

## Corridor Economic Empowerment Project **Case Studies**

Copyright © International Labour Organization 2015  
First published 2015

Publications of the International Labour Office enjoy copyright under Protocol 2 of the Universal Copyright Convention. Nevertheless, short excerpts from them may be reproduced without authorization, on condition that the source is indicated. For rights of reproduction or translation, application should be made to ILO Publications (Rights and Licensing), International Labour Office, CH-1211 Geneva 22, Switzerland, or by email: [rights@ilo.org](mailto:rights@ilo.org). The International Labour Office welcomes such applications.

Libraries, institutions and other users registered with a reproduction rights organization may make copies in accordance with the licences issued to them for this purpose. Visit [www.ifro.org](http://www.ifro.org) to find the reproduction rights organization in your country.

---

Corridor economic empowerment project : case studies / International Labour Organization. - Geneva: ILO, 2015

ISBN: 9789221298298; 9789221298304 (web pdf)

International Labour Organization

project management / HIV/AIDS / economic growth / case study / Malawi / Mozambique / Tanzania / Zambia / Zimbabwe

01.01.6

*ILO Cataloguing in Publication Data*

---

The designations employed in ILO publications, which are in conformity with United Nations practice, and the presentation of material therein do not imply the expression of any opinion whatsoever on the part of the International Labour Office concerning the legal status of any country, area or territory or of its authorities, or concerning the delimitation of its frontiers.

The responsibility for opinions expressed in signed articles, studies and other contributions rests solely with their authors, and publication does not constitute an endorsement by the International Labour Office of the opinions expressed in them.

Reference to names of firms and commercial products and processes does not imply their endorsement by the International Labour Office, and any failure to mention a particular firm, commercial product or process is not a sign of disapproval.

ILO publications and digital products can be obtained through major booksellers and digital distribution platforms, or ordered directly from [ilo@turpin-distribution.com](mailto:ilo@turpin-distribution.com). For more information, visit our website: [www.ilo.org/publns](http://www.ilo.org/publns) or contact [ilopubs@ilo.org](mailto:ilopubs@ilo.org).

---

Printed in South Africa

---

## Acknowledgements

The Corridor Economic Empowerment Project (CEEP) would like to acknowledge the contributions and technical support of its team members in the development of these case studies. These case studies represent good examples of work done at all levels by the team. Creative and good ideas were provided from Mr J. Ajakaye, Mr E. Mahohoma, Mr D. Crossman, Mr P. Makondesa (NPC Malawi), Mr C. Masuku (NPC Zimbabwe), Mr A. Munguambe (NPC Mozambique), Ms G. Sima (NPC Tanzania), Mr L. Nkhoma (NPC Zambia), and Ms O. Nkosi (NPC South Africa).

Participating beneficiaries are also acknowledged.

CEEP Team

---

# Contents

|                                                                                                           |    |
|-----------------------------------------------------------------------------------------------------------|----|
| INTRODUCTION:.....                                                                                        | 3  |
| SECTION 1: GROUP BENEFICIARIES AND BENEFITS .....                                                         | 12 |
| 1. “Small traders need more credit” (Mozambique).....                                                     | 12 |
| 2. How partnerships can be beneficial for all .....                                                       | 14 |
| 3. Group savings become the building blocks to Economic Empowerment (Zimbabwe) .....                      | 16 |
| 4. Value Added through Group Businesses: Ebenezer Group (Zimbabwe) .....                                  | 17 |
| 5. Katete District Women Develop Association (Zambia).....                                                | 18 |
| 6. Combining individuals and groups businesses (Malawi): .....                                            | 19 |
| SECTION 2: DIRECT BENEFICIARIES .....                                                                     | 21 |
| Part 2.1: Individual Economic Empowerment .....                                                           | 22 |
| 1. Business trainings perfect business ventures (Zambia):.....                                            | 22 |
| 2. Making Agri-business Magic (Malawi).....                                                               | 23 |
| 3. Giving orphans a solid start (Malawi) .....                                                            | 24 |
| 4. Gogos on the rise (Zimbabwe): .....                                                                    | 25 |
| Part 2.2: Individual Economic Empowerment and HIV .....                                                   | 26 |
| 1. Breaking the cycles of financial dependency and reducing HIV and AIDS vulnerability<br>(Tanzania)..... | 26 |
| 2. Economic Empowerment paves the way out of sex work (Zimbabwe): .....                                   | 27 |
| 3. A new life: Leaving Sex work behind (Malawi).....                                                      | 29 |
| 4. Male Sex Work in Corridors Of Change (Malawi):.....                                                    | 30 |
| 5. Jolted to realization about HIV/AIDS risk through CEEP (Tanzania).....                                 | 31 |
| 6. The movie woman of Mponela (Malawi): .....                                                             | 32 |
| 7. Living positively with HIV in my family (Tanzania) .....                                               | 33 |
| 8. “What will I eat today?” (Tanzania): .....                                                             | 34 |
| 9. Marching together out of poverty (Tanzania): .....                                                     | 35 |
| SECTION 3: EXTENDING THE SCOPE OF THE PROJECT .....                                                       | 37 |
| 1. Building a family Empire (Malawi) .....                                                                | 38 |
| 2. CEEP embraces the ethic of inclusion (Malawi):.....                                                    | 38 |
| 3. HIV/AIDS prevention for Masaai Camp (Tanzania) .....                                                   | 39 |
| 4. ILO Mentorship programme inspires Revaria to greater heights (Zimbabwe): .....                         | 40 |
| 5. Adult Literacy Spurs Businesses - Malawi.....                                                          | 42 |



# INTRODUCTION

Due to the limitations of other HIV prevention, care and support projects in delivering effective results, the Corridor Economic Empowerment Project (CEEP) sought a complementary approach, one that addresses the basic and immediate needs of beneficiaries; one that deals with the structural drivers of the epidemic; one that empowers beneficiaries both economically and personally to address the challenges that face them. Through addressing the basic needs of these beneficiaries, the commitment to the project is high which improves the chances of success and the adoption of HIV and AIDS risk reduction strategies.

## **What is the HIV and AIDS risk reduction approach?**

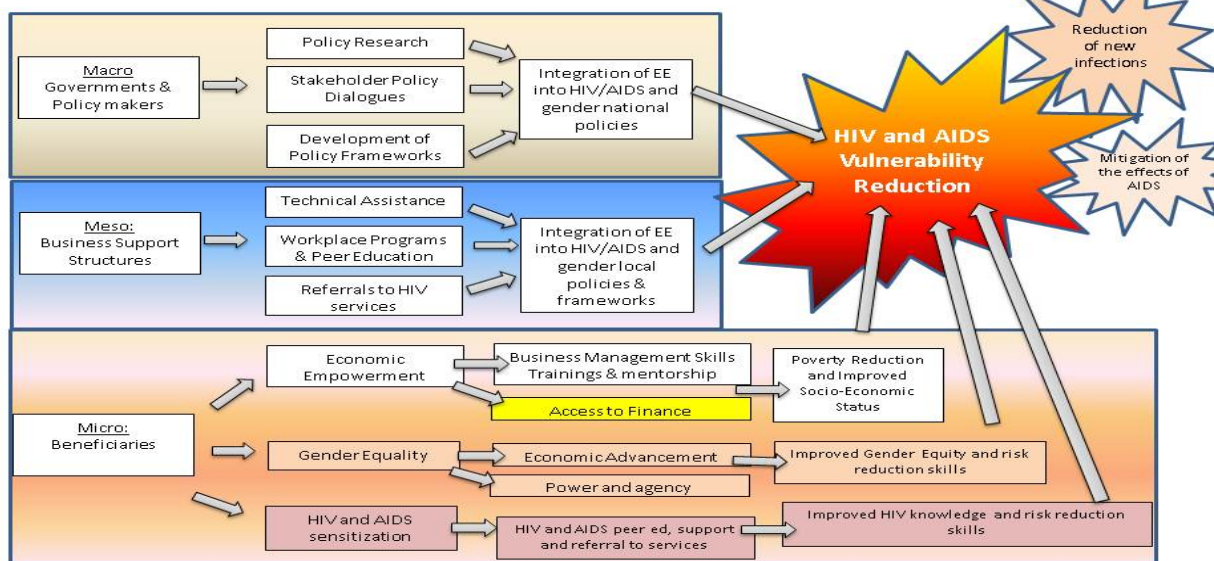
CEEP recognizes that there are numerous factors that can influence a person's HIV and AIDS vulnerability. The reduction of this vulnerability encompasses two aspects:

- The reduction of HIV vulnerability through a combination of HIV prevention strategies. These strategies include economic empowerment, behavioural strategies (e.g. reducing the number of partners and making correct and consistent use of condoms), biomedical strategies (e.g. medical male circumcision, prevention of mother to child transmission, voluntary counselling and testing), advocacy with national, provincial and local structures as well as the implementation of HIV workplace programs.
- The second aspect refers to the mitigation (or reduction) of the effects of HIV and AIDS on the individual, families and communities. Through the economic empowerment, HIV sensitization and referral to appropriate services, CEEP is able to reduce the impact for people infected and or affected by the epidemic.

## **The framework**

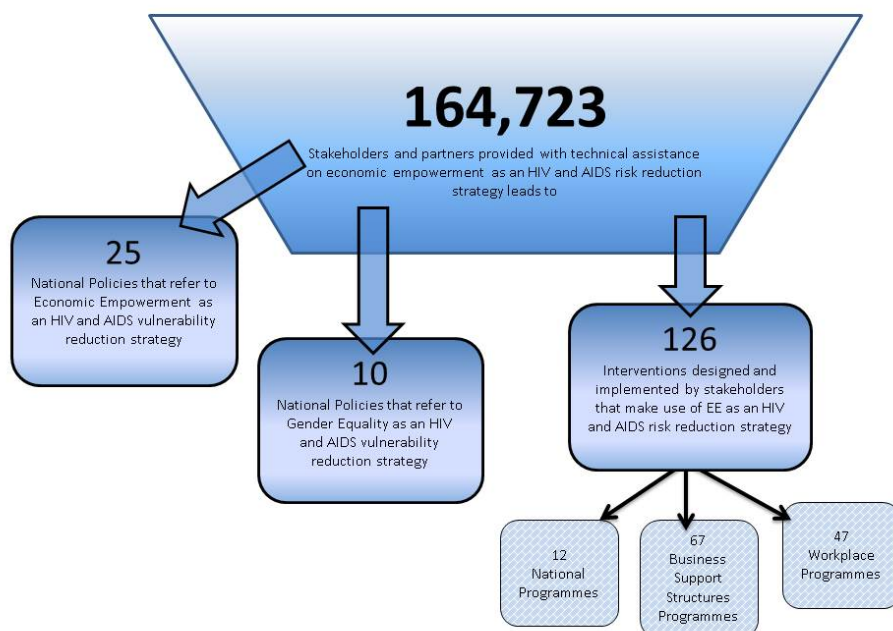
Working within a systems framework, the CEEP approach considers work at a Macro, Meso and Micro level. The focus on the Macro level promotes an enabling environment through work with national governments and policy makers to ensure that the relevance of this approach is seen at all levels and support is offered to the project. At a meso level, the project focuses on building the capacity of business support structures within the participating countries and regions. These support structures provide the platform from which to access and assist the informal traders located within the project's hotspots. This assistance includes the provision of peer education, training and mentoring to the traders to improve their businesses as well as the provision of information and referrals to services where applicable. At a micro level, support is offered to the beneficiaries at three levels. At the first level, economic empowerment is central and here beneficiaries are provided with knowledge, skills and resources to start or improve their businesses. At the second level, issues of gender equality are addressed and beneficiaries examine the manner in which gender can increase their HIV and AIDS

# The Model: The Theory of Change



vulnerability as well as the social space to implement their economic empowerment skills. At the third and final level, beneficiaries are provided with information and skills on HIV and AIDS through peer education and support. This knowledge is augmented through the provision of referrals to the relevant services to be found at health care sites, e.g. VCT, PMTCT, MMC, treatment and care.

