l'Agent de collecte : Demander de bien préciser :*

- combien d'argent avez-vous reçu d'AVSI ou son partenaire pour démarrer l'activité ?
- pendant combien de temps avez-vous bénéficié ou pourrez-vous bénéficier de cet argent ?
- à quoi sert/a servi cet argent ? Par exemple : location du laboratoire ; achat des machines, des matières premières, formation, ...
- si vous n'avez pas reçu de l'argent directement, vous avez reçu quoi ? Des matériaux ? La location d'un espace ? Quoi encore ?
- avez-vous commencé à faire du bénéfice ? Quand pensez-vous que vous pourrez commencer à faire du bénéfice ?
- combien vous reste-t-il en poche après déduction des frais ?

Au delà de l'investissement initial, au présent, est-ce que vous continuez à recevoir de l'argent ou de matériaux donnés par AVSI / partenaire local ?

Avez-vous commencé à voir un bénéfice / une rente ?

Si vous avez gagné de l'argent, quelle a été la première chose que vous avez achetée avec l'argent gagné ? (pour le ménage, pour le group de travail)

Avez vous ouvert un compte bancaire? Pourquoi?

Qui est venu avec l'idée d'ouvrir un compte bancaire? (Quelqu'un dans l'AGR ? AVSI ? L'ONG ?)

Selon vous, cette activité sera durable dans le temps ? C'est-à-dire, pensez-vous que quand l'ONG cessera de vous soutenir économiquement, vous pourrez la continuer seul sans problèmes ? Ou aurez-vous des problèmes ? De que genre ? Donc, à quelles conditions cette activité est-elle durable ?

De quoi pensez-vous avoir besoin pour que cette activité devienne durable ?

### 3. Aspects organisationnels de l'AGR : les rôles à l'intérieur du group

En tout, au début des activités combien étiez-vous à faire partie du projet ? Et combien êtes-vous maintenant ? Si certains membres ne font plus partie de l'AGR, vous savez pourquoi? Que est-ce qui s'est passé? Est-ce qu'ils ont communiqué avec vous ou avec l'ONG les raisons de l'abandon du projet? Comment vous vous sentiez à manquer certains composants?

Ils ont été insérés à la place de nouveaux membres au cours des 12 derniers mois? Comment on a mis en œuvre leur intégration?

Comment vous organisez-vous internement ? C'est-à-dire, quels sont vos rôles ? Qui fait quoi ? Comment partagez-vous l'argent ? Qui prend les décisions ?

Compte tenu de l'expérience acquise au cours des 12 derniers mois, pensez-vous que quelque chose doit être changé en termes de rôles au sein de l'organisation de l'AGR? Quoi? Pourquoi?

### 4. Aspects relationnelles de l'AGR : les relations au sein du groupe

Quand vous avez commencé, vous vous connaissiez ? Et à présent vous vous connaissez ?

Vous vous fréquentez en dehors des heures de travail ? En dehors du travail, que faites-vous ensemble ? Vous participés à des groupes de parole? Est-ce que ils sont gérés par la même ONG avec laquelle vous faites l'AGR?

Quand vous êtes ensemble, de quoi parlez-vous ?

*[NOTE pour l'Agent de collecte : il faut comprendre s'ils parlent :*

- du travail ?
- des enfants ? des rapports avec votre famille ?
- d'autres choses ? Lesquelles ?
- **Vous parlez aussi de votre santé ?**

*NOTE pour l'Agent de collecte : S'ils disent qu'ils parlent de leur santé, il faut essayer de comprendre si ils se sentent à l'aise de parler sur le VIH.*

*S'ils ne se sentent pas à l'aise, il ne faut pas poser de questions sur le VIH.*

*Mais, s'ils se sentent à l'aise, il faut essayer de comprendre :*

- comment l'état de santé affecte le travail? Ils sont souvent malades et ne peuvent pas aller au travail? Ils font un travail trop difficile physiquement par rapport à l'état de santé? Ils travaillent dans un environnement qui n'est pas bon pour leur santé?

- au sein de votre groupe, il y a des gens en meilleure santé. Est-ce que vous considérez ça pour distribuer les rôles et la charge de travail? Cette différence de santé, est-ce qu'elle affecte la qualité de vos relations?

