



International  
Labour  
Organization

# Educated Empowered Inspired



Transforming lives through  
the response to HIV and AIDS  
in East and Southern Africa

**To reduce a community's**

**vulnerability to HIV and AIDS...**

“You can talk about abstinence, faithfulness and condoms, but these strategies will achieve little without empowering people with information and skills to embrace safer ways of making the money they need.”

~ “Charles,” shop owner, Malawi ~

**...addressing inequality**

**and exclusion is key.**

“I have made changes in my life. I no longer need to depend on men for financial sustenance.”

~ “Sarah,” business owner, Tanzania ~



*The content of this publication and the economic empowerment approach is based on the outcomes of the ILO Project on Economic Empowerment and HIV Vulnerability Reduction along Transport Corridors in East and Southern Africa. The project was supported by the Government of Sweden through Sida and implemented from 2011 to 2016. The names of the programme beneficiaries that are included in this publication, when in quotation marks, have been changed in order to protect their privacy.*

Poverty, gender inequality and exclusion continue to pose major challenges to HIV prevention efforts. UNAIDS reports that infection rates remain higher among poor countries, with sub-Saharan Africa accounting for more than two-thirds of the world's people who are living with HIV. **Among these, 58 percent are women.**

 **Mitigating the Impact of AIDS on the Individual and Family**

**The Economic Empowerment Approach**

Improving knowledge and skills and addressing income inequality

  
Increased Financial Independence

  
Increased Jobs

  
Improved Negotiation Skills

  
Increased Gender Equality

  
Reduced HIV Infection

  
Increased Access to Finances

  
Increased Healthcare Expenditure

  
Reduced HIV Vulnerability

  
Increased Health & Wellbeing

  
Increased Profits Savings and Income

  
Increased Expenditure on Education

  
Increased Dignity

  
Reduced Poverty

  
Increased Expenditure on Nutrition

  
Reduced Stigma

Many efforts to address the AIDS crisis in Africa have focused on biomedical interventions, education and behaviour change as a means of reducing risks and vulnerability to the disease. While there has been progress, the ongoing spread and scale of the epidemic in this region indicate that a deeper and more complex set of social and economic barriers needs to be addressed.

***One such barrier, particularly in sub-Saharan Africa, is women's greater exposure to gender, social and economic inequalities — and their lack of empowerment.***

Gender inequalities, social and cultural norms and economic exclusion often increase women's vulnerability to HIV and AIDS by forcing them to use survival strategies, particularly engaging in sex for money, and this significantly increases their risk of HIV infection. In East and Southern Africa, some of

**Can a programme reduce HIV vulnerability by empowering women and addressing the inequalities they face at home and at work? Experience from the ILO's *economic empowerment approach* indicates it can.**

“ I am HIV-positive and living positively. I am no longer a beggar and my dignity as a human being has been restored, and I am well equipped because of this initiative.”

“Paul,” business owner Zimbabwe

the highest rates of HIV infection are found along transport corridors and in cross-border settings where truck drivers, migrants and other mobile workers interact with poor and vulnerable women who live in or near these areas.

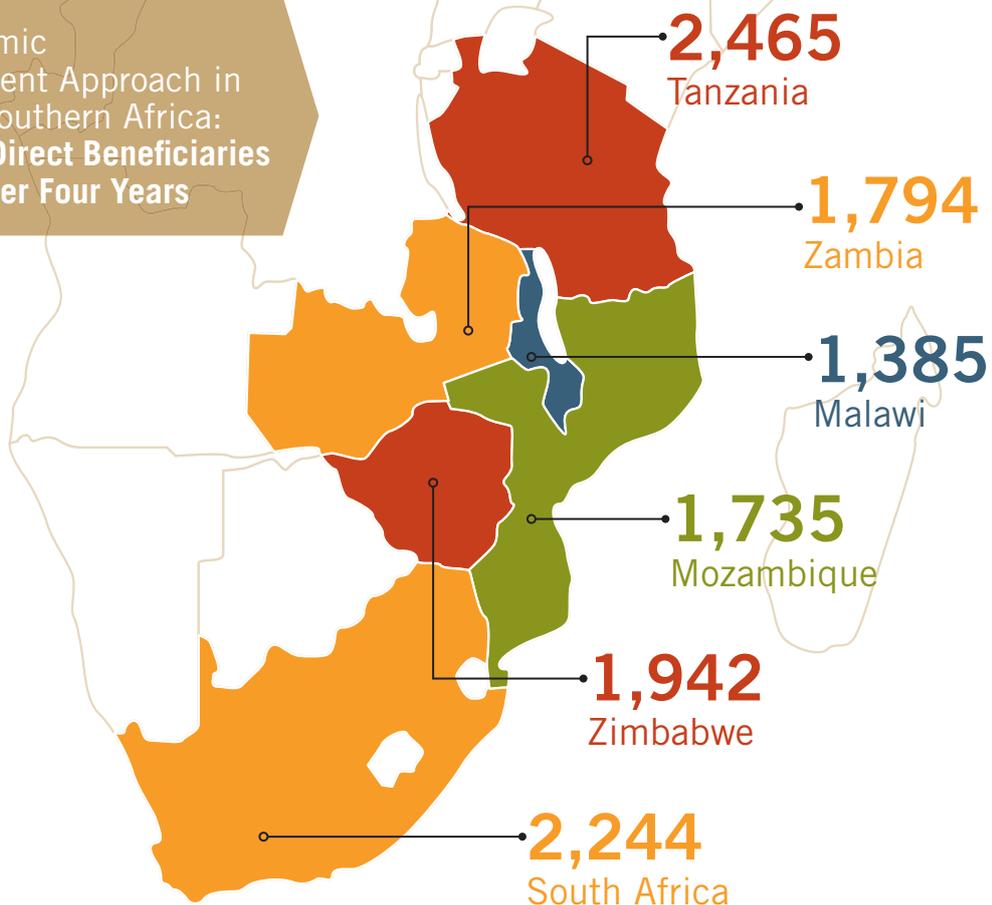
Inequality and exclusion also greatly impact those who have already contracted the virus, as they reduce a person’s ability to cope with the disease and mitigate what it does to their families and their communities. For example, someone with the virus may not be able to afford balanced and nutritious meals to support the immune system’s response, or they may not be able to access critical health care, and they may be excluded from family and community support.

