



World Vision®



**ECONOMIC  
EMPOWERMENT**

» PROGRESS REPORT: October 2016 through September 2017

*Prepared January 2018*

# ECONOMIC EMPOWERMENT

## GLOBAL SUMMARY

World Vision's livelihoods work addresses the underlying drivers of material poverty to help the poorest households ascend out of dependence. We focus on developing productive and resilient livelihoods that enable parents to feed, care for, and educate their children from infancy to adulthood.

Our work addresses the underlying causes of child poverty, food/nutrition insecurity, vulnerability to climatic events, and lack of access to information, markets, and financial services.

World Vision equips families with the knowledge, skills, and resources to ensure that:

- Children are well-nourished and free of hunger
- Families with children have resilient livelihoods, income, and assets

- Families and children have reasons and resources to be in school
- Adolescents develop hope and skills for a productive future

Led by the United Nations, the 2030 Agenda for Sustainable Development strives to achieve 17 Sustainable Development Goals (SDGs) covering such areas as poverty, hunger, health, and education.

World Vision's livelihoods work directly contributes to reaching the top two goals (No Poverty and Zero Hunger), along with the eighth SDG (Decent Work and Economic Growth) through our THRIVE program.

We have deployed THRIVE (Transforming Household Resilience in Vulnerable Environments) in five countries, integrating proven approaches to increase incomes and strengthen resilience of rural families and communities.

Our pathway out of poverty focuses on building secure livelihoods and market access, through strengthening the ability of families to radically improve their income-growing capacities.



## GLOBAL UPDATE

**1.5 MILLION PEOPLE** provided with access to economic empowerment activities during fiscal year 2017.

In addition to the above beneficiaries, World Vision provided a technology platform to increase access to financial services for up to 500,000 clients in at least 15 countries through the OneVision Global Technology Fund.

Program-to-Date Spending

\$ 28,144,164 spent

96%

Program-to-date spending expressed as a percentage of program-to-date funding.

# ARMENIA

## PROGRAM OVERVIEW

Small business owners in Armenia are seeing increased profits and income thanks to your project support. When parents earn more, children are better cared for, and families can thrive.

By employing the value chain model of improving production, creating producer groups with stronger bargaining power for pricing, and developing marketing strategies, small enterprises in Amasia, Sisian, and Tchambarak are prospering.

Prices for some local products have increased thanks to this project, bringing higher earnings to makers of honey, raspberry merchandise, toys, and more. Many producers now

have relationships with grocery store chains and other retailers.

Negotiating with traders, grocers, and other organizations created new markets that generated new income in the project areas. These activities resulted in a raspberry value chain in Sisian bringing in more than \$53,300 for 180 local producers last year. Forty-five wool producers in Amasia earned \$56,000, and 48 herb sellers in Tchambarak earned more than \$42,000 through new opportunities.

As this project closes, World Vision joins the many families who have benefited in thanking you for sharing your blessings.



*6,885 people directly benefiting from all project activities*



*1,128 female clients assisted*



*6,937 family members benefiting from jobs created and sustained, and access to new markets*



### *Ensuring ongoing success for small enterprises*

The Economic Empowerment in Armenia project came to an end on September 30, 2017, having reached 6,885 beneficiaries, including nearly 3,000 children, since it began in October 2013. Twenty-one producer groups in 20 communities have 179 members, more than 70 percent of whom are women. To ensure the progress achieved with your support is sustained in the years to come, the project identified and trained local market facilitators to replace World Vision staff to guide producer group efforts in sales, management, and sharing information among groups. The facilitators also will continue to create new producer groups, to expand the network of entrepreneurs. The transition from World Vision facilitators to local facilitators was ongoing in fiscal 2017.

*Project-to-Date Spending*



# HONDURAS

## PROGRAM OVERVIEW

This is the initial report on the Honduras THRIVE program, which integrates World Vision's most effective economic empowerment interventions into one program. It provides agricultural training, natural resource management, and tools for rural families to become more resilient in the face of crisis or emergencies.