- la communauté autour de votre lieu de travail connaît votre état de santé? Cela affecte votre travail? Vous vous sentez victime de discrimination?

- faire partie d'une AGR avec d'autres gens qui partagent votre même état de santé rend votre vie plus facile ou non? Tant en termes pratiques, tant en termes de la capacité de se comprendre, partager et se soutenir mutuellement?

- pensez-vous que faire parti de l'AGR vous fait vous sentir moins discriminés? Plus fort? Plus confiant en vous-même?

Depuis que vous avez commencé ce travail ensemble, qu'est-ce qui a changé dans vos vies ? Dans vos rapports au sein du group ?

*NOTE pour l'Agent de collecte : Il faut bien comprendre si la confiance mutuelle est augmentée, s'ils sont devenus amis, s'ils s'aident au dehors du travail (pour exemple dans le soin des enfant, ou avec de l'argent), etc.*

Selon vous, avoir commencé cette activité en groupe et non pas toute seule vous a facilité les choses ou pas ? (Quel est l'avantage du travail de groupe ?).

Pouvez-vous m'expliquer quelles sont les plus grosses difficultés que vous avez rencontrées au sein du group?

On ne a parlé entre vous? Individuellement ? On ne a parlé avec le personnel de l'ONG?

Comment avez-vous géré les difficultés qui ont surgi au sein de votre groupe au cours des 12 derniers mois? Quelles stratégies ont été mises en ouvre pour surmonter les difficultés de la relation entre vous?

##### *5. Aspects relationnelles de l'AGR : les relations avec le ménages des bénéficiaires*

Comme se compose votre famille ?

À la maison, qui gère l'argent ? Quand vous voulez acheter quelque chose pour vous ou pour vos enfants, devez-vous demander la permission à quelqu'un ?

Comment avez-vous expliqué à votre famille à la maison, cette décision d'entreprendre une AGR ? Comment l'ont-ils vécu ? Ils étaient heureux ? Ou non ? Pourquoi ?

Et maintenant ? Que pense votre ménage du fait que les activités AGR sont toujours actifs ?

Et maintenant ? Que pense votre ménage du fait que les activités AGR ont cessé de travailler ?

Est-ce que votre ménage a été déçu ? Ils s'attendaient quelque chose de plus ? En termes de matériaux / d'argent ? Ou d'autre chose ?

Depuis que vous avez commencé ce travail ensemble, qu'est-ce qui a changé dans vos rapports avec vos enfants ? Dans vos rapports avec vos maris / femmes ?

Quelles sont les difficultés familiales qui affectent négativement votre participation à l'AGR ?

*NOTE pour l'Agent de collecte : Il faut bien comprendre s'il s'agit de la garde des enfants, du manque de soutien des autres membres de la famille, ou bien d'autres choses.*

#### 6. Aspects relationnelles de l'AGR : les relations avec le voisinage / la communauté

Comment sont vos rapports avec le voisinage / la communauté ?

Depuis que vous avez commencé ce travail ensemble, qu'est-ce qui a changé dans vos vies ? Dans vos rapports avec vos enfants ? Dans vos rapports avec vos maris / femmes ? Dans vos rapports avec vos voisins ?

Depuis que vous avez commencé ce travail ensemble, qu'est-ce qui a changé dans vos voisins ?

#### 7 : Réflexions finales: après une année de participation à une AGR

Comment passiez-vous vos journées avant de faire partie de ce groupe ?

Comment décririez-vous la vie d'une femme à Yopougon/Abobo/Koumassi/Trechiville [→ indiquer le district de résidence des membres du groupe] ?

Le fait de participer à ces AGR de groupe a-t-il amélioré votre vie ? À quel point de vue ?

Votre vie est-elle pire qu'avant ? À quel point de vue ?

Cela n'a eu aucune d'influence sur votre vie ? Pourquoi ?

Est-ce que vous souhaitez continuer avec une AGR en groupe ou préférer un soutien individuel pour ouvrir une entreprise sur votre propre ? Pourquoi ?

Qu'est-ce que vous suggéreriez pour améliorer les AGR ?

Y a-t-il quelque chose que vous aimeriez ajouter avant de lever cette assemblée ?

**Je vous remercie beaucoup pour votre disponibilité et pour le temps que vous m'avez accordé.**