

EXTENDING THE SCOPE OF THE PROJECT

Section 3: 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**]

1. 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 coily.

2. CEEP embraces the ethic of inclusion (Malawi):

Alinafe is a business group based in Mchinji, a town spilt 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 I 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.

3. HIV/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 project 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/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/AIDS. 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.”

4. 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/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 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. So doing 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 commercial or transactional sex to earn a living. For Revai, this mentorship programme was 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 US\$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.



5. 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 hope 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 in HIV/AIDS and business management. The adult literacy sessions are helping to make the business skills sink and bear fruit,” says the ILO official.