Four years ago, the International Labour Organization, with support from the Government of Sweden, launched an innovative new strategy based on targeting and addressing the underlying social and

economic factors that fuel HIV transmission in six countries in East and Southern Africa. This **economic empowerment approach** focuses on supplementing HIV and AIDS education and awareness efforts through practical efforts to address some barriers faced by women and men in poor communities and along the transport corridors. Most notable among these are the high degree of underemployment and business informality, the lack of jobs and opportunities, particularly for women and men, and the survival strategies that many adopt in the face of grinding poverty and the lack of social protection.

Thus far, the results of this strategy have been both impressive and encouraging. This publication provides an overview of how the programme is working, who is benefitting and what the potential may be for adopting the **economic empowerment approach** as a centrepiece in reducing vulnerability to HIV and AIDS in East and Southern Africa.

The Economic Empowerment Approach in East and Southern Africa: Number of Direct Beneficiaries Reached Over Four Years



Given the links between economic inequalities, gender disparities and HIV, it is hardly surprising that the epidemic in East and Southern Africa has hit poor, working age women the hardest.

## The Struggle for Survival.... ...and how it drives the transmission of HIV.

The East and Southern African region is beset by persistent gender inequalities in virtually all spheres of life — from customary practices and labour market discrimination to unequal access to social services and economic resources. This takes place in the context of economies where poverty and vulnerable employment are endemic. In 2014, nearly eight out of ten employed persons in Sub-Saharan Africa were in some form of vulnerable employment.<sup>1</sup>

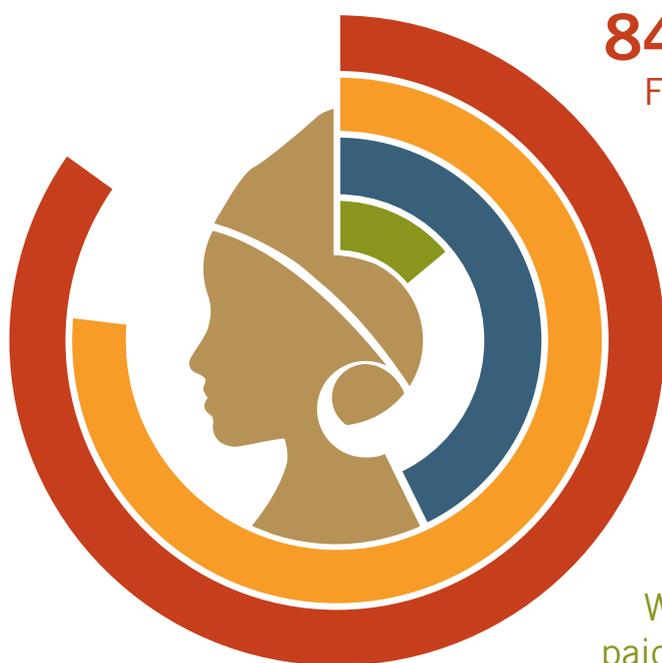
One of the major effects of poverty at a personal level is an increase in the sense of

desperation and the eroding of a person's sense of self-worth, dignity and agency — the idea that they cannot do anything about their present situation.

Poverty, joblessness and lack of earning opportunities in communities across the East and Southern Africa region are what often push women to adopt *survival strategies*. Those individuals who do make the effort to create a source of income through legitimate business activities and/or informal employment often lack the resources and skills to make more than

“ One of my worst experiences in life was when my husband and I failed to put food on the table. It so happened that a neighbour cooked some sumptuous food whose aroma wafted to our house. One of my hungry children broke through my restraint and rushed to the neighbour's house to beg for food. This humiliated and tormented me so much...”

“Dorothy,” business owner  
Zambia



**84.3%**  
Female vulnerable  
employment rate<sup>2</sup>

**77.4%**  
Vulnerable  
employment rate<sup>3</sup>

**42.7%**  
People living in  
poverty <\$1.90/day<sup>4</sup>

**13.7%**  
Working-age population in  
paid employment<sup>5</sup>

<sup>1</sup> Vulnerable employment is defined as the sum of the employment status groups of own-account workers and contributing family workers. Own-account workers are those workers who, working on their own account or with one or more partners, hold the type of jobs defined as a self-employment jobs (i.e. remuneration is directly dependent upon the profits derived from the goods and services produced), and have not engaged on a continuous basis any employees to work for them during the reference period. Contributing family workers, also known as unpaid family workers, are those workers who are self-employed, as own-account workers in a market-oriented establishment operated by a related person living in the same household.

