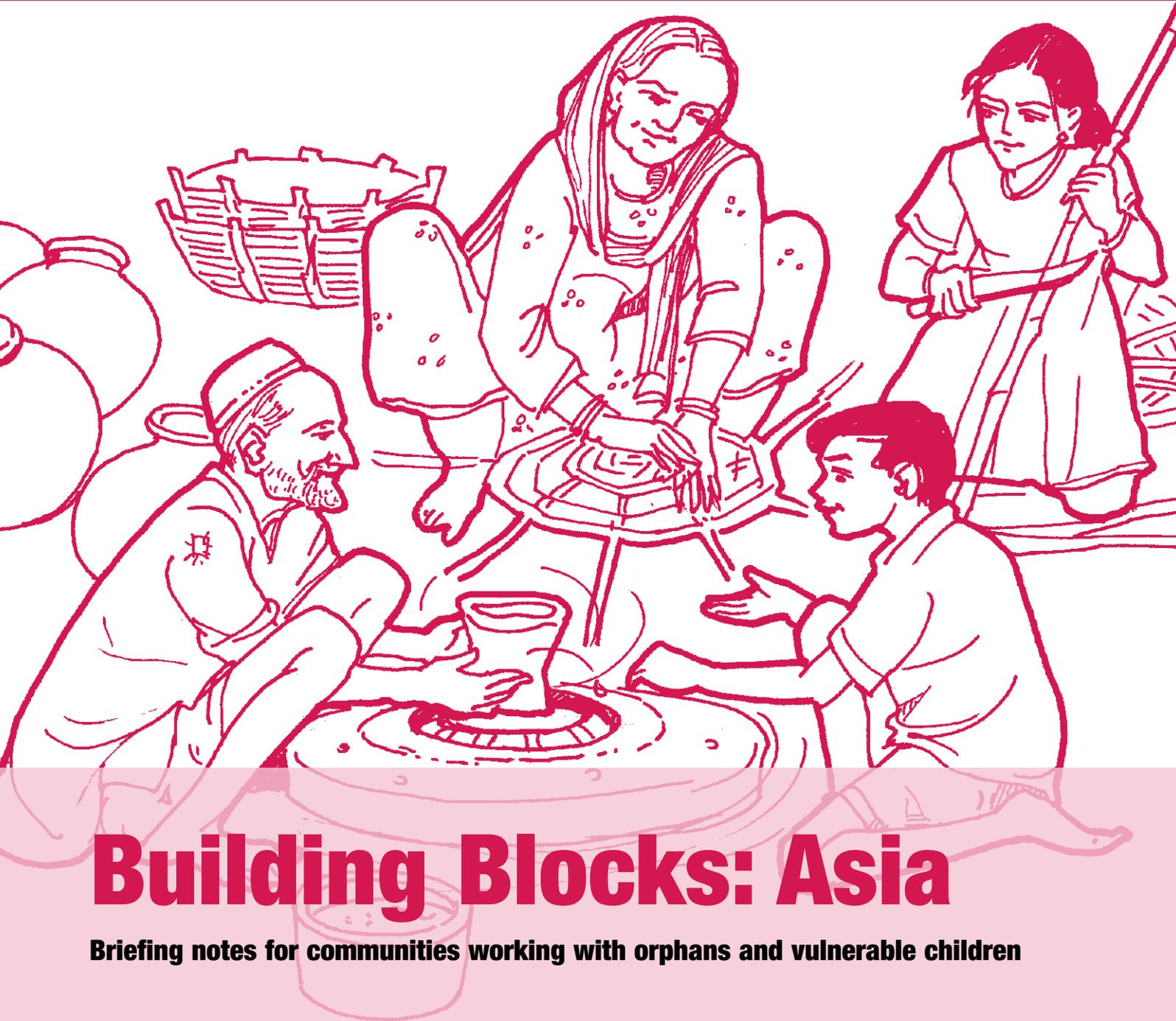


Supporting community action on AIDS in developing countries



Building Blocks: Asia

Briefing notes for communities working with orphans and vulnerable children

Livelihoods and economic strengthening

Acknowledgements

What is the International HIV/AIDS Alliance?

The International HIV/AIDS Alliance (the Alliance) is the European Union's largest HIV-focused development organisation. We were established in 1993 as an international non-governmental organisation to support community action on HIV/AIDS. Since then, we have worked with over 2,000 community-based organisations in over 40 countries, reaching some of the poorest and most vulnerable communities with HIV prevention, care and support and improved access to treatment.

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Members of the development group for Building Blocks: Asia briefing notes

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Background

The International HIV/AIDS Alliance, with funding from USAID, has produced this series of practical briefing notes to assist policy-makers, programme managers, non-governmental organisations (NGOs), community-based organisations (CBOs), local government and communities to respond to the needs of children affected by HIV and AIDS¹ in Asia. The briefing notes focus on how programmes can strengthen the capacity of children, families and communities. They do not include general information on HIV and AIDS, as this is available in many other publications.

These briefing notes are part of a set of seven, comprising six topics and an overview:

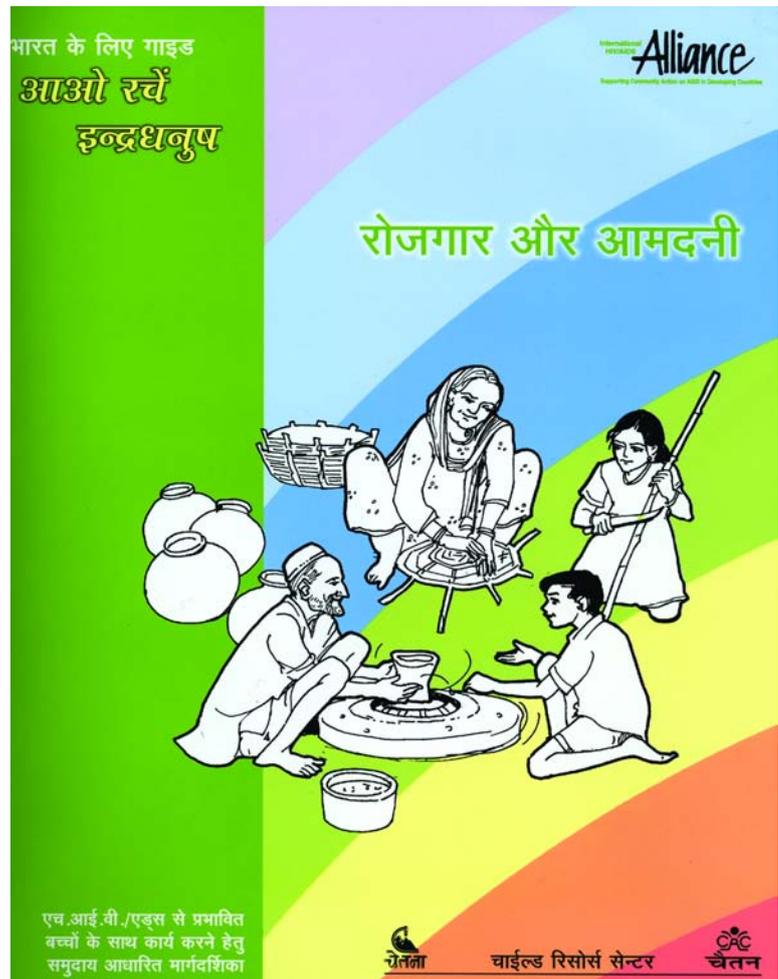
- Health and nutrition
- Livelihoods and economic strengthening
- Education and training
- Care and psychosocial support
- Social inclusion
- Protection

