

International
HIV/AIDS

Alliance

Supporting Community Action on AIDS in Developing Countries

Building Blocks: Africa-wide briefing notes

Economic strengthening



Resources for communities
working with orphans and
vulnerable children

Acknowledgements

What is the International HIV/AIDS Alliance?

The International HIV/AIDS Alliance (The Alliance) is an international non-governmental organisation that supports communities in developing countries to make a significant contribution to HIV prevention, AIDS care and to the provision of support to children affected by the epidemic. Since its establishment in 1993, the Alliance has provided financial and technical support to NGOs and CBOs from more than 40 countries.

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Background



These briefing notes are part of a set of six, comprising five topics and an overview:

- Education
- Health and nutrition
- Psychosocial support
- Social inclusion
- Economic strengthening

These briefing notes have been developed through a highly participatory process, guided by an international advisory board. During their development in English, French and Portuguese, they have been reviewed by more than 80 people across Africa. These people have read and commented on the papers, and have added examples and case studies from their own countries. One part of the review took place at a meeting in Uganda, attended by 20 people from Uganda, Malawi, Zambia, Zimbabwe, Kenya, Burkina Faso, Senegal, Mali, Mozambique and Angola. The people who attended this meeting then took the papers back to their colleagues in their home countries, who undertook a further process of review. Examples and case studies from this process have been noted in the text as coming from a "Member of the Building Blocks Development Group".

These briefing notes are divided into four sections:

INTRODUCTION

An overview that explains why programmes need to strengthen the skills and resources of families and communities to cope with economic threats.

ISSUES

An outline of the economic impact of HIV/AIDS on children.

PRINCIPLES

Guidelines for programmes aimed at strengthening the ability of children, families and communities to cope with the economic impact of HIV/AIDS.

STRATEGIES

Possible ways of taking action to strengthen support for orphans and vulnerable children.

There is a growing evidence base for strategies that are effective in supporting orphans and vulnerable children. As the evidence base is not yet comprehensive, strategies in the briefing notes include both those that have been implemented together with suggestions for strategies based on the experience of people working with orphans and vulnerable children. As such, strategies are not given in any order of priority or relative effectiveness.

Introduction

Many orphans and vulnerable children live in great poverty. In many cases, this poverty has been caused or worsened by HIV. HIV-related illnesses and death affects the economic coping capacity of children when:

- ill parents and breadwinners produce decreasing incomes and deplete family resources until their eventual death
- families become larger, as orphans move in with relatives who may already be living in difficult circumstances
- there is increased expenditure on medication and funerals
- inheritance and assets are reduced or sold in order to generate income or obtain credit.

In many countries, communities and extended families do not have enough resources to provide economic support to the ever-increasing numbers of orphaned and affected households. These poor households are struggling without support to meet their children's basic needs of food, clothing, education, housing and medical care.

When children's basic needs are not met, their opportunities diminish and the vicious cycle of poverty sets in:

- living in poverty reduces children's chances of a good education
- poor education reduces their chances of good qualifications
- poor or no qualifications reduces their chances of worthwhile employment
- poor or no employment leads to further poverty for their offspring.

Protecting orphans and vulnerable children from the economic effects of HIV requires action to:

- secure their inheritance rights
- ensure that they have access to education, health and other basic needs
- ensure that their nutrition, living conditions and life chances are improved
- strengthen the economic coping capacity of the families and communities that care for them.

Issues

This section considers the effects of increased poverty and lack of economic opportunities on children's lives.

1 INCREASED POVERTY

Orphans and children from affected families are more likely to be poor because of:

- **Reduced household income** while parents are too sick to earn money, and after their death. This leads in turn to reduced access to health care, food and education for the children, and even in some cases the loss of their home and property. Usually, sick parents cannot remain as productive, so less income or food is produced for the family.
- **Increased expenditure on health care.** Households with a family member who has AIDS-related illnesses use a high proportion of their income for medical expenses.
- **Funeral costs.** In some areas where death rates due to AIDS are high, communities may no longer contribute towards funerals costs, leaving bereaved households to meet all the expenses themselves. Funeral costs are usually high: there is a long period of mourning, with large number of mourners to be fed, and many families have to deal with several funerals in close succession.
- **Debt.** Sometimes parents die leaving unsettled debts.
- **Depleted resources.** Common coping strategies used by households in times of economic difficulty deplete the family's resources and compromise the children's futures. They include:
 - spending savings
 - seeking wage labour
 - switching to lower maintenance subsistence crops
 - selling possessions, livestock and land
 - borrowing food and money
 - reducing consumption and expenditure on food
 - resorting to cheaper medication
 - withdrawing children from school
 - children resorting to paid labour.
- **Life chances.** Children in affected households or who have lost their parents may have to earn money to contribute to household income. Such children start work earlier than their contemporaries and often either leave or miss school, affecting their chances of achieving functional literacy. In extreme cases, girl children may sell sex to support themselves and younger siblings. Sometimes girls may get married for economic security.

