



# **ECONOMICAL SUPPORT THAT CONTRIBUTE TO THE WELLBEING OF PEOPLE LIVING WITH HIV AND AIDS (PLWHA) IN MBALA DISTRICT**

**Kunda Elasto Mattias<sup>1</sup>, Daniel Ndhlovu<sup>2</sup>**

<sup>1</sup>*Student Research Scholar, University of Zambia, Zambia.*

<sup>2</sup>*Prof. Research Supervisor, University of Zambia, Zambia,*

## **ABSTRACT**

*The purpose of the study was to explore lived experiences of People Living with HIV and AIDS (PLWHA) in Mbala District on how Economical Support has contributed to their wellbeing. The study objective was to establish how Economical Support contributes to the wellbeing of People Living with HIV and AIDS (PLWHA). Phenomenological research design was employed. The study comprised of eight (8) participants who were purposively sampled because they were the ones who experienced the support from the Faith-Based Organisation and were interviewed. It was found that the PLWHA had created a financial base, through the profits they made from the donated money, which they used to support each other during times of difficulties. The other economic support which was established in form of gifts was the presence of the people they love, helping the children with daily needs at home, helping children go to school through fees payment and providing food and their daily care as well as encouraging messages which were more than any other gift. The study recommended that there is also need for the Church and its partners to increase the coverage of their economic assistance so that all vulnerable church members and other vulnerable members in the communities can have access to the empowerment.*

**KEY WORDS:** *economic support, Mbala District, People Living with HIV and AIDS*

## **INTRODUCTION**

AIDS as a human crisis may lead to devastating psychological trauma and stress for patients. Therefore, it is necessary to study different aspects of their lives for better support and care. Diagnosing and contracting HIV/AIDS puts a person in a vague and difficult situation. Patients suffer not only from the physical effects of the disease, but also from the disgraceful consequences of the disease. HIV/AIDS is usually associated with avoidable behaviours that are not socially acceptable, such as unhealthy sexual, relations and drug abuse: So, the patients are usually held guilty for their illness. On the other hand, HIV and AIDS pose a serious threat to the social and economic development of the country. Studies show that HIV/AIDS stigma has a completely negative effect on the quality of life of these patients. Studies that have examined the lives of these patients have shown that these patients will experience mental and living problems throughout their lives (ILO (2023).

Mweemba et al (2022) argued that the infection very often results in unemployment, rejection by spouse or partner, family or community, disruption in inter-personal relationships due to guilt and shame, taboo, and social stigmatization. Societal, economic and cultural impact is generally disastrous for HIV+ people and their families (or group). In some cases, people are not worried about HIV infection due to other, more pressing concerns associated with their 'under-privileged' socio-economic situation. Evidence throughout the world shows that HIV/AIDS decreases average life expectancy, increases the demand for medical services and highlights the problems of poverty and inequality.

People with HIV frequently experience severe economic barriers to health care, including out-of-pocket expenses related to diagnosis and treatment, as well as indirect costs due to loss of income. These barriers can both aggravate economic hardship and prevent or delay diagnosis, treatment and successful outcome, leading to increased transmission, morbidity and mortality. Economic support for patients serves a dual purpose: to help overcome economic barriers to use of health services, and to mitigate the financial burden of illness and care that can precipitate or worsen poverty. People with HIV often experience severe economic barriers to health care in the face of high direct medical costs (consultations, drugs, diagnostics, hospitalization), as well as costs associated with transport, accommodation, food, substitute care, accompaniment and loss of income.

