



STRONG WOMEN  
STRONG WORLD



*the end of  
poverty begins  
with her.*

PROGRESS REPORT FROM OCTOBER 2017 TO SEPTEMBER 2018

Prepared February 2019



### BURUNDI

Many schoolchildren in Burundi are beginning to have access to clean water on their school grounds. In fiscal year 2018, World Vision constructed water points that provided clean water to 8,431 schoolchildren.



### RWANDA

Raising poultry is a way for families to improve their livelihoods and their nutrition. The eggs provide daily nourishment and the sale of eggs and chickens creates household income.

## INTRODUCTION

During fiscal year 2018, (October 2017 through September 2018), the following projects were supported by the Strong Women, Strong World Fund:

**Women's Empowerment Fund** aims to build the resilience of women and their families, improve gender equality, and support the development of livelihoods by increasing access to and quality of financial services to vulnerable women. The initial focus of the Fund is to provide capital and other resources in the Dominican Republic, Mexico, Myanmar, Peru, Rwanda, and Senegal. So far, \$1.55 million has been raised, with 5,062 women currently receiving loans that impact 13,037 children.

**The Burundi Water, Sanitation, and Hygiene Project** provided 51,102 people in Burundi with access to clean water in fiscal year 2018 by installing 88 taps, rehabilitating 65 water points, and completing a borehole. Sanitation interventions benefitted 60,852 people at the household level and the promotion of improved hygiene practices reached 93,269 people. Burundi communities are further empowered by the formation of WASH committees. By September 2018, a total of 818 WASH committees had been established.

The following pages highlight major activities and accomplishments for these critical projects.

# WOMEN'S EMPOWERMENT FUND

## VISIONFUND GLOBAL UPDATE THROUGH MARCH 2018

**1.1 MILLION CLIENTS** provided with microloans by leveraging \$214 million in equity to support \$462 million in loans disbursed.

**4.1 MILLION CHILDREN** impacted by microloans that help parents provide more income for such improvements as nutritious food, school fees, improved housing, and healthcare.

**70 PERCENT OF CLIENTS SERVED ARE WOMEN.**

**63 PERCENT OF CLIENTS SERVED LIVE IN RURAL AREAS.**

## PROGRAM OVERVIEW

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

The fund is facilitated by VisionFund, World Vision's microfinance network.

The current and first phase of this two-phase project is focusing on significantly growing loan capital for women that can be invested to expand small businesses and farms.

Phase two, which begins in fiscal year 2019, will seek to strengthen the services we provide women, such as developing links to savings for women, developing insurance products

specifically for women, and expanding financial education.

The fund seeks to improve financial access by doubling the current reach of VisionFund International to annually benefit 2 million women and impact 6 million children by 2021.

So far, \$1.55 million has been raised toward the \$25 million needed to impact the lives of these women and children, with 5,062 women currently receiving loans through this fund that impact 13,037 children. Past reporting detailed the total net gain of women clients throughout the VisionFund network.



Now, with improved tracking, we are able to show women impacted through this fund only.

# WOMEN'S EMPOWERMENT FUND

## GOAL AND EXPECTED OUTCOMES

*Five-year program goal through fiscal year 2021 is to improve financial access by doubling VisionFund International's current reach to annually benefit:*

**2 MILLION WOMEN**

**6 MILLION CHILDREN**

*Expected outcomes:*

Improve quality of financial services, tailored to meet women's needs

Increase financial access for vulnerable women, particularly in rural areas

## ANNUAL HIGHLIGHTS

*Improved products and relationships focus on the needs of women*

The initial focus of the Women's Empowerment Fund is to provide capital and other resources in the Dominican Republic, Mexico, Myanmar, Peru, Rwanda, and Senegal.

All VisionFund microfinance institutions (MFIs) that receive money from the fund agree to track extensive social data that will enable the VisionFund network to analyze over time what combination of products and services produce the best outcomes for women.

Starting in fiscal year 2019, a percentage of the fund (10-15 percent) will be set aside to fund innovations that specifically benefit women.

Following are accomplishments from this reporting period:

### **Dominican Republic**

The Microfinance Organization of Latin America and the Caribbean

awarded VisionFund Dominican Republic (VFDR) its highest A+ certification, and the Microfinance Information Exchange awarded the MFI "4 Diamonds," its second-highest rating, for financial transparency. VFDR regularly publishes data on products, client numbers, and its audited financial statements.