A study in Côte D'Ivoire found that in urban households affected by AIDS, average income is halved and health care expenditure increases by 400 per cent.
UNAIDS/UNICEF (1999)

The Community-based Options for Protection and Empowerment (COPE) programme in Malawi found the severest economic stress in households headed by a grandparent, adolescent or a single, ill parent. Children in those households lacked food, clothes, shoes and bedding.

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Issues

In an AIDS outreach project in Uganda, about 40 per cent of households are led by children who have lost either one or both parents. Where one parent is alive, she or he will usually be sick and unable to look after the family. In such cases, the oldest child takes care of the sick parent and the young siblings, who may also be sick.

In another example from Uganda, a man died leaving a wife and three children. The wife was very sick, so a 12-year-old child took over the responsibility of caring for the family. Rent from some houses owned by the family was used to support the family. However, after the mother's death, the tenants refused to pay rent to this young child or to any relatives. Now the child has dropped out of school and is living with her maternal grandparents.

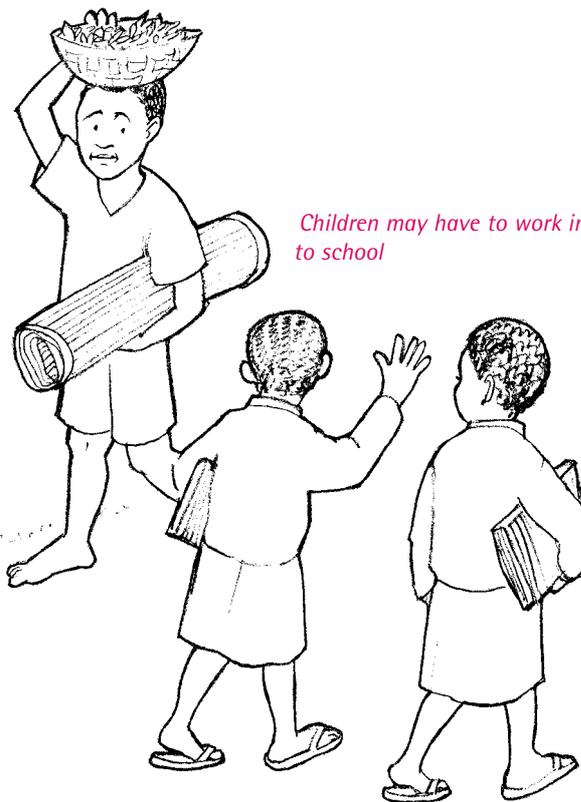
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Children may lose their inheritance

A study in urban Burundi found that children in HIV/AIDS-affected households begin to work at younger ages than those in non-affected households. The income of affected households was largely dependent on the work of children aged under 15. Most children earned money from petty trading, errands or begging. Most went to school only occasionally or did not attend school at all.

Save the Children UK (2001)



Children may have to work instead of going to school

2

LACK OF ECONOMIC OPPORTUNITIES

Orphans, vulnerable children and affected households often cannot improve their economic situation because they have lost their inheritance and lack access to education, training, income-generating opportunities and credit.

- **Inheritance.** When parents do not make a will, children can lose their inheritance (money, land, property and livestock), especially when they do not have any legal rights, title deeds or access to legal support. In some cases, relatives may take the children's inheritance, even where the laws or religion provide for property transfer to children. There is often no support to enable children to claim their rights. Grandparents may lack the resources or capacity to pursue a legal case on behalf of their grandchildren.
- **Credit.** It is difficult for the poor to obtain credit for income-generating activities because they have nothing to offer as security. Poor households may already have debts or be wary of borrowing money that they may be unable to pay back. Institutions that offer loans are usually far from rural areas and do not consider providing credit to grandparents, sick people or adolescents. Orphaned children may not know about or be denied their parents' shares in community savings and credit schemes.

