World Vision Zambia livelihood strategy is well aligned to the Government Seventh National Development (SNDP), Vision 2030 and the Sustainable Development Goals. World Vision Zambia is working with 48,140 households (240,700 people) using innovative development strategies to improve household resilience and livelihood. We want to ensure that parents or caregivers are able to provide well for their children. World Vision aims to deliver sustainable development outcomes for communities through our programme approaches that promotes environmentally friendly agriculture practices, build resilience, create jobs for youths and improve climate change mitigation and adaptation.

**CAPACITY STATEMENT**

- Improving access to financial services
- Improving enterprise profitability
- Access to sustainable markets
- Restore community sustainable management & utilization of natural resources

**Enhanced Livelihood and Resilience (EL&R) Technical Programme**

**Situation in Zambia**

The Zambia Food Insecurity Report (IAPRI, 2020) states that food insecurity and malnutrition, in all its forms including undernutrition (stunting, wasting and underweight) remain among the most daunting development challenges in Zambia. The Zambia Demographic Health Survey Report (ZDHS, 2018) states that a third (35%) of children under the age 5 are reported to have stunted growth with children residing in urban areas slightly less likely to be stunted than children living in rural areas (32% and 36%, respectively). Key problems and the root causes to achieving high production and productivity for the well-being of children are; financial exclusion of smallholder farmers, especially women; low agro-enterprise production and profitability; poor access to markets for inputs and sale of agriculture commodities; inadequate government agricultural business and entrepreneurial extension services; and climate change and variability.

- **31%** of Zambians are financially excluded. Smallholder farmers in rural areas are key players in the agriculture sector, they are the least served by financial institutions.
- **58%** of land in Zambia (42 million hectares) is classified as medium to high potential for agricultural production. Only **14%** of the total agriculture land is being utilized. **Agriculture production remains low**.
- Extension worker to farmer ratio in Zambia is **1:10000** against an ideal and internationally recommended ratio of **1:400**.
- Droughts and flooding have resulted in crop failure, reduced livestock production and consequently increased food insecurity.

Our Programming Approach

World Vision Zambia livelihood strategy is well aligned to the Government Seventh National Development (SNDP), Vision 2030 and the Sustainable Development Goals. World Vision Zambia is working with 48,140 households (240,700 people) using innovative development strategies to improve household resilience and livelihood. We want to ensure that parents or caregivers are able to provide well for their children. World Vision aims to deliver sustainable development outcomes for communities through our programme approaches that promotes environmentally friendly agriculture practices, build resilience, create jobs for youths and improve climate change mitigation and adaptation.

Our livelihood strategy has four key thematic areas of focus:

1. **Improving access to financial services**
2. **Improving enterprise profitability**
3. **Access to sustainable markets**
4. **Restore community sustainable management & utilization of natural resources**

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1 FinScope, 2020
2 Agriculture Policy, 2016
3 Breaking the Cycle of Poverty, 2021
4 National Policy of Climate Change, 2016
To contribute towards sustained and inclusive development, we work with vulnerable families to support them out of poverty. World Vision Zambia has committed to a range of focus areas within the livelihoods’ programming that aims to reduce rural communities’ vulnerability to poverty and support economically active households.

Under the Enhanced Livelihoods & Resilience (EL&R) programme, we help small holder farmers gain agriculture skills, restore their environment or natural resource, access financial services to help them participate on a local value chain by financing their small scale enterprises and provide financial literacy to improve their money management skills. World Vision Zambia integrates Gender Equality & Social Inclusion (GESI) across all our Technical Programs including livelihoods and it takes into consideration GESI at all stages of the project cycle (design, implementation, monitoring & evaluation). GESI ensure all vulnerable groups including youths and women take part in project interventions.

Through Savings Groups, community members learn how to save the resources that they already have, and how to develop their small enterprises or farms. As they develop their resources and require additional funding, they may then seek a micro-finance loan through Vision Fund.

Further, World Vision Zambia is promoting Local Value Chain Development (LVCD) in crops which include but not limited to beans, groundnuts and onions. Other LVCDs are in beans, groundnuts, dairy goats and chickens. Working in partnership with other organisations such as Community Market for Conservation (COMACO), forest conservation is being promoted and the honey value chain while promoting livelihoods for communities and linking smallholder farmers to reliable markets and creating decent jobs.