Nasir et al (2023) argued strongly that transfers and additional forms of social protection are essential to enable vulnerable people to protect themselves from infection, increase access to diagnosis and treatment, improve adherence to treatment, and prevent destitution. Imani *et al.* (2021) indicated that there is need in providing economic support to PLWHA. In a variety of forms, from



cash transfers for poverty alleviation to transport reimbursement and meals provided to enable and incentivise attendance at health facilities for care that contribute to their wellbeing of PLWHA. There are different forms of Economical Support which People Living with HIV and AIDS (PLWHA) have access to in their various communities according to their groupings and status. Linnemayr et al (2017) argue that Microfinance for HIV-positive clients may remedy a market failure caused by a lack of credit to HIV-positive people due to HIV-related stigma. With such segregation at hand, it is difficult for PLWHA to have a decent life when they are poor. Further, Slater, et al., (2015) states that the groups were supported by the different faith-based organisations who were funding them and provided capital for businesses. The groups were given resources which evolved amongst themselves. They continue to suggest when they revealed that the members of the group were able to realise profit from the funds they borrowed and were able to sustain their homes, sponsor children and buy their home needs like property, land livestock and clothes among other needs.

Other scholars like Program (2013) have indicated that when the vulnerable groups like the PLWHA were funded to ensure they became economically viable, they were able to work hard, provide for their families and sustained themselves economically. To that, Annequin et al., (2016) observed that the economic hardships in times of recession was not only bad for the PLWHA but the whole population because they even failed to have access to financial help from different organisations and individuals. Further, Deshmukh et al (2017) established that the prevalence of depression was higher in females, illiterates, and unemployed HIV patients as compared to males, literates, and employed subjects respectively, as this came from lack of financial support. From this, we can state that there are procedures which are set by different loaning agencies to help the PLWHA survive in this community.

Program (2013) stated that through the church gatherings, the PLWHA were also able to have savings which they also borrowed from for their economic benefit. The funds were only meant for start-up capital, capital growth and also developmental projects which were meant to empower the members so that they can stand on their own. The church members were unable to borrow from these funds because they were not in the condition which the members were, PLWHA. The other form of support was linked to the gifts which different people are able to provide to the sick- Chanda (2018) established that the women groups provided forms of economic support which contributed to the wellbeing of PLWHA was the ability to receive gifts from close relatives, family members and the church members during the time of hospitalisation and recovery at home through the savings they have created for each other. As much as their friend was sick, the information on the expenditure and meeting proceedings were being told to them according to the constitution and mode of help they have stipulated. McCarthy (2017) argue that when their member was ill and failed to sustain his or her business, the generated funds in the group was used to sponsor the children at home with food humpers, school fees and routine gifts for the patient at the hospital so as to ease the emotional pressure which was being felt. Leserman (2018) also state that most cooperatives which managed to build a large capital base were able to sponsor their member when he or she was admitted to a hospital. The sponsorship included payment of bills, providing food supplements and also ensuring that the family back home was not missing the necessary food and that children continued going to school without interruption which reduced emotional stress on the patient.

According to Mbala District Annual Integrated Plan (2010) indicated that HIV and AIDS has contributed to high poverty levels among People Living with HIV and AIDS in Mbala district of Zambia thereby negatively affecting their wellbeing. In order to address the problem of managing the wellbeing of People Living with HIV and AIDS, there are various organisations providing different types of HIV and AIDS related support services in Mbala district (Sikazwe, 2013). The Ministry of Health mainly provides clinical (treatment) support; the Ministry of Community Development and Social Welfare mainly provides economical support and Non-Governmental Organisations mainly provides spiritual and economical support. Holistic support in addressing HIV and AIDS has been mentioned (ILO, 2023) but little is known on systematic studies had been done significantly in Zambia employing the holistic economic support approach that contribute wellbeing of the PLWHA. Neglecting this knowledge gap may perpetuate not knowing how economic support received has contributed to the well-being of the PLWHA in Mbala district of Zambia. It is therefore this knowledge gap which made the researcher to establish how Economical Support contributes to the wellbeing of People Living with HIV and AIDS (PLWHA) in Mbala.

## **METHODS AND MATERIALS**

The study was guided by a constructivist paradigm, it enabled the researcher to have in-depth understanding of the subjective world of People Living with HIV and AIDS on how Economical Support contributes to the wellbeing of PLWHA. This study utilised an interpretive phenomenological research design with the intention of conducting a direct exploration, analysis, and interpretation of how Economical Support contributes to the wellbeing of PLWHA.