<sup>2</sup> International Labour Organization, World Employment and Social Outlook, Trends 2015, p. 54

<sup>3</sup> International Labour Organization, Global Employment Trends 2014, p. 68

<sup>4</sup> <http://povertydata.worldbank.org/poverty/region/SSA>

<sup>5</sup> International Labour Organization, Global Employment Trends 2014, p. 69

“Our meagre income used to push us against the wall so some of us used to augment our income by having sexual relationships with our customers in exchange for money or promises of financial security. We accepted it as part of the business....”

“Anita,” businesswoman  
Tanzania

poverty-level income or to differentiate their products and services from what many of their neighbours are doing. When their businesses yield so little in profits, it is common for these beneficiaries to find other ways to supplement their incomes.

In the case of the communities located in and near the transport corridors, these strategies often include sex work — that is, engaging in sexual activities in return for money or other needed items — as a means of gaining primary or supplemental income to support themselves and their families. This places them at higher risk of contracting HIV (as well as other diseases) and falling victim to AIDS-related complications.

In societies across East and Southern Africa, vulnerability to HIV involves not only risky behaviours and a limited level of HIV knowledge, but is also closely linked to poverty, vulnerable employment and gender inequality, all of which undermine an individual’s capacity to make healthy choices and their ability to access appropriate care.

So what can be done? Can the empowerment of women and men through access to economic services, skills and income-generating opportunities result in a reduction of their vulnerability to HIV? It was to answer these questions that the ILO implemented its *economic empowerment approach* in six countries of East and Southern Africa.



Sub-Saharan Africa<sup>6</sup>

In 2014, there were  
**25.8 million**  
people living with HIV.

**Women account**  
for more than half the  
total number of people  
living with HIV.

Globally, **15%** of  
women living with HIV  
are aged 15–24, of whom  
**80% live**  
in sub-Saharan Africa.

<sup>6</sup> [http://www.unaids.org/sites/default/files/media\\_asset/20150901\\_FactSheet\\_2015\\_en.pdf](http://www.unaids.org/sites/default/files/media_asset/20150901_FactSheet_2015_en.pdf)

# Stopping the Spread of HIV and AIDS: A New Way of Thinking

The *economic empowerment approach* was designed by the ILO in 2011 to economically empower women and men by increasing access to economic development services as a means of reinforcing efforts to prevent and mitigate the impact of HIV and AIDS — and to improve health outcomes. With a focus on poor communities and on selected transport corridors that are HIV hotspots, the approach emphasizes both economic empowerment and gender equality to increase the effectiveness of interventions aimed at stopping transmission of the virus and improving the lives of those who live in the areas worst-hit by the epidemic.

## REACHING OUT TO COMMUNITIES...

**11,255**  
.....

The number of women and men directly targeted with business skills training and gender equality awareness in the economic empowerment approach.

**88,000**  
.....

The number of people reached through programmes initiated by stakeholders and partners.

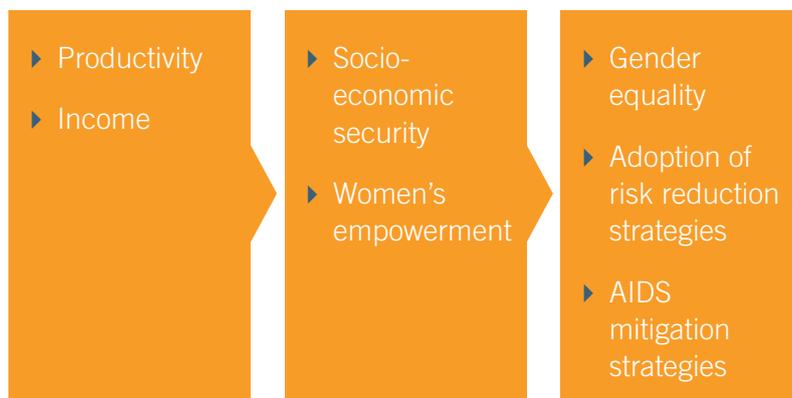
## THE ECONOMIC EMPOWERMENT APPROACH STARTS WITH...

- ▶ **Risks and vulnerabilities** assessment.
- ▶ **Identification of capacity needs** and of potential group members.
- ▶ **Group formation** and building the capacity of groups to support their members.
- ▶ **Individual capacity and skills building** through peer education, training and ongoing mentoring in the areas of...
  - Business development
  - Gender equality
  - HIV risk reduction strategies with linkages to health services.
- ▶ **Accessing financial resources** to expand or begin sustainable businesses.

## CONSISTS OF...



## IMPROVES...



**Community-wide ripple effects lead to reduced HIV vulnerability.**





During those first years when I was struggling to establish a meaningful source of income ... I had to rely on men for financial support and protection... We did not want someone who would stick to you like a husband, we wanted to get money, at the same time be free...”

