



STRONG WOMEN
STRONG WORLD



*the end of
poverty begins
with her.*

PROGRESS REPORT FROM OCTOBER 2018 TO SEPTEMBER 2019

Prepared February 2020



BURUNDI Alice, age 11, (also pictured on page 2) holds her 9-month-old sister, Desty. They are both healthier due to their improved access to clean water in their community of Cankuzo in the Nyakivumu Area Program.

INTRODUCTION

Strong Women Strong World serves as a connection for women and men worldwide who recognize that women's empowerment and gender equality are key to lasting social change and are essential to the well-being of families and communities.

During fiscal year 2019, (October 2018 through September 2019), the following projects were supported by the Strong Women, Strong World Fund.

The Burundi Water, Sanitation, and Hygiene Project provided access to clean water for 48,045 people in FY19 by constructing five piped water systems, rehabilitating one water supply water system and 59 water springs, and equipping eight boreholes with hand pumps. A program-to-date total of 150,818 people gained access to clean water as of September 2019. The WASH team formed and trained 101 WASH committees in FY19, bringing the total number of committees to 919.

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 providing vulnerable women increased access to high quality financial services and education. The fund is facilitated by VisionFund, World Vision's microfinance network.

The first phase of this two-phase project focused on growing loan capital. Phase two launched in FY19 with the goal of strengthening services to women by linking them to savings groups, offering insurance products specifically for women, and expanding women's financial training.

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

BURUNDI WATER, SANITATION, AND HYGIENE

PROGRAM SUMMARY

In FY19, the Burundi WASH team provided clean water access to 48,045 people through constructing five piped water systems in Cankuzo, Karusi and Rutana APs; rehabilitating one water supply water system in Muramvya AP, and 59 water springs in Cankuzo and Karusi APs; and equipping eight boreholes with hand pumps in Bukemba AP.

The Bukemba project will be finished in FY20 with each borehole that is of high enough yield being mechanized and set up with three distribution points. This will allow for less queuing time and for community members to access water closer to their houses. A full report on the Bukemba project will be produced when the work is completed.

During FY19, 47 schools gained access to safe drinking water, which benefited 23,389 children. This over achievement is due to funding received from World Vision's education sector. A total of 19 rainwater harvesting systems were installed in schools. In FY20, the education division has set aside funds for 13 latrine blocks and 16 rainwater harvesting systems.

To work toward sustainability, local water committees have the responsibility to followup on the construction, operations, and maintenance of community water points. If or when water points experience failure, the committee will work with local repair teams to restore them. In FY19, the WASH team formed and trained 101 WASH committees.

277 new and rehabilitated wells and water points built

FY19 target: 288

96%

11,102 sanitation facilities built

FY19 target: 11,404

97%

10,231 household hand-washing facilities built

FY19 target: 11,200

91%

101 WASH committees formed with fee-collection systems

FY19 target: 133

76%

CHALLENGES AND LESSONS LEARNED

As construction of water supply systems were still underway at the close of the fiscal year, the Burundi WASH team was unable to meet its annual water targets. The main delay was due to the lack of building resources available at the local market. Projects under construction include a water pumping system in Gasorwe AP and a gravity-fed water supply system in Rutana AP. The team expects construction to be completed in the first half of FY20.

Also in Bukemba AP, the construction of small, solar-pumping systems was delayed due to a system redesign and unavailability of submersible water pumps from local vendors.

The WASH team worked together with the Burundi government to focus on water quality. In FY19, World Vision provided a training for government staff, teaching them how to test water quality. After training, WASH and government staff worked collaboratively to monitor water points and test water quality at six APs. Findings showed the water quality at the source (such as wells, taps, etc.) was acceptable. However, water stored in containers at home was contaminated. In FY20, we plan to strengthen our education efforts to ensure households store clean water and use water purifying tablets provided by World Vision to improve water quality.



Alice gathers water at the new water point located just five minutes from her home, which means she now can arrive to school on time. Her academic performance has since improved from 10th to 5th in her class.

