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Comunità Papa Giovanni XXIII

associazione internazionale di fedeli di diritto pontificio - www.apg23.org

Ente Ecclesiastico Civilmente Riconosciuto con D.P.R. n. 596/72
C.F. 00310810221 - P.Iva n. 01433850409

Sede legale: Via Mameli, 1 - 47900 Rimini (RN)
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Rainbow Project: a case study and good practice to “Financing for gender equality and the empowerment of women”

Role of Microfinance in Addressing the HIV/AIDS Pandemic in Zambia:

Poverty and HIV/AIDS constitute a vicious circle. Poverty creates vulnerability to HIV/AIDS, and HIV/AIDS leads to poverty. Unfortunately, the interventions of the national and international community are not moving as quickly as the desperation and the loss of hope in the people, especially women, coping with the pandemic at the grassroots level.

Zambia is one of the worst affected countries in the HIV/AIDS pandemic in sub-Saharan Africa. HIV prevalence among adults 15-49 years of age has been roughly 20% since the early 1990s. The impact of the HIV/AIDS pandemic on the country's economy is considerable. The HIV/AIDS prevalence among adults is affecting the most creative and economically active group of poor people.

An additional consequence of the ongoing HIV/AIDS pandemic is the growing number of **widows and children** who are affected in different ways: children are living with sick parents or sick relatives, orphans are left without one or both parents, and widows and children themselves are HIV positive. While a strong family care system has always existed in Zambia, the traditional mechanism of the **extended family** came under severe pressure in the mid 1990s: the "orphan problem" had emerged. The families have to pay for education and health care, having extra financial burdens on their poor situation. With the rising poverty levels, education and health care are becoming an unaffordable luxury for some families, rather than a basic right for all.

Rainbow Project is a **strategic plan** and a **large-scale model of care** meaning to help a large number of orphans and vulnerable children keeping them within the extended family.



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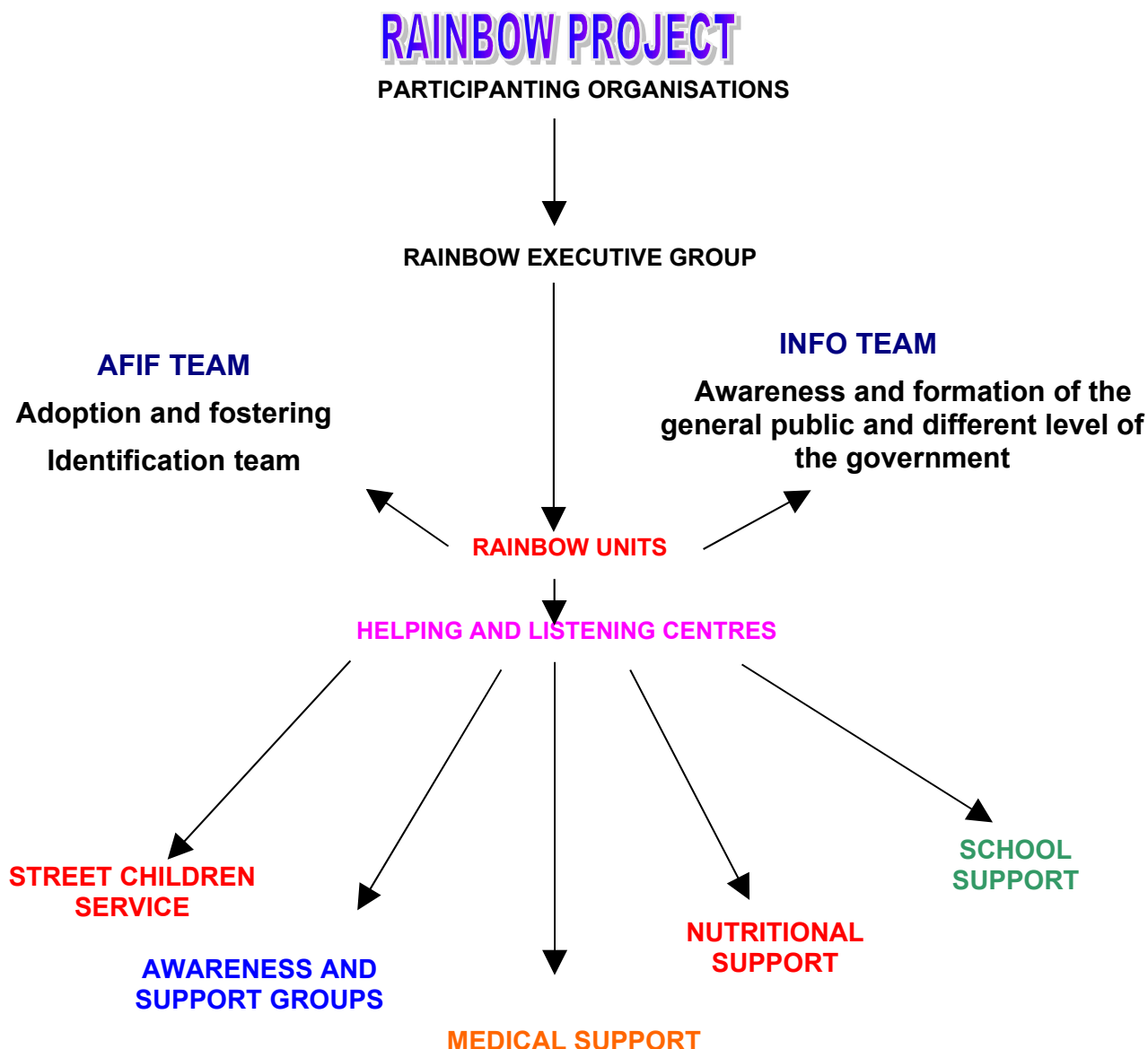
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Aims:

- To reach and help a large number of children.
- To keep them in a related or non-related family
- To make the nation aware of this humanitarian emergency.