The study population included all the people living with HIV and AIDS (PLWHA) in Mbala District. The study sampled eight (8) participants who were purposively sampled because they were the ones who experienced the support from the Faith-Based Organisation. Face to face interviews were conducted with eight PLWHA. This procedure has been chosen because it allows the researcher to ask to follow up questions in order to have in-depth understanding of their lived experiences on the subject.



All the interviews were transcribed verbatim. The study used an Inductive thematic approach for data analysis. The transcribed data was synthesised into common heading which were leading the data set which were now called themes. The next stage was to organise the text under the created themes which have emerged from the data so that it can make sense. Through this procedure, data from all participants was organised under the themes the data represented, and this enabled the researcher to present data in the findings using the identified themes at analysis. In order to also show data authenticity, common responses were synthesised into verbatims to bring out the actual voices of the participants in the study. Through thematic analysis, data was presented to represent the actual findings of the study as collected from the different participants who took part in the study.

The study was ethically approved by the ethical committee at the University of Zambia (UNZA) before conducting the study. Through the informed consent, the researcher explained to the respondents the need for their participation, their roles and any information they needed to know before the research could start. Confidentiality and anonymity in this study were ensured. The identity of the respondents regarding their names, status, age and any kind of data they provided were not exposed to any person. In data analysis, the names of the facilities, participants and research areas were not named so as to protect the image and integrity of the respondents in case of whatsoever type of results that may come out.

## RESULTS

The study findings are presented under themes which emerged from the study and it is under each theme that the discussion is conducted. Economical Support was found to be contributing to the wellbeing of the PLWHA in the communities of Mbala district through various ways. The PLWHA were able to have access to soft loans which were interest free, they formed their own cooperatives and through group savings. The three are the sub headings which have been used to present the discussion of the findings.

### *Soft Loans*

The acquisition of soft loans was the first economic benefit which contributed to the wellbeing of the PLWHA in Mbala district. The study established that there was a pool of funds which accumulated from the donors through the Faith-Based Organisation operating under the Church. The funds, which were interest free loans, were used to empower the most vulnerable PLWHA in targeted communities as start-up capital (for those in the urban part of Mbala) and for farming as a business for those in the rural part of Mbala. With the bad lending rates around the world, having a pool of funds which is interest free circulating in a group for the vulnerable without collateral is a positive step towards economic liberation. Participant 6 said:

*“I was able to access financial support from the funds which is raised for the PLWHA which is used to help us start a business. There is a pool of funds which we have access to whenever we want to borrow and others are given for free due to their economic status. We are first asked to present our ideas on what we want to do to the staff of the Faith-Based Organisation who work in the Livelihood Department, who then approve an amount of money needed to start that business. If the business plan is not achievable, funds are not given to such a one as it is supposed to be for a purpose”.*

The PLWHA are therefore in a place where they are economically empowered through the loans which are at their disposal, and they have to utilise them for their benefit.

Further findings established that the PLWHA were supported by the Faith-Based Organisation which operates under one local church in Mbala District. Other local churches in Mbala District do not support PLWHA financially because they did not have access to the money from donors on behalf of PLWHA. This makes the economic status of the PLWHA supported under the Faith-Based Organisation to be stronger than those supported from other local churches. Participant 2 also added that:

*“As one of the beneficiaries, I first presented to staff of the Faith-Based Organisation that I needed to start ordering maize for cooking because I stay near the market which is always busy. I asked for a four hundred kwacha to be paid in one month. The members were happy with my idea, and I was given the funds”.*

The study found that the PLWHA who benefited from the empowerment were able to use the money wisely to enable others benefit from the funds as well after the donors see the benefits from the beneficiaries. Through the resources provided, the PLWHA were able to organise and engage into viable economic activities which resulted into successful stories of the PLWHA in Mbala district. Since the PLWHA were able to make profits from the borrowing, it can be noted that the people were able make a living from the funds since they were now economically sound. Participant 4 added that:

