



## **Report to Fondation PH Suisse --- Partnerships in Health**

January 18, 2007

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This report details the activities carried out by the Village Health Bank (VHB) program in Peru during the period of January 1, 2007 to December 30, 2007 with the financial assistance of *Fondation PH Suisse - Partnerships in Health*. The grant contributions during this period have been used to support the overall growth of the program as it reaches more beneficiaries, strengthened the staff capability, and helped the program introduce a valuable new component addressing domestic violence.

### **Financial and Loan Activities:**

*Fondation PH Suisse* resources have been used to expand the loan portfolio so that existing women are able to receive higher loan amounts as their businesses grow and to enable new women to join the program.

- During the period, 45 new Village Health Banks (VHBs) were formed, enabling 549 new low income women to access small loans to help generate increased incomes.
- By period end, the Peru VHB program had a total of 85 VHBs with 79 well functioning groups (93%). This represents 27% growth during the period.
- A total of 1,037 women are participating in the program at the time of this report.
- The total loan portfolio of the program at the end of the reporting period was US\$ 254,116, and loan repayment rates had risen to 98%.
- The combination of the expansion and growth and the improved loan quality has greatly boosted the overall program sustainability to 93% for the year. This represents a significant accomplishment as the program is now much more able to sustain itself.

Throughout the period, Project HOPE Peru program staff continued to empower the women to run their small groups, comply with the program regulations, and promote the universal norms and values of responsibility, transparency and honesty. The direct result has been continued growth and expansion in the program and significantly low rates of loan default.

### **Program Management:**

During this period, several actions were taken to improve the management and organization of the program:

- In September 2007, key program staff attended a regional workshop hosted by Project HOPE Nicaragua that focused upon developing strategies for helping VHB clients to address the problem of domestic violence. This workshop involved participants from Guatemala, Honduras, Nicaragua and Peru. Together they mapped out training plans and other activities to benefit clients. *Fondation PH Suisse* made it possible for the Peru team to attend this training.
- The Peru management team also completed a systemized re-organization of the program to improve efficiency.

- Staff continued developing loan review committees, as a useful opportunity to train and share feedback from our field Promoters regarding their experiences. These committees also allow us to evaluate the correct application of our credit policies.

- The loan disbursement control policies continued to be applied with the goal of improving internal control and avoiding situations of fraud or irregularities. These policies also serve as a symbolic element that makes the disbursement a solemn moment of group commitment and reinforce group solidarity.

### **Education and Training Activities:**

During the reporting period the following activities were carried out:

- A total of 1,088 educational sessions were completed with program participants.
- 5 promoters were trained on the program's new domestic violence curriculum. The addition of these new staff was supported in part by *Fondation PH Suisse*.
- The program established a new educational curriculum to train women members to assume the role of a domestic violence coordinator. These women receive additional training and become resources for other women members or members in their communities suffering from domestic violence.
- Another important activity conducted during this period was the development of three additional modules to expand the educational curriculum given to participants. These topics include: gender, self-esteem, and communication and conflict resolution. These modules were an important addition to the Healthy Women curriculum and will further empower the women beneficiaries of this project.

### **Curriculum Development:**

The curriculum used for the Domestic Violence Coordinators was developed through a coordinated effort with local organizations that specialize in domestic violence.

The goal of the program is for each VHB to have a DV Coordinator. This coordinator is elected by the group to receive additional training in the following areas:

**Workshop I:** This workshop focuses on the topics of gender and sexual violence and was developed with the support of members from the Network of Promoters against Family Violence (Red de Promotoras Contra la Violencia Familiar), the Child Abuse organization "Reconstructing Hearts" (Maltrato Infantil "Reconstruyendo Corazones"), Flora Tristán and S.O.S Peru.

**Workshop II:** Members from the Flora Tristán developed topics on the role of the DV Coordinator in the fight against domestic violence, family violence in the Peruvian society, the cycle of violence and the cycle of equality.

**Workshop III:** The last workshop looks to develop the capacity and the skills of the women to support their peers. This workshop is conducted with the support of Biodanza, the National Network for the Promotion of Women "Red Nacional de Promoción de la Mujer" and the professional assistance of psychologist Alvaro Silva.

### **Community Activities – Fair and Services:**

Taking advantage of the International Day to Eliminate Violence against Women, November 25<sup>th</sup>, Project HOPE Peru worked with other local organizations to conduct an informative fair to provide services to women in the community. Our participation in this fair resulted in an open invitation for HOPE to participate in similar events, helping to assure the presence of Project HOPE in the fairs carried out in the districts of Comas and Independencia.

