

**“THE MICROCREDIT PROGRAMME OF RAINBOW PROJECT, A MODEL OF CARE
FOR ORPHANS AND VULNERABLE CHILDREN IN ZAMBIA”**

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The spirit of Rainbow Project

INTRODUCTION

To understand Rainbow microcredit programme it is necessary to explain which are the guide lines we follow in our action as Association Comunità Papa Giovanni XXIII. All those who have experience of developing programs know that it is not an easy task to find a fair method to help, which does not rebound on those it intends to help.

When organisations as well as individuals want to help in good faith and their intentions are right, the projects that arise make use of human, financial and knowledge resources, trying to truly do good to people in need they want to help. There is good faith. The instrument is there too. We do have the resources. In theory, the natural outcome should be nothing but a good action, effective help and support for those we want to reach.

But instead, we often find ourselves involved in experiences that do not have the expected results, and which become a source of frustration for those who help and those who are helped.

International Solidarity:
TREAT A WOUND OR CURE THE DISEASE?
(SUB-SAHARAN AFRICA CONTEXT)

A SICK WORLD

A globalised economic system which, through creating poverty, forces us more and more to use charity, has eliminated the aim of justice, of its own will, a long time ago. The results are visible: increasing poverty, environmental damage, famine, uncontrolled epidemics, abandoned orphans, child soldiers, genocide, legalised robbery and slave trading, to name but a few.

In itself globalisation could be a trigger for the integral development of this planet. It could be the way to create an equal distribution of resources, to create justice and to free people from the constant need of subsidy in the form of charity.

Therefore, it is the conflict between the society based on the human being and the society based on profit which must be resolved. The right objectives have to be put back in place so that the economic mechanisms e.g. globalisation will work properly and to the advantage of all.

TO TREAT THE WOUNDS

As regards development projects in impoverished countries, the mechanisms of the society of profits are subtly wicked: when facing a child dying of hunger, the stance of the society of profits is to persuade you that this is always the result of distressing misfortune or something of the like, so complex that the bottom line is ‘there is nothing we can do’. The society of profits gives you a chance to help the poor around the world in every possible way, as long as that help is provided “after the event”, once the fact is there. It never questions what leads to that poverty.

TRUTH IS THAT REAL WELFARISM IS THE ATTITUDE THAT LEADS TO TAKE ACTION ALWAYS “AFTER THE EVENT”, WITHOUT DISCUSSING WHAT CAUSES THE POVERTY WE WANT TO MITIGATE.

No matter the name we give to these actions, when poverty is considered as just a "status", "current fact", "fate" or some "existing condition", we draft development projects that always act "post factum" (after the event): which it means that they are implemented after the problem arises. Mistaking the cause for the effect, we will hardly be able to propose truly powerful works that can modify the poverty we want to mitigate in the long run.

TO CURE THE DISEASE

If, instead, poverty is regarded as the result of a series of historical and economic mechanisms mainly based on the search for profit as previously said, we can speak, at global level, in terms of deprivation of entire populations of their own human resources (slavery, wars, genocide), cultural resources (illiteracy) and economic resources (natural riches).

If these populations have been deprived of their own resources as a consequence, any human, cultural and financial resources that are provided must no longer be regarded as a gift or as a contribution left to the kind heart, but as true and real **restitution of resources** which were taken away.

The **welfare/paternalistic** attitude has generated the so-called "dependency syndrome", and has created in those who are helped the wrong attitude of receiving but not being the 'makers' of their own development. Such passive behaviour has not only hindered any true development, but also caused a real negative involution of the living conditions of the people reached by the help.

This **strict** attitude, ignoring the need to answer to urging needs for fear of a Welfarism attitude, falls into a contradiction, causing most of the people to behave improperly, such as pillaging, incorrect use of resources supplied with the purpose of being used to meet those urging needs.

Any attempts to bind these two positions have often led to hybrid and disconcerting situations for both beneficiaries and promoters of this work.

ACCORDING TO THE SOCIETY OF "GRATUITOUSNESS" any project in impoverished countries is planned taking into account what happens "ante factum" (before the event). Now we dare call things by their name, and we try to change things following a project whose guidelines stem from a source that belongs to the entire human race: **RESPECT OF HUMAN RIGHTS AND JUSTICE.**

In this vision it is essential to find a balance between the proper and inevitable answers to urgent needs, and the answers to the need for liberation, independence and self-sufficiency of these people, who have the same rights, you and I do, to lead a respectable life and to enjoy the plentiful fruits of the earth that our Lord has given to all of us to share.

MICROFINANCE AND THE RAINBOW MODEL OF CARE

Combating HIV/AIDS is a central objective of the Millennium Development Goals, specifically addressed in MDG 6. Children living with or affected by HIV/AIDS, or in countries with high prevalence rates, face an extremely high risk of exclusion from access to essential services, care and protection, as parents, teachers, health workers and other basic service providers fall sick and eventually die.

The situation of the children in distress, mainly due to HIV/AIDS pandemic, in Zambia requires a strategic plan able to lay down a net of answers to the different needs of the children in each area for a certain period of time, keeping them within a family.

The pandemic is affecting the most creative and economically active group of people, creating a vicious circle with poverty. Poverty creates vulnerability to HIV/AIDS, and HIV/AIDS leads to poverty.

Rainbow Project, run by the Association Pope John 23rd, is a large-scale “model of care”, whose aim is to help orphans and vulnerable children in Zambia.

The OVC are supported through different actions through a multisectoral approach: educational support, nutritional and medical support and street children program as answers to short term needs, as well as microcredit programs as a powerful tool for addressing the consequences of the pandemic in the medium-long term.

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 34 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. 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, since the year 2000, focuses on "awareness groups". These are groups consisting of vulnerable families that are already caring for orphans. Most of them 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 AIMS OF MICROCREDIT PROGRAM ARE:

- o To improve the standard of life of vulnerable families
- o To reduce dependency syndrome among vulnerable families
- o To develop personal independence and self confidence
- o To be self sustaining even after the program has ended

Twin track approach

First track

- o Each Rainbow center identify twenty five vulnerable families who will go through farming and management skills training for ten days
- o Each family is given an average of one hector of land to cultivate maize beans and groundnuts
- o Each family receive, as a loan, agriculture in-puts in terms of seeds, fertilizer and tools

Second track

The second track in the Rainbow model refers to assistance provided for a certain period of time.

An example: I am a mother of two children. I am poor, my children don't have any food, no money for school or medical assistance. What happen if I receive a bag of fertilizer for the mais I'm cultivating in my field? Easily enough I will sell the fertilizer to secure food and school to my children, e my crops will not be as good as it could be. I will not be able to have food security at home and I will not be able to pay back the loan. And this is the situation where most of the vulnerable families are living.

Taking this into consideration, at the same time the loan is given, the families start to receive assistance in term 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 program last for four years as follow:

- The first year the programs provides: agriculture training course, agriculture inputs (seeds, fertilizer and tools), assistance for three months (food, school and medical support) and the families are followed by an agricultural technician,
- The second and the third year the programs provides: agriculture refresher courses, agriculture inputs (seeds, fertilizer and tools), agricultural technical assistance,
- The fourth year the agriculture inputs (seeds, fertilizer and tools) are given as a grant.

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%.

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 an economical activity and the possibility of increasing the number of healthy and educated people, all leading to higher hopes for the future.

Rainbow Project microcredit program tries to find a balance between the important answers to urgent needs, and the answers to the need for liberation, independence and self-sufficiency of these people, who have the same rights, you and I do, to lead a respectable life and to enjoy the plentiful fruits of the earth that our Lord has given to all of us to share.