

Empowering Women through Income Generation and Health Education - The Village Health Bank Programme in Lima, Peru

Fondation PH Suisse– About Us

Fondation PH Suisse supports the sustainable improvement of health systems in low middle income countries through health education and training. In partnership with ministries of health and local and international agencies and experts, we provides local health care professionals and the public with training, modern health care equipment to improve the quality of health services for women, children, families and communities in Eastern Europe, Central Asia, and Africa.



The Village Health Bank Project in Peru – About the Programme

Throughout the developing world, millions of women are unable to access adequate health care services due to lack of personal financial resources. Scarce preventive services in low-income communities also make maintaining health difficult. Fondation PH Suisse’s Village Health Bank (VHB) programme serves to address these obstacles. Impoverished women receive credit to manage small scale business activities and generate income, while also receiving valuable health education.



meetings.

Interested women in targeted communities self-select each other to form a local organization, a Village Health Bank. Fondation PH Suisse provides a loan to each new VHB, which in turn makes individual loans to its members for their small business activities (e.g. selling prepared food, used clothes etc.). The VHB guarantees the loans, relying on personal honour and peer pressure to ensure payment. Commercial interest rates are charged on the loans to cover operating costs. In tandem, Fondation PH Suisse facilitates health education classes during bi-weekly VHB

For the past 8 years, Project HOPE Peru has worked with the Ministry of Health to improve health for rural families in the region of San Martin through a combination of Maternal Child Health and VHB activities. These projects have succeeded in improving health knowledge and the quality of health throughout the region. More recently, the Village Health Bank activities have expanded to Lima, Peru’s most populated city, to serve the vast need for economic and health opportunities there. To date, 38 VHBs with approximately 600 women members have successfully been established in Lima.

Project Objectives

- Alleviate poverty and its effects on women and children in a sustainable manner in Lima.
- Improve economic and health opportunities for 1,000 families over one year (benefiting existing and new VHB participants).

Project Activities

- Formation of new Village Health Banks
- Provision of small loans
- Stimulating health behaviour changes – VHB members will learn to prevent disease through healthier lifestyles and better use of Health service, using their increased income
- Empowerment of impoverished women – VHB members improve their skills in the handling of loans and personal savings, as well as democratic decision making
- Capacity building of Project HOPE Peru – we will be able to operate this project methodology, utilize high performance business practices and achieve sustainability

Expected Results



- Creation of new economic opportunities for 500 impoverished women and their families through 30 new VHBs that provide over \$ 100,000 of loans for income generation activities;
- 20% increase in reported incomes (with similar improvement in other socio-economic indicators) by participants over one year;
- Long term participants (one year) demonstrate improved quality of living: financial savings, increased food self-sufficiency and increased utilization of preventive health practices;
- Empowered low income women are benefiting from expanded self-confidence and self-esteem and greater participation in the decisions affecting their lives;
- Project HOPE Peru gains the institutional capacity and financial sustainability to operate the VHB methodology beyond grant end.

How You Can Help

The VHB methodology has been implemented successfully in Malawi, Mozambique, Peru, Guatemala, Honduras, Ecuador, Dominican Republic, and Thailand. The largest program in Malawi currently operates about 200 banks serving 4'000 women. Most of the VHB members care for extended family members affected by HIV/AIDS, particularly orphaned children. Additional resources are sought to expand each of these programs and serve additional women and their dependents.

Programme Partners

FEDEVACO
Project HOPE Peru

Communication

If you would like to receive more information about this programme and/or if you wish to receive Fondation PH Suisse's news on a regular basis, please contact us at:

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