All these areas are important and should be considered together in an integrated response. Each briefing note introduces issues, and provides principles and strategies for guiding the response, while also offering examples of best practice from programme experience. The strategies reflect international good practice and the experience of people working with orphans and vulnerable children in Asia. Some of the guides also include case studies from Africa to illustrate practical actions that can be taken.

The briefing notes were developed through a highly participatory process, guided by an international advisory board. Initial content for the notes was developed during a workshop in Chiang Mai by members of the development group for Building Blocks: Asia, acknowledged above. This was then written up in English by a consultant, Kathy Attawell, and then translated, reviewed and revised in Cambodia, India and Thailand. These revised editions are available in Khmer, Hindi and Thai – see www.aidsalliance.org for more information on these publications. This English edition is based on the original content developed during the Chiang Mai workshop, with revisions and editions based on the country-level reviews and feedback from the international advisory board. Examples and case studies from this process have been noted as coming from a ‘Member of the development group for Building Blocks: Asia’.

¹ The term ‘children affected by HIV and AIDS’ includes children living with HIV as well as those who have lost family members to AIDS or who are living in families or communities affected by HIV and AIDS.

Background



The briefing notes in Hindi

The briefing notes are all divided into three sections:

Introduction

This section explains the topic and how it relates to children and families affected by HIV and AIDS.

Issues

An outline of the impact of HIV/AIDS on children.

Principles and strategies

Guidelines and possible ways of taking action to strengthen support for orphans and vulnerable children.

Introduction

HIV and AIDS have a major impact on economics and livelihoods, increasing poverty and reducing economic opportunities.

Many children affected by HIV and AIDS live in great poverty. Poor households are struggling to meet children's needs for food, clothing, health care and education. HIV-related illness and death increase expenditure and decrease income, reducing household economic resources. Taking responsibility for additional children increases the burden on families already suffering economic hardship.

Living in poverty also reduces children's opportunities for training and education. With few qualifications and skills, children's future employment prospects are limited to informal and low-paid work, reducing their ability to improve their economic situation. Many orphans and children affected by HIV and AIDS also lose their rights to family land, property and livestock. Without assets, it is difficult to generate income or obtain credit.

This guide is divided into two sections:

Issues

This section considers the economic impact of HIV and AIDS on children and explains why programmes need to strengthen the livelihood and economic skills and resources of children, families and communities.

Issues include:

- Decreased income
- Increased expenditure
- Reduced resources
- Family debt
- Increased economic pressure on poor households
- Lack of welfare support
- Loss of inheritance
- Lack of economic support and skills
- Missed education
- Reduced life chances

Introduction

Principles and strategies

This section outlines the key principles of programming to improve the economic situation of children affected by HIV and AIDS, and describes possible ways of taking action to strengthen the livelihood and economic skills and resources of children, families and communities. Case study examples are included to illustrate practical application of some of these principles and strategies.

Principle 1

Protect children's rights

Principle 2

Promote community self-reliance

Principle 3

Strengthen the economic coping capacity of families and communities

Principle 4

Help children to develop practical economic and livelihood skills

Principle 5

Support future planning for children



Children can learn skills from their families to make a living

Issues

An appraisal of the situation of children affected by HIV and AIDS in Cambodia found that in some cases children are reduced to begging. As one child said: "I don't want to have to beg." - KHANA, 2000 *Children affected by HIV/AIDS: appraisal of needs and resources in Cambodia.*

HIV and AIDS create or worsen poverty because of:

Decreased income

Family income is reduced when parents become too sick to work their land or to earn an income. Sometimes a parent may lose their job because they have HIV or due to frequent illness. Often the household has no income at all after the parents die. In places where HIV and AIDS is highly stigmatised, the family may lose income because other people in the community refuse to buy their crops or goods.

Increased expenditure

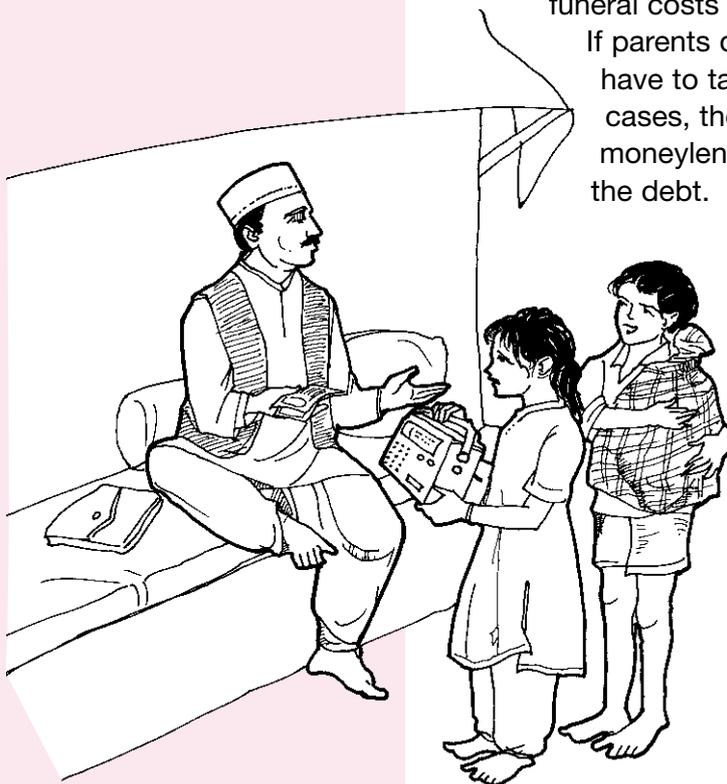
Households with a family member with HIV-related illness often spend much of their income on medical treatment, leaving less money for food, health care for other family members, and education.