In the next few months, the MFI is looking to digitize the loan application process so that loan officers can complete applications on smart phones. VFDR is also planning to implement the use of digital printers for repayment in the field. This will reduce risk by immediately entering payments.

Highlights Dominican Republic:

- An educational loan, primarily to serve women with school-age children, has been launched to cover the cost of uniforms, shoes, school supplies, and school fees.

Through September 2018, 89 women with 161 children have taken out \$28,814 in loans, which offer VFDR's lowest interest rate and no commission charges.

### **Mexico**

VisionFund Mexico (VFM) conducted focus groups in the fourth quarter of fiscal year 2018 in two branches. Clients said they are especially interested in health, emergency, individual, and larger loans. They are interested in health insurance as well as life insurance, and are willing to pay higher premiums to get better coverage.

Challenges to serving women clients sometimes relate to how they are viewed within their own families. If their husbands don't share information with their wives or take their ideas into consideration, empowering women is difficult, even with additional training.

# WOMEN'S EMPOWERMENT FUND

## ANNUAL HIGHLIGHTS (CONTINUED)

### Highlights Mexico:

- VFM has opened a call center to address client complaints. The center solves problems in an average of 2.4 working days. The call center's database is analyzed and shared with the audit department. In the future, it will be shared with human resources and the risk department to map recurring problems.

### Myanmar

VisionFund Myanmar (VFM) has achieved a mobile banking milestone, signing with cloud-based core banking system, Musoni. The system will be rolled out across all 51 VFM branches, with additional digital services that will enable loan officers to use tablets and texting to serve clients, and allow clients to do banking on mobile devices.

### Highlights Myanmar:

- VFM is opening three new branches in Rakhine state.
- VFM is a joint recipient of the A2RDIS award from BlueOchard, a global impact investment manager, for its work in Myanmar. The award went to organizations that have left a social impact on 4 million beneficiaries and 690,000 families in Cambodia, Kenya, Mali, Malawi, Myanmar, and Zambia.

### Peru

In August 2018, the Peru MFI instituted regulatory changes that will make service more efficient. Clients who meet certain requirements will be allowed to make consecutive loans for one year with only one application, rather than having to complete a new application for each loan. This change improves the group credit product, which is primarily designed for women clients.

The distance between branches in the rural areas continues to be a challenge for reaching women clients. The MFI has identified locations for new branches to ease the situation. One branch opened in Urubamba in September 2018.

### Highlight Peru:

- In focus group discussions, clients said they value the rural access to credit, and the culture of saving that the MFI promotes. Clients requested small business management training.

### Rwanda

VisionFund Rwanda (VFR) continues to mobilize large numbers of women in savings groups who participate in World Vision's economic empowerment project, THRIVE (Transforming Household Resilience in Vulnerable Environments). Providing



microloans to women helps them improve their incomes and expand their businesses.

VFR has expanded its mobile banking operations and as of August 2018 had registered 7,300 clients.

### Senegal

In Senegal, the Women's Empowerment Fund provided loans to 1,492 women who were better able to provide for 6,348 children.

In the last half of fiscal year 2018, VisionFund Senegal conducted three focus group discussions in one of the areas receiving funds. The women interviewed cited specific benefits as a result of working with the MFI, including developing their businesses, paying their children's hospital fees, and covering school expenses.

# WOMEN'S EMPOWERMENT FUND

## LOANS IMPACT NEXT GENERATION



*Despite her lack of formal schooling, Agnes has received business training through a government-sponsored program. The certificate she received is immaculately preserved and displayed with pride.*

*She also has a full-time mentor in her VisionFund loan officer, Valentine. Agnes says that the training and the advice from Valentine are almost more valuable than the loan.*

*When asked if it makes any difference to have a male or a female loan officer, Agnes says it is very important for her to have a female one because women understand her problems better than men. They know about the difficulties with children and all the other work required to run a home and business venture. Men also are good loan officers, Agnes concedes, but women loan officers better understand the challenges faced by women.*

*Children of subsistence farmers, Agnes Mukarugambwa and her husband, Noël, live in Nyamata, about 20 miles south of Rwanda's capital, Kigali. With little education or capital, Agnes and Noël borrowed money to diversify their livelihoods and make purchases to benefit their family. A small loan made all the difference.*

The family income stems from several very different businesses. Agnes' main enterprise is selling clothes at a stall in the local market. Her husband also has a stall where he sells various types of flour. Together, they own a farm of about two-and-a-half acres, and they also have 13 dairy cows and 30 goats.