*“I also applied for a loan from HID. I was given the loan because the money was meant to empower and improve PLWHA whose health status has improved to the point that they are able to work on their own, to engage in businesses of their own choice and I was required to present a simple business plan and open a bank account and the process of preparing the business plan and opening the bank account was facilitated by staff from the Households In Distress (HID) Programme”.*



Results of the study revealed that the PLWHA were familiar with the needs of the funders hence they managed to make use of the money which was interest free and managed to access farming inputs and Livestock and became economically stable in life. This provided evidence that providing funding for the PLWHA was a way of providing an empowerment for them. Participant 2 noted that:

*“Accessing funds was easier when you are familiar with the requirements set by the Faith-Based Organisation. For the PLWHA engaged in farming activities, the Faith-Based Organisation buys them farming inputs according to their requirements and for those rearing livestock, the Faith-Based Organisation buys the livestock for them which I benefited from. The PLWHA are even trained in Entrepreneurship and Business Management; Farming as business and Livestock rearing before support is given to them”.*

In line with how Economical Support should be sustained through financial and material support from Faith Based organizations, the study findings indicated that there was need for the PLWHA to continue creating a stronger financial base which should be there to assist them, even new people who are joining them. Participant 5 stated that:

*“We have to create a strong financial base. This can be done through weekly or monthly contributions by members as the Faith-Based Organisation has trained many PLWHA through their Support Groups, in Savings and Internal Lending Communities (SILC), and helped them to form SILC groups which are used to help them raise more money to help them improve their household incomes, food security and through donor engagement. The better utilisation of funds by the PLWHA can be linked to the training which they receive for them to use the funds effectively”.*

The lack of support from the congregation and groups emotionally and financially brings about depression which could be avoided when such funding could continue and disbursement to the PLWHA in Mbala.

### **Cooperatives**

The other economic support which contributed to the wellbeing of the PLWHA was through the formulation of the cooperatives within themselves which allowed them to access funding and other materials as a group. The cooperatives have also enabled the PLWHA to work together and earn a living through access to economic empowerment like chicken rearing and farming inputs, like fertilisers and seeds, for use in their agricultural activities. Such groupings bring about togetherness amongst the PLWHA and this help them to understand each other's needs. Participant 5 narrated that:

*“When we were asked to form a cooperative, we thought that it was just for the community leaders to realise their benefits from us like we have seen in other communities. With time, we were met by a Swedish organisation which asked us on our needs, and we told them that we needed capital for business. They asked for the bank account for the cooperative and within a month, they came back to ask us to make a constitution which removed the clauses of being a business organisation and added that every borrowing should not be paid back with an interest. This has enabled the many of us to borrow and easily pay back after making profit”.*

Cooperatives have the potential to bring about reliable investment to people who are organised and work together. Some cooperatives have even grown big because the people around them are supportive and able to make the informed decisions to help each other to prosper which is a contribution to their economic wellbeing.

Findings of the study further revealed that cooperatives enabled the PLWHA to work together to access funds which enabled them to fend for their families, which was the main goal of forming cooperatives. This has worked as the groups have remained well supported and have self-supported families which are economically independent. With better use and investment of the funds from the cooperatives, it is clear that the PLWHA were becoming economically stable in their communities. Participant 3 said:

*“Through the cooperative, I was privileged to be trained in chicken rearing when our cooperative was shortlisted for skills training by the NGO which came into our district four years ago. After training, we were also given two hundred chickens to keep, and this was a start-up capital we were given. We only paid back the money for feed which was regularly supplied to us during the time we were keeping the chickens. This empowerment has made me even build a house and manage to educate my children”.*

Through group savings in cooperatives, PLWHA are able to access funds, use them to invest and earn a living from the profits which are realised from being in groups.

