



**STRENGTHENING COMMUNITIES' RESPONSE TO HIV/AIDS (SCRHA)**

**TARGETING ECONOMIC STRENGTHENING INTERVENTIONS  
TO SUPPORT COMMUNITIES AND PEOPLE AFFECTED BY HIV/AIDS IN  
ETHIOPIA**

**ECONOMIC STRENGTHENING  
MANUAL FOR CSO ACTIVITIES  
Part 2: Technical Reference**

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## **TABLE OF CONTENTS**

<b>I</b>	<b>OVERVIEW</b>	<b>1</b>
1.1	About the Strengthening Community Response to HIV/AIDS Project	1
1.2	What is the purpose of this manual?	1
1.3	Who are the intended users of this manual?	2
1.4	What information is provided in this Technical Reference Manual?	2
<b>2</b>	<b>BACKGROUND</b>	<b>3</b>
2.1	The economic situation in Ethiopia	3
2.2	The particular economic challenges facing PLHIV	3
2.3	What happens at the community level?	5
2.4	What is the impact on the private commercial sector?	5
2.5	Economic Strengthening (ES) as a component of the SCRHA Project	5
<b>3</b>	<b>TYPES OF ECONOMIC STRENGTHENING ACTIVITIES</b>	<b>6</b>
3.1	Social Assistance	7
3.1.1	Assets Transfer	7
3.2	Asset Growth and Protection	8
3.2.1	Group- Based Savings	8
3.2.2	Individual Savings	11
3.2.3	Micro Insurance	11
3.2.4	Animals for Consumption, Sale and Manure	13
3.2.5	Legal services for asset protection	13
3.3	Income Growth	14
3.3.1	Skills Training	14
3.3.2	Income Generating Activities	16
3.3.3	Job Creation	17
3.3.8	Agricultural Training for Youths and Widows	24
<b>4</b>	<b>EXISTING RESOURCES AND OPPORTUNITIES</b>	<b>25</b>
4.1	Government and private institutions providing support for Economic Strengthening	25
4.1.1	The Federal Micro and Small Enterprise Development Agency (FeMSEDA)	25
4.1.2	Technical and Vocational Education and Training	26
4.1.3	Regional Micro and Small Enterprise Agencies	26
4.1.4	Association of Ethiopian Micro Finance Institutions (AEMFI)	28
4.1.5	Government Policies and Programs	28
4.2	NGO Activities	29
4.3	Other Issues	29
4.3.1	Conflict Resolution	29
4.3.2	Stigma and Discrimination	29
<b>5</b>	<b>REFERENCES</b>	<b>31</b>

## **LIST OF ACRONYMS**

AEMFI	Association of Ethiopia Micro Finance Institution
ANC	Antenatal Care
ART	Anti Retroviral Treatment
ASCA	Accumulated Saving and Credit Association
BDS	Business Development Services
CBO	Community Based Organization
CHADET	Children Aid Ethiopia
CSO	Civil Society Organizations
CSSG	Community Self-help Savings Group
DHS	Demographic and Health Survey
ES	Economic Strengthening
FeMSEDA	Federal Micro and Small Enterprises Development Agency
GDP	Gross Domestic Product
GO	Government Organization
HAPCO	HIV/AIDS Prevention and Control Office
IGA	Income Generating Activity
IRD	International Relief and Development
I –TECH	International Training and Education Center on HIV/AIDS
MFI	Micro Finance Institutions
MSE	Micro and Small Enterprise
MSEDA	Micro and Small Enterprise Development Agency
NIP	National Implementing Partners
NGO	Non-Governmental organizations
OTCI-E	Opportunities Industrialization Center International - Ethiopia
OSSA	Organization for Social Service for AIDS Westat
OVC	Orphan and Vulnerable Children
PATH	Program for Appropriate Technology in Health
PLHIV	People Living With HIV/AIDS
ReMSEDA	Regional Micro and Small Enterprises Development Agency
RoSCA	Rotating Saving and Credit Association
SCRHA	Strengthening Community Response to HIV/AIDS
TOT	Training of Trainers

TVET                      Technical and Vocational Education and Training center  
WSO                      Women Support Organization

**LIST OF TABLES**

Table I: Summary Table for Effective Economic Support Interventions

## **I OVERVIEW**

### **1.1 About the Strengthening Community Response to HIV/AIDS Project**

Economic strengthening (ES) is a critical component of comprehensive community care that also includes: palliative care, psycho-social and spiritual supports, safe water and nutrition counseling, adherence support, tuberculosis screening and referral, and HIV prevention. It is rooted in the understanding that the community, with appropriate support, has the potential to provide care and support as well as economically empower its members who are affected by the HIV/AIDS pandemic. *As such both the target group and the larger community benefit from the economic empowerment endeavor.*

The USAID/Strengthening Community Response to HIV/AIDS (SCRHA) project aims to tap into this potential by engaging civil society organizations (CSOs) and community-based organizations (CBOs) in economic strengthening activities that benefit PLHIV. An important implementation modality of the SCRHA project is grant-giving to CSOs responsible for carrying key activities at the community level. Through the grants program, CSOs will receive targeted technical assistance for the design of appropriate projects and if grants applications are awarded, funding for implementation. Grants will be awarded and managed by SCRHA national partner organizations, referred to as National Implementing Partners (NIPs), which are based in the various regions.<sup>1</sup>

### **1.2 What is the purpose of this manual?**

This manual was developed to serve as a technical resource for organizations and individuals working with the SCRHA project. It provides useful information intended to support decision making by participating implementing partners on what types of economic strengthening activities might be the most appropriate and feasible given the particular context and interests of the implementer.

This *Economic Strengthening Technical Reference Manual* is a companion to the SCRHA *Economic Strengthening Operational Guide*. The *Operational Guide* provides step-wise approach to preparing an economic strengthening activity implementation plan, including a budget development and monitoring tools. Although the *Operational Guide* supports the process of

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<sup>1</sup> For information on the grant program see the *PATH/SCRHA Section A Grant Applicant & Recipient Handbook* (date).

preparing a fundable grant application for the SCRHA project, the process can apply for situations outside of the SCRHA project.

### **1.3 Who are the intended users of this manual?**

The primary users for the *Economic Strengthening Technical Reference Manual* are the Ethiopian implementing partners and CSOs of the SCRHA project. Other users could include the government and private sector entities. Although some of these organizations have a vast experience with implementing economic strengthening activities, we hope that they will find this *Reference Manual* useful for exploring new activities or even reconsidering how they have been implementing their on-going activities. Other organizations may have little or no experience designing and implementing economic strengthening activities. This Manual, therefore, aims to provide information to help the members of these organizations to get started and perhaps redirect efforts to enhance the economic situation of the communities they serve.

### **1.4 What information is provided in this Technical Reference Manual?**

The *Technical Reference Manual* includes two types of information:

1. Summaries of key characteristics of different types of economic activities and under what circumstances they would be most appropriate.
2. A description of organizations and agencies that provide different types of economic strengthening services in Ethiopia. This information can be organized by geographic location so that users may more easily avail themselves of the services and resources available in their regions and communities.