Issues

A study in Uganda found that over a quarter of widows and one in five orphans had had their property stolen.

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In the town of Bahir Dar, Ethiopia, orphan girls tended to generate income through activities that could be done at home or the local market; for example, selling prepared spices, local beer, firewood, and food items. Boys were more likely to be involved in petty trading; for example, selling chewing gum or shoe shining. However, adults often take advantage of child traders and refuse to pay them.

Association Francois-Xavier Bagnoud (2000)

- **Education and training.** Children who do not receive primary education are not likely to receive vocational training or further education. Many parents now die without passing on to their children the skills and knowledge that would allow them to continue with their farming or economic activities. This affects their household income, food security and nutrition.
- **Employment and income-generating opportunities.** Although the employment of children should be avoided, it is important that they acquire skills that will allow them to earn a living as adults or whenever necessary. Children without qualifications or skills have poorer employment and income-generating opportunities, both currently and for the future. Grandparents are often too old or weak to employ their income-generating skills, or they may have no suitable skills to support the children they care for. In many rural communities, there are limited employment opportunities and older children have to migrate to urban areas to find work. Even where there are opportunities, it may be difficult for older children to work due to a lack of caregivers for younger siblings.

Principles

This section describes ten principles that may be useful to guide programming:

1. Protect the legal rights of children within a child rights framework
2. Recognise that families and communities are the principal safety nets for children
3. Strengthen household economic resources
4. Strengthen community safety nets
5. Consider fundraising activities
6. Support agricultural production
7. Support initiatives that help children develop practical skills
8. Use the right "tool"
9. Promote informal rotating savings and credit associations
10. Do not mix grants and loans

1

PROTECT THE LEGAL RIGHTS OF CHILDREN WITHIN A CHILD RIGHTS FRAMEWORK

According to the Convention on the Rights of the Child:¹

- children should enjoy adequate standards of living
- children should have access to social benefits, including social security and social insurance.

2

RECOGNISE THAT FAMILIES AND COMMUNITIES ARE THE PRINCIPAL SAFETY NETS FOR CHILDREN

The capacity of households to provide for children depends on their ability to maintain or stabilise livelihoods. Wages from formal or self-employment, physical assets and savings provide a household safety net. However, these resources erode quickly as parents become caregivers for sick family members, or become sick themselves, or take in additional dependents. When the household safety net fails them, families look to their relatives, neighbours or other "well-wishers" in the community for help. Individuals concerned for their friends, neighbours and families often organise to provide moral support and material relief to households affected by HIV. This is the foundation of a community safety net.

3

STRENGTHEN HOUSEHOLD ECONOMIC RESOURCES

A strong household safety net helps families maintain their assets and remain economically productive. This allows them in turn to participate in community safety nets for those in crisis, not only for extended family members but also for others in the community.

¹ See www.unicef.org/crc/crc.htm

Principles

However, if too many families are unable to support themselves, their needs rapidly overwhelm community safety nets. Minimising the number of families in need of support increases the chances that the community can maintain a safety net for its most vulnerable members.

4 STRENGTHEN COMMUNITY SAFETY NETS

The economic stress caused by HIV can become so severe upon a household that income-generating activities become impossible for them. At this point, the community and extended family's role becomes critical. In fact, communities seriously affected by HIV/AIDS often voice their concern about the growing number of orphans and vulnerable children and the circumstances in which they live, and want to do all they can to help.

5 CONSIDER FUNDRAISING ACTIVITIES

Operating a group-run, income-generating activity successfully requires full-time and year-round attention. However, identifying and holding a variety of one-off fundraising events is likely to use fewer financial and time resources. This increases their chances of success. The most successful fundraising is based on skills and resources that already exist within the community.

6 SUPPORT AGRICULTURAL PRODUCTION

Agricultural production is essential to the economy of rural communities and households, but it can be severely affected by HIV, as fewer people may be able to work. Some agricultural systems are also more vulnerable than others; for example, those most dependent on seasonal labour inputs. Programmes need to help affected communities and households with the production of food and cash crops to prevent poverty and malnutrition. Agricultural technology is crucial to increasing and improving crop production.

