Introduction
In the United States, a typical employed American may ask themselves these questions throughout the day, “What should I make for dinner tonight?”, “Is it too late to order a pizza?”, and “How long will it take me to eat this juicy steak before my lunch break is over?” The last questions on their mind is, “Will these two bananas last me through the week?” and “Who in my community will be the next victim to be murdered?” These two questions are ones that the civilians of Honduras face every day. Two major factors of poverty in the country of Honduras are their crime rate and their scarce amount of food. With poverty being present in almost every home in Honduras, it’s very hard to survive in the country. In the rural parts of Honduras, forty-eight percent of the people are suffering from malnutrition (Robert Cross). All of those people wake up each day to the sound of their stomachs grumbling, knowing that they won’t be eating a very extravagant meal that day. They won’t even get to eat some good ole pancakes or biscuits and gravy like we have the luxury of eating here in the U.S. Hungry parents have to face their hungry children each day with a troublesome heart and tell their kids that they don’t have anything to eat for breakfast. They have to save what little food they have for the tough times. As if the times they are going through right now aren’t tough enough. Honduras also ranks very high for the most dangerous place in the world (Kinosian, Hartung, Haugaard). So not only do these people have to face hunger every day, but they also have to protect themselves from the life threatening violence that takes place in their homeland. Hope shall not be lost yet. Hondurans have the potential to become great, self-sufficient people who can provide for their families and keep them safe. With these problems, searches to find the right solution for Honduras are underway. To help Hondurans be sufficient in feeding their families and communities, the idea of microloans can be established.

Life and Struggles in Honduras
The image of a typical day for a family in Honduras would look quite similar to this: Dad wakes up to find work for the day, due to the fact that he doesn't have a sustainable job. Mom and children stay at home. Most families are small scale farmers. They eat rice and beans for every meal. Many families are fortunate enough to raise their own free-range chickens. Farmers also plant corn that they grind into tortillas. Coffee beans and banana trees can be commonly seen throughout Honduras (Sathoff). In addition to having low income rates and no schooling, the families of Honduras also have to protect themselves against unruly crime rates and murders. A murder is recorded every hour and fifteen minutes. This major violence is mostly due to the fact that there is a heavy amount of illegal drug trade in the country. The violence was so terrible that the Peace corps had to withdraw their occupation in the Honduras due to the many attacks on the employees (Palash Ghosh). A league of highly professional colleagues of the U.S
Department of State Bureau of Diplomatic Security has reported that, “Since 2010, Honduras has had one of the highest murder rates in the world. The National Violence Observatory (NVO), an academic research institution based out of Honduras’ National Public University reported a murder rate of 86.5 per 100,000 people in 2011, 85.5 per 100,000 people in 2012, and 79 murders per 100,000 people for 2013,” (OSAC). Since it’s very dangerous in Honduras, it’s a daily struggle for families to do any job efficiently. From watching their parents, kids think all they’ll ever do in life is struggle to make ends meet. They are sucked into gangs and cruel groups that lure kids into behaving in very terrible way. Violence and hunger can be found in every community. What if there was a way to let these kids know that they can aspire to be people who earn a good living and can be hard workers? What if people from the U.S. could teach not only the children, but also the parents and adults about an efficient way of farming that could decrease the numbers of numerous people suffering from malnutrition. Luckily for the people of Honduras, there is.

**Typical Farms in Honduras**

Farms in Honduras look very different from those in the U.S. Farms in America usually contain a big red barn with a humble farm house next to it. A large quantity of cattle and horses can be spotted in the luscious green pastures. Growing fields of sweet corn and soybeans can be seen from miles away. This is not the picture one would get if they saw a farm in Honduras. Farms in this poor country are quite small. They don’t have John Deere tractors or any handy Side-by-Sides. Over sixteen percent of the land is used for agricultural purposes. Although agriculture is the country’s main industry, their system of land use is very uneconomical (Nations Encyclopedia). Foods being grown on these farms are usually bananas and coffee (Sathoff). Other goods that they plant are corn, sorghum, rice, and beans (Nations encyclopedia). Due to many natural disasters such as flooding, hurricanes, and earthquakes, farms do not last long because they can’t withstand the ferocious waters and winds (Honduras Natural Disasters). Not every family has the privilege of creating their own farm and bringing in steady income. Farms of Honduras are not as efficient as they can be.