The contents of this manual are intended to be sufficiently comprehensive and practical to address the most common types of problems and opportunities that people living with HIV/AIDS are facing in Ethiopia today.

Where did the information come from? Much of the information is from standard reference materials and can be found in any number of printed references. Local information, including the analysis of specific Ethiopian problems and opportunities that are presented, is based on interviews with officers and representatives of public, private and NGOs and visits to project sites.

As is often the case with reference materials, the information included in such a manual must be constantly updated. SCRHA hopes that users of this manual provide feedback on

the contents, their experiences using the manual, and any additional new information. In this way, SCRHA can ensure that users always have access to the most up to date information they need, wherever they are in Ethiopia.

## **2 BACKGROUND**

### **2.1 The economic situation in Ethiopia**

According to the Ethiopian Central Statistical Agency, Ethiopia has a population of 76 million (July 2009); its size is approximately one million square kilometers. About 84% of the population lives in rural areas. Administratively, the country is divided into nine Regional States and two city administrations that are further divided into zones, 611 *woredas* (districts) and around 15,000 *kebeles* (communities).<sup>2</sup> Agriculture is the main stay of the economy with a 45% contribution to Gross Domestic Product and 90% to export trade.<sup>3</sup> Agriculture is mainly rain fed, with recurrent droughts that deplete huge stocks of wealth of the rural population and degrade the natural environment condemning the population in many parts of the country to food insecurity and hunger. At the root of poverty in Ethiopia is an extremely low level of overall income generating opportunities. *The distribution of income is fairly even, so reducing absolute poverty depends mainly on accelerating economic growth.*

### **2.2 The particular economic challenges facing PLHIV**

In Ethiopia, there are about one million persons living with HIV/AIDS. About 1/3 of these people are in need of Anti Retroviral Treatment (ART)<sup>4</sup>. According to a single point estimate by combining the Demographic and Health Survey (DHS) and Antenatal Care (ANC) sentinel surveillance survey, the national adult prevalence rate of HIV for 2007 was estimated at 2.1%. The prevalence rate is higher in urban areas compared to rural areas (7.7% and 0.9% respectively). More women are victims of the pandemic than men, and more deeply affected.

People infected by HIV typically suffer greater levels of poverty than non-infected people. Research findings<sup>5</sup> reveal that PLHIV:

- Experience higher levels of personal poverty than non infected people.
- Suffer higher levels of household poverty than non infected people.

<sup>2</sup> Central Statistical Authority (CSA): Statistical Abstract, 2008.

<sup>3</sup> CSA: National Account, 2008.

<sup>4</sup> Ministry of Finance and Economic Development, "Building on progress, PASDEP, Annual Progress Report", Dec.2007.

<sup>5</sup> J.O.Ezeokana, O.A.U Nnedeem and S.N. Madu, Pervasiveness of Poverty Among People Living With HIV/AIDs in South Eastern Nigeria, 2009.

- Experience lower standards of living than non- infected people.

The inability to participate in income generating activities is one of the factors at the root of these issues. Why does this happen? In part, this happens because as these people become increasingly ill they are physically not able to continue their labor activities. However, it is also true that PLHIV are often discriminated against and prevented from participating in the work force. This has implications not only for the individual and his/her family, but also for the larger community.

HIV/AIDS affects the economic situation of people in many ways:

- Reduced income – the decreased physical capacity and need to spend more time on health care means that PLHIV are less able to participate in economic activities, such as farming and trading.
- Increased family size-- as the extended family absorbs more orphans and other vulnerable children, the size of the family increases. This expands the financial burden on the family.
- Increased expenses-- for example, the costs of medicines and funerals.
- Sale and loss of property that the family/household owns.

There are three responses that families make when they try to respond to the economic trauma of the death of a parent:

1. First, they respond by taking actions which are purely reversible. For example, they chose to live with relatives and keep the house.
2. Then, they may make decisions that are more difficult to reverse. For example, they may sell smaller assets to make up for loss income or increased expenses.
3. Finally, their actions often lead to destitution. Most notably the sale of a house is a sign of losing economic ground.

Poor people appear to be having more problems with HIV/AIDS than rich people who are more educated and have access to information about HIV/AIDS and means to access health services. Poor people would be more likely to avail themselves of the opportunity for routine HIV/ AIDS testing and counseling if they had access to this information and if barriers to care, including transportation, could be reduced. Testing determines their access to antiretroviral treatment that in turn enables them to access health care service for their case, coping with and managing their condition.

### **2.3 What happens at the community level?**

HIV/AIDS fuels community poverty in different ways. It increases community expenses, for example, contributing to funeral costs. These and other community mechanisms which support families at times of difficulty can be called 'community safety nets' or 'community coping mechanisms'. These are being placed under strain by HIV/AIDS. HIV/AIDS is also causing other social changes. For example, the illnesses and deaths of teachers and health workers are reducing access to these services and the quality of those services. In addition, HIV/AIDS may be reducing the number of people who are available for wage labor. HIV/AIDS may also reduce the number of employers looking for this kind of worker.

### **2.4 What is the impact on the private commercial sector?**

HIV/AIDS is affecting private companies in a number of ways. It is increasing their costs and reducing their profitability. An example of increased costs includes the amounts paid for funeral costs and health insurance. The rate of absenteeism increases as employees fall ill or have to miss their work to take care of infected family members or young OVCs. In addition, the need to constant need to training of new employees increases the overall costs of running a business.

### **2.5 Economic Strengthening (ES) as a component of the SCRHA Project**

Given the reality that is described above, economic strengthening must be considered as a critical component of comprehensive community care and support. For the SCRHA project this also includes: palliative care (both clinical and non-clinical), safe water and nutrition counseling, adherence support, TB screening and referral, and HIV prevention. ES is interlinked with the other project components. It is a tool for addressing HIV/AIDS and it is a part of palliative care. ES can be a major contributor to the physiological, social and economic well-being of PLHIV and their families. It can be very helpful in covering the costs of health, education and other expenses. ES has both forward and backward linkages in the prevention and control of HIV/AIDS. The community, at the grass roots level, with appropriate support, has the potential to provide care and support as well as economically empower its members who are affected by the HIV/AIDS pandemic. Both the target groups and the larger community benefit from the economic empowerment endeavor. The SCRHA project aims to tap into these potentials and effectively engage CSOs and community based organizations (CBOs) in the economic strengthening of PLHIV by employing multiple

approaches, based on the condition of the individual or household, interest, local conditions, market situation, resource availability, etc.

The objectives of the ES Component of the SCRHA project are to:

- Build the capacity of National Implementing Partners (NIPs) and CSOs to assist affected communities and households identify, create, and exploit opportunities that will lead to sustained improvements and decreased vulnerabilities in their economic conditions.
- Strengthen the ability of households and communities to mitigate the negative economic impact of HIV/AIDS
- Contribute to an improved quality of life in the short and long terms for individuals and families affected by HIV/AIDS.

