



**UNZIP LOCALLY AVAILABLE
ECONOMIC POTENTIALS TO KEEP
THE SMILE: WOMEN ON DRIVING
FINANCIAL INCLUSION FOR HIV
SERVICE RECIPIENTS**

Driven by the prevailing gender norms, lack of income earning opportunities for women living with HIV and other issues including the amount of work required at home like caring for children and sick household members is quite common. Furthermore, such situations increase vulnerability of their families, increasing the pressure on children to leave the education system and start working to support themselves and their families. This loss of livelihood coupled with health expenditures increase due to out-of-pocket medical cost usually result into a vicious circle of rapid impoverishment among women living with HIV.

Economic empowerment efforts that focus on empowering HIV service recipients on easily replicable competencies to start their own business combined with marketing skills trainings and the establishment of support groups have demonstrated to be of great benefits on improving livelihood specifically to women living with HIV and their families.

The 'JIPANGE' project, implemented by *Afya Plus* with funding from the U.S. President's Emergency Plan for AIDS Relief (PEPFAR) through the Ambassador's Fund for HIV/AIDS Relief (AFHR) in Bukombe DC-Geita has played a critical role in addressing challenges that HIV services recipients are facing including, unpredictable food security and weak social protection due to limited access to health insurance scheme; limited access to enabler capital and inclusive economic opportunities; stigma and discrimination which to large extent affect their treatment outcomes and overall well-being.



Through 'JIPANGE' project, *Afya Plus* addressed such challenges by providing tailored economic strengthening interventions prioritizing women living with HIV. The project focused on enhancing entrepreneurship skills, facilitating access to financial resources, and addressing access to basic necessities such as food security and enrolment to health insurance schemes for social protection. Additionally, the project incorporates mental health support to empower HIV service recipients and ultimately improve their overall well-being and resilience.

Among the fortunate beneficiaries of the project is Rose, a resilient 36-year-old single mother of three, who has faced the challenges of living with HIV for over a decade. Before becoming a member of the “TUPENDANE” group, a support network for HIV Service recipients, Rose confronted the formidable task of providing for her children's necessities, including daily meals and school expenses. While the Government plays a crucial role in providing HIV services and monitoring the progress clinically, it's important to note that many other essential care and support services still come with out-of-pocket expenses together with transportation costs to and from care and treatment clinics, which place an additional financial burden to HIV service recipients. Therefore, financial independence was critical to alleviating a considerable burden to Rose.

Motivated by this realization, Rose took the initiative to expand her small business for financial independence. The financial literacy imparted to her by *Afya Plus*'s 'JIPANGE' project played a pivotal role in empowering her to navigate these challenges and secure a more comprehensive approach to healthcare through enrollment into iCHF-an improved health insurance scheme. Initially, she took on various jobs to make ends meet but soon recognized the need for an additional income stream. Armed with an initial capital of Tsh. 3000, Rose made the leap into entrepreneurship, delving into the world of chapati-making and sales in a small center in Bukombe.

Her turning point arrived with her participation in the 'JIPANGE' project's entrepreneurship training, a program organized by *Afya Plus* in collaboration with Bukombe district council to empower HIV Service recipients economically in Bukombe DC. Rose gained insights into the crucial role of marketing in achieving business success, prompting her to shift her focus towards effectively promoting her chapati business. The shift resulted in a remarkable improvement in her business, boosting daily production from 2kgs to 10kgs of flour. Rose now caters to a diverse clientele, receiving orders that have expanded her profit margin ranging from Tsh. 10,000 to 15,000 per day. Encouraged by her growing customer base, she diversified her offerings to include rice, ugali, and soup, reaping a profit of Tsh. 20,000 to 25,000 per day, working six days a week.



With the success of her business, Rose's living conditions have undergone a significant transformation.... ***“I am now able to provide for my family more comfortably, ensuring my children's needs are met promptly”*** ... Her improved financial situation has enabled her to reside in a more comfortable home, fostering a sense of security. Looking forward, Rose plans to leverage loans from her group, 'VICOPA,' to further expand her business. ***“.... My plan is to create a comfortable waiting area for customers and expand the kitchen space to accommodate the increased demand, thereby meeting the evolving needs of my clientele...”***

The success of the 'JIPANGE' project in Bukombe DC is a testament to the collaborative efforts of various stakeholders, institutions, and individuals who have played a fundamental role in making a positive impact on the lives of HIV service recipients. The concerted efforts of Afya Plus, the Government through Geita Regional Administrative Secretary Office and Bukombe District Council, and the support from the U.S. President's Emergency Plan for AIDS Relief (PEPFAR) through the Ambassador's Fund for HIV/AIDS Relief (AFHR) have been instrumental in addressing the multifaceted challenges faced by HIV service recipients especially women in the region. The commitment of regional and council-level authorities, including the Regional Administrative Secretary, Regional Community Development Officer, and District Executive Director, among others, reflects a unified approach towards achieving the project's goals. The facilitators from Afya Plus, Division of Community Development at Bukombe District Council, iCHF Focal person, and the Loan Officer from NMB Bank Plc have contributed significantly to

the success of the entrepreneurship and financial literacy training sessions.



Furthermore, the dedication of the HIV service recipients' groups, such as "TUPENDANE", in actively participating and applying the skills learned in the project demonstrates their resilience and commitment to positive change.

This success story serves as a compelling call to action for continued support and scale up of similar economic empowerment initiatives. To further enhance the well-being of HIV service recipients, we urge increased investment and collaboration from Governmental bodies, non-Governmental Organizations, and the Private sector. By scaling up projects like 'JIPANGE,' we can address the systemic challenges faced by individuals living with HIV, promoting economic empowerment for financial inclusion, reducing stigma, and fostering sustainable community development. ***"Let us collectively commit to building on this success, ensuring that more lives are positively transformed, and communities thrive in their journey towards a healthier and more resilient future".***

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Disclaimer

The information and insights presented in this success story are the perspectives of the author(s) and may not necessarily reflect the official stance of the funding agencies or the Government of Tanzania.