“Sarah,” business owner  
Tanzania

## GROUP FORMATION AND PARTICIPATION AT COMMUNITY LEVEL

In order to foster sustainable solutions to reducing HIV transmission, vulnerability and exposure to risks, the *economic empowerment approach* draws on the power of the group — social economy organisations (SEOs), co-operatives and business groups. These offer a number of important advantages:

- ▶ Peer support and guidance on business activities
- ▶ Peer to peer learning and sharing values and knowledge
- ▶ Mentoring activities, including those involving improvement of entrepreneurial skills and managerial capacities
- ▶ Strengthening of business competitiveness and access to markets
- ▶ Providing a voice to women and men otherwise excluded, so they can advocate for their own needs
- ▶ Collateral and security to support micro-loans
- ▶ Opportunities to participate in group savings or insurance plans
- ▶ Skills training in reducing HIV vulnerability and exposure to risks

## THE APPROACH IN ACTION

### Building Skills and Awareness in a Transport Corridor

Katete Town is a rural border community and important trade hub along the highway that connects Zambia to Malawi and to Mozambique. Its inhabitants are generally poor, women are particularly disempowered, and livelihoods revolve around subsistence agriculture and informal trading. The *Triangle* area of town is bustling with activities day and night as traders negotiate prices while loud music permeates the air. Makeshift restaurants and nightclubs offer a reprieve for fatigued long-haul truck drivers who stay the night. According to health authorities, it all contributes to Katete Town being an epicentre for the spread of HIV.

To address these and other issues, the **Katete District Women Development Association (KDWDA)** was formed 25 years ago as a community organization focused on building business and entrepreneurship skills, advocating for women and child rights, and educating on HIV and AIDS prevention.

After a fast start in which the KDWDA signed up 3,000 members, more recently some began to feel that it was losing its momentum. So, in 2012, the ILO began working with the organization, providing special training sessions to members living in the *Triangle* area while providing access to resources for starting or expanding a business. Additionally, the programme included an HIV and AIDS component that engaged more than 750 members on how people can reduce their vulnerability to the virus and the disease. With the skills they obtained through the programme, these members reached another 14,000 people in the area with HIV and AIDS education programmes that they themselves organized and conducted.

## REDUCING HIV VULNERABILITY

A key element of improved socio-economic status through economic empowerment is establishing within individuals their capacity to make choices with regard to engaging in risky sexual practices. Using this approach, beneficiaries were enabled and empowered to effectively apply HIV risk reduction strategies.



### Proportion of Individuals Who Adopted HIV Risk Reduction Strategies

<b>39%</b> Baseline	<b>48%</b> 2014	<b>81%</b> 2015
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The adoption of these strategies among programme participants has resulted in a decline in risky behaviours:

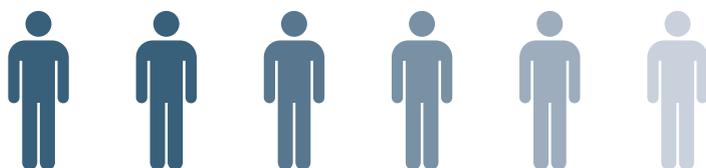
Proportion of those surveyed who reported ...



### Reduction in Engaging in Sex for Money

<b>19%</b> Baseline	<b>19%</b> 2014	<b>33%</b> 2015
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### Reduction in Number of Partners



<b>56%</b> Baseline	<b>70%</b> 2014	<b>74%</b> 2015
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### Using a Condom in Most Recent Sexual Encounter



<b>26%</b> Baseline	<b>49%</b> 2014	<b>47%</b> 2015
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“The training has created awareness in me and others of the risks that we are in by not taking HIV/AIDS seriously. Being a widow, I am now very careful. And because my business generates more income, I really do not have to engage in risky behaviour.”

“Maria,” business owner  
Tanzania

## THE APPROACH IN ACTION



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."

"Lucy," businesswoman  
Malawi

### A Growing Business, a New Life

"Lucy," who for three years has been aware she is living with HIV, was a sex worker in Nkhata Bay, a port on Lake Malawi, making \$1.65 a day. "During that time, I was a sexual object for numerous men whose ... health condition I will never know. At worst, some men could beat me, abuse me and grab back the money," she said.

Thanks to business training and loans she received through the ILO, Lucy is now a businesswoman, with her own one-person clothing sales and distribution enterprise. Oftentimes, you are likely to meet her ordering skirts, shoes and other clothes in the nearby city of Mzuzu. Or you might see her making the rounds among shops at Nkhata Bay, supplying clothes to vendors or collecting installments accruing from previous supplies.

At home, she proudly displays the assets she and her husband have accumulated, such as an impressive home theatre featuring a colour television. "These too are some of the fruits of entrepreneurship," said Lucy, switching on the electric fan to do away with the sweltering heat of the lakeshore, which sometimes goes up to 38 degrees Celsius. She notes that she and her new husband, who is also living with HIV, used to sit 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.

But the couple's most cherished asset is revealed at the bulge of Lucy's midriff, and she expresses confidence that their ability to afford medical care and access to mother-to-child transmission prevention programmes will mean an HIV negative baby will soon arrive.

## THE APPROACH IN ACTION



I have made changes in my life... My three children are in good private secondary schools and I can afford to pay for them."