The approach that SCRHA takes to address economic strengthening concerns is defined by the following principles:

- To be strategic, one must start with a holistic understanding of the specific economic constraints and opportunities faced by people affected by HIV/AIDS, including orphans and vulnerable children;
- Local solutions to local problems can be based on known best practices, and build on existing market forces;
- Economic strengthening activities must match people's priorities and aspirations (demand driven);
- Given the increased vulnerabilities of women and children, promote gender and youth sensitive approaches.
- Encourage "seeing is believing" approach by facilitating visits of staff between CSOs to observe how different interventions are carried out and exchange lessons learned.

### **3 TYPES OF ECONOMIC STRENGTHENING ACTIVITIES**

*Economic strengthening activities are those designed to address specific weaknesses in the ability of a person, family or household to improve their economic condition. Such activities can be grouped into three general categories, although very often economic strengthening programs will combine two or more types of activities to achieve an overall improvement. In this section the three main categories of economic strengthening activities are introduced; social*

assistance, asset growth and protection, and income growth. With this information, the user can identify the types of activities that might be most useful for meeting their economic strengthening goals. The next steps can then be laid out to plan for and implement these activities.

## CATEGORIES OF ECONOMIC STRENGTHENING INTERVENTIONS

### Social Assistance

- Assets transfers

### Asset Growth and Protection

- Savings
- Insurance
- Legal services

### Income Growth

- Skills training to increase employability
- Income generating activities through new business
- Job creation through introduction of new tools or markets
- Market /value chain development

Adapted from Save the Children (USAID), Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Design Recommendation for effective field interventions, Feb.2008.

### 3.1 Social Assistance

Social assistance programs include pensions and food aid (either in-kind or cash) and employment through public works projects, with the overall objective of providing social protection.

#### 3.1.1 Assets Transfer

Assets can be cash or in-kind. They are transferred from grantees to identified beneficiaries on the basis of needs-based criteria. In the case of PLHIV, targeted groups may include sick and bedridden patients, and those who care for vulnerable children.

**Tips:** Any asset transfer should be preceded by gathering baseline information to facilitate an impact assessment. In this regard the program should:

- Rely on community members to identify the neediest people not covered by any other program.
- Encourage transparency, negotiation, empowerment, and partnership through capacity building and avoid imposing decisions.

- Target support to the most needy household (e.g. the very elderly, and the poor who are caring for vulnerable children), those who are terminally ill and those who might withdraw from the use of ART due to nutrition problems.
- Use conditionalities for children and adults to ensure desired outcomes such as:
  - For Orphans and Vulnerable Children (OVC), ensure that they:*
    - Visit health facilities for immunization (ages 0-1)
    - Receive a basic education (ages 6-17)
    - Attend awareness sessions (with care givers receiving cash transfers)
    - Visit health facilities for growth monitoring and vitamin A supplements.
  - For adults ensure that they:*
    - Do not terminate the use of ART and follow up counseling.
- Assess the targeting of the beneficiaries to make sure that it is correctly done, and that adequate attention is paid to women and children.
- Confirm that the CSOs have built the capacity of the households to manage resources independently.
- Consult with the community to make sure benefits are distributed safely and transparently to the recipients.

Advantages/Benefits of Asset Transfers	Disadvantages/Risks of Asset Transfer
<ul style="list-style-type: none"> <li>• Respond to the immediate needs of individuals and households and enable recipients to meet basic needs.</li> <li>• Allow vulnerable children to get access to basic health services and improved nutrition, and enable them to attend schools.</li> <li>• Provide adequate food for households supporting children whose parents were diseased due to the AIDS pandemic.</li> <li>• Are easy to implement by the program managers and introduce a requirement of graduation.</li> </ul>	<ul style="list-style-type: none"> <li>• Resources are usually limited.</li> <li>• Determinations of who are the “neediest” may be difficult.</li> <li>• Such transfers tend to promote dependency</li> </ul>

## 3.2 Asset Growth and Protection

### 3.2.1 Group- Based Savings

Group-based savings is a form of pooling cash whereby members of a defined group contribute small savings and these contributions accumulate into a relatively large sum to distribute to members based on defined criteria and procedures. Accumulating savings balances can replace assets lost during periods of sickness or can build assets for the future (for instance, for buying small animals or farm implements) and can provide funds for future health and economic shocks. There are two approaches in this methodology, namely Rotating Savings and Credit Associations (RoSCAs) and Accumulated Saving and Credit Association (ASCA).

- **Rotating Savings and Credit Associations (ROSCAs), or IQUB**

**RoSCAs** are traditional saving groups locally in Ethiopia known as IQUB. There are many IQUBs in both urban and rural areas and at workplaces among groups with similar economic status who can trust each other.

Deposits from all members are collected and the combined amount is given to a member selected at each meeting either at random or following an agreed order. This is an age-old method of obtaining a large sum of money for investment or consumption. It does not involve interest and may terminate after everybody in the group has taken his/her turn in using funds.

- **Accumulated Savings and Credit Associations (ASCAs)**

**ASCAs** are savings models in which self-selected members deposit small, regular amounts into a pool of funds, from which interest bearing loans are issued to members. Additional savings inputs and interest payments allow the pool to increase enabling additional group members to take loans.

Saving and credit associations are often organized at the workplace by employees of an institution in which employees contribute a certain percentage of their monthly salary as savings. Members can borrow a larger amount from the association than what they have contributed and pay back within a defined period normally through deductions from their monthly salaries. This model can be used by PLHIV to get access to accumulated funds by building trust among group members and providing financial management training.

**Tips:** The intervention is not difficult and with minimal support you can implement this effective strategy in your community. Consider using ASCAs in very remote communities in situations where small savings may serve as a stepping stone to the use of more formal financial

services. The model may be a good starting point for older youth and other PLHIV and household members to learn about savings and loan services.

- Involve participants who are too poor and/or risk averse to participate in the standard micro finance program.
- Ensure the cycle of savings and lending in the ASCA is time bound. At the end of an agreed on period (sometimes 1 year) the accumulated savings, interest earnings and income should be divided up according to a previously approved formula and returned to members to maximize transparency and accountability.
- Allow each group to make its own decisions as part of its formation including how group members will save and lend out funds, meeting frequency and other by-laws. The financial service must match the needs and capacity of the community.
- Verify that the groups operate simple and transparent systems, managed by a small elected committee with all activities carried out in front of members.
- Additional coaching may be required on developing social funds and planning for saving use.
- Be aware that group meetings represent an opportunity cost to participants and must be conducted in communities where people are able and willing to meet regularly. Some HIV and AIDS projects have found that if ASCA members are sick or caring for sick people in their households they may not be able to meet regularly; their inability to attend may diminish the success of the group.

