CHF International is a leading facilitator of inclusive and market-based approaches that lift vulnerable populations out of poverty, including People Living with HIV (PLHIV) and orphans and vulnerable children (OVCs), and their families. Since 1952, CHF International has served communities and institutions in more than 100 countries worldwide, with current operations in more than 25 countries including Bolivia, Afghanistan, Pakistan, India, Iraq, West Bank/Gaza, Indonesia and Sudan. CHF also works in a number of PEPFAR focus countries such as Haiti, Kenya, Ethiopia and Rwanda. With over $305 million in funding for economic development and livelihoods programs over the past five years, CHF International has a proven track record in managing multi-faceted economic development programs for vulnerable populations.

Whether the target is PLHIV, OVCs, care givers or other vulnerable groups, CHF’s economic development programs emphasize a market-based approach, connecting people and enterprises to market and workforce opportunities, which help establish safety nets, strengthen economic security and, gradually, build sustainable livelihoods. While traditional economic support approaches tend to focus on the immediate need of vulnerable groups, the CHF methodology also considers their long-term economic viability in order to achieve sustainable impact.

Program design is based on a participatory process involving beneficiaries and includes a thorough market analysis which identifies sectors with opportunity for growth and employment. Coupled with an examination of household needs, resources and skills, program activities guide beneficiaries toward attainable economic opportunities. In addition, the assessment process maps existing lead firms, financial institutions, service providers and other economic resources to which the program facilitates access as a means to integrate beneficiaries into the mainstream economy. The private, public and NGO institutions themselves are often targeted for assistance to enable them to effectively partner with and deliver services to target beneficiaries, enhancing the integration of all value chain actors. To further bridge this gap, CHF promotes cooperative business activity—on a formal or informal basis—to accommodate access to markets and services, in addition to overcoming common resource constraints, reaching economies of scale, and catalyzing learning and innovation.

Accounting for the varying profiles among vulnerable groups, solutions are tailored to individual needs and capacities. CHF employs a range of interventions from financial literacy training and savings and lending schemes for highly vulnerable households, to value chain and enterprise development for more established entrepreneurs and cooperative businesses. For the unemployed (especially young people), CHF builds both specific vocational and life skills for unskilled and semi-skilled labor to enhance their employability and ease their entry into the workforce.
Support to OVC and Vulnerable Households

CHF International provides needs-based support to orphans, youth, and vulnerable populations such as People Living with HIV/AIDS (PLHIV). CHF was competitively selected by the SEEP Network Practitioner Learning Program to work through peer-to-peer learning networks and develop a case study around the use of alliances as a means of increasing the economic opportunities available to PLHIV.

**Rwanda:** CHF works directly with OVCs through the Community HIV/AIDS Mobilization Program (CHAMP), a USAID/PEPFAR-funded program that builds the capacity of Rwandan organizations and government to provide a continuum of community-based care, treatment, and support services. The program has assisted over 40,000 OVCs to obtain socioeconomic support, vocational training, health insurance, health prevention, and psychosocial support. The program also sets up Village Savings and Loan groups (VSLs) to help vulnerable households build assets to finance income generating activities (IGAs) as well as to provide a safety net to cope with health or economic shocks.

**Rwanda:** Through the Community Health and Mobilization Program (CHAMP) and Cooperative Development Program, CHF is improving economic opportunities for cooperatives of PLHIV by increasing productivity in the dairy, agriculture, and crafts industries through linkages with business service providers, microfinance institutions, and lead firms. An important feature of this program is the emphasis on linking producer groups and cooperatives to markets and building their capacity to work together effectively to increase their positioning and bargaining power, increase output, and increase participation of small producers, particularly women in decision-making processes. This initiative is building the capacity of 8 local service providers to facilitate PLHIV cooperatives in accessing markets, financial services, technical assistance, and other business support services. Specifically, within the chili sector, this program is connecting producer groups with a micro-finance institution to arrange a pilot loan to finance some of their operational expenses, and has facilitated agricultural technical assistance to be delivered both by government extension agents and by a distributor who has identified markets in Europe.

