



# **Improving the Living Conditions of PLHIV and OVC Families through Income Generation Assistance**

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# Introduction

- 1. IGA improves quality of life of PLHIV and OVC families (improving and saving lives)**
- 2. HBC and OVC team visits**
- 3. Community support**
- 4. Availability of treatment, returning to health, focus on socio-economic support**



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- 1. IGA**
- 2. MED (Rice bank, cow bank, pig bank, chicken bank, individual businesses, saving group)**
- 3. LED**



# Why choose IGA

- 1. Simple**
- 2. Suitability**
- 3. Safe**
- 4. Self-reliance**
- 5. Survival**



# Definition of IGA

**Subsidized microeconomic programs, including business motivation and job skills training and any other micro economic programs that are not intended to be financially sustainable.**

# Description of IGA

- 1. Small capital for starting up IGA in form of small loan without interest.**
- 2. Maximum amount of loan is up to 50USD for an eligible family.**
- 3. The loan in form of in cash, materials/equipments and/ or animal or chicken for raising.**
- 4. The successful activities/ families are expected to return the capital within one year period.**
- 5. Defaulters are normally exempted from returning the grant/loan.**



# Eligibility

**The criteria for selection of beneficiary include:**

- **OVC family with the breadwinner who is able to run IGA**
- **Proper assessment of the background of the family**
- **Families interested in some specific activity**
- **Willingness and ability to take/repay loan**
- **Approved by local authority**



# Evidence that it works

1. Literature review
2. Reviewed programme information of the household that receive IGA
3. Case-studies

**Households 797 (PLHIV 494 and OVC 303)**

# Repayment

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<b>Fully repaid the loan</b>	<b>391 families (49%)</b>
<b>Partial repayments the business continues and is profitable</b>	<b>270 families (34%)</b>
<b>Failed to make one repayment and the business folded</b>	<b>136 families (17%)</b>



# Types of activity

**Successful:**

**home gardening,**

**grocery sales,**

**chicken raising**

**Pigs raising**

**Combination of above (livelihood approach)**



# Types of activity

**Less successful:**

**Fishing**

**Seasonal vegetable and fruit selling**



# Stumbling blocks

- **Larger families who consume a lot of their own products**
- **Existing larger loans**
- **Less support from community (stigma and discrimination still exist)**



# Building blocks

- **Own investment**
- **Low stigma and discrimination in community**



# Temple building

## Success stories

- **one family purchased a bicycle so she could travel to and from fruit wholesaler.**
- **purchased a pig from business profits which had piglets. Previously this family only had one of her three children attending school but now all 3 attend from her business profits.**

# Challenges

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- **Businesses are very small in terms of size and capitalization. Most of the micro entrepreneurs still live at subsistence level. In general, the business assets are too limited and also of low value resulting in minimal profit margin (6000R/day).**
- **Record keeping of their daily earnings and expenditures is limited to only few micro entrepreneurs and most have no knowledge of record keeping**



# Challenges

- **None of the businesses are registered and micro-entrepreneurs do not see any reason or benefit in registering**
- **Expansion/ growth of the business are restricted due to lack of capital, health issues, family consumption needs**



# Next steps

- **Define MED and determine what is suitable for beneficiaries**
- **VFC to increase loan size for successful IGA households**
- **Self-help group access group loans**
- **Link with successful business people**
- **Build WVC capacity, develop a economic development strategy**

# HAPPY Picture

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# Thank You For Your Attention!