Instruments:

- To link the organizations that are participating in the project, in order to work together.





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Awareness groups (micro credit program)

Microfinance and the Rainbow Model of Care

In this emergency context, microfinance can be a powerful tool for addressing the consequences of the HIV/AIDS pandemic in the short-term and for removing the causes of the poverty in the medium-long term. Rainbow model of care focuses on both short-term and medium-long term needs, using microfinance as a part of a multi-faceted approach to the problems faced by AIDS widows and orphans.

The spirit of Rainbow is to keep the children in related or non-related families, mobilizing the community and networking with the different organizations that are already operating on the field.

The model acts as a community based project, coordinating with more than 40 local community based organizations in Zambia with the aim of providing solutions to the different situations faced by AIDS orphans in daily life.

"Not for charity but for justice" is the motto of the Rainbow Model. Investments in human capital are highly effective in promoting growth and development. Rainbow does not consider the orphans a social and economic "problem", it sees them as the future adults of a society that is disappearing and that needs to be rebuilt as soon as possible.

The model aims to preserve the local culture, and return to people, especially women, the opportunity to have a prominent role in their own development.

The micro credit scheme of Rainbow focuses on "awareness groups". These groups are participatory support groups consisting of vulnerable families caring for orphans and vulnerable children. Usually the guardians are **women (widows, aunt, young women or grand mother) which remain alone with a considerable number of related or not related children to care.**

In these groups the guardians can discuss the psychological problems their children are facing having lost their parents, as well as their own problems in running the family. Most of the families need to be supported in terms of food, education, and health care, but the real challenge is to avoid the "dependence syndrome". For this reason, Rainbow has developed an **agricultural micro credit scheme** using the "**Twin-Track approach**", which aims to find a balance between short term needs and long term self-sustainability.

The most substantial route to improve the standard of life at household level in rural areas and peri-urban areas the is to facilitate savings, arranges for matching loans and provide basic farming and management skills training.



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Aims and Objectives

- Improving the production of maize, beans and groundnuts among the beneficiaries
- Reducing dependency syndrome among vulnerable families
- Reducing rural-urban exodus
- Improving small farmers' livelihoods
- Increasing the number of children going to school
- Developing personal independence and self confidence
- Being self sustaining even after the organization's participation has ended

First track

- Each Rainbow centre provide twenty vulnerable families who will go through farming and management skills training for ten days
- Each family shall be given an average of one hector(4 lima) of land to cultivate maize and one lima for beans and groundnuts
- Each family receive agriculture in-puts in terms of seeds, fertilizer and tools
- Repayment shall be done in kind of crop received without interests

Second track

The second track in the Rainbow model refers to limiting assistance to a certain period of time. After the loan is given, the families start to receive assistance in the form of food, education for the children and medical/general assistance . The aim of the assistance is to meet basic needs so that families will not resort to using their loans for daily survival or school fees. The assistance is granted for three months.

SUSTAINABILITY

Rainbow Project works together with the client from the start of the rainy season up to harvesting and selling time. During this time:

- Families are in constant contact with the Area Rainbow Operator.
- Regular visits done by the Zone Agriculture Office.



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- Monthly visit by Rainbow monitors.

The program last for four years. The repaying back of the loan is done in terms of bags of harvested products. Taking into account the structural poverty and the on going HIV/AIDS pandemic, the loan are given without interests.

The average percentage of repaying back is around 95 and 98%.

Conclusion

In sub Saharan Africa extended families are caring for 90 percent of all orphans. Many countries are seeing growing proportions of families headed by women, girls and grandparents.

These households are already generally poorer, and are progressively less able to adequately provide for the children in their care.

Children and young people in an HIV/AIDS-affected households begin to suffer even before a parent or caregiver has died. Household income collaps. Schooling is often interrupted and many children are forced to drop out either to care for a sick parent or to earn money. Depression and alienation are common. Survival strategies, such as eating less and selling assets are intensifying the vulnerability of households.

Thus microfinance can not only provide a solution to some of difficulties faced by orphans and vulnerable children, it can be fundamental in removing causes of the disease, by offering the possibility of education and health care. Microfinance, as part of this larger model of care, has proved to be a tool that has restored hope and dignity in Zambia.

In this sense, microfinance can be an effective way to break the vicious circle of HIV and poverty, in favour of a virtuous circle - composed of the opportunity to start a business and the possibility of increasing the number of healthy and educated people (women), all leading to higher hopes for the future.