## Effects and outcomes of the project:



### Macro effects:

Through the provision of technical assistance and strategic information to 164,723 stakeholders and policy makers, Economic Empowerment and Gender Equality – two methods for HIV and AIDS risk reduction, have been incorporated into national policies and intervention programmes run by the stakeholders. This enthusiastic response speaks to the relevance of the project at a macro level

---

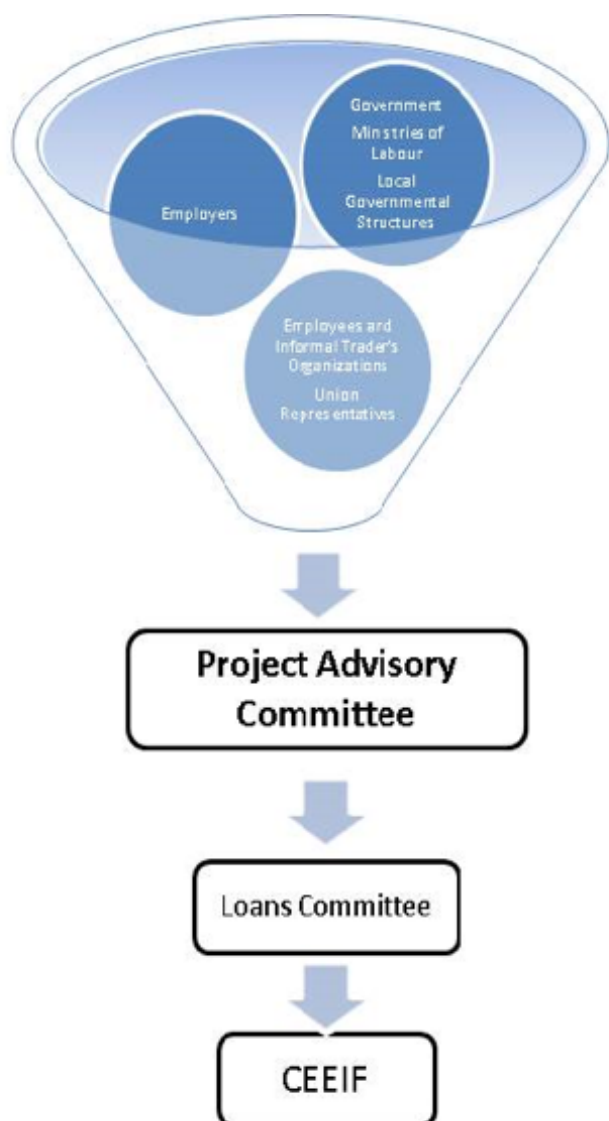
Corridor Economic Empowerment Project (CEEP) activities in South Africa has provided exemplary work at this level by ensuring that the economic empowerment model has been incorporated into 6 HIV and AIDS regional and national frameworks and policy documents. This has been achieved through the project giving inputs into the development of the National Strategic Plan on HIV, AIDS, STI and TB, 2012-2016. This strategic plan provided the basis for the development of the Transport sector HIV, AIDS and TB workplace programs in four modes of transport, i.e. Aviation, Marine, Public Transport and Freight. The technical support provided enabled, the National Department of Transport to be the first Government Department to implement STI and TB Workplace programs in all four modes of Transport in the country. The transport sector secretariat National Department of Transport, endorsed the 2014/2015 operational plan and included Economic Empowerment as an HIV and AIDS vulnerability reduction strategy in their 2014/2015 operational plan.

Secondly, the project also serves on three Technical Committees, Monitoring and Evaluation, Research and Surveillance, which developed Monitoring tools for Sector members to record and submit quarterly reports to the National Department of transport. Thirdly, the project also provided technical support for the development of the Transport Sector HIV, AID, STI and TB Knowledge, Attitudes, Practices and Behaviour survey to generate evidence based knowledge to inform the development of the Sector specific HIV, AIDS, STI and TB key messages.

Following the CEEP business and HIV training for members of social economy organizations, the City of Tshwane partnered with the CEEP to implement an HIV Campaign coupled with VCT services Titled: "Sports Against AIDS Campaign", in November 2013. Through this campaign about 610 sports players and community members were reached through HIV, STI and TB messages and access to VCT services, with at least 68 people testing for HIV and referred for further services.

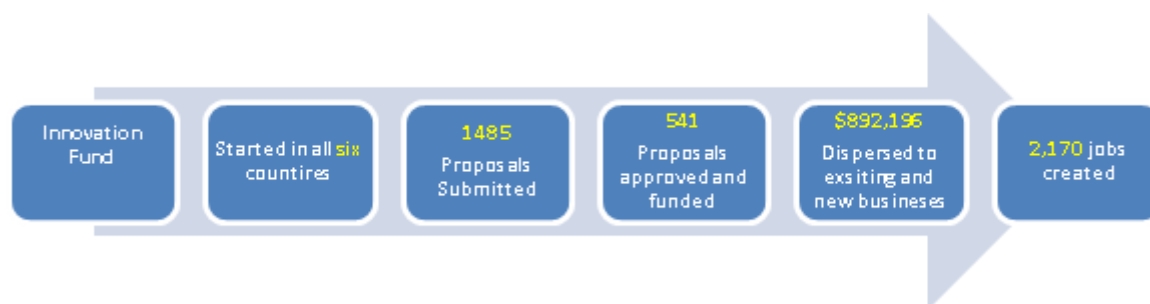
### **Meso effects:**

At a meso level, the project has two distinct activities. The first focuses on the support that is offered to the Business Support Structures (BSS) to which the beneficiaries belong as members and the second focuses on the support and resources offered through the Corridor Economic Empowerment Innovation Fund (CEEIF).

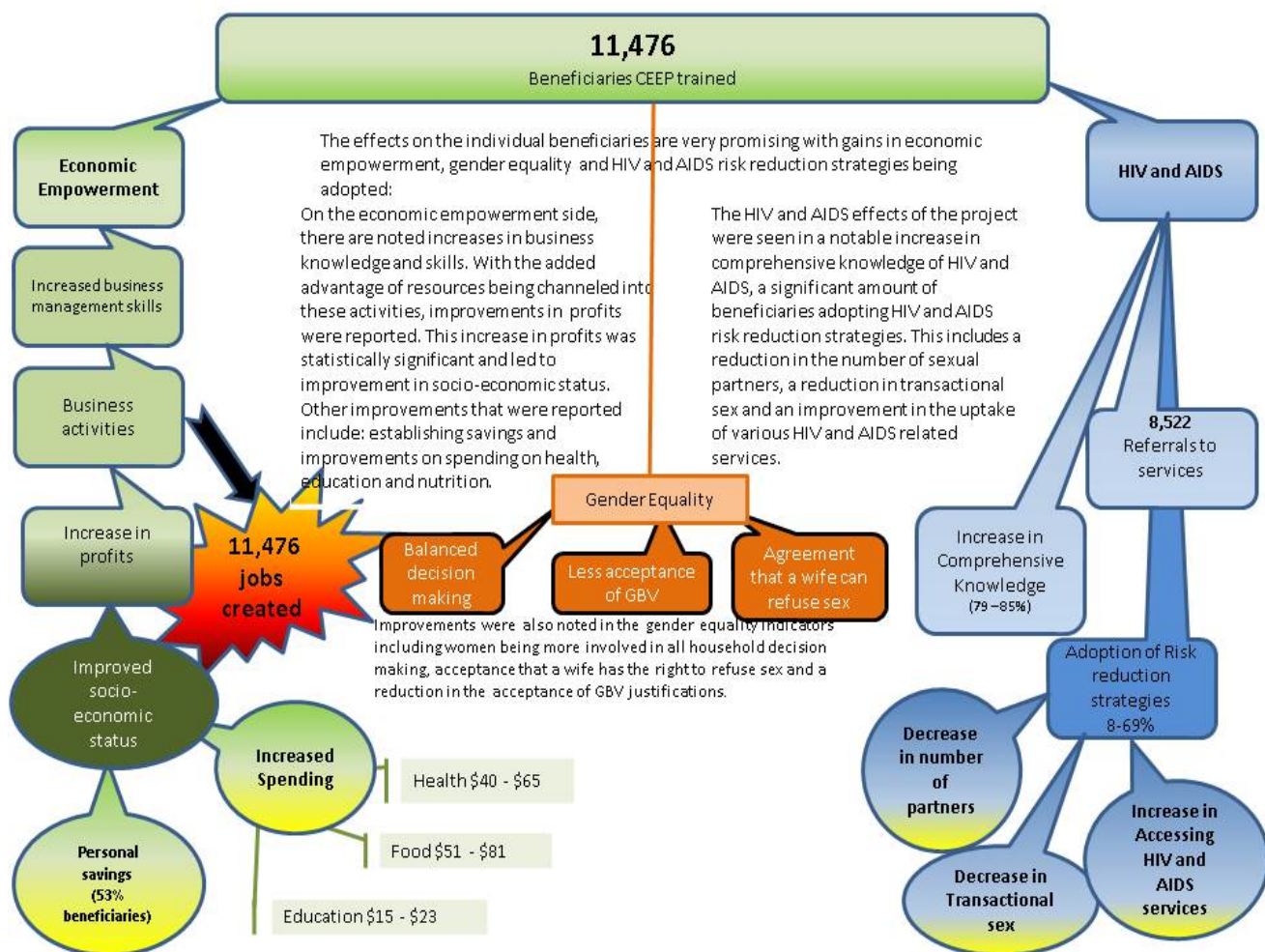


The CEEIF is a unique aspect of the project that ensures that beneficiaries have access to resources to begin or expand their businesses. The management and co-ordination of this fund has been designed to ensure the project model is sustainable even beyond the life of the project. This fund is managed by the Project Advisory Committee (PAC) through the PAC loans committee. The PAC model draws on the ILO strategic focus of social dialogue between governments, employers and employees. This body provides an advisory role to the loans committee. The loans committee also consists of these members and includes the Micro-Finance Institution that administers the fund. The management of the fund by the loans committee is ensured by the chairperson of the committee being a signatory on the account.

Through the innovation fund the following has been achieved:



## The micro effects:



The quantitative numbers above give an indication that the project is having an effect on the beneficiaries' lives. However, it is through an analysis of the qualitative data, presented below that we have an idea of the breath or fundamental nature of these changes.

The case studies are presented in three sections:

## Section

# ONE

### The importance and benefits of being part of a business group:

These case studies highlight the importance of belonging to a group by individual beneficiaries as:

- the group may have its own internal resources to provide beneficiaries with a business loan [Small traders need more credit];
- the group can draw on the internal savings to provide collateral for CEEIF loans [Group Savings become the building blocks for Economic Empowerment];
- the groups can develop their own businesses which can lead to bigger projects [Value Added through group businesses: Ebenezer Group]
- sometimes the idea of a group can include Community Based Organisations [Katete District Women Development Association]
- groups can develop group proposals for individual businesses which can assist beneficiaries accessing funds for personal businesses [Titihadizane: Combining individual and group businesses]
- the business group and micro-financial institutions can work [Zandamela and ASSOTSI: A relationship that benefits all]

## Section

# TWO

### The Impact of CEEP on direct beneficiaries

This section consists of two parts, the first section examines a few stories where only economic empowerment has been offered (training and accessing resources) and the resulting improvements in beneficiary's lives. These case studies consider a range of businesses:

- Business Trainings perfect business ventures, is a case study that considers the manner in which just the business training has had positive effects on existing businesses
- The second case study, in this section, considers how CEEP benefited an agri-business as well as the beneficiaries personal circumstances [Making Agri-business Magic]
- Giving orphans a solid start, shows how the trainings effect beneficiaries thinking about business and life thereby creating hope for families and communities
- Gogo's on the rise, is a touching story of how grandmothers have stood by their families and provided them with the necessary financial support. Through these explorations the manner in which the CEEP project has benefited them is highlighted.

The second part discusses the link between Economic Empowerment and HIV and AIDS. Beneficiaries' stories are used to highlight the scope of this link:

- Breaking the cycles of economic dependency and HIV and AIDS vulnerability, is one woman's story of how she was able to break free from financial dependency and reducing her HIV vulnerability at the same time.