Reduced resources

To cope with economic hardship, affected families commonly sell assets or use up their savings, reducing their capacity to make or borrow money.

Family debt

Borrowing money to pay for food, medical treatment or funeral costs is often the only option for poor families. If parents die leaving unsettled debts, children may have to take responsibility for repayment. In some cases, they may be subjected to violence from moneylenders or be forced into labour to pay off the debt.



Long illnesses can result in the need to sell family assets

A study in Thailand found that many families of people living with HIV and AIDS used family savings, often intended to pay for children's future education, or sold land to pay for medical treatment. -*Im-Em, W. and Phungsaachai, S. (1999) Household resources allocation and responses toward AIDS-related illnesses, Mahidol University and CARE, Bangkok*

Increased pressure on poor households

Caring for orphans increases the economic burden on families who are already caring for their own children. Elderly carers with no source of income or welfare find it particularly difficult to cope with the costs of raising orphaned grandchildren.

Lack of welfare support

Children and older people may not know about their entitlement to available welfare benefits or may lack the knowledge and skills to access them.

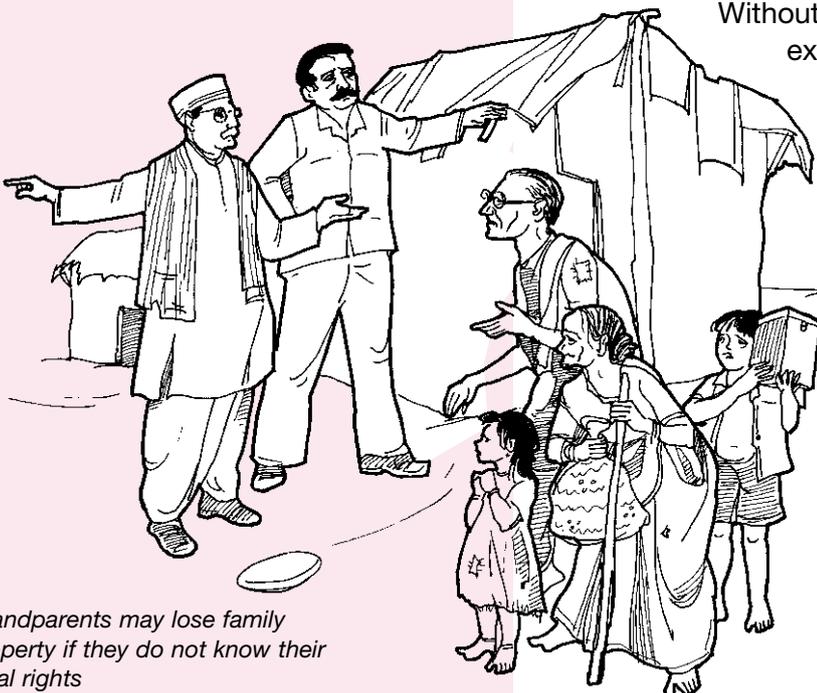
HIV and AIDS reduce children's economic opportunities and future life chances because of:

Loss of inheritance

Selling off family assets, such as property, land or livestock, reduces the capacity of children to generate income or obtain credit. If parents do not make a will, other relatives may take property children could have inherited, especially when they have no legal rights or title deeds. These children may not have access to legal support to help them claim their rights. Grandparents may lack the resources or capacity to pursue a legal case on behalf of orphaned grandchildren.

Lack of economic support and skills

Without a regular income or assets, or with existing debts, it is difficult for poor and HIV-affected families, the elderly or children to obtain credit or loans. Households headed by children or the elderly also commonly lack skills and access to training to help them start income-generating initiatives or to market their goods. Children may be unaware of or denied their parents' share of community savings and credit schemes.



Grandparents may lose family property if they do not know their legal rights

Issues

Missed education

Children in affected households or who have lost their parents often have to earn money to contribute to family income or to support themselves. Even if the family can afford to educate them, children from poor homes may feel too ashamed to go to school if they do not have good clothes or shoes. These children start work earlier than their peers, reducing their chances of achieving basic literacy or gaining qualifications. Children in households affected by HIV and AIDS may also drop out of or miss school to help with caring for the sick, domestic tasks, farming or the family business.

Reduced life chances

Children without education or formal qualifications are less likely to have access to vocational training and have limited employment opportunities. These children may end up

working for low wages in the informal economy, with little chance of improving their situation. Girls who drop out of school or miss school may have little alternative but to sell sex in order to support themselves and their families, increasing their risk of HIV infection.



I have to go and work to support my family.



I have to look after my mother who is sick.

These two children are explaining why they cannot go to school

The Convention on the Rights of the Child states:

- Children have the right to benefit from social security, including social insurance.
- Children have the right to a standard of living that is adequate for physical, mental, spiritual, moral and social development.