"Sarah," businesswoman  
Tanzania

### Going Into Business to Find a Better Life for Her Children

"Sarah" ran away from an unhappy marriage, obtained a divorce and left with her four children for Nyololo township, where she could escape the disapproval of people in her home village. To make ends meet, she started selling small items to drivers and passengers travelling along the Dar es Salaam-Tunduma highway at the bus stops. Then she switched to selling cooking oil to the same passing clients. She joined an association of other businesswomen and started saving with her group, and with financial support from her sister she purchased oil pressing machine. "I got the machine and installed it," she said. "But the income was disappointing. I almost sold the machine to someone else."

However, before giving up, Sarah participated in an ILO entrepreneurship programme in the town of Mafinga, an HIV and AIDS hotspot, where she received training on HIV prevention and on how to write a business plan. Following this, she restructured her business, this time with better knowledge of how to account for seasonal availability and price fluctuations of raw materials, as well as how to keep better business records.

Since that time her monthly profits have nearly quadrupled to 750,000 Tanzania shillings, or about \$450. She has also received a loan that has enabled her to purchase a stock of raw materials during the harvesting season when prices are low. In this way, she said, "I can do business for the whole year. I have learned this from the training. I am so grateful."

# Transferring Skills Through Business Training

A key pillar of the *economic empowerment approach* is business training, particularly building business management capacity among informal economy workers. This involves formalized training programmes, undertaken with local community, advocacy and business organizations and groups, whose aim it is to improve commercial skills and knowledge of business practices while helping beneficiaries learn how to boost their productivity and better manage money.

“ The training was an eye opener. Suddenly everything about entrepreneurship, like seeing and identifying business opportunities, seemed to be following a logical framework.”

“Neema,” business owner  
Tanzania

## What women and men learned about...



### CREATING A GOOD BUSINESS PLAN

*“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.”*



### GETTING BUSINESS COSTS AND PRODUCT PRICES RIGHT

*“I now know how to cost and price my goods and calculate my profit...before I was making a loss and didn't know it.”*



### CHOOSING THE RIGHT LOCATION

*“I've identified the place where I intend to install my catering service, it's a popular place for truckers transporting sand for the construction sector.”*



### ADOPTING A CONSTANT CYCLE OF IMPROVEMENT

*“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.”*

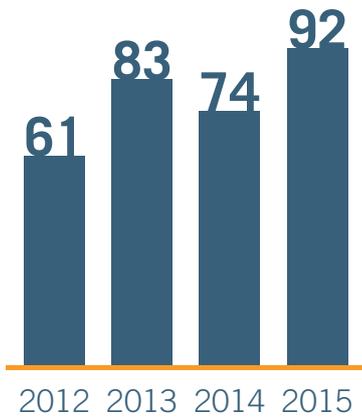


### MARKETING THE PRODUCTS

*“I have been able to use different exhibitions and travelled as far as Dar es Salaam to advertise my products. Any event that is held in Tunduma or Mbeya like Nane nane (Annual Farmers Fair), I use to promote my sales and advertise my products. I know how to compete with other entrepreneurs now.”*

Climbing toward success...

### Number of Business Support Structures



### Number of Beneficiaries Trained



## THE APPROACH IN ACTION

### Extending a Lifeline to Informal Businesses in Zambia

The sprawling, densely populated and low income township of Kalingalinga, outside central Lusaka, is a beehive of informal economy work activities. Women are either lined up along and on both sides of the streets selling second-hand clothes or stones for construction, or running small shops selling anything from motor spares, food items and chicken feed. Yet its high informal employment rate and location along a busy transport corridor also makes Kalingalinga a hotspot for high risk sex work activities.

Lydia Sakeni, the director of the *Bukata Women Empowerment Foundation (BWEF)*, a local community-based group that promotes the empowerment of women, sees enormous promise in a new partnership between organizations like hers, the ILO and Cavmont Bank, a commercial bank headquartered in Lusaka, that is enabling these small, largely women-owned businesses to get loans of up to \$10,000 at rates they can afford. The initiative, supported by the Corridor Economic Empowerment Innovation Fund (CEEIF), uses the money that is paid back to extend further loans to other businesses.

In the short time since its creation, the facility has provided \$75,000 to fund 21 proposals for businesses in food processing, poultry, block-making and retailing. Loan recipients have also received assistance in formally registering their businesses, getting banking services and developing a culture of savings. Six groups of women belonging to BWEF have benefitted from business training using the ILO's *Start Your Business* materials.

# Building a Demand-driven Financing System: The Corridor Economic Empowerment Innovation Fund (CEEIF)

More than 600 businesses supported, more than one million dollars disbursed

Moving start-up enterprises toward sustainability often requires a boost in resources available to the business owner. Access to funding from traditional sources for informal vulnerable groups is limited. For example, banks, micro-financing organisations and at times even government programmes are challenging to access. Finding resources outside of banks can be fraught with difficulties, especially high interest rates.

For this initiative in East and Southern Africa, the **Corridor Economic Empowerment Innovation Fund** was created as a key component of the *economic empowerment approach*. The fund offers access to finance and business related services to vulnerable and marginalized groups of women and men, targeting sex workers and service providers in the informal sector. Beneficiaries were reached through their registered support structures and social economy organizations (SEOs) such as savings and credit cooperative societies (SACCOs), informal sector associations (ISAs), and trade groups. Indeed, the fund accepts collateral for loans from partner groups working with the economic empowerment initiative, and it offers to individual loan recipients business development services and mentoring in addition to small business financing and leveraging of grant capital.

