

ESTHER'S CASH COW

We traveled to Vasho Ghon, a tiny village that does not exist on most maps. Quaintly nestled in picturesque hills three hours from Harare, the Shona tribe has made this remote farm-community home for many generations. Ancient ancestors would still feel at home here today. With no electricity or running water, many conditions have remained unchanged over hundreds of years. The most notable developments include a school for the children and the calamity of AIDS.

Individual homesteads, encased by brush and thorn bushes, dot the slopes of rolling grass-covered hills. Each clearing offers home to one family, with a round mud building for the man, and a similar dwelling for each of his wives and their children. Vast open fields for grazing separate the enclaves, which are connected by dusty footpaths. The shallow river that gracefully meanders between the lowest points in the valley serves the drinking, cooking, washing, and irrigation needs of those living in Vasho Ghon. It was in this remote African village that I met the woman who has inspired me these many years, although our paths crossed only briefly.

Esther meets me at a narrow stream bridged with strategically placed stepping-stones. Beside the water she welcomes me with a smile. Cautiously I follow as she leads me confidently across the slippery rocks. She is stylishly dressed in a two-piece suit and wearing pumps that inhibit neither her dancing nor her walking through her fields. As we walk up the hill to her home, she points out the gravestone of her husband who died four years ago, just months after their third child was born. When I try to express condolences she nonchalantly comments, "Life is difficult for mothers in my village."

Her husband had been sick for a long time. Fear kept the family from giving the symptoms a name—fear of knowing, fear of dying, fear of being stigmatized. But when Esther tested HIV-positive, she knew that the same unforgiving virus would eventually kill her. What she does not know is how much time remains for her to prepare her farm and her three young children to tend it on their own.

Much like other homesteads in the community, Esther's embraces a few improvements. Although the basic structures are still made of

roughly felled trees and are roofed with thatched grass, her husband had plastered some of the mud walls with cement before he died. He had also poured a thin layer of concrete over several of the compacted cow-dung floors. There are still no windows, but a solid wooden door hangs on steel hinges that she secures with a lock and key.

About half the size of a football field, Esther's compound perches on the side of a gently sloping hill her family cleared and carefully maintains. She protects it with a barricade constructed from sticks and interlocking brambles. She sweeps the hardened reddish dirt clean with a broom made from tree branches. Within the fenced area, two dogs, perhaps a dozen chickens, and a gaggle of six geese roams freely. Corn that Esther harvested earlier in the year is stored outside in a large bin, several feet above the ground, well out of reach of animals. The shaded area below the corn serves as home for seventy-eight chicks which she breeds for both consumption and commerce.

The external structure may look primitive, but once inside I am impressed by how thoughtfully and tastefully she has furnished it. The single large round chamber serves as living room and sleeping quarters for Esther and her three children. A stuffed sofa and two matching chairs grace the room, each covered with little hand-stitched hearts. On one side rests a double bed with attractive spread and pillows. It is obvious she takes great pride in this immaculate home, ringed with handcrafted cabinets.

Adjacent to it stands another round structure, now inhabited by her sister, also widowed by some unknown, or at least unacknowledged, disease. She, too, mothered children, and she, too, tested positive for HIV. Nearby, a separate building functions as the kitchen where the two sisters cook and feed their children.

Esther is particularly eager to show us one special building. "I built it myself," she says proudly as we cross the lot to the far corner. The smaller hut blends in with the others. It is made of mud with a thatched roof. As she opens the wooden door, with arms stretched wide, Esther gestures with glee to the sparkling white commode, the kind you'd find at Home Depot. "I bought it in Harare!" she exclaims with confidence. "And I even put in a septic tank!" Without running water, the toilet's tank must be filled by hand. "It's a good place to dump the dirty wash water."

I can picture her bringing this white porcelain fixture home, strapped on the roof of a crowded bus, along with mounds of other passengers' luggage, including perhaps a couple of live goats. How this single woman maneuvered the toilet from the spot where the dirt road ends, across the bridgeless river, and up the hill on the other side to her home, I can only imagine.

Granted, Esther and her sister have ample experience navigating that hill with heavy loads. Each morning starting at five o'clock, they begin a daily routine down the hill to the creek. With five-gallon containers balanced on their heads, and one in each hand, the two women haul water to irrigate their small vegetable garden. Over the next three or four hours, they each make about twenty-five grueling trips up and down, following the well-worn footpath connecting their source of water and their source of livelihood.