1 Protect children's rights

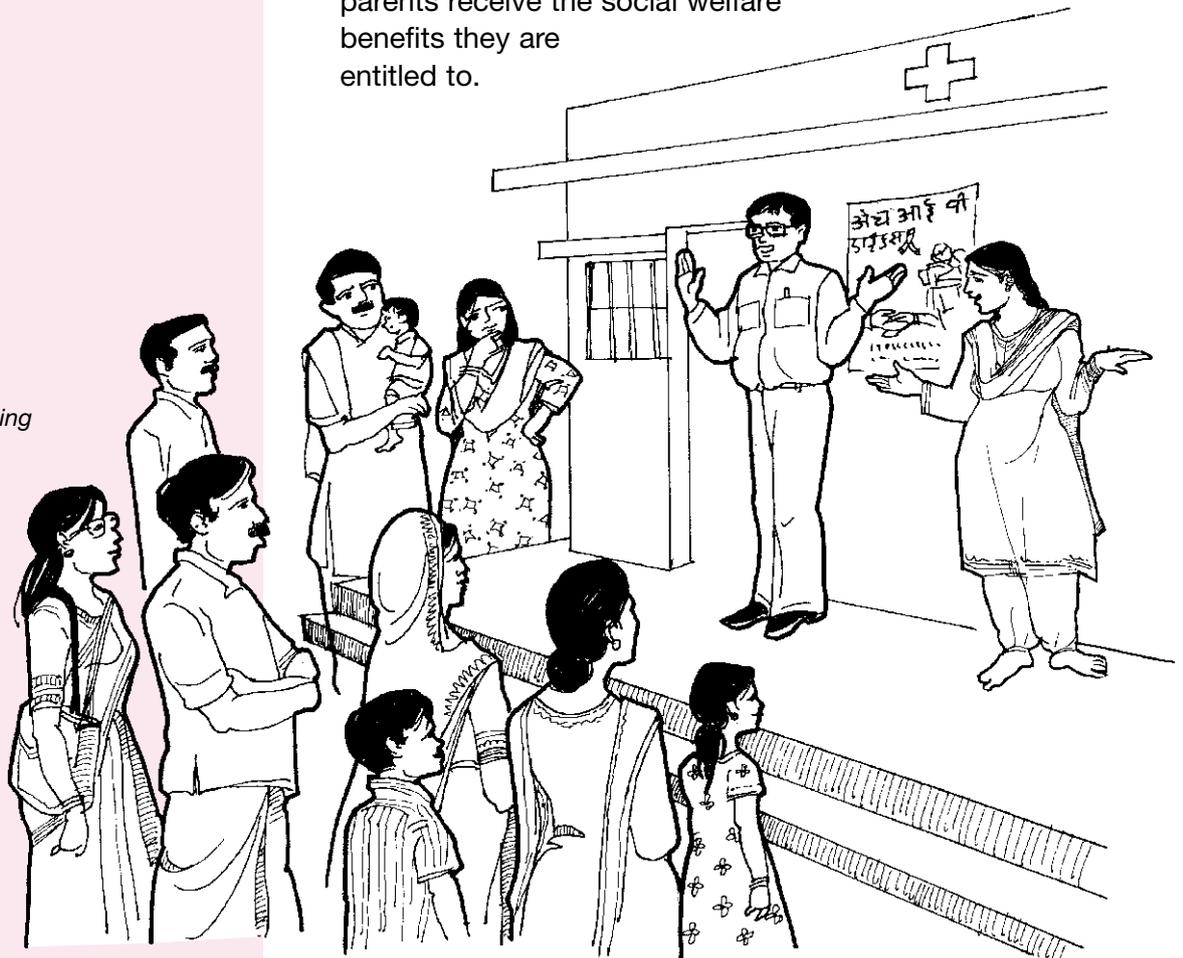
Children have the right to enjoy adequate standards of living and to have access to welfare benefits, including social security and social insurance.

It is essential to protect children's rights to their inheritance. It is also important to protect the rights of widows, as children's well-being often depends on the economic resources available to their mother.

Strategies for action

- Ensure that affected households and children are able to access welfare entitlements. Possible actions include:
 - Provide affected families with information about how to access scholarships, free health care and other benefits.
 - Give households headed by children or elderly carers practical help with application forms and procedures.
 - Identify community advocates who can ensure that orphaned children and children who have sick parents receive the social welfare benefits they are entitled to.

Legal advisor giving advice to the community

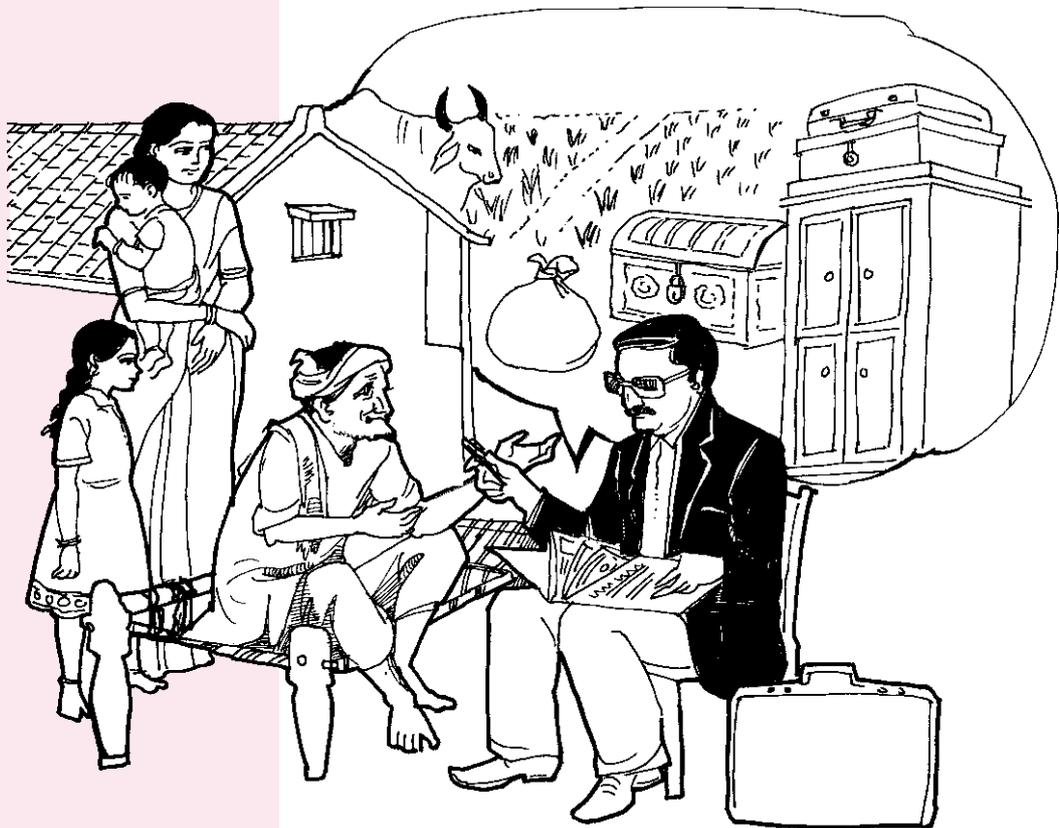


Principles & strategies

In India, the Lawyers' Collective provides advice to help ensure that children's inheritance rights are protected. One man who had taken on responsibility for caring for his nieces and nephews was very concerned that they would lose their share of their deceased father's property to unscrupulous relatives. The Collective helped him to file a guardianship petition to look after the children and their property and to file an injunction to restrain paternal relatives from selling or transferring the property. In another case, lawyers and social workers helped orphaned siblings to get the family home transferred into their name. - *Member of the development group for Building Blocks: Asia*

- Encourage families to protect their children's rights to property, land and other assets. Possible actions include:
 - Help families to make a legally binding Will.
 - Make sure that children and their carers are aware of laws that exist to protect inheritance rights.
 - Promote birth registration in places where children need a birth certificate to inherit property or obtain social welfare benefits.
 - Encourage parents to pass on birth certificates and title deeds to their children.
 - Provide access to legal advice, aid and support for children and caregivers to help them claim what they are legally entitled to.