THRIVE is built on a foundation of providing families and communities with training on creating better relationships and with the knowledge they need to feel empowered to direct their own futures.

The goal is to increase the resiliency and incomes of 14,000 vulnerable families to sustainably provide for 40,000 children.

This program is providing hope to families who do not have enough food to feed their children. It is providing hope to communities that are losing their young people to emigration because of a lack of economic opportunities.

During this initial reporting period, the leadership team was hired and community mapping was completed.



593 farmers trained on improved agricultural technology



416 people provided with increased access to financial services



605 people provided with increased access to markets



### Accomplishments during this reporting period included:

- Producers of tomatoes, chile peppers, and jalapeno peppers are being linked to national markets through the Fertile Land Program of Walmart.
- Forty coffee producers have received training and seen demonstrations at World Vision's model farm, aimed at improving the quality of coffee through technical training aimed specifically at coffee producers.

### Project-to-Date Spending



# MALAWI

## PROGRAM OVERVIEW

Your partnership and generosity continue to play a powerful role in the THRIVE program in Malawi. Now starting its third year, THRIVE helps smallholder farmers go far beyond what they could do alone.

Thanks to your support, farmers are equipped to sell crops through the commercial village approach, access loans, save money, prepare for emergencies, and become more resilient.

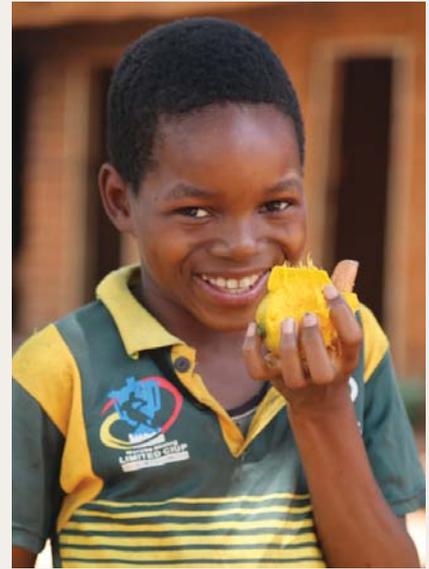
They are better able to care for their families, become less dependent, and influence their communities in the Chikwina-Mpamba, Chilenje,

Nkhoma, and Nthondo development areas.

Despite the positive direction, the project has experienced funding shortfalls, and the budget needed to be reduced following FY16. We have pushed out funding to later years and still plan to implement the program for full impact.

Nearly 44,000 people have directly benefited from THRIVE so far, along with more than 205,000 indirectly.

We are grateful for your continued support in helping the people of Malawi.



*3,538 farmers trained on improved agricultural technology*



*11,588 people provided with increased access to financial services*



*5,334 people provided with increased access to markets*



### *Farmers proactively respond to invasive, non-native pest threat*

When a new danger—the fall armyworm—emerged, it threatened to devastate corn harvests in the project area. Under THRIVE’s disaster relief response, 345 farmers (61 percent female) received information on the invasive, non-native pest along with insecticides and sprayers, so they could proactively manage the threat. These efforts supplemented the government’s strategies to reduce the impact of the infestation. Farmers also were trained in community-based disaster response management.



### *Project-to-Date Spending*



# MEXICO

## PROGRAM OVERVIEW

Building on the achievements of Empowering Families in Mexico, preparations to expand the project began in April 2017.

Planning continued through nearly the end of FY17 to help rural farmers in San Felipe del Progreso and San Jose del Rincon increase their incomes, better provide for their families, and improve family relationships.

The first phase of Empowering Families served more than 4,800 people and exceeded overall targets in productive activity, food security, and eight other areas.

Phase 2 is geared toward generating greater community participation,

helping families develop technical skills for higher incomes, and driving business growth to impact 21,000 people.

Since April, World Vision has focused on project design, planning, and training. Staff has been hired and trained in project management, financial education (including savings groups), and design, monitoring, and evaluation.

Field operations started in September, with the revised project presented to community leaders and feedback gathered.

Promotion of savings groups also started, with 28 members participating in two groups.



