

DIRECT BENEFICIARIES

Section 2: The impact of CEEP on Direct beneficiaries

This section consists of two parts, the first section examines a few stories where just the 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 Argri-business Magic**]
- **Giving orphans a solid start**, shows how the trainings effect beneficiaries thinking about business and life 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 /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/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**]

Part 2.1: Individual Economic Empowerment

1. 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" Margaret Daka said, as 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 was *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 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*.



In 2012, the *Corridor Economic Empowerment Project (CEEP)* provided technical support to CCP in form of loans for businesses and 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 in my life situation. I have now expanded my business by including growing and selling maize as it is a profitable business".

2. 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 incomes and resilience of women along highways of HIV infection since 2011.

“Having received the loans in November when the rainy season start, I though 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 curious 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 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.

3. 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 (\$990) per [three-month] term for each. As for the grandchildren, each of them requires monthly fees of K3 000 (\$99),” 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 (\$264) 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 (\$2270).

“The money has helped 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

“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.

4. 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 Gogos¹, 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

¹ Gogo is a traditional name for grandmother

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 is 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 to access loans 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 starting 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

1. Breaking the cycles of financial dependency and reducing HIV and AIDS vulnerability (Tanzania)

Sarah², 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 four 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 commercial 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

² Please note that names have been changed to ensure that the beneficiaries concerned still maintain their right to privacy



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 HIV/AIDS vulnerability Sarah says, “I am now aware that 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 need to be 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.

2. Economic Empowerment paves the way out of sex work (Zimbabwe):

Rufaro³ 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 and preventing infection.

At first, Rufaro was sceptical, but though 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 guidance, was established as a vehicle to advance the empowerment of vulnerable women, especially commercial 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 commercial 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

³ Please note that names have been changed to ensure that the beneficiaries concerned still maintain their right to privacy

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 US\$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 US\$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 what I could have done had ILO not come with this programme, because sex works 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 giving 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 US\$600,00 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.

3. 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 Lucy⁴ 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, Lucy is now a different kind of businesswoman. Oftentimes, you are likely to meet her ordering browses, 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

⁴ Please note that names have been changed to ensure that the beneficiaries concerned still maintain their right to privacy

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 Lucy, switching on the 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 the 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.

4. 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 Charles⁵, 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 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.”

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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, says 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.

5. Jolted to realization about HIV/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/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 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 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/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/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/AIDS and I can answer their questions about it. Before the training I had just a vague idea of what HIV/AIDS was!”

6. 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 in 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 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.

7. Silver Linings: Living positively with HIV in my family (Tanzania)

Veneranda⁶ (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 PLHAs 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.”*

⁶ Please note that names have been changed to ensure that the beneficiaries concerned still maintain their right to privacy



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).

8. "What will I eat today?" (Tanzania):

Enes⁷ 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/AIDS 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.

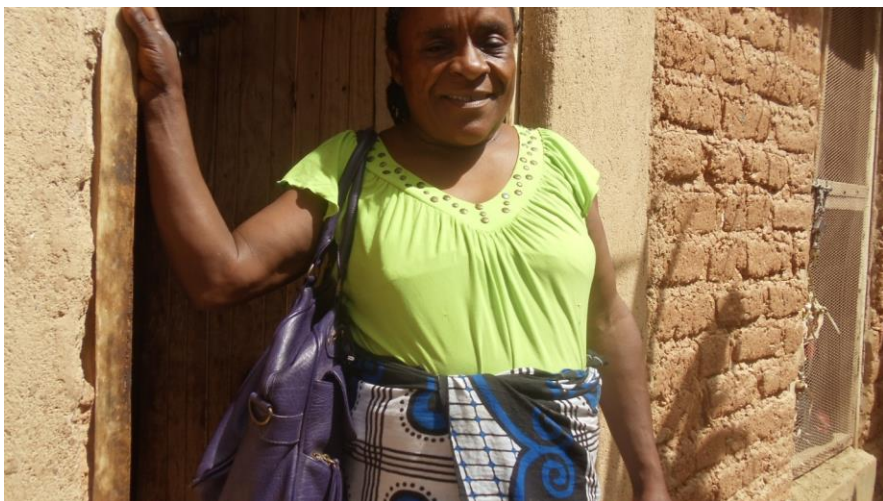
As a leader, Enes tells the timeline of the group's business activities. They started their business career through a grant of Tanzania shillings one million (\$594) from the District Council AIDS Control section of the Community Development department. With this money they established a poultry keeping 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".

⁷ Please note that names have been changed to ensure that the beneficiaries concerned still maintain their right to privacy



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/AIDS component of these trainings, Enes says:

"I have known my status as a person living with/AIDS 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/AIDS. 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"

9. 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 to start 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 and HIV/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/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.”