BURUNDI WATER, SANITATION, AND HYGIENE

OUTCOMES AND OUTPUTS	FY19 Annual Achieved	FY19 Annual Target	Program-to-Date Achieved	Life-of-Program Target
OUTCOME: Access to Clean Water				
People who gained access to a clean drinking water source in communities	48,045	64,800	150,818	234,373
Children who gained access to a clean drinking water source at school	23,389	14,400	38,576	45,187
Schools with a clean drinking water source installed	47	24	85	88
Health centers with a clean drinking water source installed	5	10	15	31
Successful boreholes completed and commissioned in communities, schools, and health centers	8	5	16	19
Taps installed from successful water supply systems in communities, schools, and health centers	171	190	395	606
Nonfunctioning water points rehabilitated in communities, schools, and health centers	98	93	277	377
Households equipped with water-treatment techniques to disinfect drinking water	438	480	498	1,140
OUTCOME: Access to Sanitation				
People who gained access to household sanitation	51,166	56,000	407,889	472,723
Children who gained access to sanitation facilities at schools	9,439	5,280	46,725	48,326
Household sanitation facilities constructed	10,961	11,200	81,710	93,949
Communities certified as free from open defecation	13	56	421	524
Improved, sex-separated sanitation facilities built at schools	114	132	320	482
Schools that gained access to improved sanitation for children/youth with limited mobility	6	7	41	48
Schools that gained access to improved sanitation for girls, with facilities to manage menstrual hygiene	-	5	10	21
Improved, sex-separated sanitation facilities built at health centers	27	72	39	168
Health centers that gained access to sex-separated sanitation facilities designed for people with limited mobility and appropriate for managing menstrual hygiene	4	6	11	20
OUTCOME: Improved Hygiene Practices				
People who benefited from hygiene behavior-change promotion in communities	68,229	75,680	253,601	342,412
Children who gained access to hand-washing facilities at schools	22,621	19,680	76,173	94,592
Households that gained access to hand-washing facilities	10,231	11,200	91,581	104,550
Schools that gained access to hand-washing facilities	43	36	135	167
Health centers that gained access to hand-washing facilities	6	16	23	51
OUTCOME: Improved Community Capacity for Sustainability				
WASH committees formed or reactivated with a financing system for maintenance and repair	101	133	919	1,089
People trained in repair, maintenance, and construction of WASH facilities	38	32	80	116
Functional Citizen Voice and Action (CVA) groups focused on WASH	8	20	13	49
Faith leaders who participated in hygiene, sanitation, or behavior-change programming	219	300	349	730
School WASH clubs or programs established	37	34	94	113
OUTCOME: Access to WASH in Urban Settings				
People with access to municipal water supply systems	-	-	-	-
People with access to municipal sewage systems	-	-	-	-
People with access to municipal solid waste disposal	-	-	-	-
OUTCOME: Access to WASH in Emergency Settings				
People with access to emergency drinking water supplies	-	-	2,100	31,100
People with access to emergency sanitation systems	-	-	1,560	30,560
People with access to appropriate solid-waste disposal facilities	-	-	-	-
People with access to emergency hygiene supplies	-	-	8,830	31,230

WOMEN'S EMPOWERMENT FUND

VISIONFUND GLOBAL UPDATE THROUGH SEPTEMBER

1.1 MILLION CLIENTS *provided with microloans by leveraging nearly \$148 million in equity to support \$694 million in loans disbursed.*

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

71 PERCENT OF CLIENTS SERVED ARE WOMEN.

58 PERCENT OF CLIENTS SERVED LIVE IN RURAL AREAS.

PROGRAM OVERVIEW

Women in developing countries, especially those living in rural areas, often encounter gender-specific obstacles to economic mobility—such as lack of access to financial services and imbalances in family caregiving—that prevent them and their communities from flourishing.

The Women's Empowerment Fund (WEF) aims to build the resilience of women and their families, improve gender equality, and support the development of livelihoods by providing vulnerable women increased access to high quality financial services and education.

