



## STORIES of HOPE

### NAMIBIA

#### Microcredit Program Helps Women-Owned Businesses Grow



Teodesia Nandago's business has grown thanks to a PEPFAR-supported microcredit program.

*When asked what she plans to do with the extra income, she stated, "For now, I will pay school fees and get medicine for the children and other sick people in the house."*



Sixty dollars a month – that is all Teodesia Nandago earned from her small bread baking business. Twenty-five-year-old Teodesia is the sole provider for a household of 10, three of whom are orphans or individuals living with HIV/AIDS.

Teodesia found hope and assistance from a microcredit program supported by the U.S. President's Emergency Plan for AIDS Relief (Emergency Plan/PEPFAR). The program targets caretakers of orphans with information about entrepreneurship and health-related matters. Teodesia smiled when she recalled her first meeting to discuss the microcredit program. She said, "I never heard of such a thing as microcredit. ... This is a very new idea for us here in the North. I went home after the meeting and discussed it with my [sick] mother. Even though I didn't trust the idea so much, my mother told me to join. ... She told me that we had nothing to lose."

Within a month, Teodesia had diversified her business to include soft drinks, cakes and other food items. Even more impressive, she more than doubled her income. When asked what she plans to do with the extra income, she stated, "For now, I will pay school fees and get medicine for the children and other sick people in the house."

Teodesia's story is not just one of hope, but one of inspiration for other members of the community. Teodesia was one of 15 women who not only paid back their loans from the PEPFAR-supported Project Hope microcredit program on time, but also paid back double the amount of the original loans. When asked why they paid back more than they owed, the women responded, "The help [that the project] gave our business made us do very good (sic). ... We have more money. Now we want a large loan to really become big business women."

**The U.S. President's Emergency Plan for AIDS Relief**

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