Understanding the Financial Lives of Female Sex Workers
Findings from a mixed methods study in Abidjan, Côte d’Ivoire

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Objective & Methods

To describe the financial lives and financial service needs of female sex workers (FSWs) in Abidjan:

• Participant observation narratives (n=74)

• Financial diaries (n=33)
  – Weekly recording of all inflows and outflows of cash and goods by sub-sample of 33 FSWs
  – 6 weeks of data collection, met weekly for debriefing and recording
### Sample - Demographics (N=33)

<table>
<thead>
<tr>
<th>Age</th>
<th>(range 21-55)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median</td>
<td>27</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education level</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>12</td>
<td>36%</td>
</tr>
<tr>
<td>Some primary school</td>
<td>7</td>
<td>21%</td>
</tr>
<tr>
<td>Some secondary school</td>
<td>13</td>
<td>39%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Country of origin</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Côte d’Ivoire</td>
<td>17</td>
<td>52%</td>
</tr>
<tr>
<td>Ghana</td>
<td>4</td>
<td>12%</td>
</tr>
<tr>
<td>Mali</td>
<td>5</td>
<td>15%</td>
</tr>
<tr>
<td>Nigeria</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Other West African</td>
<td>4</td>
<td>12%</td>
</tr>
</tbody>
</table>

In past 2 weeks:
- 75% had 6 or more partners
- Over 50% had >11 sex acts
Sample - Financial characteristics

- 18% had some income other than sex work
- 75% were supporting at least 1 dependent
- Over 60% borrowed money more than once over the past month
Findings - Income

- Overall median weekly income of ~$US 114
  - Wide range, from $US 0 - 338/week
    - A 2012 assessment among Abidjan’s *quartiers précaires* put weekly income between $US 64 and 124
  - **Monthly** minimum salary (SMIG) was ~$US 117
  - 71% from sex work, 10% cash gifts, and 7% loans
Findings - Expenditures

- Overall median weekly expenditures of $US 105

<table>
<thead>
<tr>
<th>Item type</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>Household supplies</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td>Cash gifts</td>
<td></td>
</tr>
<tr>
<td>Beauty</td>
<td></td>
</tr>
<tr>
<td>Communication</td>
<td></td>
</tr>
</tbody>
</table>

- Top 7 expense categories accounted for ~90% of weekly spending
- On any given week, >33% of sample outspent earnings
28% of all expenses directly related to the costs of sex work
Findings - Borrowing

• Most FSWs described borrowing regularly
• Loan amounts ranged from <US$ 2 to 500
  – Average ~US$ 35/transaction
• Used to cover daily needs (food, rent, etc.)
• Repaid without interest
• Trust a major factor in choosing lender
  – women borrowed from women nearly 5 times more than from men
Findings - Saving

- Women most commonly kept savings in boxes at home, on mobile money platforms, and in tontines
- Few reported formal savings (banks), perceived as inaccessible

<table>
<thead>
<tr>
<th></th>
<th>Total value of deposits</th>
<th># participants reporting</th>
<th>Number of transactions</th>
<th>Mean value per transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tontine</td>
<td>$2,186.37</td>
<td>14</td>
<td>48</td>
<td>$45.55</td>
</tr>
<tr>
<td>Mobile platforms</td>
<td>$773.50</td>
<td>7</td>
<td>12</td>
<td>$64.46</td>
</tr>
<tr>
<td>Informal location</td>
<td>$54.60</td>
<td>2</td>
<td>3</td>
<td>$18.20</td>
</tr>
</tbody>
</table>

Deposits into “savings” over six-week period; savings categories not mutually exclusive
Discussion

• Incomes relatively high compared to local vulnerable HHs
  – Less impetus for asset-transfer interventions

• Tremendous interest in FDs and positive reflections on seeing personal data
  – Financial education and budgeting training would be welcome
Discussion

• Informal lending and borrowing provide a source of economic resilience
  – Encouraging for savings group formation (building on tontines)
  – Interest in more formal financial services
• Social relationships/trust main component in borrowing, provide some protection
  – Opportunities to use groups to deliver paired economic and HIV prevention interventions
“…This project is an opportunity for us. This is the first time they did not come to talk with us about AIDS, but to help us manage our money. Thank you very much.”

- 28 year old bar-based FSW
We sincerely appreciate the time, honesty, and richness of detail shared by the women who participated in this research.

We would also like to thank the many people and organizations that made this research possible, including:

• **Dr. Marguerite Niangoin Thiam**, Coordinating Director for Highly Vulnerable Populations within the Program in the Fight Against AIDS at the Ivoirian Ministry of Health

• Our colleagues at **Espace Confiance, Blety, Population Services International**, and **Heartland Alliance** in Abidjan

• **La brigade de lutte contre la drogue et les stupéfiants**, for helping ensure the security of our data collection team on the ground.

• FHI 360’s **Country Office team** in Abidjan

• **PEPFAR Key Populations Technical Working Group**

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Reaching the hard to reach: Insights for working with Female Sex Workers
Field Experiences, Zimbabwe WEI/B-CeSHHAR Program

Sitholubuhle Zitha, 23 May 2018
The CESHHAR Program
The Economic Empowerment Model

Graduation

ISALs & Linkages to financial institutions for formal financial services (microcredit, micro-insurance, savings)

Vocational Training

PTCE

Internships

Social Asset Building

Ongoing Life Skills Coaching

Life Skills & Work Preparation Training

Mobilization of FSW and screening for livelihood pathways
Various trades FSW are interned in:

- Hair Dressing
- Auto-Mechanics
- Garment Making
- Mechanics
- Detergent Making
- Merchandizing
- Catering
- Events Management
- Beauty Therapy
- Retail
- Para-Teaching
Experiences with Savings Clubs

• Groups are smaller
• ROSCAS can be preferred over ISALs initially for establishment of trust
• Wrap around Social Asset Building activities and provision of HTS/post-GBV services important for sustenance of SGs
Challenges faced

- Mobility of sex workers making follow up challenging
- Lack of trust among sex workers, thus failure of some self help groups to thrive
- Economic challenges in the country, sex workers preferring to leave the country in search of greener pastures
- Low literacy levels among FSWs, option for second chance education not popular in some sites
- Alcohol and drug abuse rampant among this population
- Some service providers not sex worker friendly
- Initially, FSWs want some incentives to take part in programming activities.
• VSLA/ISAL methodology has to be adapted to suit context when working with FSW

• FSW savings groups create a platform for provision of wrap-around services and information dissemination.
  • HIV/GBV mainstreaming

• Savings enable FSW to acquire assets, pay for basic needs (school fees for children, monthly bills)

• Second chance education, vocational skills training, internships offer FSW alternative streams of income, reducing reliance of sex work.

• Continuous mentoring and coaching for sustainable transformation required

• Intensive monitoring is required
  • Training of second-chance education teachers is required
  • Continuous engagement with employees, in internships, is required
Thank you! Siyabonga.