This provides an update on World Vision's efforts to end extreme poverty by 2030 through Economic Empowerment.

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 Itzbeth Menjivar

"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future." Jeremiah 29:11
Almost forty years ago in the heart of Central America, a 26-year old mother named Itzora found herself separated from her husband and left on her own to care for her two children, three and six years old. Desperate and unsure of next steps to take, she took her children to the nearest church and kneeling them at the altar, she prayed in Spanish: “Lord, these are your children. If you would bless and protect them, and guide me on how to raise them, I will honor you by raising them in your ways. As their mother, I entrust and dedicate their lives to you. They are yours, not mine, you can claim them to yourself whenever you want and I will obediently release them to you, just please help me God.”

The following years were not easy, work was hard and did not pay well, but in God’s divine providence never did her children experience the hunger pains she herself experienced as a child. Because she believed in her children’s potential and was concerned about the lack of quality public education in her country, she made great sacrifices to send them to private school. She often had to borrow money from friends and from informal savings groups to pay for their school and to make ends meet. Dutifully she took them to church every Sunday and ensured they prayed daily and developed in them a discipline of gratitude to God for their blessings. In the late 1980s political upheaval uprooted them from their homes and they suddenly found themselves as immigrants in the United States. Private schools in the US were not an option and off to an inner-city school plagued with racial tensions, crime and drugs they went.

Because they had developed strong studying habits and discipline back home, they thrived in their less-than-ideal new environment. And God was faithful: Itzora’s son Albert went on to join the US military, served his new country during Desert Storm, was later posted to Germany and traveled extensively throughout Europe. And I, her baby girl, went on to get a degree in Finance and landed a job at one of the country’s top accounting firms, which valued and employed my language and cultural skills in their risk management practice, and traveled extensively throughout Latin America. Years later, God took my mother up on her offer and claimed her children’s lives, but not exactly as she expected: He called Albert to the business of healing people as a physical therapist, and he called me to use my financial and language skills to serve the most vulnerable with World Vision. Our mom gave us wings so we could fly. And fly we did!

This is what mothers do, everywhere in the world, day in and day out. Mothers begin to love and care for their children in their wombs, when they are born they nourish them from their own bodies, when they begin to crawl and walk they protect them from dangers, as they get older, they do everything within their means to equip them for life. At World Vision, we are motivated by the love of Christ to bring about life in all its fullness for every child. Because there is no better champion for children than their mothers, we know that empowering mothers means providing brighter futures for children.

An empowered mother can impact the future of her children, family and community by investing wisely in her children – her time, her money, her prayers and her love. Investments in nutritious food, health and education tend to provide a return that is not just financial, it’s transformational. Her children grow up to become productive members of society and the ripple effect is felt far and wide. According to UN Women, empowering women goes further than just improving the lives of their own families; it sets a direct path towards gender equality, poverty eradication and inclusive
economic growth. Studies by the consulting firm McKinsey show that an additional $28 trillion dollars can be added to the global economy by 2025, if the public, private and non-profit sectors partnered to ensure that all women are empowered to reach their full potential.

This is why we are excited to announce the launch of the Women’s Empowerment Fund, a bold vision to empower two million women and impact six million children annually by 2021. The Women’s Empowerment Fund aims to build the resilience of women and their families, improve gender equity and support the development of women’s livelihoods by expanding financial access for women and delivering quality credit, savings and insurance products developed by VisionFund with women, especially mothers, in mind. We will work in an integrated manner with THRIVE projects focused on smallholder farmers and with the OneVision Technology Fund’s investments to provide rural women with the access to financial services, increased farming know-how and improved technology, such as mobile banking, which are key drivers for economic empowerment. We invite you to contact your rep to learn more about the Women's Empowerment Fund.

I praise God each and every day that I am now able to honor my own mother, her sacrificial love and her complete reliance on God. I do this by being part of a team that will work, led by Christ’s love, to equip and empower mothers around the world to provide better lives and opportunities for their children. *To God be the glory, great things he hath done.*

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Itzbeth Menjivar
Development Director, VisionFund International

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**Statistics**

- 1.1 billion women lack access to financial services
- 70% of the world’s poor are women
- 63% of women lack access to a bank account
- 75% of the world’s poor live in rural areas
- 26% of women have access to formal savings
- 80 cents of every additional dollar earned by a woman is invested in her children
- Women earn one-fourth less income than men, despite working longer hours

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**Prayer Request**

- Pray for single mothers who are raising their children alone or are taking care of others’ children
- Pray for mothers who sacrifice their own needs to provide for their families
- Pray for women who are abused and trafficked because of their gender
- Pray for women all over the world who don’t enjoy the same rights as their male counterparts. Pray that all people, regardless of their gender, will join and celebrate the gender parity movement, recognizing that the empowerment of women will benefit all of humanity.
Newsflash
VisionFund’s digital financial services team is currently piloting an innovative loan customization app in Africa. This system helps loan officers ensure they are lending to rural clients at the right time, and at the right level by aggregating data from over 80 organizations. You can listen to a recording of a webinar discussing this work here: 
Play recording
Follow Jim Van Peuresem’s time supporting the OneVision Technology Fund in Tanzania through his blog here.

Video
Women’s World Banking recently hosted a webinar titled, ‘How gender diversity can drive greater returns in investing’.

In the session, panelists discuss the experience of corporate gender diversity in emerging markets, share trends and outcomes from institutions pioneering gender diversity and how impact or ‘profit with purpose’ investing can drive both heightened social and commercial returns.

In the News
Microfinance: Creativity against poverty – a piece published in the Financial Times based on an interview that Muhammad Yunus, founder of Grameen Bank, gave when visiting London recently.

Women mean business – A blog from VisionFund’s industry peer, FINCA, further justifying that when we target female entrepreneurs we are not just helping the women themselves, but also their families, communities and economies.

Get Involved: World Vision Micro
Get involved and change the life of an entrepreneur by giving them a hand up with a Micro loan. You'll get exciting email updates about the business progress of your entrepreneur and how the lives of their family and communities are changing for the better. Visit World Vision Micro.
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. World Vision serves all people, regardless of religion, race, ethnicity, or gender.

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