7 SUPPORT INITIATIVES THAT HELP CHILDREN DEVELOP PRACTICAL SKILLS

Children themselves have identified vocational training as the type of help they most need, as well as household and business management skills. With appropriate support, children can make responsible choices; for example, allocating any money available to pay for the education of younger siblings.



One-off fundraising events are a good idea

Principles

8 USE THE RIGHT "TOOL"

When considering economic strengthening activities, it is important to use the right "tool" for the right "job". Programme staff should be clear about the purpose and impact of the income-generating activities in order to match the right "tool" to community members' needs.

9 PROMOTE INFORMAL ROTATING SAVINGS AND CREDIT ASSOCIATIONS

Rotating savings and credit associations (RoSCAs) can be an alternative to formal savings schemes or savings-led credit initiatives, and can be used by community groups formed to respond to the impact of HIV.

10 DO NOT MIX GRANTS AND LOANS

Combining grants and loans may be perceived as giving with one hand (social welfare activities) and taking away with the other (requiring loan repayments). This is confusing to the target communities. If an organisation stops offering free goods and services, it may find it impossible to change expectations derived from past experience.

Strategies

This section outlines eight potential strategies for action:

1. Protecting children's rights
2. Strengthening household economic resources
3. Strengthening community safety nets
4. Fundraising activities and income generation
5. Supporting agricultural production
6. Supporting initiatives that help orphans and vulnerable children develop practical skills
7. Using the right "tool"
8. Increasing employment and income-generating opportunities

1

PROTECTING CHILDREN'S RIGHTS

The UN Convention on the Rights of the Child places a duty on governments to protect and respect children's rights. This is reflected in the growing number of national laws and policies that address children, particularly orphans. Protecting inheritance rights is crucial to protecting affected households and children from the negative economic effects of HIV. Programmes can advocate for a legal framework that protects the rights of widows and children to inheritance and benefits, raising awareness of those laws and making sure that they are enforced.

Programmes support the rights of orphans and vulnerable children if they:

- Protect the inheritance of women and children.
- Promote community awareness and accountability regarding the rights of widows and children.
- Encourage community leaders to take responsibility for protecting the rights of widows and orphaned children and to develop strategies to protect them from unscrupulous relatives.
- Help parents plan for their children's future, including making a will and other arrangements such as passing on birth certificates and title deeds to land.
- Encourage birth registration to ensure that children have a birth certificate, especially in places where this is required to inherit land and property or to access social welfare support.
- Encourage hospitals to record next of kin, including widows and children, on birth certificates.

Strategies

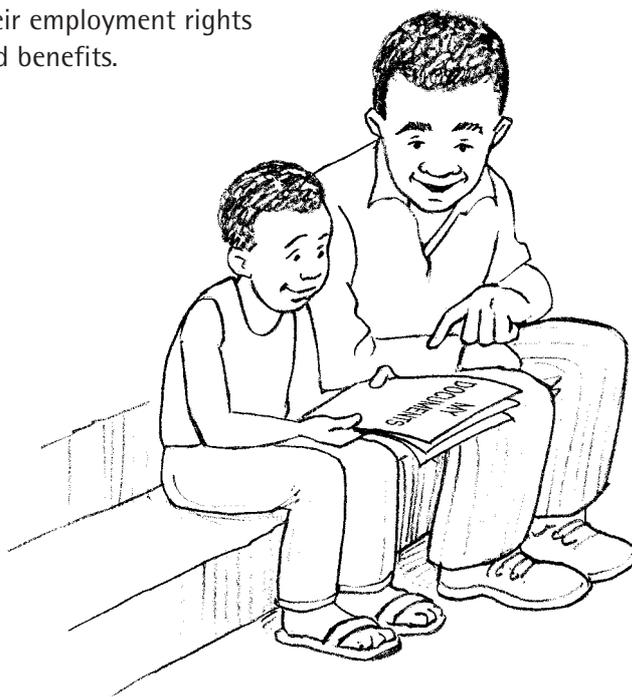
In Uganda, the Federation of Women Lawyers has branches in many districts and has helped many women and children recover land and property grabbed by relatives. It has also helped to enforce the rights of vulnerable children.

