



Republic of Zambia
 Ministry of Community Development
 and Social Welfare

Department of Community Development



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VILLAGE BANKING IMPROVING NUTRITION FOR FAMILIES



Produced by **The National Food and Nutrition Commission**
 and **partners** with support from SUN-FUND

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How Village Banking improves nutrition

When women access the village banking free loan, the money they get is used to improve their business, which in turn makes them more money and contributes to their becoming food secure in their home. This improved family income makes it possible for them to make better food choices especially for children under five and pregnant and breast feeding women. This finally adding value to the nutritional status of their family.

Role of the Government

The government of Zambia has recognized that women are usually vulnerable and unable to access funding to carry out business that would improve the livelihood of their

families, reduce household poverty and improve nutrition, even when they have the capacity and zeal to improve themselves. The Government therefore through the Ministry of Community Development and Social Welfare, have provided funds that are being given out as loan grants that do not require sureties before receiving the loan.

What are the benefits of the Village Banking

Village banking has many benefits and if used properly it can move people from poverty and reduce undernutrition and lead to sustainable livelihoods. Some of the immediate benefits include:

- Accessing the loan which boosts income in the home.
- Helps the woman save money for the future.
- Improves the business.
- Reduces poverty.
- Allows family to buy or produce their food making them food secure
- The family is able to eat a variety of foods, thereby reducing malnutrition.
- The family can support their children's education. This helps to reduce poverty in the families.
- Helps families afford on medical bills.
- Knowledge on how to sustain profitable income generating activities (entrepreneurship skills)



- Knowledge of how to improve household nutrition.

Who should receive the loan?

- Individuals vulnerable but viable women get priority.
- Permanent inhabitants in an area (at least 6 months).
- Men who are vulnerable but able bodied.
- The would be member should show responsibility and trust worthiness.
- The would-be member should not have another loan from any other Micro-finance organizations.

What types of businesses are supported?

- Small livestock rearing
 - Goats
 - Pigs
 - Chickens
- Vegetable Growing
- General trade
- Running restaurants and hair saloons.

