AAA e-NEWS BRIEF – FEBRUARY 2012



HIV/AIDS PREVENTION - HEALTH AND MICROFINANCE

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Learn About African Action on AIDS (AAA)

AAA is a tax exempt non-profit organization registered in the USA and operating under section 501(c) 3 of the IRS code. It is also registered in Cameroon (auth. No 00174/A/MINAT/DAP/SDLP/SAC). It has special consultative status with the United Nations ECOSOC and the UN Department of Information.

AAA's work is based on 3 programmes:

"JUST KNOW" Campaign emphasizes:

- Knowledge of one's body
- Knowledge that leads to behavior change
- Knowledge that helps to visualize a future without AIDS

"Health before Wealth" Concept promotes:

- Testing for HIV
- Clean hands (hand washing stations)
- Clean water (drinking stations)
- Dignified toilets
- Fighting against Malaria (treated mosquito bed nets)
- Vaccination
- Anti worms medicine

"Women's economic autonomy" through our Scholarship Programme. This scholarship enables each teenage orphan girl to complete at least a secondary, general or technical education that will lead to financial and economic autonomy, greatly reducing the risk of being infected with HIV through sexual abuse and violence.

THE FUTURE: CVECAs WITH HEALTHY MEMBERS

AAA's entry points in rural Cameroon are called CVECAs or Caisses Villageoises d'Epargne et Crédit Autogerées. This choice is based **First**, on the need to use microfinance to construct a health foundation, so that individuals and community enrichment then follows. **Second**, on a broad agreement that, in addition to HIV/AIDS, other dominant health threats in Cameroon include Malaria, Tuberculosis and diseases like Cholera, which derive from the absence of or use of dirty water, dirty hands and lack of proper toilets. Furthermore, there is indisputable consensus that these diseases and others must be **conquered ultimately**, for our people to become more productive. This news brief intends to illustrate how microfinance tools are uniquely suited to making meaningful progress in this field, starting with HIV/AIDS. Indeed, malaria, tuberculosis and water borne diseases require community and national initiatives, which may or not involve direct grassroots participation. In fact, such initiatives can offer progress even when community members make no greater contribution than their passive acceptance...In the case of tuberculosis, an individual behavior may reduce exposure, but infection may still occur, notwithstanding the good intention of the victim. Likewise, eliminating cholera or eradicating malaria rely as much on external resources as they do on individual efforts, in some cases more so. But unlike those diseases, stopping the spread of AIDS relies not only on national will and international action, but also on the knowledge and **behavior of each individual, acting as an individual**.

Microfinance works with individuals – alone or in very small groups. Similarly AIDS can be mitigated or eventually eradicated only through individual personal action. Indeed, for all the actions needed to fight AIDS.... education, testing, medication, etc, these actions are applied in the middle of the process, often post-infection. They are effective only if each individual has made her/his own contribution of direct, specific and informed behavior. Thus, the fight against HIV begins and ends with each person and her/his conduct. This conduct can multiply cost free in the rest of the community. But if such behavior change is not achieved, external resources and programmes, no matter how vigorously applied, will be fighting a losing battle. If such behavior is achieved, CVECAs will breed a new generation of healthy members who will **conquer preventable diseases**, **pay their debts and borrow more to create Wealth**.

CVECAs in NUMBERS since 1995 - LOCATED in 5 Regions; 16 Divisions			
Members: About 60 000 – 43% Women	People affected: About 350 000		
Mobilized Savings: 15, 5 billion FCFA	Women's Savings: 3, 29 billion FCFA		
Credit distributed: 14, 6 billion – 45% in Agriculture	Credit to Women: 3, 7 billion FCFA		

Ruth Bamela Engo, President





AAA's Preventive Health Plan ensures that Health comes before Wealth

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