**Haiti:** Through the Konbit Ak Tet Ansann (KATA) program, CHF is supporting HIV/AIDS-affected young people to improve their employability and entrepreneurship skills through linkages with existing business and microfinance service providers such as Fonkoze.
Empowering Vulnerable Groups with Economic Opportunities

Youth Employment & Skills Development

CHF responds to the special employment needs of vulnerable youth through targeted employment services that are based on local market demand, and complemented by building life skills and employability skill development. Practical approaches include: apprenticeships and work-study programs linked with private businesses; training and mentoring through existing education and training institutions; youth clubs/resource centers for counseling and services. Examples of CHF programming include:

**Tajikistan:** As part of the Alternatives to Conflict program, CHF built the capacity of two local Economic Opportunity Centers to provide services to at-risk youth in conflict-affected areas. Services included market-oriented vocational training, entrepreneurship development, and employment matching with the private sector. Over 1,850 youth were served (65% job placement); today after five years, these centers continue to serve at-risk youth.

**Haiti:** Through the Konbit Ak Tet Ansanm (KATA) program, CHF serves youth in unstable urban and peri-urban areas with community job creation programs, that links young adults to opportunities in high-growth economic sectors such as textiles and construction. Since 2006, CHF has helped create and strengthen over 100,000 short-term and 3,000 long-term jobs. Currently through PEPFAR funding this program is supporting HIV/AIDS-affected young people to improve their employability and entrepreneurship skills through linkages with existing business and microfinance service providers such as Fonkoze.

**Yemen:** The Youth Economic Development Initiative (YEDI) empowered young girls through the provision of life-building skills, vocational training, and tangible employment opportunities. In partnership with a local organization, the Girls World Communication Center, this initiative provided practical, job-related training courses to 500 youth and 101 internships with business in Sanaa. A Business Enterprise Center was established to serve as a hub for young people to liaise with successful business owners and trainers. A Business Advisory Council, comprised of leading business owners, oversaw activities and advised on training design and ensure demand-driven and responsive services.
Empowering Vulnerable Groups with Economic Opportunities

Pro-Poor Enterprise and Value-Chain Development

CHF strengthens micro- and small-enterprises (MSEs) by linking them into value chains where there is demonstrated market opportunity. These interventions encourage embedded services between value chain actors, and also seek to strengthen business service support networks through local service providers.

**Ethiopia:** Emergency Livelihoods Recovery (ELR), Gurage Livelihoods and Agriculture Development (GLAD) and Generating Employment and Building Independence (GEBI): From 2004 to 2008 these programs diversified livelihoods for groups working in the pottery, beekeeping, silk production, and animal husbandry sectors. More than 190,000 men, women, and children benefited through income diversification and access to new markets. Currently, under the Most At-Risk Population (MARPs) Program, CHF is partnering with EngenderHealth and providing technical assistance to local organizations in designing, implementing, and monitoring economic opportunity programs for 1,900 transactional sex workers.

**Bolivia:** Integrated Development Program (PDI): Under the larger PDI program, the Crafts Center at CHF International, in partnership with eBay, Inc., completed a technical crafts assistance project that supported 110 artisans living in the Chapare region of Bolivia, which provided sustainable market linkages to handicraft producers. The artisans learned basic business skills and marketing strategies through in-depth grassroots training. They also acquired skills needed to access local, regional and international trade fairs, including product quality control, packaging, customer service, market research, and identifying trends. Key to this technical support was ensuring the sustainability of the artisans’ markets, by helping them identify, create and maintain national and international market linkages. By identifying a Bolivian-based intermediary, the Crafts Center introduced the artisan group to a sustainable mechanism to reach new local, regional and international outlets.

**India and Ghana:** Supplement to Slum Communities Achieving Livable Environments with Urban Partners (SCALE-UP): With Gates Foundation funding, CHF is using a value chain approach to integrate the urban poor in India’s construction sector, by improving the skills and abilities of labor and construction MSEs to respond to sector demand and move into higher value markets. To do this, CHF is working through and building the capacity of LabourNet, a social enterprise dedicated to facilitating market-based services to informal laborers.