This family is preparing a legally binding Will



- Mobilise the community to protect the rights of widows and children. Possible actions include:
 - Promote awareness of the inheritance rights of women and children.
 - Enlist community leaders to protect the inheritance rights of widows and children and to solve family disputes.
 - Encourage village committees to take responsibility for promoting the interests of orphans and vulnerable children, including protecting them from being unfairly taken by relatives.

The Sangha Metta Project, which works in Thailand, Cambodia, Laos, Bhutan and Vietnam, encourages Buddhist monks and nuns to get involved in HIV and AIDS care and support. Communities traditionally make donations to the temple, and the monks are using this mechanism to generate resources, which they distribute to affected families and children during home visits. Some temples are conducting fundraising activities on special days such as World AIDS Day and Children's Day, as well as motivating community volunteers to provide practical support to affected families. - *Member of the development group for Building Blocks: Asia*

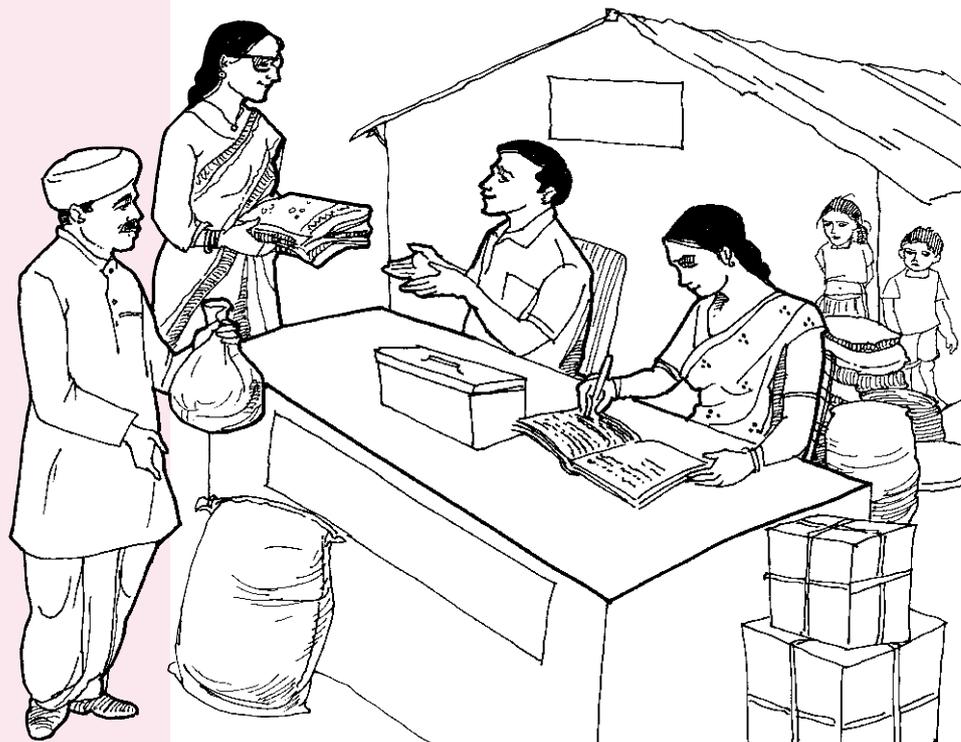
In one sub-district of Mae Sarouy district in Thailand, a civil society forum was set up to address the problems of children affected by HIV and AIDS. The forum includes community leaders, religious organisations, health centre workers, village health volunteers, and women's groups. The forum has succeeded in raising awareness and increasing community support, including establishing a Children's Fund. Day care and other activities are conducted for children and their families, facilitated by health centres. - *Member of the development group for Building Blocks: Asia*

2 Promote community self-reliance

Strengthen the capacity of communities and families to improve their situation. Schemes that rely totally on donor funds for financial and material support are not sustainable and encourage dependence on welfare and external support.

Strategies for action

- Promote integration with existing community structures to ensure sustainability. Possible actions include:
 - Strengthen existing community organisations so that they can address the needs of children affected by HIV and AIDS, rather than establishing new structures.
 - Encourage village development committees to organise practical support for families affected by HIV and AIDS.
- Mobilise communities to provide economic and material support. Possible actions include:
 - Establish community welfare funds to pay for education and health care for orphans and vulnerable children, to cover the costs of funerals or to provide short-term relief to families in crisis.
 - Promote community food and clothing donation schemes.
 - Involve religious organisations.