<b>Advantages/Benefits of Group-Based Savings</b>	<b>Disadvantages/Risks of Group-Based Savings</b>
<ul style="list-style-type: none"> <li>• The Group-based Savings Model (particularly the RoSCA) is well known to the Ethiopian community and easy to apply. It can reach the poorest of the poor not covered by micro finance.</li> <li>• With the support of financial management training it is very useful for increasing the assets of the participants.</li> <li>• Group- based savings has the ability to build trust among group members which can enhance other group activities, for example, the production side of a producers group.</li> </ul>	<ul style="list-style-type: none"> <li>• Some members may default on payments after getting their rounds.</li> <li>• The level of saving may be too small and inadequate to buy assets.</li> <li>• Lack of trust among members can limit the success of the group.</li> </ul>

### **3.2.2 Individual Savings**

With this scheme, individuals in the target group and sometime caregivers are encouraged to open individual savings accounts in their name or in the name of a child to build cash assets. The practice of opening a bank account for a child is limited to a few middle class urban households and is neither widely known nor accessible to poor children in the urban and rural areas. When the saving is in the name of a child it must be used exclusively for educational expenses of the child.

**Tips:** The following are important principles to follow when promoting individual savings:

- Allow children to participate when accounts are opened by the guardian in order to promote the practice and introduce a savings culture.
- Be aware that most people will need some incentives to save and require regular reports on the growth of savings balances. What incentive can you provide?
- Provide financial literacy to promote savings in order to build confidence and motivate households to save for themselves and their children's needs. Providing this training may be part of an incentive program.
- Identify institutions that savers can and will trust, where they will feel confident that their deposits will be protected. At the same time, there will likely be a need to build the capacity and confidence of formal financial institutions in working with low income and the young.
- Ensure that savings are designed around the needs and aspirations of the target population. Are these needs and aspirations realistic? How will the savings lead to better outcomes for the target savers?
- Determine, in the case of saving for a child, how the child will be involved in the decision-making process regarding the money, especially his /her own investment.

### **3.2.3 Micro Insurance**

Insurance, whether for loans, health, disability or life, can be difficult to explain. It requires that a person understand that they or their families have some economic risk associated with the probability of getting ill, having an accident, or dying. The economic risk typically comes from lost wages or unusually large expenses associated with treatment. It requires that you consider paying in advance to protect you or your family against the economic risk of

an event you hope never happens. It is also based on a notion that you can share your risk and lower the overall economic burden.

Insurance is a potentially important economic tool for PLWHA in Ethiopia and a few of the microfinance institutions in the country have started to market insurance products to rural under-served communities. However, to date, the experience has not been well documented.

**Tips:** The activities needed to promote this product among the target population include:

- Because of the complexity of the concept of insurance, it is important to provide financial education on “what insurance is and how it works”.
- Create a pool of participants. To ensure the scheme is viable, risk must be widely spread so that the group does not consist exclusively of members who are HIV positive or vulnerable for other reasons; in other words those most likely to make claims.
- Set up an arrangement whereby the program implementer or local organization such as the micro finance institution acts as a local agent for a commercial insurer to reduce operating costs and reduce risks. In many cases, linking households with particularly vulnerable children to a private insurer may result in a win-win situation for both groups.
- Target groups rather than individuals to minimize costs. Bringing groups of clients to insurance companies reduces the latter’s transaction costs in terms of marketing and enrollment, and also reduces risk for the institution.
- Support the use of an information monitoring system which will reduce fraud. As fraud is a significant liability within the insurance industry, programs must consider their internal control systems and benefit payment processes (for example, ensuring that life insurance is only paid up on proper documentation of a client’s death).
- Verify that clinics meet minimum standards of care accessible by health insurance subscribers, when implementing health insurance programs. When working with HIV and AIDS affected populations it is important to explore the availability of testing and counseling services, ART and privacy.
- Include educational programs and financial education training regarding the unique characteristics of insurance.

- Consider options beyond formal insurance, e.g. strengthen community approaches like IDIR to pay for funerals, or encourage the design of funds to help orphans receive benefits when a parent dies.

Advantages of Micro Insurance	Disadvantages of Micro Insurance
<ul style="list-style-type: none"> <li>• The Insurance guarantees security against unexpected loss of property</li> <li>• Health insurance enables policy holders to access health services at a minimum cost.</li> </ul>	<ul style="list-style-type: none"> <li>• The idea of paying today for an unwanted event that may or may not occur in the futures is a complex one requiring a notion of probabilities of such events every taking place.</li> <li>• Poor people often must focus on the immediate day to day needs.</li> <li>• While some groups or individuals appreciate and can buy insurance policies, beneficiaries often cannot understand the required documentation needed for claims. Support for assistance in this area should also be part of the program,</li> </ul>

### 3.2.4 Animals for Consumption, Sale and Manure

Households that have lost livestock due to drought, displacement, or economic shocks may still have the land, fodder, and skills to care for them. These are important assets that should be protected and be put to productive use.

Although the sale of animals can be an important source of income, such sales must consider replacement costs if the asset base is to be preserved. Replacement of the animals through a loan scheme can build household assets and improve livelihoods. The additions of local chickens and small ruminants that may not have been part of the original household livelihood systems can also bring a high economic return in many cases. Training in animal care and some basic marketing advice may be required.

### 3.2.5 Legal services for asset protection

Obtaining legal services for asset protection can make a positive difference in the lives and futures of widows, orphans and other vulnerable children who may otherwise stand to lose any property inheritance when spouses or parents die. Legal protection is often a necessary preliminary step to more widespread economic strengthening. Services to protect the rights of widows and orphans include educating community decision makers and leaders about the legal rights of children and women. Educate parents and social and health workers about the importance of formal identification, such as birth certificates and national identification

cards, and to identify potential abuse and how to respond. Related services include assistance in obtaining birth certificates, identity cards and other identifying documents that will allow access to services like attending school, or opening saving accounts. Support for legal intervention protects the inheritance right of widows and orphans and prevents improper property seizures by relatives.

**Tips:** You may want to identify a legal advisor to serve on the board of your organization to help support this strategy. The core activities can be complemented by:

- Build a path for children and caregivers to eventually access more formal services by assisting them in accessing identification or birth certificates.
- Engage policy makers on issues that create barriers to effective asset transfer in favor of the child upon the death of the parents. In many cases the richest, oldest or more powerful family members inherit any assets and there is no guarantee that the assets will benefit the orphans.

Advantages/Benefits of Legal Protections	Disadvantages/Risks of Legal Protections
<ul style="list-style-type: none"> <li>• Legal services ensure that widows and children get their due share of inheritance after the death of husbands or parents.</li> </ul>	<ul style="list-style-type: none"> <li>• Legal rights may conflict with community culture and norms that allow the brother or immediate relative of the deceased to take responsibility for the wife, children and property of the dead.</li> </ul>

### 3.3 Income Growth

The activities under the category of income growth are focused on increasing the value of income received by individuals and households. This can be done by getting better paying jobs due to increased opportunities and improved skills base, improving the performance of on-going income generating activities, and starting new income generating activities.

#### 3.3.1 Skills Training

Skills training activities for PLHIV might focus on caregivers and older children. Activities include specialized training on vocational skills, small business management, including how to take advantage of specific business opportunities (e.g. handicrafts, honey production etc.).

There are two types of training that are of particular relevance for the Ethiopian context:

- Business training, including entrepreneurship, basic business skills, leadership and management, BDS, concept and analysis of value chain etc.