The ILO, which created the Innovation Fund with support from Sida, provided a local micro-finance institution (MFI) with a grant that it used to make loans to the beneficiaries, while adding its own contributions to double the size of the fund. Beneficiaries access the fund by submitting business proposals to the Project Advisory

Committee's Loan Committee, which screens and selects successful applicants and instructs the MFI to disburse the funds. The MFI then manages the loan and provides additional mentoring and business skills development to the beneficiaries so as to help ensure business success and loan repayment.

CEEIF



**\$1.6 million**

Size of fund

**\$1 million+**

Amount disbursed to new and existing businesses

**620**

Number of businesses receiving loans

**75%**

Repayment rate

**\$96,000+**

Growth of the fund

“ Banks impose many obstacles to informal sector operators, demanding collaterals which were most of the time impossible for informal sector workers to produce.”

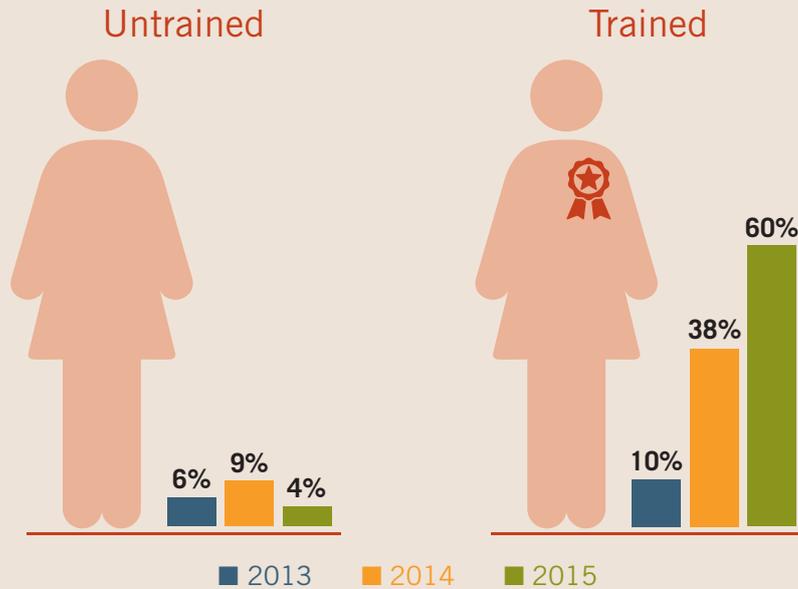
Mr. Singo, Chairman of Dulibadzimu SACCO Zimbabwe

# 15,858 Jobs Created So Far

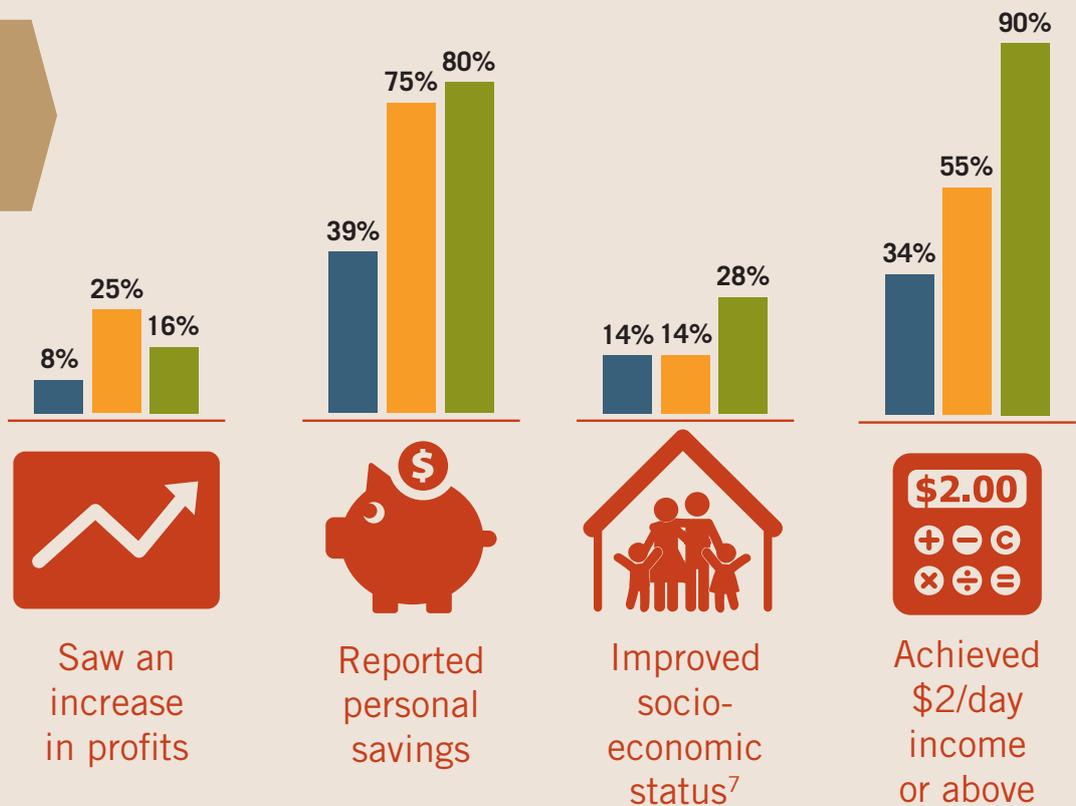
**MAKING CHANGE HAPPEN:** Percentage of women who attain economic advancement by accessing credit and beginning economic activities — by year and level of training in an ILO-sponsored programme.