**Solution to Malnutrition - Factor 11**

With crime rates so high and no sustainable jobs, the civilians in Honduras are in dire need of a solution that can greater their chances at a better life. Since Honduras is known for planting coffee beans and bananas (Sathoff), this part of the farming process should not change. What is difficult for most farmers is getting the farm started and keeping it running. A great way to solve this problem is the idea of microloans. There is a program known in the U.S. called Microloan, which is known for helping amateur small business owners start their business and keep it going. A microloan works like this: A person wants to start a small business, for example small scale farming, but they don’t have the resources to make it happen. An investor sees the problem here and decides to invest in the business to help keep it sustainable. Now, that small business owner has some income coming in. Part of the income goes back to the investor, and another part of the income goes to a different farmer so they can start their farming business (SBA). This program is a ripple effect. This is exactly what the people of Honduras need. It doesn’t even cost much money to help these families start their farms. Morgan Stanley, a member of the Securities Investor Protection program, explains that it only takes 25 dollars for
each investment to start these small businesses (Stanley). That’s approximately how much it costs for an American family of four to eat a meal at McDonald’s. With this little amount of cash, families would be getting the nutrition they needed. More lives could be spared, and many people would be achieving their dreams, which is raising a healthy, hard working family. Children would be inspired to keep the hard work going, and for Honduras, they would keep the trade business going in full swing. More jobs would be created for the people in Honduras. With more people in the workforce, crime rates would be reduced and more income would be coming in for families. Also, there would be a plentiful amount of crops, Hondurans could export more goods, so more imported goods would be coming in. Microloans are the solution to killing the wretched disease of malnutrition.

**America’s Role**

With the idea of microloans comes the question, “Who’s going to help put this into action?” If developed countries, such as the U.S., helped aid this great cause, they would not only be helping another country, but also themselves. If Americans invest more of their time and money into Honduras and even other surrounding countries, more products would be created, which in return means that more goods would be imported into the U.S. It would also create better connections and relationships between developing countries. By showing compassion on other countries, the U.S. will be more secure when it comes to safety. How is foreign aid benefitting the U.S. now? The Borgen Project, a well-known nonprofit organization that created an article on U.S. Foreign Aid, informs us that foreign aid saves more than 3 million lives per year. Infant mortality rates have been reduced by ten percent around the world. The Borgen Project also states that “Forty-three of the top 50 consumer nations of American agricultural products were once U.S. foreign aid recipients. Between 1990 and 1993, U.S. exports to developing and transition countries increased by $46 billion (U.S. Foreign Aid).” The U.S. has truly been reaping the benefits of foreign aid for so many years. America invests in these developing countries, and not long after, the U.S. is gaining more money than they invested. This is all the more reason to invest in microloans for Honduras. Once the money and time is invested in the farmers of this country in need, it won’t be long before the U.S sees Honduras prospering. It also won’t be long before the U.S. reaps the benefits of the farms. More trade will be prevalent, and more goods will be produced, causing prices inside the U.S. to go down for American consumers.

Although the gift of giving is an amazing reward, some Americans may be skeptical about how much money is being invested in other countries instead of our very own country. How many Americans really know how much of the government money is used for foreign aid? The Kaiser Family Family Foundation Health Tracking Poll that was conducted in 2014, shows that more than half of the people questioned, believed that the U.S. spends ten percent of its money on foreign aid (Hurt, Kellman). This is far from the truth. Less than one percent of federal funds goes to foreign aid (Hurt, Kellman). This statistic shows that America can do more to help out. Investing in other countries that can have a plan such as microloans can help not only the country but also America.
Conclusion
Because of Microloans, a person in Honduras would no longer have to ask themselves, “Will these two bananas last me through the week?” They could start feeding their families and lending a helping hand to others in their community. It doesn’t take a millionaire with a major amount of money to end world hunger. All it takes is twenty-five dollars, hardworking people, and a little hope to create a thriving, nourished community. The people of Honduras will get to experience the joys of coming home to a warm-cooked meal after a hard day’s work. Parents will be able to really provide for their families while lending a hand to their country as well. It only takes one person to spare that twenty-five dollar meal at McDonald’s and realize there are much greater opportunities he could be giving to people in another country with that money. Microloans will show investors how rewarding it is to give to others. It will show families and children their potential to become great, hardworking human beings. Microloans are the exact weapons we need to fight against malnutrition.