- Technical training, including crafts, hair dressing, food preparation, sewing, driving licenses for *bajaje*, leather production, weaving, knitting, tailoring, construction production and services, metal and wood work, repairing bicycles, urban agriculture, OVC skills, etc.

The starting point under the SCRHA project is technical assistance will be provided to NIPs and CSOs to conduct needs assessments for various skills and trades. A viable market for each skill or trade must be identified before training begins. Extensive market research—including surveys—is needed to clearly understand how the skill can be linked with income earning potential, what the barriers to entry are, and how the project will overcome these.

**Tips:** In addition to making use of the training and support resources listed in Section 4 of this Manual, other tips include:

- Select individuals with interest or experience in managing a business (e.g. a person who knows how to price, market effectively, etc.)
- Complement skill training with other needed inputs, such business services.
- Track the performance of graduates and use of skills after training. The quality of the program in the future will be improved if adjustments are made based on graduate feedback and an impact assessment of skills intervention.
- Employ quality facilitators and instructors for training, and ensure needed materials are available for demonstration, practice, and modeling excellence in quality production
- Link trainees with the private and public sector for future employment opportunities.

Advantages/Benefits of Skills Training	Disadvantages/Risks of Skills Training
<ul style="list-style-type: none"> <li>• Creates sustainable income for the group.</li> <li>• Improves the welfare of the group</li> <li>• Saves community resources to care for those who are terminally ill or vulnerable children.</li> <li>• Skills training projects based on sound research, and competently organized, can help many people find long-term, sustainable jobs.</li> </ul>	<ul style="list-style-type: none"> <li>• Inadequate market research may result in failure and waste of assets</li> <li>• Markets for products or services may be seasonal and groups may face temporary falls in income.</li> <li>• Too many people engaging in the same line of activity—i.e. simply trying to copy the efforts of someone who is successful, without going through all the steps, especially a market study—may affect the market and price of products with a low</li> </ul>

	return to the participants.
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### 3.3.2 Income Generating Activities

Income generating activities involve working with groups of caregivers (or in some cases individuals) to design a project that produces income to be shared among group members or generate personal income. These are likely to be a major focus of the SCRHA project. Interventions are focused primarily on production, though there may also be opportunities in provision of services. Examples include a joint project in poultry keeping, operating a catering business with other group members, farming a piece of land as a group, buying an asset like grain mill to generate income etc.

Maintaining or increasing household income and food production can have a positive impact on the welfare of PLHIV and OVCs. Several types of income generating activities have been introduced in Ethiopia with some success. Many of these required an initial input in the form of a small grant or loan and some vocational training to get started. Examples of the types of IGAs which should be considered include:

- Petty trade
- Stationary/telecom center
- Bakery
- Laundry
- Refrigerator space rental
- Grinding mill
- Bajaj
- Cart transport
- Weaving
- Street vending
- Cobblestone manufacture, and other construction supplies
- Small-scale urban agriculture
  - Animal husbandry/fattening—sheep, goat, oxen
  - Beekeeping
  - Vegetable gardens
  - Small dairies
  - Poultry
  - Silkworm production

All of these endeavors need prior research, and, as mentioned previously, some of them require considerable analysis, planning, and financing. With regard to urban agriculture

activities, the Ethiopian Ministry of Agriculture and Regional Agriculture & Rural Development Bureau is a natural partner that can play a vital role in the area of agricultural skills training, input supplies, etc.

**Tips:** Because the availability of urban land for agriculture use is restricted, there are limited opportunities for urban agriculture. Because of this, some options that may be explored should also waste land, school properties, terracing on steep land, etc. Appropriate technologies and systematic use of land may enable the use of property which may otherwise be unusable.

Advantages/Benefits of IGA	Disadvantages/Risks of IGA
<ul style="list-style-type: none"> <li>▪ Generates better income for members than individual effort when group activities are organized properly.</li> <li>▪ IGAs based on quality research, proper organization, and sound management can develop into sustainable businesses providing income and jobs for long periods of time.</li> <li>▪ Individually-owned businesses have some advantages over jointly-owned ventures, for example, there are fewer problems on income-sharing and decision-making. However, sufficient financing is frequently an issue, as well as the risk-taking required.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Jointly-owned group ventures frequently disagree on the shares of income. Equal shares of benefits may discourage some active and strong members while unequal shares may disinterest the weaker members.</li> <li>▪ Lack of transparency in decision making by jointly-owned group businesses, especially on financial matters, creates mistrust among members which may lead to breakdown and business failures.</li> <li>▪ Some people may not buy products from PLHIV due to low awareness of the mode of transmission of HIV/AIDS.</li> <li>▪ The financial investment required may not be available.</li> <li>▪ The infrastructure in some areas may not be adequate.</li> </ul>

### 3.3.3 Job Creation

Under the SCRHA, job creation activities include developing opportunities for PLHIV and for older adolescents of legal working age or caregivers to earn income through paid employment. This strategy follows on from Income Generating projects/enterprises developed in the previous section. It also follows explorations of public private partnerships where apprentice opportunities are created in the private sector or jobs are developed and targeted at households with vulnerable children.

The activities needed to create jobs include:

- Identifying sectors in a growth phase or with significant growth potential that can provide long term jobs; then providing appropriate training.

- Evaluating skill gaps or challenges faced by PLHIV, older youth and caregivers before pursuing employment opportunities (e.g. literacy levels needed for child care skills, desirable character attributes, etc.).

**Tips:** The following should be taken into account in connection when designing and implementing activities aimed at creating jobs.

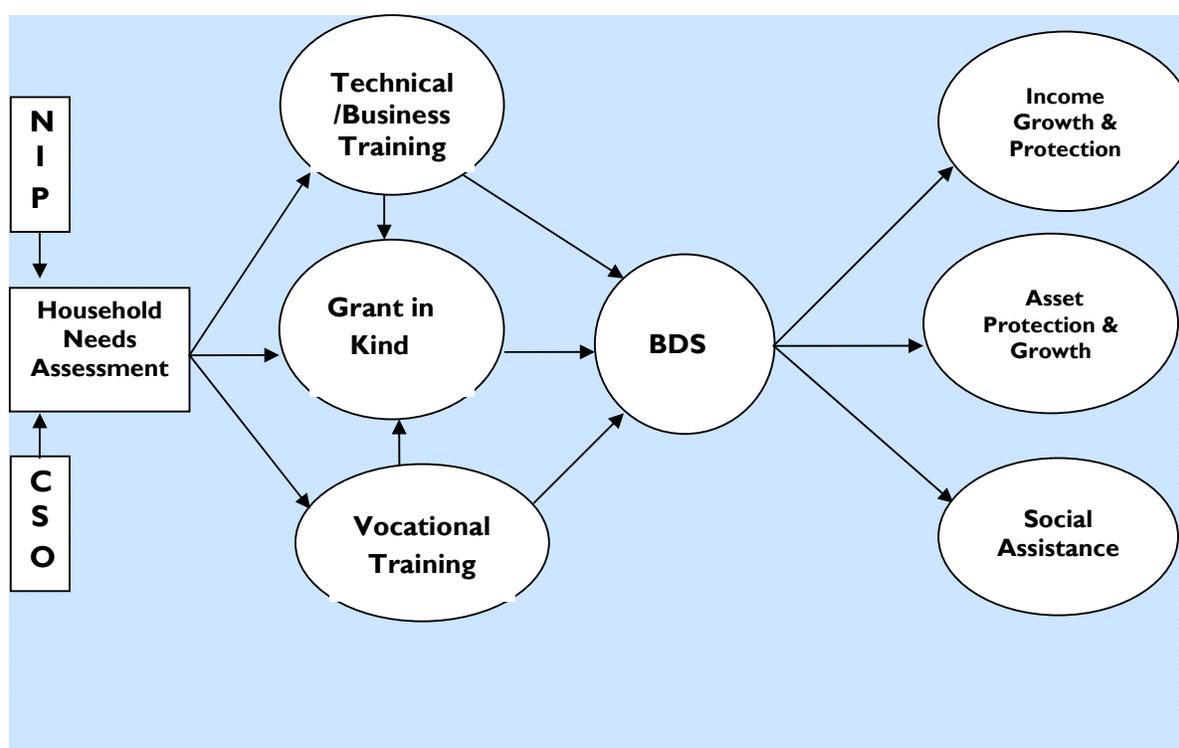
- Consider who wins and who loses; for example, are other people’s jobs being replaced by program participants?
- Consider that the marketability of new skills is more often assumed when work is carried out with a private sector partner.
- Invite private sector partners to underwrite some or most of the training costs.