“The booming business activity is ... improving the wellbeing of our families.”

“Cynthia,” business owner Malawi



Proportion of programme beneficiaries who ...



■ Baseline — Non-Beneficiaries<sup>8</sup> ■ 2014 Programme Beneficiaries ■ 2015 Programme Beneficiaries

<sup>7</sup> Measured by level of resources that individuals have at their disposal.

<sup>8</sup> Baseline figures are from survey results of nearby residents who did not participate in the programme.

# The Gender Factor: The Power to Make Decisions

## Connecting economic and social advancements with gender equality

Evidence gathered from programmes associated with the *economic empowerment approach* indicates that with the improvements in socio-economic status come significant advancements in power and agency among women who have participated in the business training and the programmes on gender equality and reducing HIV risk. The approach was found

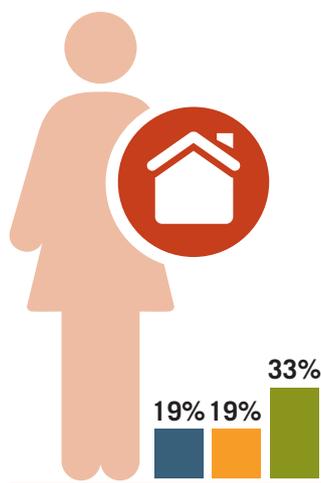
to bring improvements in women's own self-reliance and achievements, resulting in many cases in reduced dependence on support from others. And many reported that the knowledge they gained empowered them to address HIV and gender equality issues within their own relationships and in their communities.

This can be measured through programme participants' self-assessments regarding their participation in making household decisions, their ability to refuse unsafe sex and their rejection of any justification for gender-based violence.

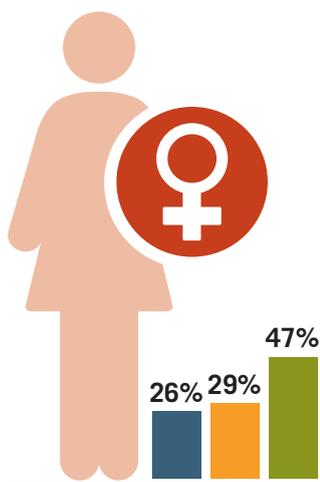
“ I will always thank the [ILO] for teaching me to know myself, my potentials and the opportunities that surround me.”

“Kelvin,” business owner  
Tanzania

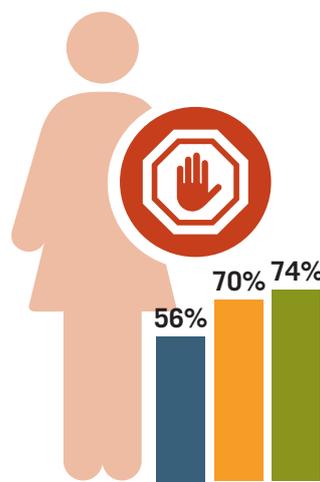
### Proportion of women who ...



Believed that they had the power to make household decisions



Believed that there is no reason to justify gender-based violence



Believed that they had the right to refuse unsafe sex

“ I was concerned about the lack of peace in my family. Through interacting with the ILO, I came to learn much about Gender Based Violence and how I could deal with it.”

“Anita,” business owner  
Tanzania

■ Baseline — Non-Beneficiaries  
■ 2014 Programme Beneficiaries  
■ 2015 Programme Beneficiaries

## Mitigating the Impact of HIV and AIDS

The *economic empowerment approach* includes a strong emphasis on *Impact Mitigation*, a term that describes a set of non-biomedical interventions that are designed to complement HIV and AIDS programmes on treatment, care and support as well as prevention. These interventions seek to strengthen the capacity of individuals, households and communities to cope with the impact of HIV and AIDS.

One of the benefits of Impact Mitigation is that it is known to help to reduce the progression from HIV to AIDS and help individuals to live a healthy life through access to good nutrition and access to better health care, among other things.

Essentially, it is empowering people to go on with their lives, to earn a living, to support their loved ones and give them a better life.

### IMPROVEMENTS IN SOCIO-ECONOMIC STATUS REDUCE THE CHANCES OF PROGRESSING FROM HIV TO AIDS

One of the crucial impacts of improved socio-economic status occurs from the process of being a profitable business owner. A Tanzanian woman, discussing her relationship with her husband, said: *“The realization that we are living with HIV has brought us closer. We plan together and implement together. We did not spend time blaming each other for what happened. We are happy. We even got a HIV-free baby who is now one and a half years old. All this has been possible to us because of the HIV/AIDS training we got.”*

## Health Care

For those programme participants who are living with HIV, being able to access and afford medicines and health care services can be critical to staving off the onset of AIDS and continuing to be able to work to support themselves and family members. Accordingly, another sign of success of programmes associated with the *economic empowerment approach* is the increase in the amount of money they spend on health care that has been recorded in surveys.