### *Young adults help facilitate second phase of Empowering Families*

World Vision is partnering with the Intercultural University of the State of Mexico (UIEM) to help increase the impact and sustainability of Phase 2 of Empowering Families while reducing staffing costs. UIEM has supplied up to 16 interns (young professionals and recent social service graduates) to work as project facilitators for a school year, after which they will be trained to replicate project methods in the area program. The partnership with UIEM started in the first phase of Empowering Families.



Project-to-Date Spending

\$78,959 spent

51%

# MYANMAR VISIONFUND

## PROGRAM OVERVIEW

Myanmar remains one of the poorest countries in Southeast Asia, where a drive for development is limited by a severe shortage of financial services.

While the need is tremendous, World Vision—through its microfinance institution, VisionFund—continued to make steady progress in Myanmar in fiscal year 2017.

VisionFund provided more than 265,000 loans to more than 161,000 borrowers, disbursing \$66 million and ending the reporting period with a \$27 million outstanding loan portfolio. All four totals increased at least 60 percent from the previous year. The numbers of

savings clients, savings amounts, and jobs created and sustained also grew exponentially. Nearly 343,000 children benefited from VisionFund's services.

We served farmers and small-scale entrepreneurs who would otherwise borrow from private moneylenders at high interest rates.

VisionFund opened 14 branches in the past year, for 43 total branches.

Thank you for your generosity in helping families in Myanmar become more economically empowered, giving their children an opportunity for a brighter future.



## PROGRAM UPDATE

**342,817** CHILDREN impacted by microfinance during the reporting period

**161,291** ACTIVE BORROWERS

**\$27** MILLION outstanding loan portfolio

### Project-to-Date Spending

Loan capital and program operations



# RWANDA INZOZI NZIZA

## PROGRAM OVERVIEW

We are pleased to present this final report on Inzizi Nziza, a program that has improved living conditions for farmers and their families in six World Vision area programs (APs) in the Southern Province.

The final evaluation, conducted by an independent consultant, indicates that household incomes in the project area have increased by an average of 126 percent. The project achieved 85 percent of its overall goal to increase incomes by 150 percent. Many life-of-project targets have been exceeded, even though the

project is concluding one year early. This geographical area is continuing to be served by a comprehensive new economic empowerment project that began in April, Rwanda THRIVE.

Almost 400,000 people have been impacted by at least one Inzizi Nziza initiative in the past four years.

Since the project started, 459 producer groups were formed, 2,070 women and youth were trained in entrepreneurial and business skills, and 1,451 savings groups were established or strengthened.



43,134 people accessing financial services, including savings groups

Life-of-program target: 18,000 **240%**

8,330 farmers accessing new markets

Life-of-program target: 6,000 **139%**

9,577 jobs created and sustained

Life-of-program target: 6,000 **160%**

*“These are the kinds of projects that the government of Rwanda wishes to work with. The projects that teach people how to work, look for solutions, and start thinking ahead. We are happy for all the achievements; it really surpassed our expectations. Thanks for the Inzizi Nziza Project.”*

—Local Rwandan government sector representative



Project-to-Date Spending

\$3,721,073 spent

**100%**

# RWANDA THRIVE

## PROGRAM OVERVIEW

Rwanda THRIVE is World Vision's new comprehensive economic empowerment program in the Northern and Southern regions. This five-year program continues the work started by the Inzosi Nziza project that ended in 2017. It expands the geographical footprint to include two World Vision area programs (APs) in the north, and also expands support to farmers.

The goal of the program is to help 15,700 farmers sustainably provide for their children by doubling their incomes.

Farmers start their journeys toward resilience at different points on the pathway and World Vision meets them where they are. We provide technical agricultural training, access to new markets and financial services, and strategies and community infrastructure that help in times of emergencies.

Largely by working with faith leaders, we help community members develop an empowered worldview in which they learn to be less dependent on outside organizations and rely more on themselves and their peers.