### **Group Savings**

The study found that in line with the economical contribution to the wellbeing of PLWHA, it was learnt that the PLWHA had come up together to create a financial base, through the profits they made from the donated money, which they used to support each other during times of difficulties. The difficult time in this study ranged from the member or his family members being ill and admitted to the hospital and having a bereavement. Participant 8 explained that:

*“We have come to practice what the bible tells us so that we can be independent in one way or the other. We are told by the scriptures not to be lazy but to work hard every time and this is when prayer becomes effective. To this cause, we thoughtof*



*empowering ourselves by contributing money which we called 'special offering' during our fellowship meetings. We encouraged everyone to bring what they had to our meetings so that we can create financial base which would help everyone. Through faith, we managed to raise over seven thousand in a year and as of today, we have a poultry which we are running as PLWHA which has a total capital of over fifty thousand now".*

Contributing on the same, Participant 6 added that:

*"We have come to believe that spiritual work ending in words would never take a Christian anywhere and this was why we thought of putting words into practice. We are no longer beggars because we have managed to create a solid financial base which we are using to make ourselves become health from the small amounts we get as commission after sells. We have divided ourselves or I can say we have employed ourselves to run the project. So, our faith is now beyond prayer, but we have come to put into practice what we pray".*

Through this, they tend to have an economic base which becomes sound and solid thereby becoming economically sound in that community. Without such local saving groups, the PLWHA would be wallowing in poverty as they are already vulnerable through their condition which should be avoided.

### **Routine Gifts**

Findings of the study established that the other forms of economic support which contributed to the wellbeing of the PLWHA was the ability to receive gifts from close relatives, family members and the church members during the time of hospitalisation and recovery at home. Some of the gifts are actually brought by the members of the group where the patient saves money or has a group investment, and they support each other in such circumstances. These gifts were a contributing factor to the economic status of the PLWHA in the communities during the difficult times. Participant 4 said:

*"The gift which has made me be economically supported is the visitations which I received when I was admitted in the hospital for a month. I have been grateful to the people who have been committed to ensure that my children received gifts at home in my absence as I did not know what they were eating and how they survived. This made me think of giving up but every time my children came with good news that the church and family members continued taking food to them and they had enough. This made me get encouraged and feel loved because such support never came by before I was in hospital".*

With the flowing gifts from friends and relatives and also the investments made during a period of time, we can speculate that economic achievements are better for the PLWHA as their investment if the people and friends come to pay better with gifts which are material and those which cannot be measured.

The other economic support which was established in form of gifts was the presence of the people they love, helping the children with daily needs at home, helping children go to school through fees payment and providing food and their daily care as well as encouraging messages which were more than any other gift. Being around people we treasure is a healing factor which cannot be detached from any human being despite their condition and support. Participant 1 also noted that:

*"I was happy to learn that my children were being supported economically by my family members and church when I was in hospital for a month plus. You see, I was low on my savings and when I remembered and talked about it with my wife, I was getting sicker than being better despite the medicines being enough. However, when my son and brother came in to tell me that they have managed to raise funds to take care of all the bills at home and ensure my last child was always in school just like I wished. This information made me feel healed and contributed to my condition improving. When I saw my child in uniform and talked about how his school was going while I was in hospital, I felt encouraged and realised how much I was supported by the people around me".*

It is a fact that when we invest in sound relationships as humans, we receive respect and honour because people will always visit us when we have problems in life. It is the wish for every PLWHA to invest in their friends so that they can be there for them when they are sick and even when they are no more, so that the children are well taken care of. Such investments are what they need to build in every religious grouping so that the communities can be economically sound and effective.

### **DISCUSSION**

Based on the findings of the research question, it was evident from the study that PLWHA in Mbala district, there was a pool of funds which accumulated from the donors through the Faith-Based Organisation operating under the Church. The funds, which were interest free loans, were used to empower the most vulnerable PLWHA in targeted communities as start-up capital (for those in the urban part of Mbala) and for farming as a business for those in the rural part of Mbala. With the bad lending rates around the world, having a pool of funds which is interest free circulating in a group for the vulnerable without collateral is a positive step towards economic liberation. The findings are supported by Linnemayr et al (2017) who found that Microfinance for HIV-positive clients may remedy a market failure caused by a lack of credit to HIV-positive people due to HIV-related stigma. At the same time, it may be an effective economic support for this sample who have a need for credit and plan to use it for business development rather than



personal consumption, avoiding a vicious cycle of loan recycling that led some to caution against giving microcredit to vulnerable, HIV-positive clients. When funds are available for any vulnerable group in the community and the people are able to borrow, it means that the communities and its people are being empowered economically and this has to be recommended. The PLWHA are therefore in a place where they are economically empowered through the loans which are at their disposal, and they have to utilise them for their benefit (Mweemba et al., 2022).