- a) On November 22, the fair was carried out in Comas to celebrate November 25<sup>th</sup>, with the combined efforts of the following organizations:
  - District Municipality of Comas (Municipalidad distrital de Comas),
  - Network or Promoters against Family Violence and Child Abuse “Reconstructing Hearts” (Red de Promotoras contra la Violencia Familiar y el Maltrato infantil “Reconstruyendo Corazones”),
  - Association of Social Communicators of Calandria (la Asociación de Comunicadores Sociales Calandria),
  - Women’s Emergency Center of the Ministry of Women and Social Development (el Centro de Emergencia Mujer del Ministerio de la Mujer y Desarrollo Social)
  - Project HOPE.
  
- b) On November 24<sup>th</sup>, a fair was held in the district of Independencia. This event was conducted with the support of the following organizations:
  - A.C.S Calandria
  - Manuela Ramos
  - CAM-Per Urbal Centro de Atención a la Mujer
  - INABIF Ermitaño
  - Project HOPE

Project HOPE, together with the organizations mentioned above carried out an informative fair on November 24<sup>th</sup> in the Plaza Cívica of the Municipal of Independencia. The services provided during the fair were primarily education and the diffusion of information. However, Project HOPE was able to call upon several local partners to provide the following services:

- Hair cuts provided by CEO San Ignacio
- Free consultations with a psychologist, a general medical doctor, and a urologist, donated by the Proyecto Macho team

Project HOPE set up three separate spaces in the fair to conduct the following services:

- a. Information on the VHB program.
- b. Information on the different types violence
- c. Basic health services – blood pressure, height and weight.

Project HOPE and their partners alone attended to 200 people.

- c) Additionally, in May 2007, the program organized its first Community Health Fair in an effort to increase the effectiveness of the program’s interventions and to improve communication and collaboration between local health organizations. The fair was a large success providing health services and education to 817 men, women and children of all ages. The success was due largely to the support and participation of 12 organizations, including: ACEPRODES, DEMUNA, CEM,

ALDEAS SOS, World Visión, Mesa de Juventud Comas y Fraternidad Juvenil, Joven Colla, CEO SAN IGNACIO, and Dentistry organizations: UNMSM, Hospital de la Solidaridad, and MUNDO KIDS.

Baseline Survey:

During the period a baseline study focusing upon knowledge, awareness, and experience with domestic violence was conducted to coincide with the introduction of the new training curriculum. A total of 145 women beneficiaries and 141 of their husbands or partners were surveyed. The surveying process alone gave women and men a place to openly talk about domestic violence and share their experiences. The baseline survey continues to be applied on a random basis to the new members entering the program. In addition to the baseline survey, short surveys are being given during the bi-weekly educational meetings as an additional way to obtain information on the different types of domestic violence that may be occurring with VHB members.

The survey found that 54% of women members had experienced some form of domestic violence during the last three months. This was determined by a positive answer to any of the questions regarding the different forms of domestic violence and controlling behaviors mentioned. The most common form was controlling behaviors (49%), followed by those experiencing psychological violence (24%) and economic abuse (11%). 4% reported experiencing sexual violence. The capacity building and training elements of the program are designed to help women address and respond to these problems. Comments and feedback from participants reinforce the need for addressing these issues:

*A member said that her partner would verbally abuse her because of her obesity, even to the point of telling her he was having an affair with a thinner woman and describing their sexual encounters in detail.*

*A member discovered when she went to the hospital that she had been infected by her partner with a venereal disease, which generated a great deal of distrust, which she has not been able to overcome and in time has caused her love for him to fade.*

*A member said that she began suffering from domestic violence shortly after she got married, but never told anyone, not even her parents, because she was embarrassed. After dealing with the situation on her own for many years, the violence began decreasing as her partner aged. It was perceived from this case that the member thought this was a normal situation for women.*

This issue of domestic violence and women's right to live free from abuse remains the ongoing focus of the program as it works to empower women to live better lives. Over the past year and a half, the partnership between *Fondation PH Suisse* and the VHB program in Peru has been very valuable. During this period, the program has been able to grow and expand its capital base to serve and benefit more low income women. This is extremely significant as the program is now almost able to support itself from its own in-country financial resources and be sustainable. New staff has been added, and resources were available to ensure they are well trained and can continue to improve the program. A new program component focusing upon domestic violence has been started. Overall, thanks to *Fondation PH Suisse*, the Peru VHB program is much more successful!