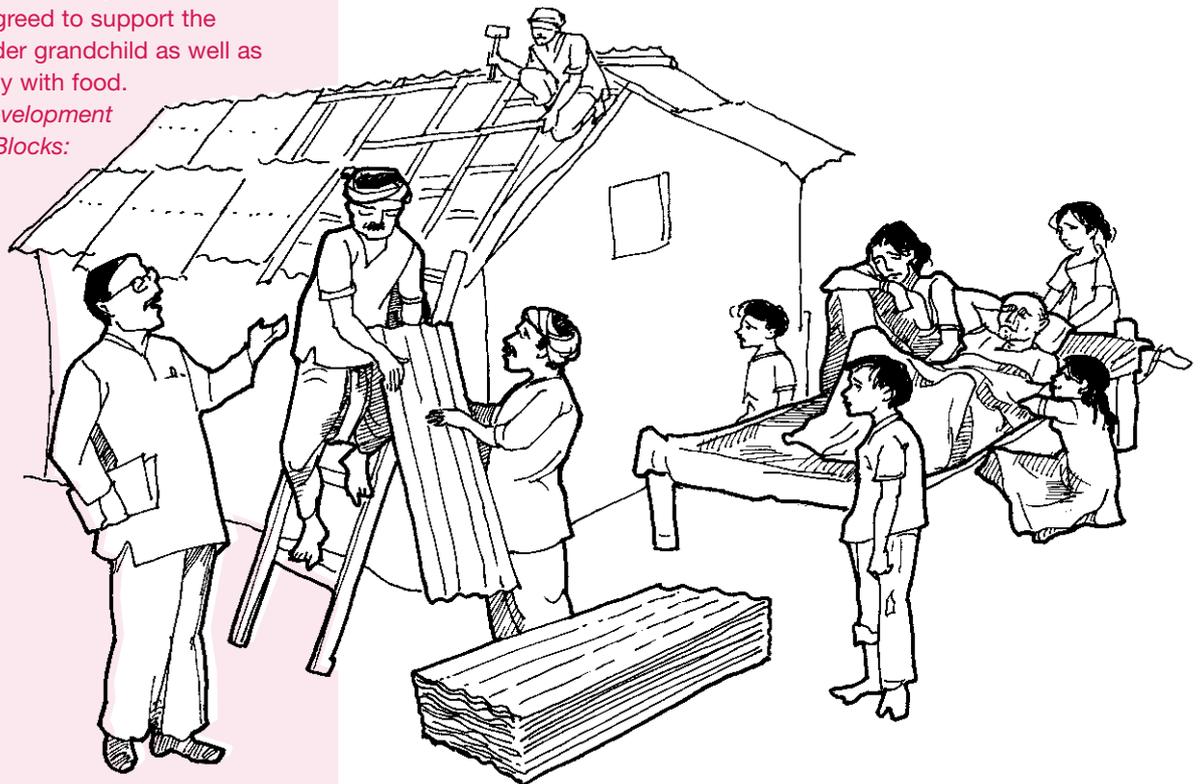
Communities donating food and clothes

Principles & strategies

The Orchid Clinic in Thailand, which provides day care services for children affected by HIV and AIDS, expects parents in return to make a regular contribution to a bank account for their child. - *Member of the development group for Building Blocks: Asia*

Also in Thailand, a group of women in Chiang Rai province set up a community savings group and used some of the profits earned from these savings to establish an assistance fund for people with HIV and children affected by HIV and AIDS. The fund is used to help in financial emergencies and to provide interest-free loans. The women also identify families needing other assistance. For example, they raised the situation of a very elderly woman caring for her young grandchildren with the abbot of a local temple, and as a result the temple agreed to support the schooling of the older grandchild as well as to provide the family with food. - *Member of the development group for Building Blocks: Asia*

- Encourage communities to provide labour when parents are too sick to work and for households headed by children or grandparents. Possible actions include:
 - Identify community volunteers to help with tasks such as harvesting or house repairs.
 - Establish caregiver groups to provide mutual practical support.
- Encourage communities and families to contribute towards the cost of providing services.



Community members provide practical help repairing the house of a neighbour with AIDS

In Cambodia, the organisation IDA supports the employment rights of people living with HIV. In one case, an HIV-positive woman was dismissed from her job because she was sometimes sick. IDA helped her to get her job back by talking to her boss about HIV and AIDS. - *Member of the development group for Building Blocks: Asia*

In Cambodia, the NGO NAPA is encouraging communities to help grandparents caring for their orphaned grandchildren by giving clothes and school materials. Similarly, the Khmer Buddhist Association is encouraging communities to help poor guardians in taking care of orphans, and provides clothes, learning materials and interest-free loans for six to twelve months. - *Member of the development group for Building Blocks: Asia*

The Orchid Clinic day care centre for children allows people living with HIV and AIDS to continue to work without worrying about leaving their children alone all day. *Member of the development group for Building Blocks: Asia*

3

Strengthen the economic coping capacity of families and communities

Families and communities are the main source of support for children. Their capacity to provide for children depends on their economic resources and ability to maintain livelihoods.

When they are in economic difficulties, families rely on relatives, neighbours and others in the community. They also need support such as community-based child care, repair of deteriorating houses, apprenticeships and training, agricultural support, labour sharing, credit and savings schemes. Efforts to build the capacity of households must be complemented by efforts to strengthen communities. Strategies to address poverty and improve the situation of affected children should therefore focus on strengthening the economic coping capacity of communities and families rather than simply providing direct economic support to children. It is important to work with organisations who understand all the different methods and approaches used in economic strengthening, as they can advise on the best approach to use.

Strategies for action

- Promote coordinated approaches. Affected children and families require a range of support, which requires different programmes and projects to work together. Possible actions include:
 - Promote links between programmes; for example, rural livelihoods, agriculture, non-formal education, micro-finance and credit.
 - Coordinate activities with health and education services.
- Help families to maintain economic independence. Possible actions include:
 - Provide legal support to parents with HIV who experience discrimination at work or who are dismissed from their jobs.
 - Introduce practical measures that enable parents to continue to earn income or work their land; for example, pre-school and day care centres for children.
 - Involve the elderly and affected children in identifying solutions to their economic problems and developing income-generating activities.
 - Provide agricultural advice to help affected families grow crops that require less labour.

Principles & strategies

- Strengthen capacity to generate income. Possible actions include:
 - Target income-generating schemes to affected families, and in particular to grandparents, widows and children.
 - Explore how older people can use traditional skills to make money.
 - Identify local employment needs and provide relevant vocational training for affected families.