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In South Africa, where fewer than half of all children have a birth certificate, childcare committees are working to ensure that all children have a birth certificate, as this is essential to claim social welfare grants and many other benefits.

Save the Children UK (2001)

- Design savings and credit schemes so that children receive parental shares.
- Provide legal support and services for children and caregivers to advise them of their rights and help them claim their legal entitlements.
- Advocate with governments to review and enforce labour laws, and help widows and children claim their employment rights and benefits.



Make sure children have their birth certificates and other documents

2

STRENGTHENING HOUSEHOLD ECONOMIC RESOURCES

Programmes should aim to strengthen the economic capacity of households, as this is more effective than providing direct economic support to orphans themselves. Resources should first be directed to the most needy and vulnerable households. Ideally, they should also be focused on women. Microcredit programmes specifically targeted at women have two major benefits: they increase the status of women within the family and they promote solidarity among women.

Strengthening household capacity to generate income includes improving their access to microfinance – savings, credit, insurance – and can help households to maintain a small but steady income in times of crisis. It is essential to have this in place before the household becomes in crisis, as initiating new economic activities during such a time is very difficult. Households in crisis are not good candidates for credit and cannot save. But if their saving

Strategies

Some communities in Zimbabwe have set up crèche and childminding facilities to enable older children to go to school or work.

Similarly, the Widows and Orphans Association in Burkina Faso, which has traditionally been involved in protecting the legal and economic interests of widows and orphans, has also established nursery schools to provide a safe place for children during the day when caregivers are at work or school, and is also training girls in knitting and sewing.

Donahue, J. and De Lay, B. (1999)

begins before the crisis, the resources they have gathered can help weather the storm. If a household has already initiated an income-generating activity, it may be able to keep it ticking over during the crisis and then resume it fully afterwards.

Non-governmental organisations (NGOs) and community-based organisations (CBOs) should collaborate with specialist microfinance institutions rather than trying to initiate their own microfinance programmes. By helping poor families before they experience the worst effects of HIV/AIDS, microfinance can help prevent them sliding into destitution. Some supportive strategies are suggested below.

- Introduce practical measures that allow people time for income generation and productive activities. Different approaches could include:
 - organising co-operative childcare so that caregivers can work
 - improving water supply and introducing fuel-efficient stoves so that caregivers spend less time collecting water and firewood
 - help establish caregiver groups for mutual practical support
 - provide training in credit and marketable vocational skills for affected households, especially those managing income generation for the first time
 - create a community welfare fund to provide short-term relief.
- Increase employment and income-generating opportunities.
- Identify local employment needs and explore the possibilities for local community-based training for all children to meet these needs to increase their chances of employment. Encourage local employers and companies to provide funds and grants for youth skills development.
- Partner with an experienced microfinance organisation or institution to increase access to microfinance services (credit and savings). Ways to help affected households and children benefit from microfinance include:
 - providing for sickness or death in microfinance services; for example, in the form of insurance
 - encouraging microfinance institutions to spread their activities to rural areas and to consider offering services to new client groups, such as adolescent-headed households and people traditionally considered high-risk (for example, people with HIV).

Strategies

The Zambuko Trust in Zimbabwe provides credit, business management training and informal business advice mostly to women with HIV or affected by HIV who have no access to formal or informal sources of credit. Loans are made to groups of five to six women micro-entrepreneurs, who act as co-guarantors, or to individual women with an individual guarantor. Most women are engaged in small-scale businesses. Clients are also taught to mentor their older children to manage the enterprise.

Malhotra, M. and Fidler, P. (1995)

Experiences from Action Aid (Malawi) Strategies for Action Programme show that it is more useful for orphan care programmes to take a developmental approach rather than depending heavily on relief or charity. The Strategies for Action Programme has trained CBOs, set up functional groups to operate the loan; monitored and supervised loan repayment; and monitored their own progress in meeting their objectives.

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In Uganda, Uganda Women's Effort to Save Orphans (UWESO) has adopted a strategy of community care of orphans and children affected by HIV. This is in recognition of the existing contribution of families by absorbing and fostering orphans, so enabling their survival, development and protection.