*450 farmers trained on improved agricultural technology*



*3,656 people provided with increased access to financial services.*



*4,025 people provided with increased access to markets.*



### *Peer-to-peer training spreads word on new farming practices*

Three hundred farmers were trained on horticultural production and market analysis. Representatives from 45 commercial producer groups were trained on establishing demonstration plots where farmers are shown new skills and have the opportunity to use the skills they've just learned.

As a result, 450 farmers are using improved seeds, tools, and farming practices. These 450 farmers are tasked with passing on their knowledge to other farmers.



*Project-to-date spending*



# SENEGAL VISIONFUND

## PROGRAM OVERVIEW

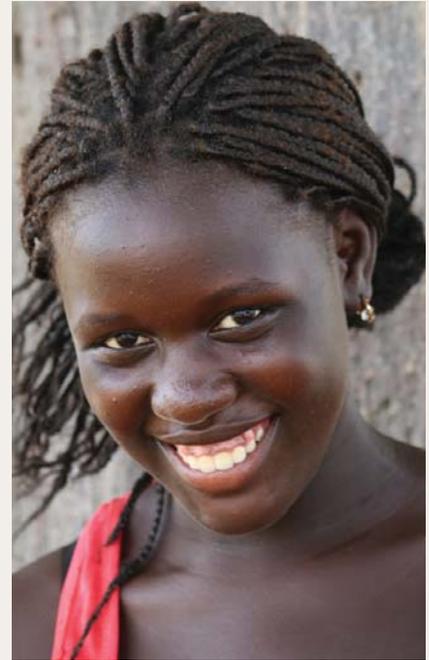
VisionFund Senegal is up and running after a transition earlier this year. It formerly operated under the name, SEMFIN. To comply with a Senegalese government mandate, VisionFund applied for a license in July to operate its microfinance institution as VisionFund Senegal.

As part of this transition, SEMFIN suspended lending and field activities from October 2016 until March 6, 2017, when VisionFund Senegal received its new license. It now operates as a fully regulated microfinance institution (MFI) under the supervision of the Minister of Finance of Senegal and the West Africa Economic and Monetary Union Central Bank. This is an important achievement and long-awaited objective of VisionFund.

VisionFund Senegal began rebuilding its portfolio in March. After only seven months of lending, it ended the reporting period with 13,255 clients and a portfolio of \$2,716,200.

Perfect, a management information system, was implemented this year in the head office and all branches. Perfect offers improved portfolio management and tracking, including tracking human resources and fixed assets, which enables the MFI to serve clients more effectively.

The project to expand operations to south Senegal to serve more World Vision area programs is proceeding well, with new branches open in Kedougou and Tambacounda. This is a key step in expanding the reach of microfinance services to this impoverished part of the country.



## PROGRAM UPDATE

**49,932** CHILDREN IMPACTED BY MICROFINANCE

**13,255** ACTIVE BORROWERS

**\$2,716,200** OUTSTANDING LOAN PORTFOLIO

*Project-to-Date Spending*

*Loan capital and  
program operations*

\$897,515 spent

101%

# TANZANIA

## PROGRAM OVERVIEW

Tanzania THRIVE aims to strengthen the agricultural, environmental, and cultural systems needed to empower 9,000 smallholder farmers in 33 communities in northern Tanzania.

Started in late 2013 as a five-year program known as Securing Africa's Future, it now has a new focus and has been extended through 2020. World Vision is seeking \$3.3 million to complete this \$13.8 million program.

After three and a half years of implementation, World Vision partnered with TANGO International

(Technical Assistance to Non-Governmental Organizations) to carry out a midterm evaluation.

Highlights of the evaluation included findings that participating households:

- Earned \$58.04 more a month, on average, than if they had not participated in the program
- Were better able to provide for their children's household needs, especially in paying for education and school-related activities, and more and better food



## PROGRAM UPDATE

3,860 farmers trained on improved agricultural technology



3,852 people provided with improved access to financial services



2,702 people provided with improved access to markets



A beekeeping producer group, Noosurutia, in the Kisongo AP proudly shows off its July/August honey harvest, bottled and ready for sale. The midterm evaluation showed that seventy-two percent of the modern bee farming technology introduced by THRIVE has been adopted and well managed by producer groups.