Further findings established that the PLWHA were supported by the Faith-Based Organisation which operates under one local church in Mbala District. Other local churches in Mbala District do not support PLWHA financially because they did not have access to the money from donors on behalf of PLWHA. This makes the economic status of the PLWHA supported under the Faith-Based Organisation to be stronger than those supported from other local churches. From the findings, Slater, et al., (2015) supports the findings when they found that the groups were supported by the different Faith-Based Organisations who were funding them and provided capital for businesses. The groups were given resources which evolved amongst themselves. They borrowed the funds and paid back to ensure other people also used the funds and these funds were only accessible by the PLWHA in the community while the people who were not HIV positive were unable to access such funds since they were able to fend for themselves. The foregoing findings mean that Faith-Based Organisations were able to empower their members through soft loans which were interest free, and this practice was only exclusive to the PLWHA in Mbala district. By doing so, it was a way of providing empowerment for the vulnerable people whose capacities are not capable in the communities.

The study found that the PLWHA who benefited from the empowerment were able to use the money wisely to enable others benefit from the funds as well after the donors see the benefits from the beneficiaries. Through the resources provided, the PLWHA were able to organise and engage into viable economic activities which resulted into successful stories of the PLWHA in Mbala district. Since the PLWHA were able to make profits from the borrowing, it can be noted that the people were able to make a living from the funds since they were now economically sound. These findings are also what Slater, et al., (2015) suggested when they revealed that the members of the group were able to realise profit from the funds they borrowed and were able to sustain their homes, sponsor children and buy their home needs like property, land livestock and clothes among other needs. The economic status for the PLWHA changes when they are supported by the community in various ways. By the economic status changing positively for the PLWHA, it was an indication that they were able to appreciate the funding being provided to them by their being part of the Faith-Based Organisation.

Results of the study revealed that the PLWHA were familiar with the needs of the funders hence they managed to make use of the money which was interest free and managed to access farming inputs and Livestock and became economically stable in life. This provided evidence that providing funding for the PLWHA was a way of providing an empowerment for them. These results are maintained by the Pragram (2013) who indicated that when the vulnerable groups like the PLWHA were funded to ensure they became economically viable, they were able to work hard, provide for their families and sustained themselves economically. They managed to buy economically productive asserts like cattle for milk, goats for rearing and had enough food for sale and home consumption. In agreement with the findings, Annequin et al., (2016) observed that the economic hardships in times of recession was not only bad for the PLWHA but the whole population because they even failed to have access to financial help from different organisations and individuals. Their lack of access to funds which had less interests and interest free was a negative aspect which made them become poorer. The funds provided for the PLWHA was an economic boom which was being used to economically empower the PLWHA since they are vulnerable and usually are not in employment. This meant that the funding to the PLWHA was relevant and needs to continue if these marginalised groups are to develop and help their families have access to nice food and home life.

In line with how Economical Support should be sustained through financial and material support from Faith Based organizations, the study findings indicated that there was need for the PLWHA to continue creating a stronger financial base which should be there to assist them, even new people who are joining them. The study findings are backed by Deshmukh (2017) whose study established that the prevalence of depression was higher in females, illiterates, and unemployed HIV patients as compared to males, literates, and employed subjects, respectively as this came from lack of financial support. HIV patients who were depressed had significantly lower quality of life than the subjects not suffering from depression, more so in the environment and social relationships domains. The lack of support from the congregation and groups emotionally and financially brought about depression which could be avoided when such funding could continue in the Zambian communities where training first takes place before funds disbursement to the PLWHA in Zambia.