- Sometimes the link is clear with the three case studies that consider sex work and transactional sex as a means of survival for the economically disempowered groups [Economic Empowerment paves the way out of sex work; A new life: leaving sex work behind and Male sex work in the corridors of change]
- At other times the CEEP training helps to assess one's risk as contained in Jolted to realisation about HIV and AIDS through CEEP
- At other times Economic Empowerment helps to mitigate the impact of HIV [The Movie Women of Mopenela; Silver Linings: Living Positively with HIV in my family and What will I eat today]

## Section

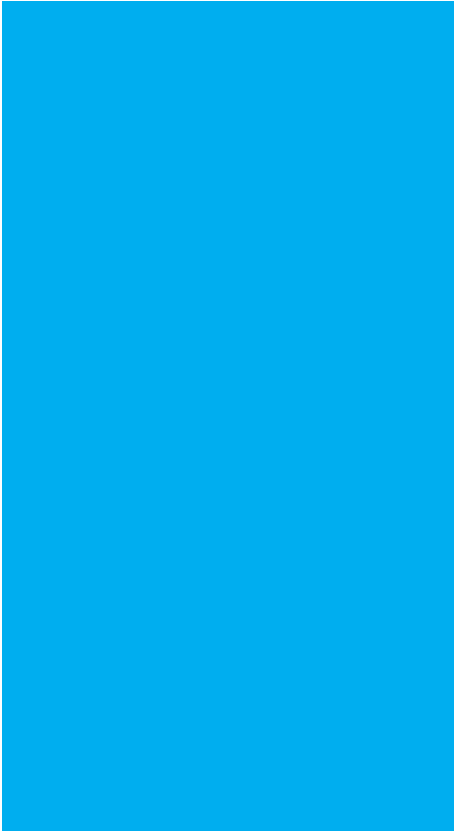
# THREE

## Extending the scope of CEEP

The third and final section considers some extensions of the project to new areas and focus groups:

- The first case study considers how these skills and knowledge can be passed down from one generation to the next [Building a family empire]
- The second considers how the CEEP approach is inclusive [CEEP embraces the ethic of inclusion]
- How the model is adopted by hard to reach groups [HIV/AIDS prevention for Masaai Camp]
- The impact on the mentors and trainers within the project [ILO mentorship programme inspires Revaria to greater heights]
- And lastly, how other aspects, e.g. other topics and skills can be assimilated into the present model [Adult Literacy spurs businesses]

---



# SECTION **ONE**

GROUP BENEFICIARIES





## ***Small traders need more credit***

Mozambique

“When my husband was alive and working in South Africa, he forbade me to work because he said I did not need to, since he was able to support his family. He died and I had to work,” says Hyacinta.

A death of a spouse can be devastating at an emotional, psychological and resource level. But when your spouse keeps secrets from you, this can complicate the feelings of loss and have other far reaching effects.

“When I went to TEBA (labour recruitment agency for South Africa’s mining sector) I almost fell on my back when I learned that my husband had two other wives, one with a child and the other without children. The compensation had to be divided by the three and I got very little money, but I was strong and moved on,” recalls Hyacinta.

Her strength, resilience and ‘eye’ for business have ensured that she has overcome these challenges but even after six years as a well-established informal trader her businesses are still not doing well. First, she struggled to establish a grocery store, within the main market at Moamba, drawing on the limited compensation received from her husband’s estate and the sale of their house. This led her to create a ‘kitchen’ to serve meals for truck drivers along the Maputo-Witbank (South Africa) corridor.

Her business savvy helped her to realize that in order to earn more she needed credit to expand her businesses. She never considered commercial banks as a source of credit due to the rigorous requirements, including the need for collateral or a guarantor, which mostly excludes the informal sector. Added to this:

“The poor cannot go to commercial banks because of the credit guarantees demanded... The stories I hear about debtors of commercial banks scared me to the point of never wanting to borrow money. I’ve always been into business since my husband died, but by my own means,” says Hyacinta.” Another solution is micro-credit, but it is important that the interest rates and payment deadlines are not tight, otherwise the beneficiaries are discouraged,” Hyacinta continues.

However, recently she joined a local savings and loans co-operative, Association of Workers of the Informal Sector (ASSOTSI). There are many advantages of being part of a group including peer support and mentoring, but ASSOTSI is part of the Corridor Economic Empowerment Project (CEEP) and Hyacinta has received business training as well. Some groups have embraced this training to help their members through savings and credit schemes. Monthly or quarterly fees not only help pay for the administrative support for these associations but also form the basis for savings which can be used as loans for members. Through these funds, Hyacinta has accessed a loan of 20 000 Meticals (\$660).

With the borrowed money, the businesswoman strengthened her “stock” of foodstuff in Moamba store, having now almost a permanent availability of goods for sale. With the increase in stock came the increase in profits and she is able to observe the personal benefits including paying the tuition fees for her daughter in a private university. This has enabled her daughter to complete a bank training course and find employment within a banking agency, in Ressano Garcia.

The entrepreneur states that her business experience made her realize that economic independence allows women to have their lives

and destiny on their own hands and Hyacinta uses her own life as an example of that. After enjoying the benefits of economic independence, the entrepreneur claimed that she will never let a man prohibit her from continuing her commercial activity, because she does not want to lose her independence.

The benefits from funding solutions offered by the group helped her to realize that a similar model can be implemented within her family. Together they have established a “xitique”, a scheme revolving loan that Mozambican families make use of in order to save money and draw upon in emergencies and for other purposes.



## ***How partnerships can be beneficial for all***

### Mozambique

The Corridor Economic Empowerment Innovation Fund (CEEIF) forms a crucial arm or basis for the empowerment of beneficiaries. The business trainings ensure the transfer of business management skills and beneficiaries are assisted to develop business proposals for new or existing businesses. In this way the economic empowerment is comprehensive – skills and resources.

The CEEIF is a unique aspect of the project in both design and implementation. For Mozambique, the ILO/CEEP has partnered with an innovative

and creative Micro Financing Institution called Zandamela Microcrédito. These MFI partners are best to manage the CEEIF as they have experience working with the informal sector.

“It is very positive that the initiative is aimed at informal vendors, women and men who can generate employment” said Mr Raimundo Machonisse, the manager of Zandamela. Underlying this comment is the realisation that the informal sector is central to promoting employment and thus socio-economic growth within these areas and communities.

This shared commitment to the project is further concretised through the matching grant that is made by CEEP and the MFI. Together CEEP and Zandamela have contributed matching grants (dollar for dollar) into the Mozambique CEEIF, which resulted in a fund of \$280 000 being accessible to the beneficiaries based on the business proposal developed.

While the CEEIF is housed within the MFI, it is managed by the Project Advisory Committee Loans Committee (Loans Committee). This committee is advised and reports to the Project Advisory Committee (PAC). The PAC forms a platform for dialogues between government (in this case the Ministry of Labour), and the Informal Sector (in this case beneficiaries who are part of the Association of Workers of the Informal Sector (ASSOTSI)). The loans committee not only assesses the beneficiaries’ proposals but also manages the fund. Through the development of PAC ratified policies, the Loans Committee ensures that the funds are distributed as discussed and the funds are managed properly. This is ensured by the chairperson of the loans committee being a signatory on the CEEIF account.

Policies are developed for the loans committee including setting the limits of the loans that are accessible, in Mozambique there is a minimum ceiling of 20,000 metical (\$660) and the maximum of 100,000 Meticais (\$3300). Most importantly the Loans Committee also sets the interest rates. The loans committee has set the interest rate at 42%, which helps the fund to grow quickly thereby providing other

beneficiaries access to the funds. Recently, there have been discussions within the Loans Committee to reduce this interest rate as some of the beneficiaries find it rather high. In spite of this the repayments have been good for the project within Mozambique with a 100% repayment rate.

These strong partnerships have seen good levels of utilisation of the fund, with money moving in and out of the CEEIF. As of the end of April 2014, \$110 000 had been dispersed to beneficiaries and through the repayments the fund had grown by \$60 000. These activities have ensured that 620 new jobs have been created.

Key to this success has been the role of the groups and associations. These groups and associations stand as guarantor for the loans approved and also form part of collecting these loans. Zandamela has realised the potential of the groups through some other innovative changes.

For the MFI, one of the goals is to contribute to the socio-economic development of the communities and areas participating in the project and to make money. Under agreement with the ILO and the Loans Committee it has been agreed that 2% of the fund would assist the MFI with their administrative costs as well as providing support and mentoring to beneficiaries to develop and implement successful business places. Zandamela employs 9 people to assist with the management of this fund which includes a Credit manager and one employee assisting in each one of the eight geographical points selected under the initiative. These employees have become central in ensuring good quality proposals are sent through to the loans committee, which aids the MFI disbursement rates and subsequently the growth of the fund.

However it is the manner in which Zandamela works with the associations that make them unique to this project. The 2% that is used for administrative costs is divided among the four partner associations in the initiative, based on the size of the groups within the selected communities. Zandamela has realised that the associations themselves can form valuable resources in ensuring repayment of the loans.

These groups however need resources to complete their tasks and to that end Zandamela provides cell phones, airtime and a budget for transportation and travel costs for the associations' leaders. Therefore, communication among the leadership with beneficiaries and with Zandamela Microcredit is good and, jointly, they take timely decisions aimed at minimizing the risks inherent to the loans that were made. These partnerships have ensured the good repayment rates, and Zandamela has even incentivised this process by paying the associations 10% of the loans collected if they are able to collect all the loans on time. Needless to say that these steps have ensured 100% repayment rates to date.

"The thing that most interested Zandamela Microcredit, is the fact that the initiative is a sustainable project that supports the creation of economic opportunities for small entrepreneurs and their families by enhancing the growth of businesses developed by the beneficiaries themselves. The institution I represent has participated in initiatives for economic empowerment in the past, but the Corridor Empowerment Project is very different", noted Mr Machonisse.

From the outset sustainability has been central to the empowerment model for both the beneficiaries and the stakeholders involved. For PAC, that drives the project, the platform has been established that allows continued discussions between government, employers and employees. Through their continued support the PAC Loans Committee is able to continue to manage the CEEIF. While CEEP has continued to support and facilitate the establishment and continued progress over this short time there is no time limit on the operating of the PAC, PAC loans committee and the CEEIF.



## ***Group savings become the building blocks to Economic Empowerment***

Zimbabwe

"The micro-finance system for this project is unique, in that by encouraging members to first save from their personal finances by pooling their money into one bank account, members have a sense of ownership. The personal savings act as a commitment and surety fee, thus becoming the collateral, and when the group applies for a loan from SEDCO [the Zimbabwean MFI], the money to be disbursed will be three times the initial commitment savings" explains Mr Nevison Singo, Chairman of Dulibadzimu SACCO.

Mr Singo is aware that the cornerstone of the Corridor Economic Empowerment Project (CEEP) is its reliance on co-operatives and business groups, which consist of marginalised and vulnerable members of the community, e.g. sex workers, informal workers and people infected and affected by HIV and AIDS. These groups provide benefices with the entry point from which to receive and explore psycho-social, technical and financial support towards their own economic empowerment.

Meetings are held with members which create a shared sense of responsibility and unity of purpose such that saving is a principle for development shared by all members. This psycho-social support and peer encouragement goes a long way to push or help beneficiaries through the hard times and challenges that they

may face when setting up businesses. Through this common vision of group unity members have held HIV-awareness workshops at the workplace, which have been instrumental in breaking down the social barriers attached to stigma and discrimination. The culture of saving, including group savings, has taught many that money without knowledge can be a disaster but that with knowledge, you can be empowered.

However support and skills without resources limits the levels of empowerment that beneficiaries can achieve. In this regard CEEP developed the Innovation Fund (CEEIF) which can be accessed through individuals and groups to expand or start businesses. Housed within micro-finance institutions, this fund is managed by the Project Advisory Committee Loans Committee. This provides an alternative to traditional financial institutions. The strict conditions and procedures required by traditional financial institutions has limited the success of these "vulnerable" groups accessing loans due to the lack of collateral, security and other documents. SACCOs offers a second chance for dreams to be realised. The SACCOs develop group proposals and combined with the group savings, as required for collateral applications for funds, are usually successful. Where proposals are required to be resubmitted the MFI or trainers would provide further support. These loans are offered at a competitive, low-interest rate.

This is what Mr Singo, had this to say about the programme:

"For my group, Dulibadzimu, which I chair, we managed to raise US\$3,200 from our group savings, which was deposited in our ZB bank account in Beitbridge. After our project proposal was approved, we were given \$9,600 in 2013, and as I speak we have already repaid \$6,500 despite the liquidity crisis."

