Greetings!

World Vision is delighted to send you our Executive Briefing for Economic Empowerment. You are an integral part of our work to end extreme poverty by 2030, so we want to keep you updated on our progress!

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A Note from Johanna Ryan

Hiring Women as Loan Officers: Lydia’s Story
Earlier this year, we recruited Lydia as a Loan Officer for VisionFund Uganda as part of a program to hire more women in the field. Lydia is 34 years old and is the mother of three young children, including her son Morgan who has severe cerebral palsy.

“In my village I saw how people wavered with life and hung around with no hope. My heart felt pity and I had a conviction to pray to God to give me a way to help His people out. Every day I was praying and believing in God to help me change the lives of those suffering. But I could not find a job, and I had to care for my two daughters and my son. One day, I was listening to the radio, I heard about VisionFund recruitment and a voice kept telling me to go for the assessment in Lira.”

When she was a young secondary-school student, Lydia was kidnapped by Kony’s rebel army, and escaped by her own courage and wits. With this and so much life experience, she understands the challenges faced by women in her community.

Imagine a woman in rural Uganda, with few resources, a small piece of land to farm, and an extended family to support. The complexities of life can be overwhelming when resources are scarce and needs are constant. Who is best able to help you work out how to juggle your financial obligations, to help develop your market trading activity? It is someone who has similar experience to you, a woman from the local community. This is why VisionFund is committed to the recruitment of local female loan officers.

The assessment Lydia referred to consists of five exercises designed to identify specific skills and abilities. A certain level of numeracy and literacy is required, and this is tested, but most important are people skills, in order to ensure quality service to the women we serve. Only those who show these skills are interviewed about their commitment – commitment to the job, to the community, and to VisionFund’s values. At no stage do we look at a resumé, nor do we take formal education into account.

This recruitment process is being used to great effect in eight microfinance institutions (MFIs) so far. However, there are challenges, not least of all changing attitudes including misconceptions such as:

- ‘Women cannot and will not ride motorcycles’, we encourage MFIs to buy smaller motorcycles and offer training;
- ‘Only young men will apply’, we encourage clients and local leaders to spread the word and feature older women in recruitment efforts;
- ‘Loan Officers need higher education’, we look at staff turnover: university graduates tend to want office jobs and not field jobs.

VisionFund recruits local women to work with clients because we believe their shared understanding can help transform families and their communities. At the same time, we see our female loan officers’ lives transform. Lydia is now settled into her work, providing well for her children and inspiring other women in her community.

I encourage you to watch the ‘One Day’ video that has been shared in this newsletter. It captures a day in the life of one of our female loan officers in Senegal, as she works alongside the women in her community to improve the lives of their families.
VisionFund shares World Vision’s focus on children, and to reach as many children as possible, we design our services to accommodate the needs of mothers and carers. Women are our clients, so women are our Loan Officers. It works. They work. They transform lives.

Johanna Ryan
Social Performance Director, VisionFund International

**Newsflash**

- VisionFund is delighted to announce that operating licenses have been awarded to our MFIs in Ecuador and Senegal.
- Following the signing of agreements in March for VisionFund International (VFI) to purchase 80 percent of shares in Opportunity International's MFI in the Democratic Republic of the Congo, the Central Bank has processed the application and approved VFI ownership, and is now renamed VisionFund DRC.
- Join us on a life-changing journey to see God at work in a community impacted by poverty. Experience the impact of your support in the lives of children and families around the world. Contact your World Vision representative if you are interested in joining our trip to Zambia in November.

**Zambia: November 7-11, 2016**

**Prayer Request**

- Pray for our female loan officers and their communities: that they will support each other, finding strength and encouragement in their friendships
- In particular we pray for a strong recovery for our loan officer in Kenya, Deborah, following a recent motorcycle accident
- Pray that our services reach mothers and carers, helping them to provide a better future for their children
- Pray for VisionFund’s continued recruitment of female loan officers, so that they can continue to make a difference in their communities and inspire their peers
- Praise God for the licenses in Ecuador and Senegal, along with the approval of VFI ownership in DRC.

**In the News**

[Financial Inclusion of women in five charts – World Bank](#)

**Video**

Take a moment to watch our short film highlighting Mbayta in ‘ONE DAY’ (available in English
New Staff Update

As of Monday August 8, 2016, James Taylor has been appointed as the new Program Management Specialist for the Private Funding Economic Empowerment team. James has been with World Vision for seven years, serving as an instructor for the DCS Learning & Development Team. There he provided training and knowledge management support for the Contact Center and other groups. Prior to joining WV, James was a middle school teacher at a private Christian school.

He holds a Bachelors’ degree in Pastoral Leadership and a Masters in Public Administration. His wife Katie works for another non-profit here in Washington. They live in Federal Way.

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