*Project-to-Date Spending: Because this project was redesigned in 2017, reporting against the revised budget will begin with the FY18 semiannual report. World Vision is seeking \$3.3 million to complete this \$13.8 million program.*

# ZAMBIA

## PROGRAM OVERVIEW

The revised THRIVE program in Zambia emphasizes moving smallholder farmers and their families from dependence on others to greater personal responsibility.

Several changes made in the past year helped sharpen the program focus and goals. They include a “graduation path” in which participants take certain steps to progress to the next level.

Your support is helping participants move toward breaking the cycle of poverty in five area programs: Buyantanshi, Kawaza, Katete, Mpika, and Mwamba. Farmers continue to

gain an empowered worldview, save money, access loans, and manage natural resources.

Participants surpassed targets for FY17 in irrigation use, savings groups and members, producer groups and members, and savings for emergencies. More than 26,000 people have benefited, with the indirect beneficiaries including nearly 16,400 children.

Thank you for your generous support to help families develop more secure and sustainable livelihoods and futures.



*1,781 smallholder farmers trained on improved agricultural technology*



*4,502 people provided with increased access to financial services*



*2,037 people provided with increased access to markets*



### *Value chains identified and commercial producer groups trained*

Farmers focused on six value chains—beans, corn, onions, tomatoes, peanuts, and goats—across the five THRIVE area program sites, with a detailed analysis planned in FY18. Thirty-four commercial producer groups, made up of 2,037 members, have been trained in group governance systems, marketing, and business development. In addition, 957 farmers (42 percent female) received entrepreneurship training to increase their assertiveness in conducting their farming business.



### *Project-to-Date Spending*



# VISIONFUND GLOBAL

## ONEVISION GLOBAL TECHNOLOGY FUND

OneVision is a comprehensive technology platform with a singular purpose: increasing access to financial services in remote, impoverished rural areas, so more parents can increase their incomes and better care for their families.

Developed by VisionFund, the MFI network of World Vision, OneVision offers mobile banking and tablet technology, core banking, general ledger, and data warehouse functions. These elements bring greater efficiencies in time and cost, making financial services more accessible and affordable to rural locations.

Highlights for 2017 include:

**Data Warehouse:** The program team accelerated the deployment of data warehousing to all 30 MFIs. The vendor was able to establish data warehousing environments into which monthly portfolio data has begun to flow.

VisionFund has developed a priority deployment timeline for daily connectivity and data management for the MFIs. In August 2017, Cambodia went live with a fully integrated operational and financial data model. Tanzania, Zambia, and Sri Lanka are working through their deployment and will be live with daily feeds in November 2017.

**General Ledger:** VisionFund has identified Infor's Sun6 as a strategic vendor/solution. The cloud-based system allows both on- and offshore management to access data and reporting. Following VisionFund's successful implementation of Sun6 in Uganda in summer 2017, Sri Lanka



and Myanmar have begun preparations to go live in the first half of FY18. VisionFund's finance team has updated policies and charts of accounts to establish a global standard.

**Core Banking:** Temenos 24 (T24) has been VisionFund's main strategic system platform and is deployed in 10 of our MFIs globally, with Malawi and Uganda implementing it in FY17.

As part of a strategic system review, VisionFund determined a need to add an alternative to T24 and chose Mambu because of its robust and user-friendly product, solution applicability to our global operation, ability to execute a well-designed road map, ability to successfully deploy its platform globally, well-satisfied clients, and negotiated terms.

In early FY17, VisionFund Mexico became the first MFI within the organization to implement Mambu. Our operations in Kosovo, Guatemala, and Vietnam are exploring the use of Mambu, subject to funding and prioritization.

**Front Office:** VisionFund has completed deploying tablets at branches in Tanzania, with 170 loan officers using the devices to serve clients faster and at lower costs. By driving down costs, the same number of loan officers can serve even more clients and expand product offerings to better serve needs.