Dulibadzimu ventured into poultry projects and created employment for another worker. He is paid \$100 dollars for two weeks' work. For him, the spinoffs have been tremendous, as he subsequently used his earnings to complete the extension to his house and has been able to feed his family.

He is not alone, Ms Ella Chirume, who is the Vice Chairperson of Lufuno SACCO, says the culture of saving has revolutionised their perception of business and that it is the only way to become economically independent and sustainable in the long term, as the business support structures are owned and sustained by members:

‘As for our group, we managed to raise savings of \$2,970 from \$10 monthly contributions from the members, and as per the ratio of multiplying the savings by three; we received \$8,910 from SEDCO in 2012. We then disbursed individual loans to members and we have since repaid the loan grant from SEDCO in 10 months. Now we are self-reliant and now running our own revolving fund’, Ms Chirume says while serving customers

Overall, SEDCO’s micro-finance funding system has brought a new ethos and focus to business enterprise, with beneficiaries saying it is a life-changing intervention that can lift vulnerable communities out of poverty.



## **Value Added through Group Businesses:**

Zimbabwe

‘A healthy diet is regarded as the primary defence against the rapid degeneration of the immune system. Thus, we decided to revive the uptake of traditional food crops indigenous to Africa that are highly nutritious, such as finger millet, bulrush millet, cowpea and pumpkins, to contribute to a diet which would promote good

health in HIV-positive people” says Ms Farisai Mhandu, chairperson of Ebenezer SACCO.

Founded in 2010, the Ebenezer SACCO started out as HIV and AIDS support group. Located along the Nyamapanda transport route, the Ebenezer group subsequently evolved into a reputable business support group for vulnerable communities. As a result of its visibility and contribution to society, Ebenezer came to the attention of the ILO and was assisted with increasing its economic power through trainings aimed at improving their business and social skills. Through these interactions the groups was transformed into a registered savings and credit co-operative.

This was the beginning of a journey of the success that defines this group, of 42 women, one that has become the hub of traditional food in Mashonaland East and is based at the fast-growing Juru location. The SACCO has positioned itself to fulfil a niche market, of growing traditional foods and celebrates its culture through delicious traditional recipes. This provides the platform to spreading the messages of health and hope to people infected and affected by HIV and AIDS. The focus on traditional foods becomes an entry point to engage women and school going children on issues of culture, HIV and AIDS.

Ebenezer received \$13,500 from the Corridor Economic Empowerment Innovation Fund (CEEIF) that was used to purchase a grinding mill, machinery and other equipment. Some money was also used to pay for rent business premises. Since then, Ebenezer SACCO has established a thriving business enterprise involved in grinding mealie meal and processing agricultural produce through value addition.

‘The ILO workshops gave us skills for life transformation and we are using this knowledge to our benefit. We are now more organised, can produce products of high quality and are empowered with financial management skills. The result of this is that we have become an authority in value-addition in our rural community and we are the most sought after by clients on agricultural products such as peanut butter,

cowpeas, sun-dried vegetables and sunflower oil. We have become self-reliant as result of this programme” Ms Winnie Taisi, founding member of Ebenezer reflects.

The group produces different types of traditional recipes using ingredients such as sorghum, millet, cow peas, maize and for dishes including local brown rice with peanut butter, numerous relishes, goat stew, okra, nhopi (pumpkin cooked with peanut butter) mushrooms, boiled pumpkin and cowpea fritters. “We supply traditional food to the local clinic and have many clients coming from as far as Harare, and we normally record high sales of as much as US\$200 on a particular event, when there are agricultural field days and other functions in the districts” comments Ms Mhandu.

Ebenezer has also created employment for locals through the success of its business enterprise. For example, 24-year-old Mr Enock Mukata is employed as an operator in the mill and is happy to be gainfully employed in the Ebenezer SACCO firm.

Christine Kupara, an Ebenezer member concludes:

‘We now have access to appropriate information of HIV prevention and now we can manage the epidemic well. The group is a platform to discuss our situation and solutions through our shared understanding. Teamwork has been the glue that holds the group together because we have unity of purpose, and we even hold HIV-awareness programmes, not only for our members but also for the community’.



## **Katete District Women Develop Association**

Zambia

Katete Town is home to Katete District Women Development Association (KDWDA). It is a rural Border Town in Eastern Province of Zambia which is 490 km away from Lusaka. It straddles two roads, the Great East Road which connects Zambia to Malawi and the Zambia-Mozambique Road which links the two countries. It sits within the Nacala Corridor Triangle which is a business and trade link for Zambia, Mozambique and Malawi. Inhabitants of Katete are generally poor and livelihood revolves around subsistence agriculture and informal trading.

The Triangle is bustling with activities day and night as traders negotiate selling and purchase prices as loud music permeates the air. It is here that tired long-haul truck drivers stay overnight seeking a reprieve from the distance at makeshift restaurants and nightclubs.

The Ministry of Health describes Katete town as epicentre for spread of HIV in this large District. Gender inequalities and economic disempowerment are seen as two primary factors that spur the epidemic on in this area.

It was within this context that the community based organisation, the Katete District Women Development Association was formed, in 1992. With a vision of economic, social and legal empowerment of women, the group developed

a wide following with 3,358 members (3,106 are females and 256 are males). KDWDA sought to achieve this vision through activities such as integrated agriculture, including household food security and agro processing, entrepreneurship, advocacy for women and child rights, HIV and AIDS prevention and mitigation and capacity enhancement of groups affiliated to it. However, many felt that the activities were limited in their impact with some even feeling stuck.

In 2012, the Corridor Economic Empowerment Project (CEEP) began working with the group with a focus on economic empowerment and HIV and AIDS vulnerability. The project, together with KDWDA's management selected 219 members in the hotspot to receive business and HIV and AIDS trainings.

"Business training brought significant change to KDWDA members. We were running businesses before but we could not progress due to lack of knowledge and skills. We now know what it means to run businesses" says Ms Phiri, KDWDA Programme Manager

The project not only provided the trainings to these members but also provided this group with access to resources to expand or start businesses, through the Corridor Economic Empowerment Innovation Fund (CEEIF). Four members have accessed the fund, to date, and have focused on poultry and agro-businesses. This support also ensured that this group was able to procure 1,355 bags of groundnuts for edible oil production. It facilitated production and selling of 5,135 litres of cooking oil and 1,650 broiler chickens. KDWDA contacted the Zambia Bureau of Standards to have its cooking oil, called AZIMAI (meaning women), patented. The training also provided the group with the knowledge and skill to expand the 'home-grown' saving and lending schemes to other members of the group.

These trainings also provided information and skills on how persons can reduce their HIV and AIDS vulnerability through economic empowerment and gender equality. The HIV and AIDS component engaged 753 members on prevention and mitigation training. This

formed the basis through which another 14 441 people were reached with HIV and AIDS education and sensitization drawing on group meetings, community events and school-based programmes. Traditional and civic leaders, government and law-enforcement stakeholders were also sensitised on human rights

The CEEP support has changed the organisation and the future looks bright:

"Business, HIV and AIDS and Organisational Development support received from ILO is an eye-opener. We have now began processes of changing KDWDA from a small-time association to a business enterprise that can truly satisfy aspirations of women" concludes Ms Phiri, Programme Manager.



## ***Combining individuals and groups businesses***

### Malawi

"Previously, Tithandizane was a collection of people failing to cope with losing breadwinners and fending for orphaned children. Now they are independent, enterprising and helping themselves to do well and steer clear of HIV infections which are widespread along the Malawi-Zambia corridor," says Mr Chiwambala, MUFIS general secretary.

Tithandizane is affiliated to the Malawi Union for the Informal Sector (MUFIS) through which they organized members access to business

training and credit from the Corridor Economic Empowerment Project (CEEP). The group began from the desire to care for those affected and infected with HIV and AIDS, in Mchinji, Central Malawi.

Group secretary Monica says: “HIV and AIDS remains a big burden in Mchinji because we are situated near a road linking to Mwami border. The drivers, business people and other mobile people plying on the roads often lure poor locals into risky sexual relationships, leaving us with numerous widows and orphans,”

Four years on, the group has become more than just a collection of widows trying to cope with solitude, lack of basic needs and raising orphans single handedly. Having received business trainings, the group applied for a K3.8 million (\$12 540) loan for procurement of dairy cows envisioned to improve the food security, income and livelihood of widows, orphans and other vulnerable members affected by HIV and Aids.

The training assisted these beneficiaries in exploring a group business venture. The 35 members, including 25 women, are in the process of developing a dairy farm. At present they have acquired land, a farming structure and two cows. Members contribute K200 (\$0.46) per month which goes toward buying food and drugs for the two cows. This also will form the basis to expand the group business and acquire more cows and space.

Following difficulties to find the right cows, they swiftly shifted from the dairy dream and injected the remaining capital in family businesses, putting into practice the spirit of diversity acquired from the trainings they underwent before accessing the loans.

According to chairperson, members of the union got a uniform loan of K68 500 (\$157) each, which some of them used to start new businesses and other invested in their existing ventures.

In the words of the beneficiaries, the fruits of the financial injection boom for all to hear: those who had no capital are running businesses; from

the proceeds of the businesses, the poor who were struggling to pay home rentals are building houses; those who were perpetually food insecure can now afford three meals a day; those who could not afford transport to the nearest clinic can now afford drugs and better healthcare.

---



# SECTION **TWO**

## DIRECT BENEFICIARIES

### **Part 2.1:** Individual Economic Empowerment





## ***Business trainings perfect business ventures***

Zambia

"If ILO's Office was nearby, I would have gone there to thank them for helping me come out of grinding poverty", Ms Margaret Daka said, she came out of her newly renovated house, in Muchini.

Margaret, aged 52 and a widow with 10 children, hails from Muchini Compound, a densely populated shanty suburb which started off as an informal settlement for low income people but mushroomed into a full blown settlement. Muchini is in Chipata District, the provincial headquarters of Eastern Province of Zambia. It lies between Chipata Town Centre and Muchini which is the Zambia-Malawi Border entry point and major stop for cars, buses and trucks. According to Margaret, her world and life caved in and nose-dived when her husband died in 1994.

Though Margaret was engaged in a business of selling fritters before her husband died, her business was small and survivalist. With the death of her husband and with so many mouths to feed and children to send to school, her business struggled. She attempted to jump-start her business by diversifying into selling tomatoes and potatoes but this did not inject life into her fledgling business venture. Margaret despaired, even of life itself at times, but life had to go on especially for the sake of the children.

It was not until Margaret had hit rock bottom that

she heard of Chisomo Community Programme (CCP) whose vision is "a self-reliant community free from poverty and threats of HIV and AIDS and mission of to Facilitate the well-being of HIV infected and affected populations in Chipata District through the provision of comprehensive health, social and economic interventions". CCP provided Home-Based Care and supported orphans and widows through promotion of livelihood initiatives. In order to be a member of CCP, Margaret first joined the membership of a local CCP affiliate group called Takondwa which means Happiness. Takondwa comprised 20 women who through CCP's support, engaged in HIV and AIDS prevention, care and mitigation as well as livelihood initiatives of saving and lending schemes. Margaret was subsequently enrolled and provided basic Home-Based Care training transforming her into a Caregiver. This was at a time when HIV related deaths were high as Antiretroviral Treatment was not available.

In 2012, the Corridor Economic Empowerment Project (CEEP) provided technical support to CCP in the form of loans for businesses, HIV and AIDS training and project management mentoring.

Given Margaret's commitment as Caregiver through Takondwa Group and her background in business, she was nominated for CEEP's supported business and HIV and AIDS training which took place in April 2012. CCP facilitated training for 200 vulnerable people which included youths, women and men.

Margaret acquired knowledge and skills of opportunity and business identification, selling products according to customers' demands, profit and loss calculation, savings and importance of business record keeping. She learnt that she had to choose her product line depending on where her business was located. Armed with new business knowledge and skills, Margaret abandoned selling potatoes, tomatoes and cabbage as these products were not only risky given their short shelf-life, and were also unprofitable. She changed her business line and ventured into selling soft drinks and milled maize. Over time as she applied the acquired business knowledge and skills, her sales, profit

and savings increased. Her business grew to an extent where she bought a fridge (in which she stores soft drinks she sells), a television set and hired local builders to renovate and expand her house which had been in a sorry and dilapidated state following the demise of her husband. Margaret even electrified the house! She says:

"I am now able to send my children to school and afford three decent square meals in a day. That business training was a springboard to change my life situation. I have now expanded my business by including growing and selling maize as it is a profitable business".