### Average Monthly Spending on Healthcare Reported by Programme Beneficiaries



**\$53**  
Baseline

**\$68**  
2014

**\$102**  
2015



“ I am a changed person.... I know how HIV is transmitted and how to protect myself against infection.”

“Mary,” business owner  
Tanzania

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## Food / Nutrition

One measure of the economic and social standing of a household is how much money is being spent on nutrition.

In fact, some entrepreneurs see this as providing a new business opportunity. “A healthy diet is regarded as the primary defence against the rapid degeneration of the immune system,” said Ms. Farisai Mhandu, chairperson of Ebenezer SACCO in Zimbabwe. “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.”



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 today?! This is a new life.”

“Enes,” business owner  
Tanzania

### Average Monthly Spending on Nutrition Reported by Programme Beneficiaries



**\$19**  
Baseline

**\$18**  
2014

**\$29**  
2015



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## Stigma

Stigma is still rife for those who engage in sex work, and within communities the economic empowerment effects have changed the manner in which these individuals are viewed. A reduction in stigma was also noted as a result of the trainings as people were more informed how to care for those living with HIV.



As an outcome of the HIV/AIDS training, 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,” farmer and peer educator  
Tanzania



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 ... I am playing my role of safeguarding their future.”

“Simbisai,” business owner  
Zimbabwe

## Education

Improvements in income resulted in more money being spent per household for educational purposes, as many beneficiaries directed a portion of their increased earnings toward schooling for their children. In addition, some beneficiaries indicated that they were seizing opportunities to pursue further education for themselves and other adult family members. Both schooling for children and adult education are key to breaking the cycle of poverty in communities.

### Average Monthly Spending on Education Reported by Programme Beneficiaries



**\$36**  
Baseline

**\$51**  
2014

**\$62**  
2015




We are now more organised, can produce products of high quality and are empowered with financial management skills. We have become an authority in value-addition in our rural community. We have become self-reliant as result of this programme.”

“Rona,” business owner  
Zimbabwe

## Community-wide Benefits

Positive results of the approach benefit not only the programme participants themselves, but also their families and the communities in which they live and work. With regard to immediate family members, for example, improvements in socio-economic status typically lead to their consumption of more nutritious foods, to enhancements in health and education, and to upgrades in housing and living conditions. Improvements in the wider community occur as programme beneficiaries gain the capacity to support others, either through employing them, providing support to vulnerable children, and offering peer education to at-risk groups. In addition, participants who themselves are HIV-positive often help reduce stigma in the community by disclosing their status and thereby serving as role models for success.



## More Employment

“So far I have only one employee, but with a new car I will be able to admit more. It is a small contribution to the fight against unemployment, but the sum of these small contributions will, of course, have a greater impact on the challenge of giving work to thousands of unemployed people in the country.”

“Hanifa,” business owner, Mozambique



## Better Housing

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

“Sigele,” business owner, Malawi

## Improved Social Cohesion

“Because many of us were into commercial sex work, we feel honoured to be recognised as part of society, with no discrimination. We have also changed our behaviour to suit our new status, resulting in great change and incidences of multiple partners have decreased.”

“Rafulo,” business owner, Zimbabwe

## THE APPROACH IN ACTION

### Believing in Oneself Opens New Doors of Opportunity

The *economic empowerment approach* gave “Enes” the opportunity to participate in the entrepreneurship and HIV and AIDS training sessions in her hometown of Tunduma, Tanzania. “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 micro business ventures of her own. She has business of selling fruit juice, an activity that gives her daily revenues of \$12 and a tidy \$9 profit. She has also started a piggery project and a vegetable garden.

“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 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...”

She has even created employment for two young men and one young woman to assist her with selling the fruit juice. She manages to pay them and still take a profit, and the daily income has enabled her to bring electricity into her home.

“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 with members. I have been able to sustain my family from the earnings and become self-reliant.”

~ Revai Kusaya, businesswoman and peer trainer, Zimbabwe ~

“The economic empowerment approach in Malawi had a tremendous impact on the lives of women and men working in the informal economy. Vulnerable women and men started viable economic activities that gave them the power to change their lives, and to access health services to prevent or mitigate the impact of HIV and AIDS. UNAIDS believes that this approach, through the ILO support, is a game changer in the HIV response.”

Ms. Amakobe Sande  
UNAIDS Country Director  
Malawi

“People in the informal labour market along transport corridors in East and Southern Africa have limited access to information and health services, it has therefore been a Swedish priority to invest in these people and ensure their equal rights through collaboration with and support to ILO. Women with higher economic status are keeping their children in schools, health and nutrition is improved and entire families are living better lives. This also makes women less exposed to HIV transmission, to sexual and gender-based violence and positively impacts their general health and well-being. The immediate results are visible and lives are changed for the better.”

Ms. Kim Sundström  
Regional Team for Sexual and  
Reproductive Health and Rights (SRHR)  
Embassy of Sweden  
Lusaka, Zambia