The other economic support which contributed to the wellbeing of the PLWHA was through the formulation of the cooperatives within themselves which allowed them to access funding and other materials as a group. The cooperatives have also enabled the PLWHA to work together and earn a living through access to economic empowerment like chicken rearing and farming inputs, like fertilisers and seeds, for use in their agricultural activities. Such groupings bring about togetherness amongst the PLWHA and this



help them to understand each other's needs. The findings established are in tandem with the findings of McCarthy (2017) whose study revealed that the PLWHA who had their own cooperatives were easily empowered with the funds and resources which they applied for in their proposals after analysis, unlike the people who did not have HIV and AIDS. After receiving both management and financial training, it was realised that the PLWHA were able to work together and improve their lives which subsequently led to them becoming economically stable in the community. Further, Linnemayr et al (2017) support the findings when they found that Microfinance and cooperatives for HIV-positive clients may therefore be both a remedy for market failure caused by a lack of credit to HIV-positive people due to HIV-related stigma and at the same time be an effective economic support for this sample who have a need for credit and plan to use it for business development rather than personal consumption, avoiding a vicious cycle of loan recycling that led some to caution against giving microcredit to vulnerable, HIV-positive clients. Cooperatives have the potential to bring about reliable investment to people who are organised and work together. Some cooperatives have even grown big because the people around them are supportive and able to make the informed decisions to help each other to prosper which is a contribution to their economic wellbeing (ILO, 2023).

Findings of the study further revealed that cooperatives enabled the PLWHA to work together to access funds which enabled them to fend for their families, which was the main goal of forming cooperatives. This has worked as the groups have remained well supported and have self-supported families which are economically independent. With better use and investment of the funds from the cooperatives, it is clear that the PLWHA were becoming economically stable in their communities. To demonstrate that these findings are not isolated, Leserman (2018) state that the PLWHA who were able to come together and formed cooperatives were able to access funding from different organisations which were linked to the district HIV committees as long as their aim was for economic empowerment. These funds made the PLWHA to have access to skills and training on how to diversify their income earned from the group, grow it and have shares monthly at times. Additionally, Chanda (2018) also concluded that women cooperatives for the PLWHA was the best form of making the women work together and access funds which can help a group become economically stable with a fund which can see them through different seasons and challenges. Through group savings in cooperatives, PLWHA are able to access funds, use them to invest and earn a living from the profits which are realised from being in groups.

The study found that in line with the economical contribution to the wellbeing of PLWHA, it was learnt that the PLWHA had come up together to create a financial base, through the profits they made from the donated money, which they used to support each other during times of difficulties. The difficult time in this study ranged from the member or his family members being ill and admitted to the hospital and having a bereavement. The findings concur what Pragram (2013) stated that through the church gatherings, the PLWHA were also able to have savings which they also borrowed from for their economic benefit. The funds were only meant for start-up capital, capital growth and also developmental projects which were meant to empower the members so that they can stand on their own. The church members were unable to borrow from these funds because they were not in the condition which the members were, PLWHA. Saving groups which have been popularised today as village banking is a means of helping the people in the community to have resources within themselves so that they can borrow and invest within the community and realise profit. Through this pool of funds, the PLWHA who contribute and are members tend to benefit through using such funds wisely for themselves. Through this, they tend to have an economic base which becomes sound and solid thereby becoming economically sound in that community. Without such local saving groups, the PLWHA would be wallowing in poverty as they are already vulnerable through their condition which should be avoided.

Findings of the study established that the other forms of economic support which contributed to the wellbeing of the PLWHA was the ability to receive gifts from close relatives, family members and the church members during the time of hospitalisation and recovery at home. Some of the gifts are actually brought by the members of the group where the patient saves money or has a group investment, and they support each other in such circumstances. These gifts were a contributing factor to the economic status of the PLWHA in the communities during the difficult times. These findings are supported by Chanda (2018) whose study established that the women groups provided forms of economic support which contributed to the wellbeing of PLWHA was the ability to receive gifts from close relatives, family members and the church members during the time of hospitalisation and recovery at home through the savings they have created for each other. As much as their friend was sick, the information on the expenditure and meeting proceedings were being told to them according to the constitution and mode of help they have stipulated. Such gestures bring a sigh of relief as it helps to release the worst pressure for a patient who is a parent to think about where food for the children and for him or herself will come from. Such thoughts bring about early death for the PLWHA which is sad. With the flowing gifts from friends and relatives and also the investments made during a period of time, we can speculate that economic achievements are better for the PLWHA as their investment if the people and friends come to pay better with gifts which are material and those which cannot be measured.