## ***Making Agri-business Magic***

Malawi

For four years, Florence has been grappling to make rice-growing serious business work. Poor harvests were a regular setback for the resident of Mtakataka shoreline, in Salima.

"I almost stopped farming because I was harvesting a handful of bags even if the cost of land, farm inputs and labour kept rising," says Florence (35), of the unreliable yield that compelled her to start selling clothes made in China.

But she did not quit.

She was uncertain that things would be different, a month after receiving the Corridor Economic Empowerment Innovation Fund (CEEIF) loan. But

she is now one of the harvesters who is smiling as she used this loan wisely.

"It's stunning that the same two-acre plot which used to produce about 35 bags now produces 60 bags," she said contentedly eyeing her paddy.

The woman is the envy of her colleagues in the rural setting and she says some of them suspect she is a magician.

"But there is no magic here," she explains. "It's all because the business loan from ILO gave me the capacity to buy enough fertilizer on time."

Florence, who is the chair of Mtakataka Business Association, got a K130 000 (\$325) loan from the corridor economic empowerment fund that has been strengthening the income and resilience of women along highways of HIV infection since 2011.

"Having received the loans in November when the rainy season start, I thought it wise to invest the credit in the rice plot which I rent at K65 000 (\$153) per growing season. However, I shared the remainder with my husband who makes curios at Mtakataka Market for sale in Tanzania so that we could share the struggle."

Sadly, the two-pronged approach suffered early setbacks.

Firstly, the demands of the rice fields compelled her to stop going to Mzuzu, where she orders the clothes she vends which resulted in her being short of cash flow. At the same time she required the services of 10 people to do weeding and had to agree that the payment for their work would be bags from her harvest, leaving her with 52 bags.

Second, her husband died on May 6—leaving behind incomplete curios which were to be sold to the neighbouring Tanzania. According to tradition, the funeral means she will not resume the business trips to Mzuzu until elders in the deceased's family give her consent.

Now she looks at the bags of rice in her house as her only beacon of hope for the household which comprises of five children.

Having attended the business management training before getting the loan, Florence is determined to cling to her harvest until the lean months of November, December and January when rice sells at up to K12 500 (\$31.25) a bag. With low supply, she will be able to generate more profits about K700 000 (\$1750).

“Our trainers told us that timing is vital if you want to get more profit. So, I will wait until such a time when prices are favourable. Of course, I will keep some bags for family use,” “If I sell the bags, I will have enough money to restart the sales of clothes and take care of the children despite losing a breadwinner and business partner,” Florence explains.



## ***Giving orphans a solid start***

Malawi

“Death of a parent can be devastating, but all orphans would be in school if we always remembered they are our children as well,” says Mary, an aged Malawian woman who sells vegetables in Mchinji, Central Malawi and takes care of two grandchildren.

From her shop, the woman narrated how experience has been a cruel teacher to her and her struggle to cope with the blow.

“When my husband died in 2005, little did I know that our son would quickly follow on his heels and leave me with the daunting task of raising his children, who are in preschool,” said Mary.

Just like that, she is taking care of her four children and two of her deceased son’s children.

“Two of the children learn at a private secondary school where I pay K30 000 (\$68) per [three-month] term for each. As for the grandchildren, each of them requires monthly fees of K3 000 (\$7),” says woman.

As a result, every morning the grandmother travels 10km in search for tomatoes, cabbages, onions, carrots and other vegetables that make her a business. This is just a glimpse of “how far I can go to ensure my family does not lack basic things”, she says.

Throughout the day, she is always glued to her stall, selling her perishable goods until every one of them is gone. That is why she takes home about K10 000 (\$23) at the close of business, she states.

She buys a bucket of tomatoes for K4000 (\$9) on wholesale which brings her about K8 000 (\$18) when resold on retail. But it seems the lucrative profits have not made her insensitive to unforeseen setbacks that spoil the business climate.

“Having some bad days when business was slow and the vegetables perished while I looked on, I want to open a shop where I can sell kitchen utensils to supplement the vegetable business,” says the trader.

Having acquired the business skills, Mary is among the beneficiaries of a K3.8m (\$8970) loan which the union of widows, keepers of orphans and other vulnerable groups earmarked to invest in dairy farming. Mary was one of the interested members who received K68 800 (\$157).

“The money has helped to make my business bigger and better. The hand-to-mouth life that followed the death of my husband and child left me feeling all was lost, but we can afford decent meals and save a little something in the bank for a dry day,” says Mary. And she is not done she has other ideas for the business.

“When I’m done with the loan, I want to borrow

more so that I can realise my dream of starting an alternative business,” says the proponent of diversification.



## ***Gogos on the rise***

Zimbabwe

The Corridor Economic Empowerment Project (CEEP) seeks to empower vulnerable communities along the transport corridors and has not only assisted young women and men to become self-reliant but has also embraced older beneficiaries who are also considered vulnerable.

It is here at Beitbridge Arts and Craft Centre, that we find 3 hard working Gogos, that is, Gogo Simbisai, Gogo Lucia and Gogo Gladys selling various artefacts and crafts. They are all beneficiaries of the ILO-initiated savings and credit co-operatives that have been strengthened in terms of their capacity to provide business skills services and HIV prevention services to their members.

These three craft-oriented women have chosen a life of personal sacrifice in order to benefit their children, grandchildren and orphans. This they have done by working hard to feed the family and meet the basic needs of children who are residents of the border town of Beitbridge.

Gogo Simbisai has been a pillar of support for her family through selling traditional clay pots, bowls and other crafts. This has provided a source of income to sustain her and her dependents. She recalls vividly a time when her son had to drop

out of school because she could not afford to pay his school fees. Since the inception of the ILO project and financial services offered by the Small Enterprises Development Corporation (SEDCO) to boost her business, her income inflows have increased and her son has resumed his education. Of this, she says:

‘My children and orphans under my care were almost on the verge of falling prey to the cycle of sex for money, but the loan and business skills redeemed my family from being exposed to risky sexual behaviour. From my improved income, my son is now a university student at Midlands State University and the other one is doing Advanced Level studies. I am paying the fees from my income and also sometimes borrowing from the 2Goodhope savings account to supplement other expenses. I am playing my role of safeguarding their future. My prayer is that the project should continue identifying many families who need assistance and this will assist the country.’

A lifeline was provided to her through the invitation from ILO staff to participate in the CEEP Training Programme, which opened up several avenues of opportunity. This resulted in sound business management and disbursement of loans to vulnerable communities and a capital injection for Gogo Gladys, which widened her scope of business and increased the volume of her sales and profit margins by 100 per cent. She reported that:

‘Before this ILO programme, I was living in the dark, with no business plan in place. But when I attended the business training I [was] empowered to run my small enterprises effectively and efficiently and my income has increased from \$100 to \$200. Now I can support my five children and three granddaughters. I used to spend my profits recklessly, but now I am empowered and it is very interesting that I even have a salary, which is part of costing in business operations.’

Gogo Gladys is also a member of 2Goodhope SACCO and she takes pride in having managed to learn more about HIV and AIDS and TB, information which she has used to support family relatives who are HIV-positive with access

to treatment. She has inspired them to live positively and with dignity. She says one of her relatives who is HIV-positive is now going to work after she helped him with managing and accessing HIV and AIDS services and treatment.

Gogo Lucia another member of 2Goodhope and despite the liquidity crunch, she does brisk business among the Vapostori sector and tourists, although the latter bring in money on seasonal basis. With her income she can now pay rent, ZESA and her child can now go to university. She and other 2GoodHope members have saved money through monthly contributions of \$50 and the SACCO has a bank account from which individual loans are advanced to members for personal use and to boost their SMEs. For her, there have been many benefits:

'I am happy to have had the privilege to be part of the ILO training workshops, and even though I am old I have a sharp business mind. Before training, my business was struggling and starting to collapse, but the ILO trainings in business management, record-keeping, stocktaking and cost-benefit analysis have brought success. My business is now on a recovery path and I have already started recording increased profits and I am now a competent marketer of my products. This project has helped many vulnerable people such as widows like me, and we now feel as part of community development through our small projects in these savings and credit cooperatives. We are very grateful to ILO. With income from selling my artefacts I am able to eat and take care of orphans under my care, and my family because the small business has elevated our status in the community.'

## Part

## 2:2

## Individual

EE and HIV



### ***Breaking the cycles of financial dependency and reducing HIV and AIDS vulnerability***

Tanzania

Sarah, 38, is one of the women entrepreneurs who will always remember the ILO/SIDA CEEP with gratitude for what it helped her to accomplish. She is a divorcee and sole bread winner for her five children.

Sarah's decision to enter into business was caused by the need to care for her children. Having been married in 1992, she had to run away from an unhappy marriage in 2003. At that time she already had four children. Traditionally, community members do not think highly of women who break their marriages, so Sarah faced stigma in her home village. Added to this tradition dictates that a divorcee could not own land so she was not able to grow food for her family. Eventually, the conditions in the home village became unbearable, and Sarah moved to Nyololo township, taking her five children with her.

In 2004, Sarah started selling small items to drivers and passengers travelling along the Dar es Salaam – Tunduma highway at the bus stops.

In 2008, she switched to selling cooking oil to the same passing clients. She joined a group and started saving with her group. During those first years when she was struggling to establish a meaningful source of income, Sarah says:

"I had to rely on men for financial support and protection. We would hear about AIDS, but we never took it seriously. We thought it was for sex workers in big cities. I never thought I was at risk."

Sarah said they were vulnerable to HIV/AIDS because they preferred men who travelled so that in their absence, they would have extra relationships, "we did not want someone who would stick to you like a husband, we wanted to get money, at the same time be free".

After four years of hard work, in 2012, Sarah got financial support from her sister and purchased an oil pressing machine. She says, "I got the machine and installed it but the income was disappointing. I almost sold the machine to someone else." The Corridor Economic Empowerment Project (CEEP) intervention in Mafinga hotspot came just in time to save her business.

In 2013, the CEEP conducted entrepreneurship development, including Business Plan preparation skills and HIV/AIDS training. Sarah was one of the participants who attended the training. After the training, Sarah realized that she should have a cost and sales plan for her project. She re-planned her business and took into account the seasonality of raw material availability and price fluctuations.

Since then her income has gone up. While in the past she would earn Tanzania shillings 200,000 (\$120) profit per month, she is now earning up to Tanzania shillings 750,000 (\$450) profits per month. She attributes these changes to better costing of her products and keeping business records. Sarah is a beneficiary of the CEEIF loans made available through the Faraja SACCOS. Her loan of 1,700,000 (\$1020) has enabled her to purchase a stock of raw materials during the harvesting season when prices are low to be utilised during the rainy season. In this way "I can

do business for the whole year. I have learned this from the SYB training. I am so grateful."

"I have made changes in my life. I no longer need to be financially supported by men due to poverty. My three children are in good private secondary schools and I can afford to pay for them. One is at Vocational Training Centre. Despite my parent's attitude during my divorce problems, I have started constructing a new better house for them."

Sarah has created employment to two young men and one young woman through her oil pressing machine. Very soon she is opening a grocery. She has a savings bank account. To reduce operational costs Sarah plans to buy a vehicle for collecting raw materials from the farmers.

About her HIV and AIDS vulnerability, she says: "HIV can happen to anyone, even to me! Since then, I have tested and I have changed. God has blessed me with so much, I am so grateful. My greatest joy is to help my children to have a better future, not to live a life similar to that I had." Currently she is sticking to one boyfriend and they have both been tested for HIV and are faithful partners.



## ***Economic Empowerment paves the way out of sex work***

Zimbabwe

Rufaro had been making a living from sex work

until Corridor Economic Empowerment Project (CEEP) offered her a path towards economic empowerment. This programme takes a unique approach to addressing the problem of HIV and AIDS by addressing poverty rather than solely through the conventional methods of sensitisation.

At first, Rufaro was sceptical, but through interactions with CEEP staff and attending CEEP workshops she was convinced of the programme's worth. She became an active member of Hotspring SACCO, which, with CEEP's guidance, was established as a vehicle to advance the empowerment of vulnerable women, especially sex workers, so that they can adopt a culture of saving and start their own business. Hotspring offers a platform for women to share experiences and encourage teamwork for purpose of assisting individual members and the community.