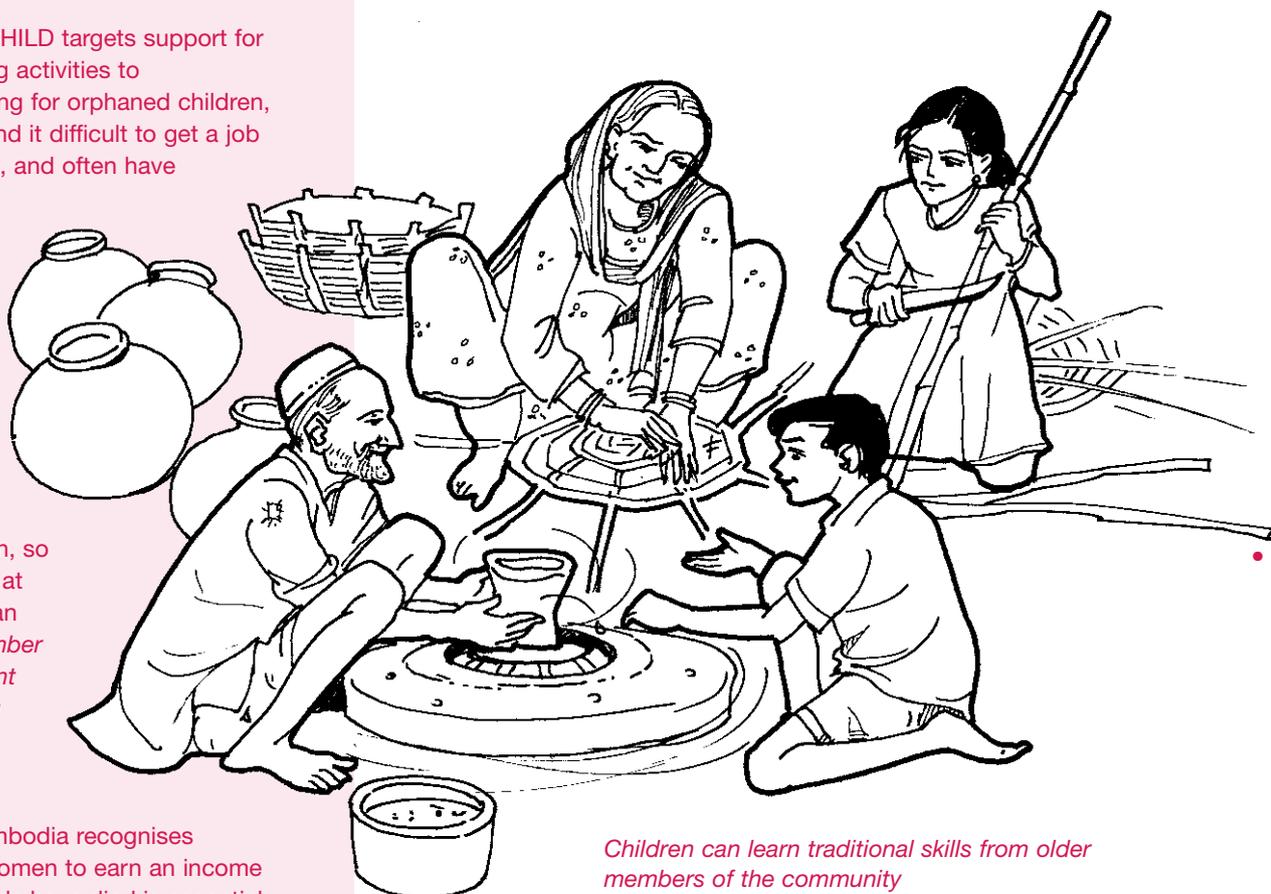


A youth learns vocational skills

- Provide training in business, financial management and marketing skills.
- Support cottage industries, small-scale community and family initiatives, cooperatives and self-help groups.
- Promote links with the private and business sector, including helping communities to market their products.
- Establish small-scale businesses, raising animals such as chickens, ducks or goats.
- Provide grants to buy equipment and tools for affected families who are setting up small-scale enterprises, or establish a community 'tools bank' - a set of tools shared and maintained by a number of community members.

In India, Project CHILD targets support for income-generating activities to grandparents caring for orphaned children, as older people find it difficult to get a job or to obtain credit, and often have no savings to fall back on.

Project CHILD also provides direct material and financial assistance to the poorest grandparents to help them continue to raise their grandchildren, so they can grow up at home and not in an orphanage. - *Member of the development group for Building Blocks: Asia*



Children can learn traditional skills from older members of the community

The rural NGO, Homeland, in Cambodia recognises that supporting women to earn an income after their husbands have died is essential to keeping families together. Homeland supports groups of HIV-positive and negative widows to make and sell cloth and mats. This helps them economically, promotes integration and understanding between women with and without HIV, and gives children from affected families the opportunity to play with other children. *Member of the development group for Building Blocks: Asia*

In Thailand, Buddhist temples are providing practical support for income generation. For example, the community is using land donated by one temple to grow vegetables and to farm fish, and uses profits from the sale of produce to help affected families. Another temple is providing training in income-generating skills such as tailoring and traditional silver crafting. - *Member of the development group for Building Blocks: Asia*

Lessons learned about income-generating activities

- **Target the whole community** - This helps more people, increases contributions, shares the work, is more likely to succeed and less likely to cause resentment than targeting specific households.
- **Involve households and children in identifying potential projects** - This develops ownership and a sense of self-worth, as well as making sure that children can take over if adults become sick or die.
- **Have clear objectives** - Decide whether the activities are intended to be a sustainable business or to provide mutual support with some material benefits.
- **Plan carefully** - Analyse the feasibility of any planned activity, and make sure people understand the time and resources required.

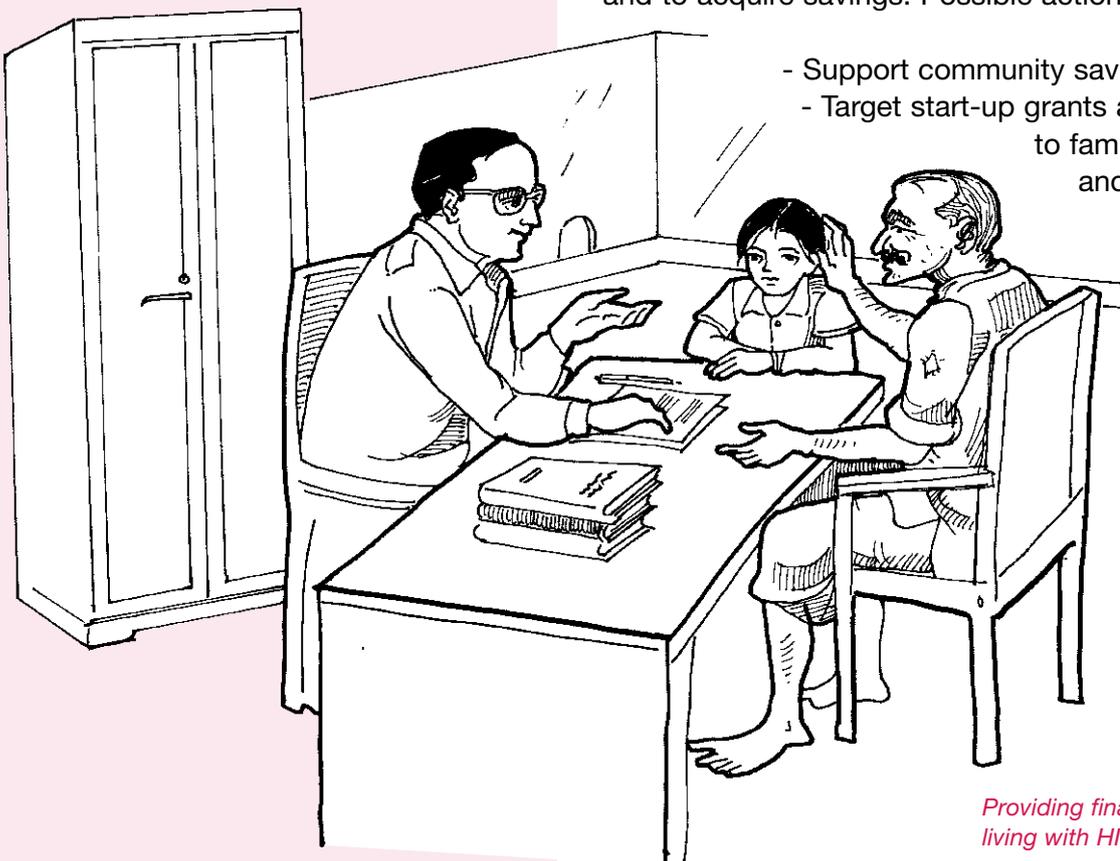
In Cambodia, NAPA provides small loans to affected families without capital or access to credit, to enable them to start small businesses. This has enabled the children in these families to continue to go to school. Another NGO, Friends Mith Samlanh, provides affected families with credit to start income-generating activities.
- Member of the development group for Building Blocks: Asia