The other economic support which was established in form of gifts was the presence of the people they love, helping the children with daily needs at home, helping children go to school through fees payment and providing food and their daily care as well as



encouraging messages which were more than any other gift. Being around people we treasure is a healing factor which cannot be detached from any human being despite their condition and support. These views are supported by McCarthy (2017) who found that when their member was ill and failed to sustain his or her business, the generated funds in the group was used to sponsor the children at home with food humpers, school fees and routine gifts for the patient at the hospital so as to ease the emotional pressure which was being felt. With such groupings, the members became more dependent on each other's strength and ideas than ever. The foregoing can be linked to how the PLWHA should invest in human resource or their friends if they are to be helped when things are not as expected or when they get sick. It is a fact that when we invest in sound relationships as humans, we receive respect and honour because people will always visit us when we have problems in life.

The study further found that the healing for the PLWHA was more on Economical Support than the medical care which was obvious. The people should understand that their continuous provision of small gifts as they may call them, taking care of the children at home, the visitations and the faces of encouragement which they presented before the PLWHA were the best support they needed. The findings are in line with Leserman (2018) who also indicated that most cooperatives which managed to build a large capital base were able to sponsor their member when he or she was admitted to a hospital. The sponsorship included payment of bills, providing food supplements and also ensuring that the family back home was not missing the necessary food and that children continued going to school without interruption which reduced emotional stress on the patient. The group paid regular visits to the members every day on a drawn shift to ensure that the support continues from everyone and not the same people. This strategy was proven to be a healing factor to the members who were admitted and helped the members to depend on each other through such economic and social support. It is the wish for every PLWHA to invest in their friends so that they can be there for them when they are sick and even when they are no more, so that the children are well taken care of. Such investments are what we need to build in every religious grouping so that the communities can be economically sound and effective.

## CONCLUSION

With regard to findings on the group saving, it was found that in line with the economical contribution to the wellbeing of PLWHA, it was learnt that the PLWHA had come up together to create a financial base, through the profits they made from the donated money, which they used to support each other during times of difficulties. The difficult time in this study ranged from the member or his family members being ill and admitted to the hospital and having a bereavement. The other Economical Support which was established in form of gifts was the presence of the people they love, helping the children with daily needs at home, helping children go to school through fees payment and providing food and their daily care as well as encouraging messages which were more than any other gift. The study indicated that the Faith Based organisation has been instrumental in supporting PLWHA in Mbala District. The Faith-Based Organisation provided financial support in partnership with donors from outside Zambia. Such partnership was strong as the purpose was defined and clear from the start.

## Recommendations

From the research findings and conclusion, the following are the recommendations made:

- There is also need for the Church and its partners to increase the coverage of their economic assistance so that every vulnerable Church member and other vulnerable members in the communities in need of support can have access to the empowerment. The service should not be limited to church members only, but caters for every person who is disadvantaged in the community. This will enable the communities to be economically independent and support others in the Zambian community.
- The Church should also help the PLWHA with professional counselling in churches so that they can feel loved as much as the prayers are said to them. This will enable the PLWHA to live a better life which will make them to feel that they are appreciated and loved by other church members.
- The PLWHA should also realise that they need to work hard and sustain the economic empowerment being provided to them through donors. This will enable the communities to realise that this once off empowerment should not be used on consumption but to invest in productive business ventures. This will be one way of creating financial awareness and realisation that investment is important.

## Ethics Approval

The ethical approval was provided by the University of Zambia, Zambia with the reference number HSSREC: -2022-AUG. 011

## Consent for participants

Informed consent was obtained from all participants in the research.

## Conflict of Interest

The authors declare no conflict of interest, financial or otherwise.





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