Potatoes, tomatoes, and a few other vegetables provide food for their table. Most of the carefully raised-bed gardens, however, are dedicated to producing covo, a leafy dark green vegetable that she sells in the market, along with her chickens and eggs.

How has this radiant woman become so self-sufficient? What motivates her to press on despite her deadly illness is something that gradually becomes clearer as we spend several hours together.

With increased publicity and information about AIDS, a couple of years ago Esther suspected she might be infected. Because her children would receive modest government assistance if she were infected, she agreed to be tested. Now she must live with the haunting memory of her husband's slow and painful death, and the near certainty that she faces a similar one. But with certification that she is HIV-positive, her children will remain in school after she dies.

Making provision for their school fees is only one component of this determined woman's aggressive plan to create self-sufficiency for her family. Daily she prepares for the inevitable, hoping and praying for their sake that it will be later rather than sooner.

For all practical purposes, unemployment in her immediate community is 100 percent. Factories, formal businesses, and regular paying jobs do not exist. Life for Esther looked hopeless. Simple farming was all she knew, and years of tending to her dying husband left the

family garden and their only source of livelihood in disarray. She dreamed of owning a cow so she could sell milk to the other mothers in the community, but she could never scrape up the \$30 required to buy one. She considered borrowing the money, but the bank would not allow her to enter the door, even if she could afford their 100 percent annual interest. Alternatively, the local loan shark charged 40 percent per month.

In 2001, two years prior to my visit, she learned of a non-government charitable organization named Zambuko Trust. Zambuko means bridge, signifying the bridge from poverty to hope. With affordable interest and no requirement for collateral, she borrowed \$30 for six months to buy the cow that would give her life new hope. In gratitude, she named the cow Zambuko. Each day Zambuko produces the nutrients that help keep Esther, her sister, and their five children strong so they can maintain their grinding schedules. Enough milk was left over to sell to her neighbors, which enabled her to make weekly loan payments.

When the loan for the cow was paid off, Esther borrowed another \$75 to reestablish her vegetable farm. The money created work for the women she hired to prepare the soil and collect the brush that would serve as a hedge against animals and thieves. Finally, she planted cow seeds and began fertilizing the young plants that would soon sustain her family. With her youngest strapped to her back and the other two children at her side, the children quickly learned how to care for the cow and the garden. They are not yet aware how important this knowledge will be, when all too soon Esther is gone.

Communities like hers have virtually no working-aged men, only boys and the elderly. Most of the few living young men have left the village for the cities in search of work. Widows and orphans learn to work together behind a common goal; they support each other like geese flying in formation.

We accompany Esther to the weekly meeting that she committed to attend as part of her loan agreement. Though almost all the women in the group are HIV-positive, one would not know it by their joyful exuberance and determination to succeed in their businesses. As at many traditional African gatherings, the women allot time for singing and dancing. Setting aside the multiple trials that burden them, they

face this final unfair scourge with courage and resolve. I am as moved by the beauty of their open-air music, with its rich a cappella harmonies, as by any symphony in Chicago's Orchestra Hall.

When the women in loan groups meet each week and share experiences, they gain support and confidence in running their various enterprises. They know each other intimately. Each member of the group guarantees the other members' loans, giving them assurance that should one become incapacitated, the other women will cover her weekly payments and not burden her children with debt.

Every four or five months, after their loans are repaid, the women have the option of getting a larger loan to expand or diversify their businesses. These subsequent loans will not be granted until every member of the group completes her payments. Thus, if one of them is not able to make the weekly payment because of illness or some other legitimate crisis, the others chip in and make good on the loan. But if one member stops coming to the weekly meetings or tries to cheat the system, the other members visit her and pressure her to pay. With this level of peer support and accountability, repayment rates in these groups approach 100 percent.

Together Esther and her neighbors named their co-op the "Enjoyment Group." A few weeks prior to our visit, Esther's cow added to her enjoyment by giving birth to a calf. Her farm expanded as did her hope. With her first two loans paid in full, Esther borrowed \$250 to expand her garden as well as to purchase a brood of baby chicks. Every week Esther proudly reports her progress to the rest of the members.