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

The first phase of this two-phase project focused on growing loan

capital for women entrepreneurs to invest in small businesses and farms. Phase two launched in FY19 with the goal of strengthening services to women by linking them to savings groups, offering insurance products specifically for women, and expanding women's financial training.

Recent research measuring the holistic impact of microloans through VisionFund Armenia found that a single loan frequently creates a raft of additional benefits for women and their children in the form of better nutrition, health, housing, access to education—even family cohesion and spiritual well-being. In a March survey conducted by VisionFund Myanmar, 99% of respondents likewise reported



Microfinance loans enabled Chalani Iresha to start a business as a vegetable grower. Now she employs five women from her village in northwest Sri Lanka.

that receiving a loan provided at least one benefit to their children, while 73% reported three or more benefits.

Thank you for your commitment to empowering women and to helping create brighter futures for their families and wider communities.

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:

Increase financial access for vulnerable women, particularly in rural areas

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

ANNUAL HIGHLIGHTS

Improved products and relationships focus on the needs of women

In FY19, the Women's Empowerment Fund provided loan capital and expanded service areas in Armenia, Honduras, Malawi, Myanmar, Sri Lanka, and Uganda.

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

Following are accomplishments from this reporting period:

Armenia

Honored with the 2018 Agent of Change Award from the European Bank for Reconstruction and Development, World Vision's microfinance initiative in Armenia—SEF International (SEF)—continues to empower women in rural communities, including villages exposed to armed conflict and climate shocks.

A loyalty program begun early in FY19 positioned SEF to offer women clients with good repayment histories lower loan rates compared to similar products on the market, and to do so without extra documentation or collateral. As a result, more women have been encouraged to invest in their businesses or improve their families' living conditions at home.

FY19 also saw the rollout of a digital financial services platform that brings suppliers and consumers together in an online marketplace. The platform, called ZEPPA, includes a family financial management tool that helps women business owners and those managing households develop financial goals, buy and sell items, and prepare for economic shocks—leading to greater household resilience.

A primary goal of the ZEPPA platform is to support women's capacity to make decisions for themselves and their families.

Additional highlights:

- ZEPPA was piloted in four MFI branches, where SEF staff and 124 women from local communities were trained on its use. By the end of FY20, ZEPPA registered clients are expected to reach 15,000, with 4,300 businesses active in the digital marketplace.
- An analysis of the WEF portfolio revealed that clients' involvement in supply chain networks created indirect benefits for 651 women and 398 children in addition to the 156 women and 468 children directly impacted by WEF loans.

Honduras

VisionFund Honduras (VFH) designed a loan offer for women called "Palabra de Mujer" (Women's Word), with a special focus on single mothers living in rural areas.

Continued on next page

ANNUAL HIGHLIGHTS (CONTINUED)

Loans range from \$25-\$650, and clients receive financial education as part of the funding package.

New access to credit has allowed women entrepreneurs in Honduras to accelerate business productivity and increase the quality of their goods. In turn, additional income has enabled many women to provide better futures for their children by investing in nutrition, education, and healthcare.

In FY19, a total of \$122,079 in loans was disbursed to 108 women, each of whom have dependent children.

To emphasize the importance of empowering women in local communities, VFH will organize awareness-raising campaigns in FY20 that include the success stories of women clients. VFH also plans to open a new branch in the Olancho region.

Malawi

WEF allowed the Mzimba and Jenda branches of VisionFund Malawi (VFM) to increase outreach to women in rural areas during FY19. This contributed to an increase in women clients served by VFM from 61% to 66% between March and September.

VFM also piloted new Savings Group Linkage Loans, providing 19 groups and 331 total clients—75% of them women—capital for improving their livelihoods. Loans ranged from \$340-\$1,000 per group.

Additional highlights:

- VFM hired 14 female loan officers to serve a growing female clientele, and procured smaller motorbikes to ease their travel to rural areas.
- 6,194 (85.5%) of client registrations were completed using new mobile banking tablets.

