

Innovation's Chain Reaction

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Meliya Mwambucha is a rural woman, living in Malawi, one of the world's poorest countries. She is HIV positive. Not very long ago, she was absolutely destitute. She had no income to purchase food or purchase life-saving drugs. She was dying.

Fortunately, and in the nick of time, Meliya was unleashed from the stranglehold of death. How? An innovation in microfinance which has loans become available to people living with HIV/AIDS came to her area. Why is this unique? Microfinance products are usually denied people living with HIV/AIDS because lenders often expect them to die from the virus before repaying their loans.

By having access to this groundbreaking microfinance program, Meliya's own creativity was unleashed. With a small loan of \$50, she became the proprietor of a Malawian fast food stand. She invented a "microwave oven"—not one made of stainless steel or with complex electrical wiring—but rather, one constructed using a cane basket, some cloth and a bit of straw. She cooks hot food at home and then transports it to the market, all the while keeping her delicacies warm, even after traveling for several miles, which are eagerly purchased by her many customers.

Her small business is profitable; she's paid back her loan; and she is already making plans on how to expand her empire!

In addressing seeming intractable problems like global poverty or hunger, innovation is the name of the game. When someone innovates, takes a new approach or puts a novel idea into action, the overall context shifts. One innovation begets another. It is a chain reaction.

In the case of Meliya, the innovation chain reaction started with a new intervention—providing access to microfinance for a seemingly high-risk group. That one action spurred several more developments; with her increased income, Meliya can now purchase food and antiretrovirals, thereby improving her nutrition and health; her children's sense of security and emotional health is stronger, and Meliya is living vibrantly and taking actions to end her family's poverty.

For the community, the innovative chain reaction of microfinance products for people living with HIV/AIDS means helping alleviate the suffocating stigma surrounding HIV/AIDS. It sends a clear signal that even if infected with the virus, you are still seen as a contributing member of society. It is one less reason to deny or remain ignorant to your HIV status or hide your status and neglect getting life-saving treatment. It contributes to more people getting tested and being treated for infection, thereby helping to contain this epidemic.

Meliya, who weighed a scant 38kg when she first got her loan but now weighs a robust 70kg, put it best when she said, "It's like I was resurrected from the grave. I was dying and I am now revived."