'I was living in ignorance, with no focus on life, but the ILO workshops opened my eyes to the realities of life – that for me to leave the sex profession the only way out was through economic empowerment ... then, in the end, I will not engage in risky sexual behaviours such as unprotected sex to earn a living. The concept of tackling HIV and AIDS by encouraging strategies to empower poor communities is very insightful and critical in HIV prevention, especially in Chirundu where people are sex workers because they have no other alternative source of income. This ILO intervention signalled a life-changing approach to most of us who were seized with transactional sex. But now we have better choices of living and we take pride in the knowledge which is instrumental for success.'

Hotspring Sacco has 33 members who contribute monthly subscriptions and have opened a group bank account. Individual loans have been advanced to members to start their own business and for their own projects.

Rufaro first borrowed \$500, which she used to start cross-border trading. She repaid the full amount plus 20 per cent interest, as is the condition of the loan. After borrowing an

additional \$600 to boost her business she has become a successful small entrepreneur with a stable source of income that she uses to support her family, send her children to school and slowly furnish her home. Of this, she says:

'ILO has made me to be what I am today; I am breadwinner for my family and I was able to use my earnings from the projects to take care of funeral expense of my father. I don't know what I could have done had ILO not come with this programme, because sex work has no guarantees of money and there is no credit scheme where you can be paid in advance by clients to cover for your family bereavement. But with SACCO there is hope and security as you can borrow and get timely assistance. To me ILO was God-send.'

For Rufaro, the programme has equipped her with an understanding of life issues and turned her existence around, changing her from a sex worker with multiple partners to a married woman of one partner. She is now better able to make informed choices on safe sex with her husband and has in-depth knowledge on HIV prevention services and access to treatment. As a result, she is an inspirational model to vulnerable groups.

Rufaro has indeed become a community leader in Chirundu, being involved in peer education to raise awareness on HIV and AIDS and also to encourage and teach sex workers on using condoms. She also gives lectures on the importance of HIV testing and strict adherence to time schedules when taking medication.

'I am now happily married with one partner and am faithful to my husband. This has been the result of heeding the ILO call and it's a blessing to my life, as I have now become a model to others. I use my own experiences to share with the sex worker and other people in the community, and I tell them my story of redemption and reformation as point of reference on the importance of joining SACCO. Some have been reluctant, but many are now well informed on HIV issues and understand the practical reality from people like me, who are not strangers to the profession.'

Rufaro has an open-door policy that allows sex workers to approach her for counselling on different issues. She has been helpful by informing them about hygiene and HIV products and services. This has resulted in a positive increase in visits to voluntary counselling and testing centres, allowing timely treatment of sexually transmitted diseases.

Rufaro has also managed to buy a residential stand for \$600 from the Chirundu local authority and is intending to construct a house.

"This has been one of the major breakthroughs in my life – to be able to buy a stand – and now I have the privilege of building my own suburb [sic]. Surely, what more do you want when you are empowered to such extent?"

If this was not enough, Rufaro was shortlisted for interviews at the local council as a revenue collector and is now their proud employee.



## ***A new life: Leaving Sex work behind***

Malawi

"For three years, I camped at Nkhata Bay District Council Rest House paying K700 (\$1.65) daily. During that time, I was a sexual object for numerous men whose population and health condition I will never know," says Lucy a Corridor Economic Empowerment Project (CEEP) peer educator. The only thing she knew for certain was that these activities put her at the high risk of contracting or spreading HIV.

"It is unbearable that I sold my life for as low as K500 (\$1.25). At worst, some men could beat me, abuse me and grab back the money after doing their desired deed, leaving me empty handed and weeping," says the woman who is living with the HIV and AIDS. But with the business, she is no longer cursing herself for engaging in sex work.

Thanks to business training and loans spearheaded by CEEP, Mary is now a different kind of businesswoman. Oftentimes, you are likely to meet her ordering trousers, skirts, shoes and other clothes in Mzuzu. If not, she will be taking rounds at Nkhata Bay Boma supplying clothes to customers or collecting instalments accruing from previous supplies.

Counting her blessings, she also points at the assets she and her husband have accumulated so far. During a visit to her household, the woman was perched on a modest sofa settee watching a Nigerian film playing in home theatre complete with a colour TV.

"These too are some of the fruits of entrepreneurship," said Mary, switching on an electric fan to do away with the sweltering heat of the lakeshore, which sometimes goes up to 38 Degrees Celsius.

"As newlyweds, we were sitting on a reed mat, now we have chairs, tables and other goods that we couldn't afford when I was a sex worker," she says. Besides changes in her lifestyles, the proceeds from sales of clothes is helping Mary feed her family.

"It is no secret that both of us are on treatment and we don't struggle for transport money or medical bills when we are taken ill by opportunistic diseases," she says.

Pointing to a bulging baby belly, the pregnant woman is proud to be among the few that quit sex work. With access to the prevention of mother to child transmission programmes Mary and her husband are confident that their child will be born HIV negative.

"I'm happily married and expecting my first born," says Mary proudly.



## **Male Sex Work in Corridors Of Change**

Malawi

“Sex work is not exclusively for women. Keep your eyes open and you will see the male folk earning a leaving from having sex with tourists from the rest of the world. I myself was a professor,” says Charles, 42, a Nkhata Bay resident who admits to engaging in these kinds of activities.

According to Charles, the glare of the pound sterling, dollar notes and other foreign currencies is blinding the majority of male sex workers from the dangers of contracting or spreading sexually transmitted infections, including HIV.

“Apart from sleeping with strangers whose status I didn’t know, there was always the risk of sleeping with local sex workers to avoid ridicule from the public or because the job sometimes entails recruiting African women for the sex-starved adventure-seekers,” he says.

Many are times that the locals, often disguised as tour guides, are overwhelmed by demand that they have to cheat their incoming clients and sleep with two or more of them a day.

For the father of two, that is water under the bridge—history.

In 2009, he joined Tipewe, a group of sex workers who discuss their rights, access to sexual and reproductive health services and trends of infections in their midst. Through

the organization, Charles was able to attend a business management training and received a K100 000 (\$236) loan which has seen him open a grocery shop at the centre of the vibrant town where he used to seek out clients.

“To me, this shop and the loan I got from ILO represent a safer means of livelihood. Being a sex worker might be a goldmine because it brings a lot of money, sometimes up to \$200, but I cry when I remember how I used to endanger my life in search for the pounds, dollars and other currencies.”

In the district, Corridor Economic Empowerment Project (CEEP) is working in partnership with Tipewe which unites both male and female sex workers to safeguard their wellbeing at a time culture, religion and legal reforms exposes the industry to discriminatory treatment. While praising the initiative for transforming the likes of Charles into role models and agents of change, Tipewe chairperson, Bryan Gonyo says numerous young men are still trapped in the business because of poverty. Charles is happy to have jumped out of the ship, in the sea of HIV risk factors.

“Before I opened the shop, I thought my life was useless. Now I know that I can make money without risking my life and wife,” he says.

Charles’s wife, Edna, 28, cherishes the testimony of their renewed love. Speaking in the presence of her husband, the woman said she was elated that the man had become a good example of behaviour change.

“We have been living happily ever since we opened the shop. Previously, when he had no clear means of making money, we used to disagree and fight quite often because of his fishy business with the tourists. The entire household was a laughing stock,” she said.

The man now attends meetings with female sex workers to discuss how they can overcome risks of the industry in view of reducing HIV infections, stigma and associated deaths, offers face-to-face sensitization meetings with the boys and girls

at the heart of the trade he left. He supposes the majority of them would have drop out of the perilous trade if they had training and loan opportunities like his.

“You can talk about abstinence, faithfulness and condoms, but the strategies are nothing without empowering people with information and skills to embrace safer ways of making the money they need,” he says.



### ***Jolted to realization about HIV and AIDS risk though CEEP***

Tanzania

Irene is a widow taking care of four children. She is 46 years old and lives in Tunduma town. She started her business career back in 1989 when she was still living in her home village.

“When I moved to town, I had to decide on how I would get money to eat and feed my children.” Therefore she started trading in Irish potatoes. The income from this project was not enough; therefore, in the year 2001, she changed her business to selling rice.

“My business and my life as well were facing many challenges. At one point I thought I would give up the town life and return to the village. I had no permanent place to sell my commodity. My profit was small; I could only afford to buy twenty kilograms of rice per day to sell. With my 4 children and the fact that I was a widow, male disturbance was also abundant. Sometimes I had to move with the tide and give in to men so as to

help my children. You know, we did not think so much about HIV and AIDS.”

Despite the hardships and challenges Irene continued with the rice selling project. She was not making a lot of money due to lack of business skills and lack of enough capital.

When the Corridor Economic Empowerment Project (CEEP) project started, she was one of the targeted participants of the intervention. She participated in the entrepreneurship and HIV/AIDS training sessions. Irene belongs to a group of entrepreneurs. As a group they managed to secure a loan through the Tunduma Lulu SACCOS made available through the CEEIF. The total loan for the group is Tanzania shillings 6,000,000 (\$14 1563). Because this group does not have a group activity, out of the total loan Irene got Tanzania shillings 1,000,000 (\$2360).

After taking part in the CEEP interventions, Irene has made changes in her business. She has now rented a room where she sells her products. While in the past she sold only rice, she has now diversified and sells a variety of items. She is focused in her business and keeps business records.

Irene is happy because her income has gone up. She attributes this to improved customer care skills and better business premises. Also she thinks that, keeping records of all costs and sales has helped her to be more conscious of her expenditures and the way she was pricing her commodities. As a result, her income has risen from an average of Tanzania shillings 100,000 (\$60) per month to an average profit of 250,000 (\$150) per month.

“I have started saving money so that my last born child will be able to join college in January 2015. I can now afford paying for the education of my child, something I was not able to do for the other older children” She has now one employee who helps her with the work when she is out of office.

But Irene is grateful for the HIV and AIDS training as well. She says, “First, the training has created awareness to me and others of the risks that we are in, by not taking HIV and AIDS seriously.

I, being a widow, I am now very careful. I know I should be healthy for my children's sake because they have only one parent. And because my business generates more income, I really do not have to engage in risky behaviour. I do talk to my children about HIV and AIDS and I can answer their questions about it. Before the training I had just a vague idea of what HIV and AIDS was!"



## ***The movie woman of Mponela***

Malawi

Among locals at Mponela Trading Centre, Esther Mwale is well known as "The Movie Woman of Mponela". However, the member of Alinafe Women's Group is not a film actor, moviemaker or cinema-goer rather, she is only happy to make a living out of screening a range of films in her video den at the centre of her Mponela hometown in Dowa district, Central Malawi.

"The movies have become a centrepiece of my life. I screen six every day and that brings me K5 00 to K7 000 (\$1.25 - \$17.5)," says Mwale. Looking at the entrance of her humble video showroom, there are posters of numerous titles from Hollywood, Nollywood and Bollywood on the wall. It costs K20 (\$0.05) per head to watch any of the films and the room is packed. The business is thriving on a K50 000 (\$118) loan and business training from the Corridor Economic Empowerment Project (CEEP) being championed by ILO, for making her an employer and there are plans underway to build a new video den nearby which will be fully operational.

The rural cinema is part of a range of businesses that Esther owns after learning about the importance of diversification in the CEEP business trainings. These have enabled her to buy an oxcart and hire it out to others as well as a set of speakers to provide audio to the movie being played. Also part of the business empire is a tap that she installed. This allows her to sell water at K25 (\$0.06) per bucket to owners of restaurants owners and other food businesses in the busy marketplace. It cost her just K25 000 (\$62.5) to install the tap, but the water sales generate about K8 000 (\$20) per month. This represents a big profit for she pays a meagre K2000 (\$4.72) to the utility bills every month.

"Nearly all those who run restaurants and other food businesses at the trading centre are my customers," she says.

Ms Mwale remembers how she struggled to educate four of her children who did not complete secondary education because she could not afford fees. With the business boost, she now pays fees for the younger two apart from providing treatment, care and support to her ailing mother. She quit school in Standard 7, a year before sitting for primary school leaving certificate examination, and she does not want her children to follow her footsteps.