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- Strengthen community approaches to help pay for funeral costs (for example, co-operative, community, burial societies) or encourage communities to set up a fund to help orphans pay for funerals.
- Reduce household economic vulnerability by strengthening coping mechanisms. Possible approaches include:
 - choosing income-generating activities that carry few risks and earn modest but steady returns
 - diversifying household crop and income-producing activities
 - building up savings in cash or in kind.

3

STRENGTHENING COMMUNITY SAFETY NETS

A community safety net forms when neighbours, friends, traditional leaders and faith groups rally around children and their caregivers. They form informal or formal coalitions, committees or community associations to help households in crisis.

These spontaneous community coalitions may take turns visiting the most vulnerable households, sometimes providing food and soap, or school supplies and school fees for children. Sometimes they help run errands, take care of household chores or watch the children. Having access to this type of help can make the difference between a household disintegrating or being able to "bounce back".

If such efforts to strengthen the capacity of households are to be sustainable, they must be complemented by efforts to strengthen community safety nets; for example, community-based childcare, communal labour (where neighbours work together), informal credit and savings schemes. However, community safety nets do depend on the capacity of individual households and on there being enough families with the time, energy and resources to provide support to others. So it is important that their community activities do not detract from the livelihoods of individual households.

4

FUNDRAISING ACTIVITIES AND INCOME GENERATION

These can range from simple cash or in-kind donations scraped together from within the community to sophisticated, formal events like raffles or the creation of foundations. Community gardens or fields are a very common means of generating in-kind and/or cash assistance. Engaging casual labour or "piece-work" is another common way of generating cash.

Fundraising and income generation strategies should evolve continually so they avoid depending on one sort of fundraising

Strategies

Action Aid (Malawi) Strategies for Action drew the following lessons from their experiences of income-generating activities:

- Locally administered income-generating activities work better because the people who benefit can be involved in their design.
- Individuals raising income for themselves but working through a functional group are usually more successful than collective income-generating activities, since individuals have more control over and responsibility for their activities.

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activity or one group of donors. Destitute households will require short-term relief before they are ready for income-generating activities.

Therefore, project designers and policymakers aiming to strengthen economic resources at the household level should develop initiatives that enable them to:

- plan for future crisis (anticipate the need for lump sums of cash)
- improve and maintain income flows to the household
- improve the profitability of economic activities
- avoid selling productive assets, which undermine future income-earning capacity.

Lessons learned about income-generating activities

Target the whole community

This helps more people, increases contributions, shares the work, and is more likely to succeed and less likely to cause resentment or stigmatisation than targeting specific households.

Involve households and children in identifying potential projects

This develops ownership and a sense of self worth, and makes sure that children can take over if adult caregivers become sick or die.

Have clear objectives

Decide whether the activities are intended to be a sustainable business or to provide mutual support with some material benefits.

Plan carefully

There should be a clear understanding of the time and resources required, and thorough analysis of the feasibility of any planned activity.

Avoid too narrow a focus

Many projects focus on cottage industry crafts rather than producing goods that are appropriate to the local situation and that people actually want to buy; for example, soap, clothes and food products.

Ensure that it can be managed and maintained by the community

This means avoiding activities that require ongoing external support or equipment that is expensive or difficult to repair.

Provide adequate support

This includes training in business and production skills, funds to secure premises, materials and equipment, and technical assistance with processing and marketing.

Strategies

Support organisations in Uganda, such as UWESO and Send a Cow, support and encourage caregivers of orphans and vulnerable children to generate income.

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Small-scale chicken rearing

In Dedza district, Malawi, a Community-based Options for Protection and Empowerment (COPE) project has introduced a system of "model farmers", who are specially trained. They use their own plots of land as demonstration plots and help to train others in the community. The farming methods promoted enable farmers to produce food with less effort.

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Plan how to deal with problems

For example, conflict about leadership, ownership and sharing profits, interference from local leaders, and hostility from community members who chose not to or could not be involved.

Diversify income sources

Poor returns from one source will have a less drastic effect on household income.