The group leader continues to train them on how to improve their businesses. Members receive guidance in pricing and marketing, inventory control, and how to keep accurate records. By belonging to a co-op, the members are able to buy materials and supplies in bulk and to negotiate favorable prices.

From the co-op, Esther also learns much about her illness and how to care for herself. A health worker often attends the meeting, bringing additional information about how AIDS spreads, how to prevent it, and how to live a productive life once infected. With no access to medicine, let alone a cure, Esther eagerly absorbs all the techniques that may extend her life. Her dream is to establish her farm, nurture her children,

and maintain her strength long enough for her oldest to carry on the business and care for the younger siblings after she is gone.

I listen as a health worker addresses Esther and the other forty women who have gathered for their weekly meeting. Peppered throughout her machine-gun presentation is the reoccurring theme that everyone should be tested for AIDS.

“Knowledge is power,” she says. “As I stand here before you, I am HIV-positive. My husband was a soldier and he brought this to me. But as you can see, I am strong. Once I discovered my status, I improved my diet. Unfortunately, my child was born before I knew I was HIV-positive. Now the baby is also crippled by the disease.”

She continues, “When you feel loved, you live longer, so don’t reject those who are infected. It’s not always wise to tell others if you’re positive. Conserve your energy. Refrain from hard physical labor that will fatigue you. Avoid stress, since that will also sap your physical strength.”

As I listen, I watch the women’s faces in humble amazement. “How can they be so strong and joyful?” These women are impoverished and in want of medicine, but still they choose to experience the fullness of life. Is this another lesson that the working poor are teaching me? Their joy does not come from material wealth but from relationships and shared experiences, regardless of how bleak their lives might seem.

Esther’s weekly loan-group meetings provide camaraderie. Gradually she discovers the hope that many with AIDS lack. Several times during our brief visit, Esther expresses her appreciation for the weekly meetings where she not only receives financial assistance and business training, but health training and invaluable support from other infected members.

With guidance from the health-care worker, support from her group, milk from her cow, eggs from her chickens, and fresh vegetables from her garden, Esther eats better and feels stronger. But she has also learned that to prolong her life she must minimize physical work and conserve her energy. How can she possibly follow that counsel when every day begins with three to four punishing hours of hauling water up a rugged hill?

I can sense her deep angst as she outlines her vision. “I have to carry so many buckets. If only I could buy a pump and some hose, then I could stop making these many trips every morning.” Esther elaborates

on her dream, “I could expand the garden and grow more covo. And I’d gain several hours each day to sell my vegetables.”

Not wanting to squelch her enthusiasm, I needed to ask my obvious questions, “What makes you think there is water here?”

Esther had obviously been thinking about this and was ready with a response, “I know there is water near the ground. Others here in the valley, no closer than I am to the stream, have wells.”

“And do you know how deep they had to drill in order to access the water?”

“They only dig some few meters. I’ve tested and it’s here, too.”

“And how do you operate this pump without any electricity in this valley?”

“We don’t need electricity. The pump has two pedals that you push with your feet. It’s not so difficult.”

“What does a manual pump like the one you’re describing cost?”

“Well, that’s the problem. It’s very expensive.”

“What does that mean? How expensive?”

“Today, in U.S. dollars, the pump will cost about \$350. But I also need to buy some short hoses, so I can get the water to my entire garden. And it would be good if I could have a little extra money to buy some fertilizer.”

Consider the implication of what she just said. A small \$400 loan could purchase and install a manual pump and fully equip this determined farmer. That small investment could mean the difference between life and death for Esther and her three children.

Her entrepreneur dreams do not end with a water pump or a farm. If she can live another six months and pay off the loan for a pump, she would borrow a couple hundred dollars to buy a sewing machine. “When I was a little girl my mother taught me to sew. I see other women in the co-op who make a good business with this.”

Esther feels confident she could convert the skill into a lucrative enterprise. A simple pedal-operated machine and a few bolts of cloth are all it would take. “The children here must all wear uniforms to classes,” she reminds me. “I’ve seen them, and I recognize that the demand for uniforms will remain as long as there are children. What’s best is that I can teach this skill to my girls.” In five years the oldest

child will be thirteen and able to raise the others—if only Esther can prolong the inevitable and equip them to survive on their own. Noticing me mulling matters over in my mind, Esther chimes in with the same confident assessment she attributed to operating the pump, “It’s not so difficult.”