"Being a widow, life has been very cruel to me, but no experience is more painful than seeing some of my children drop out of school. Their dreams were shattered, erasing the dreams they once harboured as the future of the family," says the woman.

Apart from being independent, the woman living with HIV and AIDS pays her own healthcare costs and her mothers. Besides the capacity to buy medicines for opportunistic ailments, she no longer has to walk a long distance to Dowa District Hospital. Health Centre where she accesses her antiretroviral drugs. She has enough money for bicycle taxis and minibuses.



## ***Living positively with HIV in my family***

Tanzania

Veneranda (41) lives in Makambako, Southern Tanzania. She is married with 5 five children. Veneranda and her husband are both HIV positive.

Veneranda's engagement in income generating activities started in 2007. Her start-up was 65 chicks for poultry keeping. Apart from poultry keeping project, Veneranda was also engaged in maize farming.

She did not benefit well from her economic activities due to several factors including lack of capital that failed her to provide the needed vaccines and nutrients essential for the growth of the chicks to increase productivity. She was also not applying the right farm inputs in her maize field and lacked a well secured house for the project.

In August 2011 Veneranda became one of the beneficiaries of the Corridor Economic Empowerment Project (CEEP) which involved attending training on entrepreneurship and HIV/AIDS. As a result of the training on HIV Veneranda and her husband went for testing and found out that they were HIV positive.

"It was a shock at first, but then through counselling we were taught how to accept the situation and move forward..." This was a beginning of a new life for her. After finding

out her status Veneranda says "...I decided to go public about my HIV status though stigma was high in Mlowa. I started educating others on HIV transmission, prevention and how to protect others".

Veneranda worked hard and managed to mobilize a total of 35 PLHIVs to form a solidarity group. This group is known as Ndevalonge (let them talk). Other organizations coming to Mlowa with the aim of combating HIV/AIDS, like the Roads organization, learned that, "I had been trained as a Peer Educator by the CEEP and so they offered to use me as their trainer as well. In addition, they trained me as Home Based Care service provider as well."

Regarding business training, Veneranda has been able to improve her income through improved projects. Conscious of their HIV status Veneranda and her husband are making efforts to earn an income and save for the future of their children. As the result of the training, they have adopted better farming methods and increased production from 5 bags of maize per acre to 15 bags. In addition to poultry keeping, Veneranda's family keeps goats. The income from their sales of eggs, chicken, vegetables and Irish potatoes has risen from an average Tanzania shillings 20,000 (\$12) per month to an average of Tanzania shillings 100,000 (\$65).

As an outcome of HIV/AIDS training, Veneranda's family life has changed. "The realization that we are living with HIV has brought us closer. We plan together and implement together. We got a HIV free baby who is now one and a half year old." Adds Veneranda

Veneranda and her husband have renovated their house and extended three more rooms and installed solar power. The additional rooms have been rented as another source of income. They have managed to send their child to a good secondary school, opened a savings account with the Mlowa SACCOS where they are members and have already saved a total of Tanzania shillings 600,000 (\$360).



## ***“What will I eat today?”***

Tanzania

Enes is the Secretary General of Shirika la Watu Wanaoishi kwa Uhakika Tunduma (SHIWAUTU). SHIWAUTU is a registered NGO whose members are People Living with HIV they works in Tunduma. It was formed in 2008 and got official registration in 2010. Their main objective is to assist each , campaign for PLHAS rights and fight stigma and discrimination in the community. They also provide services like Home-Based-Care, Counselling and Care & Treatment advice to PLHAs and the community in general.

As a leader, Enes tells the timeline of the group's business activities. They started their business career through a grant of Tanzania shillings one million (\$594) from the District Council AIDS Control section of the Community Development department. With this money they established a poultry keeping activity. They started with 70 chicks, and because they were keeping the local type of chicken that is imported from Malawi, they expected that the number would increase fast and each of the 20 members of their group would eventually get her own chicken for keeping. They bought an incubator machine to help them hatch the eggs so that they can realize their goal.

They had many challenges in this project that were threatening the survival of the group. Lack of business skills was the main problem.

Despite the group activity, at individual level, the group members were living a hard life. When the Corridor Economic Empowerment Project (CEEP) project came to Tunduma, Enes got the opportunity to participate in the Entrepreneurship and HIV/AIDS training sessions. Asked as to how she benefited from the training Enes says:

“Almost immediately, I realized that I was taught to believe in myself and to dare. The skills I learned about generating business ideas encouraged me to start thinking”.

Since then she has initiated three economic activities of her own. She has business of selling fruit juice, an activity that gives her a daily income of Tanzania shillings 20,000 (\$12), out of which 15,000 (\$9) is net profit. She has also started a piggery project and a vegetable garden.

Regarding the HIV and AIDS component of these trainings, Enes says:

“I have known my status as a person living with HIV for a long time but this training helped me to be more positive about it. This training has given us something more. Previous trainings from other organizations just attempted to console and show sympathy. This was alright but it made us feel different and feel like victims, people to be pitied for. On the other hand the CEEP project empowered us to take the lead to deal with our situation as active actors.... I mean doing things not just expecting grants and gifts...”

Changes in her life were visible. Apart from increasing her daily income and having more sources of income from her individual income earning activities, she has installed electricity power in her house.

She has even created employment for two young men and one young lady to assist her with selling the fruit juice. She manages to pay them and remain with profit.

Enes also says that she has two important things that she has gained through being part of the CEEP project in Tunduma. “ The first one is the business knowledge I have gained. It was unique

and down to earth.... Practical. The second one is about vulnerability to HIV. Because of lack of income, although I have been HIV+ for a long time, sometimes I used to be tempted to engage in risky behaviour,..... even if I did not quite do it, but the possibility was there. After this training, I am empowered. The reasons for engaging in dangerous and risky behaviour are not there any longer. I say the ILO has changed my life." She laughs and says, "You know what ... these days, when I wake up in the morning, I don't ask myself whether I am going to get something to eat, but what I ask myself is WHAT DO I WISH TO EAT TO DAY!..... This is a new life"



## ***Marching together out of poverty***

Tanzania

Nenzia is 38 years old. She is married and has four children who are all in school. She completed her primary education in Musoma but moved to Ilula in search of life improvement opportunities. This is where she met her husband.

Her marriage was a disaster because her husband was doing nothing to support the family financially which was the main reason that Nenzia started her business. Her business journey started with beer brewing and selling in 2004. After discovering that she was not making as much money, she changed her economic activity. In the year 2007, she began selling food. Her income increased but it was still not enough to cater for her financial needs. In her efforts to augment her income, Nenzia came up with the

idea of joining hands with other entrepreneurs with similar goals like hers so that they can help each other. However, even as a group, they still had many problems including lack of reliable sources of capital, and lack of skills in identifying markets for their products.

When the Corridor Economic Empowerment Project (CEEP) project started work in this hotspot in 2011, Nenzia and her fellow group members saw it as a God send opportunity! She says that "The ILO's decision to implement this project in Ilula is the greatest blessing I have ever had in my life".

After participating in the SIYB, HIV and AIDS training, Nenzia and her fellow group members were well equipped for improving their businesses and also to do away with any risky tendencies that they might have entertained in the past.

Describing what changes they made in their group as a result of the knowledge they got during the training, Nenzia says, "We went back to our businesses and started applying what we had learned. As for me, the first change I made was in quality improvement. I improved the quality of the food I prepared for sale and also made sure that my business premises were clean and friendly to my clients". These improvements helped in promoting my business. The number of my clients per day doubled and my sales went up. "However, in spite of doubling my sales, the income I was getting was simply not enough." There was a need for a different and bigger business. But such a business would need capital.

That was when the CEEIF was introduced to the entrepreneurs. Five members out of the original 20, were ready to utilize the opportunity. The CEEIF is a fund that provides credit to entrepreneurs through legally registered financial institutions. The objective of the CEEIF is twofold: apart from acting as a source of capital it is also a means to link small business actors to formal financial institutions. In the case of Ilula, the selected financial institution is Mazombe SACCOS. With facilitation from SIYB trainers, Upendo group prepared a business plan and applied for

---

a loan through the CEEIF. They used the loan to purchase a Bajaj (a motorcycle) that they would operate as a group project.

"After getting the Bajaj, we are now marching out of poverty for sure. We can see light in the future... We do not any longer see the fog of uncertainty that was always clouding our movements."

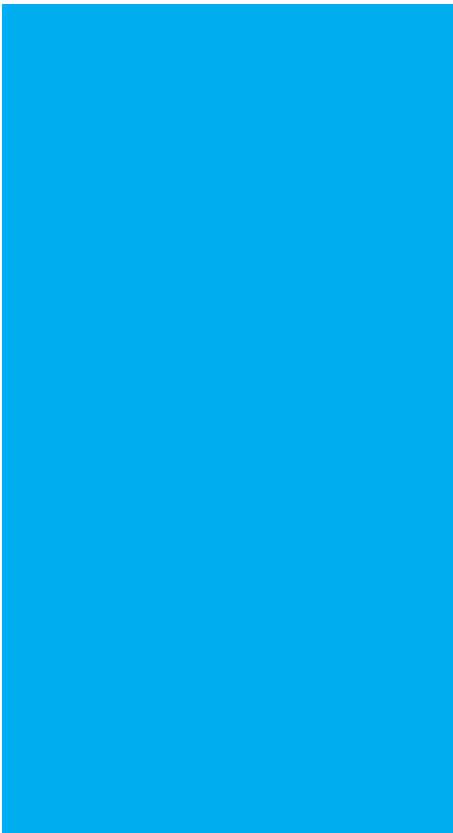
Asked as to what changes she and her fellow group members have experienced as a result of participating in the CEEP project Nenzia mentioned:

As an individual, she is grateful for acquiring skills to be able to calculate sales and costs and especially how to differentiate between sales and profit. Because she can now tell how much profit she is earning, she has opened a personal savings account with Mazombe SACCOS. She is saving

money with the aim of buying her own Bajaj so that she can be able to send her children to good schools. However there are visible achievements that have already started happening. One, she has started building a house. Two, she has created employment for 2 women whom she has employed to help her in her Tea room business.

For Nenzia, participating in the HIV and AIDS training was an eye opener too. Since then she has tested for HIV and she knows her status. What she is doing about it that she has become a Peer Educator for other women in her area of residence. "I talk about HIV with everyone who cares to listen, I mean my neighbours, my friends, my clients, everyone.. I have courageously confronted my husband too, about testing for HIV status and about condom use."

---



# SECTION **THREE**

EXTENDING THE SCOPE  
OF THE PROJECT





## ***Building a family Empire***

Malawi

Imagine an emerging business where the father is the chief executive officer, the wife is a general manager and the children are sales agents. "When my husband attended the training, we thought it was his knowledge alone. However, he has made all of us business minded by simply involving us in daily dealings," says Ms Chibwe.

Mr Chibwe, obtained a new set of wings for his business when he attended business management and HIV/AIDS trainings, provided by Corridor Economic Empowerment Project (CEEP) in Nkhomba Village in T/A Zulu, Mchinji. These skills and knowledge he seeks to pass onto his children so that they have a good start in life.

In their shop, the Chibwes are always together, discussing their challenges and how to overcome them and busying themselves with making business decisions. And each member has a role to play, for example the wife travels frequently to Lilongwe to ensure that the shelves are restocked so that the business can run smoothly and also inculcates a culture of business in all family members.

"Initially the business was very small, but now I am able to sell metallic pots, plates and several other things," said the man whose family business brings about K15 000 (\$37.5) into his bank account every day. During the visit, the man behind Chalakwika Grocery was inspecting the kitchen utensils on offer, while the mother was

going through the books and one of his eight children was keeping the counter.

From the earnings, he is not only able to pay fees for two children who are in secondary school. He was also able to purchase two plots of land for about K250 000 (\$625) each and he says.

"Having bought the land, our eyes are now focussed on saving even more for construction of the two houses. One will be our family home and the other building up for rent," he explained.

The family not only relates through business but is able to discuss HIV and AIDS related issues from the knowledge that Mr Chibwe gained. With increasing activity, the children say they have no time to waste on sexual partnerships that would expose them to HIV infections. "I would rather use my time to make money," said Chibwe's second-born cooly.