Advantages/Benefits of Job Creation	Disadvantages/Risk of Job Creation
<ul style="list-style-type: none"> <li>• Creates more sustainable income for those who secure new jobs</li> <li>• Improves the living conditions of the employed</li> </ul>	<ul style="list-style-type: none"> <li>• Low paid jobs with locally available skills or that require no skills compete with other job seekers. This can cause friction within a small community. It is better to focus on jobs that require some skills; beneficiaries will be more motivated to improve their skills.</li> </ul>

### 3.3.4 Business Development Service (BDS)

One of the important emphasis to engage households in income generating activities (IGAs) in Ethiopia is to provide Business Development Services (BDS). Business Development Services (BDS) comprise a wide range of non-financial services provided by private suppliers (BDS providers) to entrepreneurs who use them to efficiently operate and make their businesses grow. These services are applicable both for existing and/or start-up Micro and Small Enterprises, with the idea that they create productive employment and income generation. SCRHA ES Activity and strategy for IGA is illustrated in Figure 12.

According to this strategy, CSOs and NIPs will be conducting household economic and training needs assessments. From these assessments, individuals in need of Business Development Services will be identified.



**Figure 1 SCRHA ES Activities and Strategies to promote existing and new IGA**

An important resource that is available much of the population in urban and peri-urban areas of Ethiopia is the Business Development Services (BDS) provider. Many of these providers are actually government offices staffed with professionals who are prepared to provide advice and guidance to interested business people. Figure 2 presents a list of services offered by BDS providers. Many people do not know that they can access these training or BDS services. Volunteers supporting the SCRHA project are trained to refer individuals to the appropriate Business Development Service provider. In other cases, individuals will be identified that would benefit from receiving training to develop a specific skill. They may be supported by way of a grant to attend a vocational or technical training program as well as referral to a BDS provider.

*PLHIV may not seek these services for fear of discrimination due to stigma. Because of this, the NIPs and CSOs will be charged with sensitizing providers to the rights of PLHIV. As part of the economic strengthening grants application process, the community resources mapping exercise serves not only to identify services providers, but also is an opportunity to sensitive providers the rights and realities of PLHIV.*

SCRHA anticipates that as a result of this, many individuals will be prepared to initiate new or better income generating initiatives. SCRHA will develop the capacity of NIPs and CSOs

to identify opportunities and good candidates, and to facilitate access to services through training grants, small grants for input supplies, and/or referrals.

Tips:

- Consider the ability of the target population to effectively run the project. Do they have the time, expertise, health, commitment, space, etc to meet quality control and production needs, at a competitive cost?
- Verify that there is sufficient expert input on how to run a business as well as on the specific opportunity. There are often opportunities to link up with a government service or other programs that have the needed experts.

Make use of the training and support resources.

### **Categories of Business Development Services**

#### **Market access**

Market information; market linkages; trade fairs and product exhibitions; development of samples for buyers; subcontracting and outsourcing; marketing trips and meetings; market research; market space development; showrooms; packaging; advertising services:

#### **Input supply services:**

Linking MSEs to input suppliers; improving suppliers' capacity to provide a regular supply of quality inputs; facilitating the establishment of bulk buying groups; information on input supply sources.

#### **Technology and product development services:**

Technology transfer/commercialization; linking SMEs and technology suppliers; facilitating technology procurement; quality assurance programmes; equipment leasing and rental; design services.

#### **Training and technical assistance:**

Mentoring; feasibility studies and business plans; exchange visits and business tours; franchising; management training; technical training; counseling/advisory services; legal services; financial and taxation advice; accountancy and bookkeeping.

#### **Infrastructure-related and information services:**

Storage and warehousing; transport and delivery; business incubators; telecommunications; courier services; money transfer; information via print, radio, TV; internet access; computer services; secretarial services.

#### **Access to finance**

BDS providers do not provide direct financial support, but link businesses to banks and micro-finance institutions; provide information on credit schemes and conditions; encourage savings; assistance in business planning for loan applications.

**Fig 2 Categories of Business Development Services**

### **3.3.5 Market/Value Chain Development**

Market/value chain development activities aim to support MSEs, including small-scale farmers, to create wealth by sustainably linking large numbers of MSEs into international, national and/or local value chains. To achieve this goal, there needs to be an alignment of the incentives for and the capability to compete in and benefit from market participation. Under the SCRHA, such activities will focus on enterprises or businesses that are managed by PLHIV or that have a heavy participation of PLHIV. Enterprises, or businesses, that are managed by PLHIVs can benefit from projects that search for ways for such businesses to be part of larger market systems. Project-based activities aim to assist enterprises identify and take advantage of opportunities to provide goods or services within the existing value chain, from original ingredient to final consumer, and thereby increase the enterprise's income. A value chain approach requires an understanding of the market system in its totality, from input suppliers to end market buyers, the support markets that provide technical, business and financial services to the industry, and the business environment in which the industry operates.

Through the SCRHA project, technical assistance will be provided to selected NIPs and CSOs, based on a preliminary screening, for the following value chain analysis activities:

- Industry assessment. The industry must be well understood to ensure that assistance to enterprises has real impact.
- Assessment of the business environment and communication and transportation infrastructure to determine if they can support the enterprise's provision of goods or services.
- Pricing studies to determine competitiveness, sustainability and size of niche markets.
- Determination of threats to success of proposed market-based interventions.

**Tips:** The experience with conducting value chain analysis in Ethiopia is still limited because it is a fairly new methodology. However, the following tips will be helpful as you examine the possibility of conducting a value chain analysis and implementing an activity:

- Recognize that not all PLHIV, OVC and caregivers can immediately get involved in these types of projects, particularly those suffering from several health issues.