The Civil Community Project in a sub-district of Chiang Rai province set up an AIDS fund in 1995 using a special budget allocated by the Ministry of Public Health to help people with HIV in northern Thailand. A sub-district AIDS committee was established to develop criteria for the fund, which included the cost of transportation to hospital, expenses involved in home visits, and financial assistance and interest-free loans to affected families. - Member of the development group for Building Blocks: Asia

- **Avoid too narrow a focus** - Many projects focus on cottage industry crafts instead of producing goods that are appropriate to the local situation and that people actually want to buy, such as soap, clothes and food products. Diversify income-generating sources so income is not badly affected when returns from one source are poor.
- **Ensure activities can be managed and maintained by the community** - Avoid activities that need ongoing external support or use equipment that is difficult or expensive to repair.
- **Provide adequate support** - This includes training in business and production skills, funds to secure premises, materials and equipment, and technical assistance with processing and marketing.
- **Plan methods of dealing with problems** - Establish clear rules about leadership, ownership and profit sharing. Plan how to deal with conflict, interference from local leaders and hostility from others in the community who chose not to or cannot be involved.

- Improve access to micro-finance - savings, loans and credit - to help households to maintain income flow in times of crisis and to acquire savings. Possible actions include:

- Support community savings schemes.
- Target start-up grants and low-interest loans to families without security and to the poorest affected families.
- Provide affected families with information and support to help them obtain loans.



Providing financial advice to a man living with HIV

The Savings for Life Network operates with the support of the Institute for the Development of Strong Community in Phayao province, Thailand. Starting in 1993, savings groups were established, with one woman from each household participating in the group. The amount of money deposited each month is not limited or fixed but kept flexible according to the earning capacity of each household. Each member is allowed to take a loan of up to three times the amount they had deposited, and a small amount of interest is charged. A portion of the interest earned was used as a welfare fund for people with HIV and other vulnerable households. In 1999, ten savings groups came together to form the Savings for Life Network, and the Network is now providing significant dividends for members and financial support to the needy.
Member of the development group for Building Blocks: Asia

Help Age International is working with NGOs in Thailand to strengthen older people's associations and support income-generating activities by older people. Using funds from NGOs, government grants and their own fundraising activities, the associations offer loans at low interest rates to older carers. One 79-year-old woman used the loan to expand her business, which enabled her to pay her granddaughter's school fees and reduced her constant worry about making ends meet.
Help Age International, 2002. 'HIV/AIDS and older people', Ageways, Issue 61, December.

4 Help children to develop practical economic and livelihood skills

Given skills and opportunities, children are capable of caring for themselves and their siblings, and of making responsible economic choices. Children need relevant education and training to enable them to earn a living in the community. Children themselves have identified vocational training and household and business management skills as a priority.

Strategies for action

- Identify adults in the community who are willing to share their skills with children without parents or whose parents are very sick.
- Provide children with vocational skills so that they can, if necessary, generate income to enable them to stay at school and can earn a living after they leave school. Possible actions include:
 - Develop vocational training schemes that are relevant to local livelihoods and employment needs.
 - Integrate vocational and skills training into schools.
 - Establish links with institutions that provide vocational training.
 - Establish apprenticeship programmes with local companies or small community businesses, and encourage local businesses to provide skills training for young people.
 - Set up loan schemes to support young people to get apprenticeships, attend vocational training schools, and set up small businesses.

Develop children's household budgeting and financial management skills.

Some NGOs in Cambodia are linking vulnerable children to government vocational training schemes. One girl from an affected family living in severe poverty attended a six-month hairdressing course through the provincial women's organisation, and now has a job and is able to help support her family. Other NGOs are providing vocational training directly. For example, Friends runs a training centre for children living on the streets of Phnom Penh. CARE trains orphans and children who are heads of households in skills such as tailoring, also providing them with sewing machines and materials. SFODA conducts vocational training for orphans, affected and other vulnerable children in communities.

Member of the development group for Building Blocks: Asia

In Thailand, some primary schools are teaching livelihood skills, both to motivate children to remain in school and to enable them to earn a living while they are in school and after they leave.

Member of the development group for Building Blocks: Asia

In India, the NGO Committed Communities Development Trust encourages HIV-positive parents to start putting aside some of their earnings for their children and to ensure that funds from sale of assets such as land go into an account for their children.

Member of the development group for Building Blocks: Asia



Developing children's household budgeting skills

5 Support future planning for children

Families and communities need to plan for the future of children whose parents are sick or who may die. This should be done while the parents are still alive and well, and with the involvement of children themselves.

Strategies for action

- Help families to plan for their children's future. Possible actions include:
 - Encourage parents and grandparents to pass on skills and knowledge before they become too ill to do so.
 - Help parents to establish a bank account or savings for their children.
- Review savings and credit schemes. Possible actions include:
 - Encourage orphans and child-headed households to participate in community savings schemes.
 - Ensure that children receive parental shares in any savings schemes.
- Establish insurance and other financial security schemes for widows and orphans, including providing for sickness or death insurance in micro-finance services.

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Useful resources

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