Myanmar

“Our ultimate goal,” says Mai Mya Mya Win, Chief of Finance for VisionFund Myanmar (VFM), “is that low-income families can afford to pay school fees for their children, [and] provide [them with] nutritious food and healthy living conditions . . . Thus our plan is to reach out to more women.”

VFM now operates in 53 branches, covering key urban and rural areas in 12 states and 55 townships. As of September 2019, 190,000 clients—86% of them women—had accessed a total of \$50,954,729 in loans.

A mobile banking system, Musoni, was launched in July, allowing loan officers to use tablets and texting to better serve clients. A call center also was established, and client satisfaction surveys were piloted with former loan recipients.

Additional highlights:

- 8,891 jobs were created between April and September 2019.
- By the end of FY20, VFM aims to have 250,000 active clients, with 60% living in rural areas.

Sri Lanka

In November 2019, VisionFund Lanka (VFL) conducted a training for women engaged in various stages of business development, with sessions covering entrepreneurial skills and business planning, as well as topics related to women's health, child protection, and parental care. A leadership program also was created for 33 current WEF clients and other enterprising women.

Plans in FY20 include:

- Offering additional business trainings, using materials created by the International Labor Organization.



WEF clients in Sri Lanka gathered to receive training in business development, women's health issues, and promoting children's well-being.

- Holding a trade fair for WEF clients.
- Creating a reward program for clients' children who excel in school.

Uganda

Following the opening of a new branch in Moyo, VisionFund Uganda (VFU) began recruiting credit officers earlier than expected due to heightened interest from business groups and refugee communities in accessing microloans.

VFU used an “embedded education” model that combined short messages, photos, and stories to train 161 women and 92 men in basic financial literacy. Participants included village agents, community groups, and residents of the Palorinya refugee settlement. VFU also purchased smaller motorbikes for women field officers, enabling them to more conveniently visit clients in hard-to-reach communities.

In the coming months, VFU plans to equip other nonprofit agencies to replicate the embedded education financial literacy training with their own clients, and will use the training to prepare savings groups interested in receiving new loans.



“

I want to thank VFM. With this development in our family livelihood, I do not have to worry about my children's education.”

—Daw San San Oo

LOAN RATES HELP FAMILY THRIVE

Vegetable farmer Daw San San Oo (standing above) could barely turn a profit after borrowing from a local lender at a very high interest rate. Then a loan from VisionFund Myanmar helped accelerate her business and safeguard her children's education.

Daw San San Oo, 38, and her husband U Aung Naing Soe, 40, live in Nat Lu Hteik Pan Ward in the Monywa Township.

The couple owns three acres on which they farm various vegetables, including tomatoes, roselle, and Chinese kale. They sell their produce at a nearby market to support their family, and especially to fund the education of their three children: their son Myo Thura Kyaw, 18, a second year university student, and daughters Myo Theint Theint, 14, a ninth grader, and Han Myo Su, 4, who has begun primary school.

The couple had seen increased demand for certain vegetables and wanted to expand their farm. Daw San San Oo initially borrowed money from a local lender, for which she was charged a very high interest rate. Under these circumstances, she was barely able to achieve a profit and didn't have much left over for the family.

Daw San San Oo was elated when she first heard about VisionFund Myanmar and the financial services it makes available at a much lower interest rate. When she was granted an agricultural loan of 400,000 Kyat (\$264), she used the capital to purchase seeds, a spade, fertilizer, and pesticides. She was able to plant a greater variety of crops and grow her profit margin.

With her second loan of 700,000 Kyat (\$462), Daw San San Oo invested in a water pump to help increase her arable land and crop yield, taking her farm to the next level of production.

Daw San San Oo is grateful for the chance to expand her business. “I want to thank VFM,” she says. “With this development in our family livelihood, I do not have to worry about my children's education. With a more stable income now, we are planning to buy more land and expand the farm.”



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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