With six children, Agnes and Noël are constantly busy. They juggle the responsibility of the livestock, which, along with the garden, are about three miles from their home. They have a motorcycle for this, which also greatly eases the delivery of the milk and all the stock for their two shops.

With all these assets, the family is prospering in economic terms. For the last four years, Agnes has had business loans from VisionFund Rwanda to develop their multiple livelihoods, mostly for buying stock for the two shops. These businesses are increasingly profitable, and Agnes has a clear idea of how she wants to develop them further.

Yet the family's rise in income is not the main story. The real impact is on their children. Agnes and Noël have four biological children: the youngest, nicknamed Boy, 8; Arberic, 12; Dianne, 15; and Noella, 17. The three youngest go to a local school, while Noella attends boarding school, which costs just under \$600 a year. The expense is justified to her parents because she scored highly on the national exam that gave her access to the country's best secondary schools. She will go on to university to study medicine, which will be funded by a loan from the government. Agnes and Noël are

determined to contribute money from the sale of animals or other assets.

Education, says Agnes, gives all her children a very different life than she has had. Once they have completed secondary school, they will have good skills, and they will be able to have better jobs. She has been able to pay for school fees from her business profits—and says their food and healthcare also has improved—but it is school fees that Agnes emphasizes repeatedly.

Two other children in the family are Gillay, 3, and Fis, 14. Both are orphaned relatives whom Agnes and Noël have adopted. That makes six children who will complete secondary school because Agnes and Noël have profitable businesses.

The parents of Fis owned a small compound with a house and two animal sheds that Agnes and Noël will hand over to Fis when he's older. Currently, the compound is home to the goats and the house is occupied by the young men employed to herd the livestock. Including the casual labor, Agnes and Noël employ five people and provide a home for two. This is how their prosperity extends to the community.

Prosperity has brought changes for Agnes personally. With the success of her businesses, she feels strong and confident. She is respected by her neighbors. Most importantly, to her, she is respected by her extended family members, who consult her about decisions and problems.

# BURUNDI WATER, SANITATION, AND HYGIENE

## PROGRAM SUMMARY

The Burundi Water, Sanitation, and Hygiene (WASH) Program partnered with the local community to ensure 51,102 people gained access to clean drinking water in fiscal year 2018. To further impact the lives of children at school, World Vision constructed 24 water points serving 8,431 schoolchildren. To maximize the benefits of clean water, World Vision began planning how to train professional service providers and local government representatives on frequent water quality testing.

In partnership with local authorities, we continued community mobilization on sanitation and hygiene. As a result, 60,852 people gained access to toilets at home, and 93,269 people participated in hygiene education programs. The Ministry of Health organized household campaigns that helped 288 communities become certified as free from open defecation.

In addition, WASH committees were trained on operation and maintenance. We also retrained previously formed WASH committees in our Area Programs (APs) to strengthen the skills of an entire cluster rather than community by community.

World Vision also celebrates the following activities:

- Constructed 128 toilets and showers for 6,400 refugees in Kinama refugee camp
- Distributed 2,000 emergency menstrual hygiene kits
- Empowered 1,000 students as hygiene change agents, reaching an additional 23,369 children through school events

*154 new and rehabilitated wells and water points built*

FY18 target: 215

72%

*16,801 sanitation facilities built*

FY18 target: 10,815

155%

*15,846 household hand-washing facilities built*

FY18 target: 15,000

106%

*240 WASH committees formed with fee-collection systems*

FY18 target: 215

112%

## CHALLENGES AND LESSONS LEARNED

Finding qualified contractors, suppliers, and engineering equipment remains a challenge in Burundi. Lack of drawing software and equipment for structural design was an issue, and World Vision hired short-term consultants for topographical surveys and drawings. Additional engineers were temporarily hired to support supervision and monitoring of the construction process while we took more time to validate future independent contractors for fiscal year 2019. Partnerships with organizations like Think East Africa and Council for

Education and Development supported quality management as they have greater access to qualified engineers.

To reach the most vulnerable communities, World Vision in Burundi is working closely with local churches of various denominations. They partner with us on project design, community mobilization, and throughout the construction process. In addition, 56 faith leaders participated in hygiene, sanitation, and behavior-change programming.

“A student came to my house, he told me he had come to discuss hygiene. I was a little surprised...what did a child know about hygiene? I saw that the boy was speaking sense. Before, we would keep the cows inside our house, but after being taught by the schoolchildren, now we keep them outside.”

—Alfred, a father living in Mushikamo AP



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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