5

SUPPORTING AGRICULTURAL PRODUCTION

- Provide training in agricultural and animal husbandry for vulnerable households, and ensure that rural and agricultural extension services reach them.
- Establish small-scale animal husbandry enterprises. For example, one project distributed piglets to child-headed households. Each household was expected to give one piglet from the first litter to another child-headed household in need.
- Help communities adapt their agricultural methods to the reduced availability of people to do the work, while increasing their productivity and protecting food security. Different approaches have included:
 - communal planting and harvesting
 - crop diversification
 - changing to high-yielding, improved varieties of crops and animal breeds, and crops that require less intensive inputs; for example, varieties with extended planting periods
 - changing from traditional, hand-hoeing to ox-ploughing, with joint community ownership of animals and ploughs.
- Encourage community members to support households headed by grandparents, widows and children. Different kinds of support have included:
 - helping with planting and harvesting
 - lending equipment and tools
 - sharing knowledge, skills and experience
 - helping with processing, transporting and marketing of produce.

In Masaka, Uganda, UWESO has helped train orphan caregivers in high-yield vegetable growing on small pieces of land. Communities have set up demonstration plots at village level.

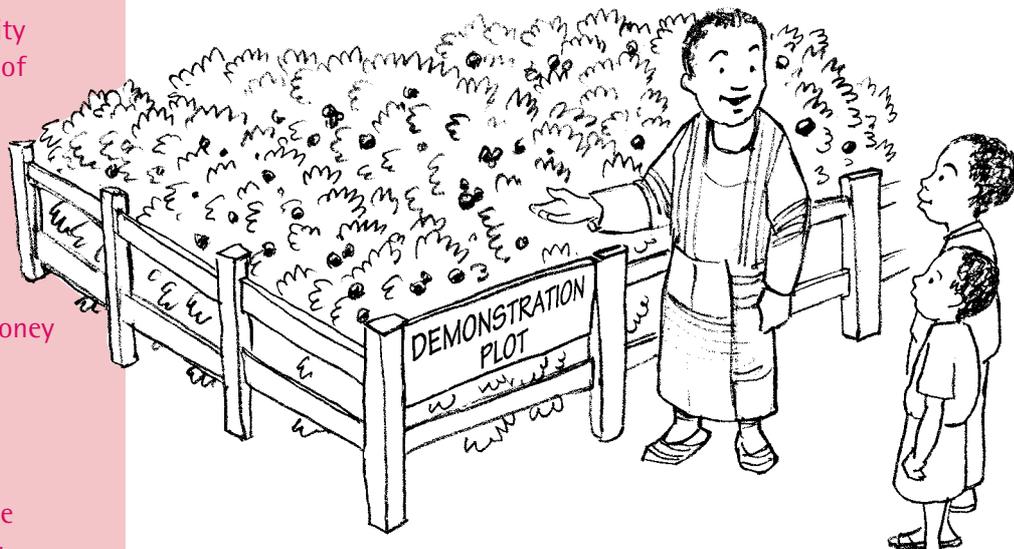
Member of Building Blocks Development Group

Strategies

In Zambia, Strengthening Community Partnerships for the Empowerment of Orphans and Vulnerable Children (SCOPE) has provided agricultural grants to increase household food security. At the end of the harvest, a food bank is established to benefit households that did not receive grants, as well as to raise money for a community-owned and managed revolving fund.

Similarly, in Zimbabwe "ISIPHALA SENKOSI" (which literally means 'the granary of the king') is slowly being introduced in a number of communities, including Matebeleland. All the members of the community contribute part of their produce to the 'granary', which the chief (king) then distributes as necessary.

Foster, G. (2000)



Communities have set up demonstration plots

6

SUPPORTING INITIATIVES THAT HELP ORPHANS AND VULNERABLE CHILDREN DEVELOP PRACTICAL SKILLS

- Encourage parents and grandparents to pass on practical skills and information, including agricultural skills, before they die.
- Children should be trained in entrepreneurial skills alongside their caregivers, so that they can take over when their caregivers are no longer able to continue.
- Establish a small loans scheme to support apprenticeships or attendance at vocational training schools.
- Set up youth vocational training and job assistance centres, run by community members, older children, teachers, local employers, business organisations and NGOs. However, such schemes should be based on careful assessment of which skills are marketable in the particular context.

In Ethiopia, the Jerusalem Association helps orphans to develop their own ideas for earning a living and their business plans. It then provides start-up grants for those with viable plans. It arranges apprenticeships for orphans interested in auto-mechanics, hairdressing, photography and other trades, and supports higher education in certain cases. Following their apprenticeship, children receive a small grant to start their own business.