- Focus on opportunities that lead to increased productivity and /or add significant value to the final product and on sustainable production, distribution and sales that involve private businesses.
- Avoid giving subsidies to the participating enterprises. Subsidies can lead to two types of problems: dependency on subsidies, and distortion or underestimation of actual costs, can make them non-competitive in the long term.
- Make use of the training and support resources listed in Section 4 of this Manual.
- Take advantage of trade fairs to promote PLHIV products and services.
- Be sensitive to the fact that some contractors may discriminate against PLHIV. There should be some form of antidiscrimination or HIV/AIDS education incorporated into the intervention.

<b>Advantages/Benefits of Market Chain Development</b>	<b>Disadvantages/Risks of Market Chain Development</b>
<ul style="list-style-type: none"> <li>▪ Businesses that are developed to be part of a value chain can provide good income for participants when properly organized and when contractors are willing to support capacity building of the sub contractors until they reach an acceptable level of pricing, quality, and production quantities.</li> <li>▪ Market chain development can lead to long-term, sustainable opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Proper systems and a considerable amount of hard work are required to establish the link between contractors and sub contractors. The client may be physically too weak to attempt this. There may also be challenges related to stigma and discrimination to overcome.</li> <li>▪ Sub contractors need technical support to comply with the requirements of the contractor.</li> <li>▪ Underdeveloped infrastructure restricts the establishment of effective linkages.</li> </ul>

### **3.3.6 Working Capital and Finance Schemes**

Working capital refers to cash on hand that is available for investment in business development activities such as making needed purchases or improvements. One source of working capital for small businesses is loans from banks or other micro-finance institutions (MFIs). In addition to loans, other sources of working capital include in-kind grants for such things as working tools, equipments, etc.

Enterprises managed by PLHIV face some particular challenges with regard to raising working capital from traditional sources. Unfortunately, due to discrimination against PLHIV and OVC groups or fear of not recuperating the loan, traditional lending institutions can

hesitate to support businesses managed by PLHIV. Because of this, the SCRHA project will educate both potential borrowers and lenders about the value of working together, and identify the most appropriate working capital generation opportunities and/or best uses for existing working capital. Efforts will similarly be made to increase access to financing for women and OVCs.

**Tips:** There are several lessons that have been learned with respect to the provision of micro-loans/credit to micro and small enterprises.

- Look for loan schemes that use personal guarantees to pressure repayment or group guarantees within self-selected groups for those people who are unable to offer collateral to secure a loan. Care must be taken to ensure that the group's guarantees are manageable and enforced.
- Look for loan or credit products with flexible terms (or a short emergency loan). Products should always match the business cycle of entrepreneurs so that repayment is timed to occur when a business has generated its expected cash flow.
- Non-microfinance programs that try to initiate "loan schemes" to individuals or groups on a small scale are often not reliable. They often fail to successfully recover loan funds due to their lack of experience in lending techniques for these special groups and because they are too close to their beneficiaries. MFIs can achieve the kind of arms-length professional business relationship with participants that an NGO cannot and possibly should not have with beneficiaries.
- Critically evaluate programs offering education and other services in conjunction with loans. Confirm that the organization can provide these services on a cost effective basis, that they are market driven from the participants' perspective, and that the institution has the capacity to deliver them effectively. Freedom From Hunger's "Credit With Education" model has been used effectively in many countries but it must be adapted to each context.
- Require timely, regular reporting based on industry standards for each loan program. Ensure there is a monitoring system that issues immediate warnings when the institution has repayment problems or difficulties with cash flow.
- Avoid combining grant and loans; giving with one hand (offering social welfare activities) and taking away with the other (requiring loan repayment) can be

confusing to target communities. If an organization offers free goods and services (e.g. transporting goods for IGAs to markets via project vehicles), it may find it impossible to change expectations when the project ends.

Advantages/Benefits of Microfinance	Disadvantages/Risks of Microfinance
<ul style="list-style-type: none"> <li>• Access to finance is created provided that regular payments are made.</li> <li>• A loan program combined with a saving scheme contributes to the growth of the individual's assets</li> <li>• Support from Micro finance helps groups improve their financial management</li> </ul>	<ul style="list-style-type: none"> <li>▪ The failure of one of the group members makes the remaining group members defaulters and limits their access to credit</li> <li>▪ It may be difficult for PLHIVs to join a group to access finance because they are considered as high risk elements.</li> </ul>

### 3.3.7 Labor Savings Methods and New and Effective Technologies

In situations where the household has lost members because of AIDS, war, civil strife, or a natural disaster, there is a need to reduce labor requirements. Some types of labor saving activities include:

- Using improved seed varieties that require less weeding.
- Using lighter tools to match the lesser strength of women, older children and elderly.
- Reducing the time that women and children spend hauling water by improving access to water sources (e.g., new wells, irrigation systems, etc.)
- Use fuel-efficient stoves that reduce time spent gathering and carrying wood.
- Using animal manure and fodder to improve crop yields.

### 3.3.8 Agricultural Training for Youths and Widows

While labor in vulnerable households tends to be limited, labor may still be underutilized because of a lack of knowledge or skills. A household may have lost the main agricultural producer who had the knowledge and skills. An older child, widow, or even grandparent will need to learn the basic agricultural skills to take full advantage of the assets. His/her potential is underused because the person does not have the required skills. Training can be provided within the community by formal institutions, such as the extension service, NGOs and CBOs with agricultural activities, and local schools, or through informal farmer-to-farmer methods.

**Tips:** Many women have been excluded from traditional extension services and, on becoming head of the household, many need additional knowledge and skills to produce food and cash crops. In addition, farm and household work demands must be balanced for adults and children.

### **3.3.9 Improving Nutrition to Improve Productivity**

The poor nutrition of vulnerable children is a common problem that negatively impacts on productivity. It can be addressed through a number of agricultural programs.

- The most widespread intervention is a household garden that produces vegetables and other nutritious food.
- Sometimes mini-drip irrigation is added to the program to increase yields and acts as a laborsaving device.
- In some cases the yields are so high that a surplus is produced and marketed to add and diversify household income.

## **4 EXISTING RESOURCES AND OPPORTUNITIES**

A number of public and private institutions and NGOs in Ethiopia already provide a wide range of services that can contribute to job creation and income generation to unemployed youth and other marginalized groups. Key contributors to the process are described in this section.

### **4.1 Government and private institutions providing support for Economic Strengthening**

#### **4.1.1 The Federal Micro and Small Enterprise Development Agency (FeMSEDA)**

The Federal Micro and Small Enterprise Development Agency is a government institution established to undertake a wide range of activities that promote the micro and small enterprise sector in the country. It has an overall objective of encouraging, coordinating and assisting institutions that provide support to the development and expansion of micro and small enterprises.

The institution focuses on: provision of training of trainers on entrepreneurship development, skill upgrading, and training on technology and handicraft areas. Its target groups are supervisors of the micro and small enterprises (MSEs), extension workers of

MSEs, trainers, technicians and operators /entrepreneurs. Its major clients are government organizations, Regional Micro and Small Enterprise Development Agencies (ReMESEDAs), nongovernmental organizations, public enterprises, private enterprises and individual.

