



With the help of a grant from the Overbrook Foundation, Shared Interest mobilizes resources for South Africa's economically disenfranchised communities to sustain themselves and build an equitable nation. Shared Interest and our South African partner, Thembani, have helped to jump-start community economic development and the fulfilment of South Africa's promise to uphold human rights in low-income township and rural neighbourhoods in each of the country's nine provinces.

In the process, Shared Interest has facilitated the creation of more than 64,000 low-cost homes, 12,000 new small businesses and 18,000 new jobs—rebuilding communities and improving the lives of more than 400,000 people across South Africa. Moreover, Shared Interest has succeeded in moving each of South Africa's major financial institutions to issue loans to South African CDFIs and non-governmental organizations serving the country's most marginalized neighborhoods. A Shared Interest loan guarantee impacts not only economic rights, but also health rights.

A Shared Interest loan guarantee to the Small Enterprise Foundation (SEF) enabled SEF to increase its number of clients (95% of them women) from 18,000 to 30,000. At the same time, SEF clients are receiving innovative HIV/AIDS education. The educational component of this project was piloted this year in a few villages by the University of Witwatersrand. By combining the education with the clients' credit program, participants are able to obtain life-saving information without suffering the stigma associated with the virus.

A study of the Small Enterprise Foundation (SEF) HIV/AIDS training pilot program produced strong results. The program includes ten 1-hour sessions during fortnightly village center meetings that focus on gender and HIV (gender norms, domestic violence, sexuality, HIV/AIDS) and on life skills (communication, conflict resolution, solidarity, leadership). The study of the program focused on community mobilization.

During the study of the pilot, 8 villages (pop. 64,000) with 500 loan recipients and 500 controls were studied to see the individual, household and community impacts -- with surveys of 8,000 individuals at the beginning of the program and at the end of 3 years. The researchers gathered information about economic and social well-being indicators; as well as, knowledge, attitudes, communication, sexual behavior, social norms, community responses and quantitative measures of GBV, HIV incidence (Orasure saliva assay), and AIDS mitigation.

They found the program had produced perceived economic and social benefits, shifts in attitudes towards HIV and a sharing of strategies and new behaviors. Some of the new behaviors included: negotiating condom use and leaving abusive relationships, engaging men and youth. The program also positively impacted client recruitment and staff performance, and resulted in 20% larger loans. Shared Interest is working with SEF to approve a second loan guarantee to help them reach a total of 50,000 and bring HIV/AIDS training to 19,000 clients in the next two years.