Association Francois-Xavier Bagnoud (2000)

Strategies

Some community groups have organised training for children or caregivers in hygiene, sewing, childcare, agriculture and household maintenance. For example, the Rakai Foster Parents Group in Uganda is teaching traditional weaving skills to children who have dropped out of school.

WHO and UNICEF (1994)

In Zimbabwe, clubs in some schools covered by the Farm Orphan Support Trust (FOST) programme have started gardening projects. All school children contribute to planting and selling vegetables, and so develop agricultural, marketing, record-keeping and money management skills. The profits are used to meet the needs of orphans at the school.

The youth organisation Vijana Simama Imara in Tanzania, run by young people aged 13 to 20 years, provides mutual support and helps create and implement income-generating projects. Younger children are invited to meetings and to participate in planning activities. Older children help buy school supplies for the younger ones, and support them with reading and writing. The income-generating projects include growing and selling tomatoes, selling fish and planting trees and coffee. It has also started group and personal savings accounts to help young people learn how to handle and manage money. One of the group accounts is used to help members in emergencies and another for initiating new projects.

UNAIDS (2001)

7

USING THE RIGHT "TOOL"

To decide what kind of economic strengthening support communities need, and so match the "tool" to the "job", project designers should:

Define the "job". Is the project trying to address household needs for income or for relief assistance? Is it aiming to strengthen household or community safety nets? Who is the project trying to reach: the most destitute who are no longer able to engage in productive activity, or those who are very poor but still economically productive? Is the geographic target urban and peri-urban or remote and rural?

Match the "tool" to the "job". For example: micro-enterprise services are better for strengthening household safety nets; community resource mobilisation and participatory techniques are better for strengthening community safety nets.

Match the skills to the "tool". For example: micro-enterprise development practitioners for micro-enterprise services; social welfare specialists for building community safety nets.

Microfinance does work in communities seriously affected by AIDS. However, it does not work when a project targets loans to groups selected solely on the basis of whether their members have HIV or are affected by HIV. Microfinance is an economic tool that must be matched above all to clients' economic capacity. In addition, when projects interfere in the composition of solidarity groups, it undermines the delicate mix of peer pressure and group accountability on which the success of lending programmes depends.

RoSCAs are a traditional means by which a group of ordinary people (rich or poor) can mobilise and pool savings. They exist in one form or another all over the world. In Africa, examples include *tontines* in Francophone countries, *susus* in Ghana, merry-go-rounds in Kenya, *chilembas* in Zambia, and *stockveldt* in South Africa.

In some cases, these informal groups lend their accumulated savings to each other and charge interest. These groups are called accumulating savings and credit associations (ASCAs). The interest earned on loans is shared among the group in the form of a dividend. In either case, the group must simply agree on and abide by the following:

- the amount of money each member will save
- the regularity with which the money will be saved
- the schedule for rotating the cumulative savings to each member of the group or the rules for taking a loan from the savings of the members.

Strategies

8

INCREASING EMPLOYMENT AND INCOME-GENERATING OPPORTUNITIES

- Establish community savings funds with orphans and vulnerable children as beneficiaries, to pay for their education or training.
- Set up savings and loan schemes to enable young people to launch their own business enterprises.
- Encourage local government to create employment through public works programmes.
- Provide grants to buy equipment such as sewing machines, grinding mills and farming equipment.
- Set up a community tools and equipment bank so that poorer households have access to the means to support themselves.
- Encourage better-off members of the community to employ older children on a part-time basis that fits in with their schooling, so that they can simultaneously learn skills and earn an income. It is important that this be managed well and monitored by the community to prevent exploitation of child labour.
- Identify programmes to which orphans and vulnerable children can be referred for training or apprenticeships.
- Develop links with institutions that can provide children with ideas about potential employment opportunities; for example, offices and college campuses.
- Identify local employment needs and explore the possibilities for community-based and local training for older children to meet these needs. Encourage local employers and private companies to invest in grants and funds for youth training and skills development. Some companies are training widows and orphans to take over the jobs of male relatives.
- Request support for part-time work from sympathetic local employers.
- Support small local businesses to help them set up apprenticeship schemes; for example, in masonry, brick-making, tailoring, carpentry, metalwork, pottery, cloth-making and bicycle repair. Some communities have persuaded local artisans to take on groups of children identified by the community as trainees.



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