In addition to FeMSEDA, there are private consultants and individuals who provide management and other skill training. The names and addresses of consultants that provide skill training including their area of specialization can be obtained from the Ministry of Trade and Industry, Ministry of Finance and Economic Development and from Regional Trade and Industry Bureaus as well as from the Consultants Association.

#### **4.1.2 Technical and Vocational Education and Training**

Currently, in Ethiopia there are over 187 governmental and non-governmental technical and vocational training schools providing training in over 33 different skills. Their training programs range from one to three years. The skill training is believed to have created better access to employment opportunity or self employment for the graduates than normal academic education. Skill training areas with highest demand in the labor market were indicated to be:

- Construction
- Metal fabrication
- Electricity
- Industrial technology
- Nursing
- Hotel and tourism services

The demand for the first three areas is due to the recent construction boom. The NGO owned TVET program is free of charge. The government TVET programs enroll students who are unable to continue their university or college education while that of NGOs are need and support based. The private TVET institutes charge fees ranging from approximately USD 30 to 40 per month. All of them advertise their services and requirements for admission at the beginning of the year.

#### **4.1.3 Regional Micro and Small Enterprise Agencies**

Regional ReMESEDAs are engaged in organizing unemployed youth into associations, assisting them in getting legal personalities, providing short term business management training, encouraging them to start micro enterprises and facilitating access to finance. The most important experience that can be emulated from the activities of ReMESEDA is the move to

provide comprehensive services for associations engaged in micro and small enterprise development. ReMSEDAs provide packages of economic support that include:

- Training or awareness creation on group work organization and management
- Providing working premises for Associations
- Creating a linkage with MFIs for the delivery of credit
- Facilitating market linkages through organizing trade fairs and exhibitions
- Providing BDS

The target groups for ReMSEDAs are unemployed youth, poor women and girls the disabled and PLHIV. ReMSEDAs do not have special programs for PLHIV-OVC but according to the information from the officers at Oromia ReMSEDA and a field report from Amhara, there were instances where PLHIV were organized and accessed the support and service of the institution. PLHIV-OVC do not get special treatment other than what is provided for HIV negative unemployed youth. The exception is that organized PLHIV-OVC can access support from NGOs when available.

The selection of unemployed occurs at the grass roots level by the community. The *kebele* administration establishes a special committee for the selection of the unemployed based on their work habits, economic status and interest in joining an association. In addition to selection the community also provides working premises for the associations.

ReMSEDA does not provide special skills to their target group. The group normally organizes itself around its own trade and the institution assists in skill upgrading. The ReMSEDAs also assign BDS facilitators for organized micro enterprises and associations to help them succeed in their ventures.

The Micro and Small Enterprise Agency has also facilitated access by the organized youth to contracts in the construction of condominiums with respect to supplying pre-cast beams, fabricated metal doors and windows and even installing sanitary and sewage systems. Others are engaged in supplying stone, selected materials and gravel from quarries and mines. The ReMSEDAs report the existence of many successful associations which have built up their assets and improved the living condition of their members (the information was obtained from Oromia and Amhara). Associations that are involved with agricultural products such as animal fattening and horticulture, and services like Petty trade and café business were reported to be successful except for a very few failures caused by mismanagement.

The Regional Trade and Industry Bureau, the Regional Small and Micro Enterprises Development Agency and micro finance institutions have formed a joint technical committee to address the problems confronting the associations and individuals engaged in micro and small enterprises

#### **4.1.4 Association of Ethiopian Micro Finance Institutions (AEMFI)**

Delivering financial services to the poor has been identified as an important instrument capable of breaking the vicious circle of poverty, as it would increase employment, income, consumption and empowerment of disadvantaged groups. In recognition of the vital role of micro finance in addressing the financial needs of the poorest of the poor, the government of Ethiopia reformed and issued its first microfinance legislation in 1996 (Proclamation no.40/96) with the aim of providing microfinance services to the poor through deposit-taking MFIs. Since then, microfinance institutions have emerged to deliver financial services to a large number of poor urban and rural households in a sustainable way. MFIs are governed under the Ethiopian monetary and financial policy framework, as per the microfinance law. Government's development programs/projects and institutions are not allowed to deliver financial services at all levels.

The numbers of microfinance institutions have expanded over the last 10 years with the loan and saving portfolio growing the fastest. Their outreach, loan size and loan products have also increased over the years. The number of microfinance institutions has reached 29 in 2009. The geographical coverage of MFIs is shown in Fig. I, while the loan product, loan size, loan period, interest rate and repayment frequency are shown in Annex II.

#### **4.1.5 Government Policies and Programs**

A number of government policies and programs are important factors at the macro level in supporting economic strengthening, including the enabling of all the resources mentioned previously in this section. These policies and programs include:

- Agricultural-led industrial policy
- Urban micro and small enterprise development program
- National power development strategy
- Women's development package
- Housing development package
- National HIV/AIDS policy
- Micro finance support program and policy
- Industrial strategy

- Urban development program
- Inheritance rights laws
- Poverty reduction program
- Policies to provide land and shade
- Financial support for ES, intervention strategies, and technical support by Federal and Regional HIV/AIDS Prevention and Control Office (HAPCO)
- Collaboration and commitment of regional and local government
- Free provision of ART
- Universal basic education

#### **4.2 NGO Activities**

Although there are many NGOs engaged in ES intervention for PLHIV-OVC, many of their experiences are not well documented. It is not always possible to know what led to positive results and could be considered a best practice. Moreover, there is no uniformity and consistency in the application of the approaches and there are no indicators with which to measure whether the expected results of the program were attained.

Many NGOs have attempted to organize the poor and vulnerable ones into RoSCAs. However the groups did not get proper financial management training and could not benefit from the practice. As a result it was dispersed after the first round rotation.

#### **4.3 Other Issues**

##### **4.3.1 Conflict Resolution**

ES support will be offered at several levels—individual, household, and groups/associations. Due to weak management and/or unexpected problems, conflicts may arise among groups/associations. These can be managed and resolved by employing these principles:

- Focus on the specific issues in an objective way, not on personalities
- Listen respectfully and be open to the fact that disagreements occur
- Stay positive, work together and patiently search for common, appropriate solutions, not differences

##### **4.3.2 Stigma and Discrimination**

Stigma and discrimination are still a part of the day to day of many people living with HIV/AIDS in ways that often profoundly impact on their ability to earn an income, be gainfully employed, and to protect their assets. Employers and clients of PLHIV are often misinformed or uninformed as to the true productive potential of PLHIV, OVCs, and their

families. Combating this requires a mainstreaming anti-discrimination messaging. Most every economic strengthening activity that is mentioned in this guide will require some informational/educational activity to dispel false ideas about PLHIVs and OVCs.

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**SAMPLE FORMAT FOR POCKET REFERENCE GUIDE**

<b>Agency Name</b>	<b>Services Offered</b>	<b>Contact Person and Address</b>	<b>Notes</b>