We provide capacity building for smallholder farmers in Farming as a Business to manage their enterprise in their respective value chains of choice. Trainings are conducted in production, management, post harvesting and processing for value addition. The smallholder farmers are supported and organised in Commercial Producer Groups (CPGs)/Cooperatives for aggregation of commodities for marketing. World Vision Zambia facilities market linkages with off takers to ensure smallholder farmers sell at a profitable price.

Grace Bwalya (centre) a beneficiary of the Transforming Household Resilience In Vulnerable Environments (THRIVE) project showcasing onions that she grew in her garden with the World Vision Zambia National Director, John Hasse (right) and the THRIVE Project Manager, Moffat Mtonga (left).
World Vision Zambia helps people create the habit of saving money through forming Savings Groups for those who lack access to financial services. A group of 15 to 25 people put money into a joint savings account and take turns borrowing from it for school fees, medical expenses, business improvements, etc. This Savings 4 Transformation (S4T) model trains community members to self-replicate the savings groups. World Vision Zambia Program Evaluation Report (2021) indicate that the proportion of smallholder farmers who report having access to credit was 100% compared to the baseline which was at 56%. Further, agriculture entrepreneurs accessing various services including financial services increased from 19% to 31%.

To increase income, World Vision Zambia, has trained vulnerable but viable farmers in financial education under the EL&R programme, helping smallholder farmers to improve their money management skills and ultimately helping in the effective management of their Saving Groups to acquire finances. Through VisionFund Zambia, smallholder farmers and entrepreneurs are equipped with small loans and other financial services. The economic activity generated by a small loan not only impacts borrowers, but their families and communities. Empowering communities with financial access leads to improved child well-being outcomes such as better health, education, and nutrition. The cost, risk, and difficulty of delivery of rural financial services means that commercially funded banks and other institutions are not providing financial services to small-scale farmers.

Under Natural Resources Management, World Vision Zambia promotes Farmer Managed Natural Regeneration (FMNR) by supporting communities to manage their nature resources and biodiversity. Working with gate keepers such as Traditional Leaders, communities are empowered through environment and climate change education. Further, small holder farmers are trained in climate smart agriculture techniques to mitigate the impacts of climate change. Communities are trained in sustainable utilization on naturals resources including practicing agroforestry and Farming God’s Way.

Our Impact

World Vision Zambia helps people create the habit of saving money through forming Savings Groups for those who lack access to financial services. A group of 15 to 25 people put money into a joint savings account and take turns borrowing from it for school fees, medical expenses, business improvements, etc. This Savings 4 Transformation (S4T) model trains community members to self-replicate the savings groups. World Vision Zambia Program Evaluation Report (2021) indicate that the proportion of smallholder farmers who report having access to credit was 100% compared to the baseline which was at 56%. Further, agriculture entrepreneurs accessing various services including financial services increased from 19% to 31%.

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<table>
<thead>
<tr>
<th>PROJECT</th>
<th>BUDGET/DONOR</th>
<th>DURATION</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>THRIVE</td>
<td>US$ 14 million Private Donor</td>
<td>2017 - 2021</td>
<td>15,000 farmers reached in Katete, Mpika, Kasama and Luwing; 800 Savings Groups created (12,000 people); and 1,501 small holder farmers received loans</td>
</tr>
<tr>
<td>ANEW</td>
<td>US$ 20 million</td>
<td>2017-2021</td>
<td>10,000 households in Choma, Mazabuka and Monze</td>
</tr>
<tr>
<td>SLiC</td>
<td>US$ 990,000</td>
<td>2018 - 2020</td>
<td>240 goats and village chicken farmers in Pemba, Katete, Nyimba and Mwinilunga</td>
</tr>
<tr>
<td>Nyimba Village Transformation</td>
<td>US$ 3.3 million</td>
<td>2017 - 2022</td>
<td>7,704 households</td>
</tr>
</tbody>
</table>
| Food Security and Economic Development | US$ 29.4 million               | 1998 - 2028   | 43,378 small holder farmers in the 26 Area Programmes that World Vision operates in                                                                                                                                                      

For more information contact:

Jason Befus
Resource Acquisition and Communications Director
jason_befus@wvi.org
+260 971469923

Sam Tembo
Technical Programme Manager - Livelihoods
sam_tembo@wvi.org
+260 970937389

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