## ***CEEP embraces the ethic of inclusion***

Malawi

Alinafe is a business group based in Mchinji, a town split by the tarmac stretching from Malawi capital, Lilongwe, to the country's border with Zambia. In the business group, nobody personifies the story of inclusion better than Ganizani Mapira, 27, a person with disabilities resulting from years of battling with a hunchback.

"Mine has been a terrible life through and through. My father died when I was very young and deepening poverty saw me dropping out of

school in Standard Two. I did not know anything and what to do. Until I joined the business group, there were times I cursed to think about the future,”

But today, the man has changed. Through support offered from the group and training from CEEP, Ganizani has managed to turn his life around.

“This is the first time I am running business and it is doing incredible things in my life and family,” says the father of two. Through the selling of egg plants, tomatoes, onions and other vegetables in his stall situated at the centre of the farm produce market, he says he is able to take home at least K6 000 (\$15) every day. Recently he has increased the range and quantity of the vegetables and fruit available through a loan he received through the group which will help him to further expand his business.

These profits have boosted his personal income and now he is able to afford medication that relieves the pain associated with rheumatism which is associated with this condition. Not only that, but he is also able to buy food for his family, pay for rent and address the educational needs for his children.

Importantly he has gained his own independence and sense of self-worth which guard him against the stigma and name-calling from other Malawians. The group has played a vital role here, in fact he credits them with providing him with support beyond the trainings and resources.

Monica Zulu, secretary for Alinafe group which is affiliated to Malawi Union for the Informal Sector, counts Ganizani as one of the most dedicated members in the group comprising widows, keepers of orphans and other vulnerable groups.

“The group brings together an array of vulnerable groups. Through economic empowerment and unwavering efforts to uplift himself from dependency, Mr Mapira has become a living example that disability is not inability,” Sulu says.

Not contented with his solo rise, Ganizani feels

there is need to replicate and extend the Corridor Economic Empowerment Project (CEEP) model to benefit many others including those with disabilities, the school dropouts and many who do not know how to do business.

“I’m happy to be part of the union, but there are several people in my condition and they still have nothing to do. Such trainings would help them realize their potential and embrace the spirit of entrepreneurship,” he said.



## ***HIV and AIDS prevention for Masaai Camp***

Tanzania

“In our community, it is the responsibility of the woman to make sure that the men and children get food. It is the woman also who must take care of the financial needs of the family, especially the children. To be able to do this, the women are allowed to use the milk in whatever manner they choose. Milk is a property owned by women. That is why, every Maasai woman starts selling milk as soon as she gets married,” says Christina (32), the chairperson of the Maendeleo group. The Maendeleo is a Maasai women’s group comprising of 10 members that was formed in 2013, at the Msolwa village.

Christina started her business of selling milk in 1999, when she got married. As tradition requires, as soon as a woman marries, her mother in law gives her a number of cows to milk, about fifty or a little less. That becomes her ‘capital’. The other

group members too started as soon as they got married.

This group was faced by several challenges. Because the women were normally not allowed to go to town, they relied on middlemen who came to the villages to collect milk on credit. Because they had no way of keeping records, many of these middlemen proved to be untrustworthy. The women did not know how to set prices, and this resulted in very meagre income. They were always short of money to manage expenses like school fees and medical expenses.

It was normal for cattle or goats to be sold at very low prices if someone in the family fell sick. This was mainly because they had no reserves to draw upon at these times.

Therefore when the Corridor Economic Empowerment Project (CEEP) project started in 2013, they agreed to form a group so as to be stronger in negotiating. They attended the business and HIV and AIDS training organized through the project.

After the Start Your Business training the group became aware of many things. They started putting aside money as savings. They started with the fare refund they were being paid during the training to start a group project. This group project is for selling soap, sugar, cooking oil, salt and other small items. All the sales money from the group project is put in their NMB bank account. Currently they have Tanzania shillings 700,000 (\$420) in the bank.

From their individual milk project each member saves 10,000 Tanzania shillings per week (\$6). This money is used for lending to each other during need, whether it is sickness or business, a member can go and get credit from the group at an interest.

Due to business knowledge especially costing, income levels have gone up. On average each member sells between 10 and 15 litres of milk per day which earns them about Tanzania shillings 150,000 to 225,000 per month (\$90 - \$135) .

Christina is happy as “We have become important in our community because we have provided a much needed service. Many people, even those who are not members, come to borrow money from the group when they have problems. They are asking us, who taught you these clever things you are doing?”

“The savings in the bank are for the bigger project we plan to do. We intend to a business of buying goats and selling them at a higher price. We will then use the money to improve our houses... to build permanent modern houses. You see, we are no more nomads moving with the cattle. We are settled and we are no longer a closed community.”

They have bought a bicycle for ferrying milk to town so the men now take the milk to the market so there are no more possibilities of stealing.

It's not only the economic changes for which they are grateful but “It was the first time that anybody ever seriously told us so openly and clearly about HIV. We did not know many things. We are very grateful for this. When we came back here, we brought the HIV training Manual with us. We discussed it with our husbands and made resolutions to be faithful.”



***ILO Mentorship programme  
inspires Revaria to  
greater heights***  
Zimbabwe

Revai Kusaya is 31 years old and will never forget the day her sister, Idah, a member of Glorious Women SACCO, invited her to see its activities for herself. Like other SACCOs, it had adopted the ILO economic empowerment model as part of reducing vulnerability to HIV.

This, she says, was the turning point in her life, as she was subsequently selected as one of three women to undergo Corridor Economic Empowerment Project (CEEP) training of mentors in South Africa on HIV and business.

‘It was by grace of God to be selected for training of mentorship. I was hopeless as a single parent coming from a bitter experience of divorce, and with two children. But the ILO showed me the light and was I fortunate to be selected in the country to go for trainings in South Africa. This opened my eyes to new horizons and my role in the community with respect to HIV and poverty reduction. What I am today is because of ILO and I am empowered on HIV and AIDS and business. I have managed to make a positive impact in the lives of many vulnerable women in savings and credit co-operatives who I am privileged to assist in coming up with business ideas and counselling.’

The trainings held in South Africa were on HIV and AIDS prevention, leadership and business development. The Business Mentorship Programme goal was to capacitate mentors so that they are able to contribute to community development. This the participants can do by imparting life skills on generating a business idea and creating sustainable small and medium enterprise business growth and jobs in vulnerable communities such as women and girls who need assistance in generating income and setting up small business as a solution to reduce their vulnerability to the impact of HIV.

The role of the trained business mentors is to advise and provide technical support to entrepreneurs on growth opportunities and possibilities of financial and other support services on a regular basis. They also continue to mentor the mentee’s businesses as part of their post-module assignment. These trainings equipped Revai with technical skills that included generating a business idea, starting and improving your

business (SIYB), value proposition, competition analysis, accounting principles and record-keeping. She also learnt about the connection between HIV and poverty. The ILO’s SIYB training module has been instrumental in enabling women entrepreneurs to successfully start and operate small businesses. The SIYB training programme offers practical interventions in the creation of job opportunities and most women in support groups in Harare have been able set to up proper business management systems.

‘I have managed to use skills acquired from these ILO trainings to bring people of different attitudes together and inculcate the spirit of teamwork and oneness amongst group members, which has been the asset holding these groups together’, she said.

Revai went on to add that she has managed to inspire confidence and self-esteem in many vulnerable women, convincing them that HIV and AIDS is not a death sentence. In fact, they can still start and operate a business successfully and become self-dependent. Doing so will increase their security and allow them to make better choices and informed judgements on life issues.

Members hold compulsory meetings to share ideas, challenges and experiences. Beneficiaries are trained on business skills, business planning, business management, marketing and financial management. They are also offered training on life skills such as problem-solving and creativity in order to enhance their business acumen.

Through the mentoring programme, Revai’s capability as a leader was strengthened and she now has exceptional leadership values on communication, problem-solving and negotiating skills, all of which have made it easy to work with different SACCOs in Harare, for example, Glorious Women in Mufakose and Marvelous in Kambuzuma.

It has been noted that for these vulnerable groups, starting small businesses provides income and security for women who might otherwise be driven into transactional sex to earn a living.

For Revai, this mentorship is a blessing.

‘My success as a mentor is because I practice what I preach, so I am a role model to other aspiring entrepreneurs and share my own experiences to members. I have been able to sustain my family from the earnings and become self-reliant. I can safely say I have maximum security on my economic and social life and will not fall prey to manipulative forces of any form of abuse on my rights.’

She now runs a shop selling baby wear in Harare and has seen her business record high sales as a result of implementing the business concepts she learnt. Her average income per month is \$1,800 and her business has been expanding through to strict adherence to business principles of management, marketing and bookkeeping.

‘I am now an empowered woman and breadwinner for my family thanks to the ILO,’ she says.



## **Adult Literacy Spurs Businesses**

Malawi

“Self-help organisations can assist us in starting a new life, but it will be nothing if we don’t know what to do with the knowledge and business opportunities acquired,” says Jenifer Zalangwa, a member of Alinafe Women’s Group

Jenifer, runs a shop where she sells mobile phone accessories such as headphones, batteries and

faces. Through this, she is able to pay school fees for her children. Since the death of her husband in 1998 she has tried various businesses, including selling second-hand clothes and fritters, to ensure her family does not lack basic needs but these tended to be survivalist and small in scale.

After undergoing business management training under ILO’s Corridor Economic Empowerment Programme (CEEP), she was among 30 vulnerable women who accessed the business loans. She got K160 000 (\$377) and injected it into in her growing business. Every month, she travels to Malawi Capital, Lilongwe, to order the goods and replenish the shelves.

“Our businesses are doing well and the group has a special fund where we collectively save part of our earnings and lend each other small loans”.

For this she is grateful but it’s away from her business where she is appreciated by the others members of Alinafe. She is a qualified teacher and conducts weekly adult literacy classes with the widows, orphans and vulnerable women who make up this group

“When we sat down to discuss our progress, we however reached a consensus that we can do better if we all have basic literacy and numeracy skills. After noting this, the women were humble enough to say, ‘we need the adult literacy classes.”

Zalangwa has been an adult literacy tutor since 1993 and her class at Alinafe has 25 students.

Some of her pupils appreciate the additional skills this has given them, for example:

Zalesi Mchenga, 40, vends tomatoes, onions and leaf vegetables at Mponela Market and surrounding settlements

“As women who spend all day on the road to send our children in school, we no longer suffer the embarrassment of hearing our preschool children reading out and writing things we don’t understand. Besides, we are learning simple arithmetic which helps us to know whether we are making profits or losses,” says Mchenga who

---

had to leave school Standard 3 (grade 5) her parents could not afford fees. Until the restoration of democracy in 1993, primary schools in Malawi required all learners to pay school fees or stay home.

Alaf Banda, 42, is another beneficiary that appreciates these classes. She says adult literacy is like a second chance, an opportunity which is opening her eyes to many things she used to take for granted. Alfa makes and sells fritters in the busy market. Locals call her merchandise flitters. Apart from reading, writing and arithmetic skills, she praises the adult literacy exercise for awakening her to food groups, the need for hygiene and how to take care of her children. She is also thankful for budgeting lessons, saying it is no longer impossible to balance my income with priorities.

“Even simple additions, subtraction, multiplication and division are very important in the way we run our businesses and home,” she says. “It helps us keep track of the amounts we are investing in the business, the profits, savings and other expenditures.”

The literacy programme also provides discussion sessions where learners share experiences about HIV and AIDS—causes, transmission trends, prevention measures, treatment, care and support.

Interestingly, it has received the backing of the rest of the community who have persuaded Zalangwa and company to start teaching the women names and functions of body parts

The adult literacy classes add a very interesting dimension to the economic empowerment the brains at ILO had when they came up with CEEP, says Mr Patrick Makondesa, National Project Co-ordinator for CEEP in Malawi.

“The project was originally conceived to economically empower communities along the transport corridors to reduce risky behaviours that make them vulnerable to HIV and AIDS. Before we give them the loans, the beneficiaries go under go trainings. The adult literacy sessions are helping to make the business skills sink and bear fruit,” says the ILO official.



# CONTACTS

International Labour Organization (ILO)  
Decent Work Team  
Pretoria  
South Africa  
Phone +27 12 818 8000  
email [pretoria@ilo.org](mailto:pretoria@ilo.org).  
website: [www.ilo.org](http://www.ilo.org)