VisionFund Malawi implemented tablet solutions in summer 2017 with an off-the-shelf solution from the vendor Software Group, based upon the foundational work from VisionFund Tanzania. VisionFund Sri Lanka also is leveraging the work and deploying the collection elements of the tablets into its operations.

**Cloud:** VisionFund has continued to broaden the use of cloud solutions for the underlying strategic platforms and key implementations. This follows the initial use of cloud solutions in Zambia in 2016. Both Malawi and Uganda have hosted their core systems on the cloud to drive efficiency in underlying technology.

# VISIONFUND GLOBAL

## WOMEN'S EMPOWERMENT FUND

World Vision and VisionFund International are pleased to present the first report on the Women's Empowerment Fund.

The fund aims to build the resilience of women and their families, improve gender equality, and support the development of women's livelihoods by increasing financial access to, and quality of, financial services to vulnerable women.

The first phase of this two-phase project is focusing on providing loan capital for women. The money will

help expand women's entrepreneurial and farming activities by providing access to capital to invest in their small businesses and farms.

Phase two will seek to strengthen links to savings for women, develop insurance products specifically for women, and expand financial education for women, among other initiatives.

So far, \$1 million has been raised toward the \$25 million needed. In FY17, 1,686 women received loans through this fund.



## VISIONFUND ANNUAL GLOBAL UPDATE

**1.2 MILLION CLIENTS** provided with microloans by leveraging \$235 million in equity to support \$837 million in value of loans disbursed

**4.4 MILLION CHILDREN** impacted by microloans that provided money for more nutritious food, school fees, improved housing, and healthcare for girls and boys

**72 PERCENT OF CLIENTS SERVED ARE WOMEN**

**65 PERCENT OF CLIENTS SERVED LIVE IN RURAL AREAS**

### Project-to-Date Spending

Loan capital and operating expenses

\$1,094,853 spent

100%

*“The worst and hardest period of my life I remember was [last] year, when we spent five consecutive days without breakfast and lunch.”*

—Theresa Uwamariya, 11 years old, at right, harvesting potatoes with her mom, Anasthasia



## EATING MORE MEANS SUCCEEDING IN SCHOOL

*Theresa Uwamariya was dizzy with headaches because she didn't have enough to eat. Then World Vision helped her parents produce more food.*

It was only last year that Theresa Uwamariya, 11, was ranked 52nd in her class of 52 students. “The saddest time I remember in my life,” said Theresa, “is when I missed an exam last year because I was so hungry. When the term was over, the teacher announced me to the whole assembly as the last student in class.”

Now, Theresa proudly ranks number six in her class, due to eating two, and sometimes three, meals a day instead of just one. She is no longer stressed about where her next meal will come from.

Through World Vision's sponsorship program and economic development activities, many families in the Nyamagabe District where Theresa and her family live, are seeing their lives change for the better.

As subsistence farmers who owned just a small garden plot, Theresa's parents survived by looking for work every morning in other people's fields. They made less than \$2 a day.

The region has experienced prolonged drought with many crop failures. But World Vision organized farmers into producer groups, helping them reclaim marshland near their village. World Vision trained them on new agricultural techniques and helped them join forces to sell their crops. With a water supply from the marsh, they have been able to quadruple their production.

Theresa's mother and father participate in the project. Anasthasia, her mom, also is a member of a savings group. Farmers in the group are currently being linked to

VisionFund to borrow money for the next growing season.

Theresa and her brother, Theoneste Nshimiyimana, 16, are sponsored children. Their family received an extra gift from Theoneste's sponsor and bought a cow. The cow gave birth to two calves, and provides milk for the family.

Anasthasia admitted that before they started working with World Vision, her husband would sometimes leave home so he wouldn't have to hear his children crying from hunger. Now that Theresa's father works with her mother on the farm, it “makes me feel safe,” Theresa said.

“When I see them going to the farm, I feel happy because I know they will come back with food.”



World Vision is a Christian humanitarian organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. Motivated by our faith in Jesus Christ, we serve alongside the poor and oppressed as a demonstration of God's unconditional love for all people. World Vision serves all people, regardless of religion, race, ethnicity, or gender.

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