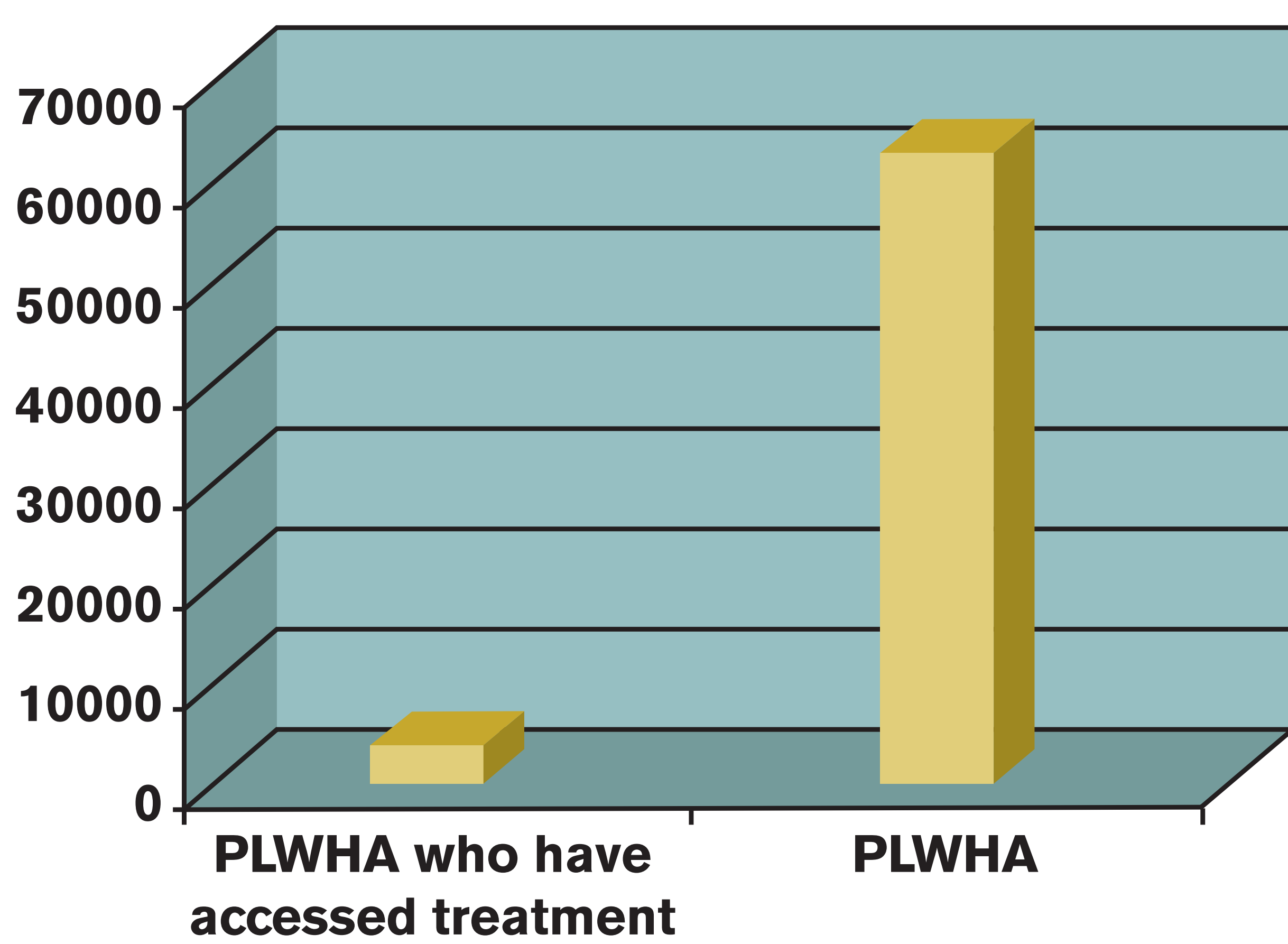


HIV/AIDS AND MICRO CREDIT: A COMMUNITY-BASED HEALTHCARE RESPONSE IN HONDURAS

Introduction

The estimated number of people living with HIV/AIDS in Honduras is 63,000; however only 4,000 have accessed free antiretroviral (ARV) medication supplied by the government. The provision of micro credit strengthens the economic base of rural families infected with and affected by HIV/AIDS, improves access to services, and increases their capacity to lead independent and productive lives within their communities.

PLWHA who have Accessed ARV Therapy vs. Total Estimated Number of PLWHA in Honduras



Description

It is often impossible for People Living with HIV/AIDS (PLWHA), particularly those living in rural communities, to access loans from financial institutions and micro credit programs due to the risk of default. To empower rural families affected by HIV/AIDS, the Community Health and Micro Credit (CHAM) program of Proyecto Aldea Global (PAG), with support from Mercy Corps, distributed micro credit loans to 12 HIV/AIDS stricken families in the northern region of Comayagua from 2005-2007. The loans were:

- Given to 11 women-headed households
- Ranged in size from \$106-\$265 USD
- Used in 75% of cases for small business ventures and in 25% of cases for agriculture



Micro Credit loans allowed families to:

- Increase their income base through small businesses
- Improve their nutritional status through the cultivation and purchase of protein-rich foods
- Access previously unattainable medical care and ARV treatments by making travel to urban treatment facilities possible



Proyecto Aldea Global/ Project Global Village- Community Health and Micro Credit Program (CHAM)

Since January 2005, the CHAM program has worked to improve the quality of life of citizens in the northern region of Comayagua, Honduras by expanding opportunities for healthy family living. To combat stigma at all levels and support people living with HIV/AIDS, interventions have focused on two areas: education on HIV prevention at the community level and empowerment of PLWHA through spiritual, moral, economic and vocational support.



Lessons Learned

Economic sustainability is interlinked with the physical, emotional and spiritual well-being of families infected with and affected by HIV/AIDS. Participants of the program noted an increase in their self-esteem and perseverance: women in particular felt empowered to take on leadership roles within their families and communities to improve their living conditions, and the effects of stigma were directly combated by PLWHA becoming more active members of their communities. There was also a change in NGO-client relations from dependency to self-sufficiency.



Recommendations

Locally-driven NGO and community responses to the overall needs of PLWHA should work synergistically with the national strategy on HIV/AIDS to ensure equal access to already available resources, such as free ART. A positive HIV status should not be a barrier in accessing micro credit.

Authors: Sara Hassan and Magda Saucedo

References: UNAIDS. Country Response to HIV/AIDS - Honduras. 2006.

Mercy Corps works amid disasters, conflicts, chronic poverty and instability to unleash the potential of people who can win against nearly impossible odds. Since 1979, Mercy Corps has provided \$1 billion in assistance to people in 82 nations.