



World Vision®  
Myanmar



2015  
annual report

# Where we work...

## Kachin State

1. Waingmaw
2. Sadung
3. Chipwi
4. Puta-O

## Kayah State

5. Loikaw
6. Demoso

## Kayin State

7. Hpa-an
8. Hlaing Bwe

## Chin State

9. Tiddim
10. Falam
11. Hakha

## Mon State

12. Mawlamyine
13. Thanbyuzayat
14. Bilin

## Rakhine State

15. Buthidaung
16. Maungdaw
17. Mrauk-U
18. Kyawktaw

## Shan State

19. Kengtung
20. Tachileik
21. Hseni

## Yangon Region

22. Hmawbi
23. Hlegu
24. Thanlyin
25. Dagon Myothit (Seik Kan)
26. Mingalardon
27. Mingalartaungnyunt
28. Hlaing

## Mandalay Region

29. Aungmyaythazan
30. Pyigyitagon
31. Amarapura
32. Mahaangmyay
33. Chanmyathazi

## Magwe Region

34. Yenangaung
35. Chauk
36. Seikphyu
37. Sidoktaya
38. Pwintphyu

## Sagaing Region

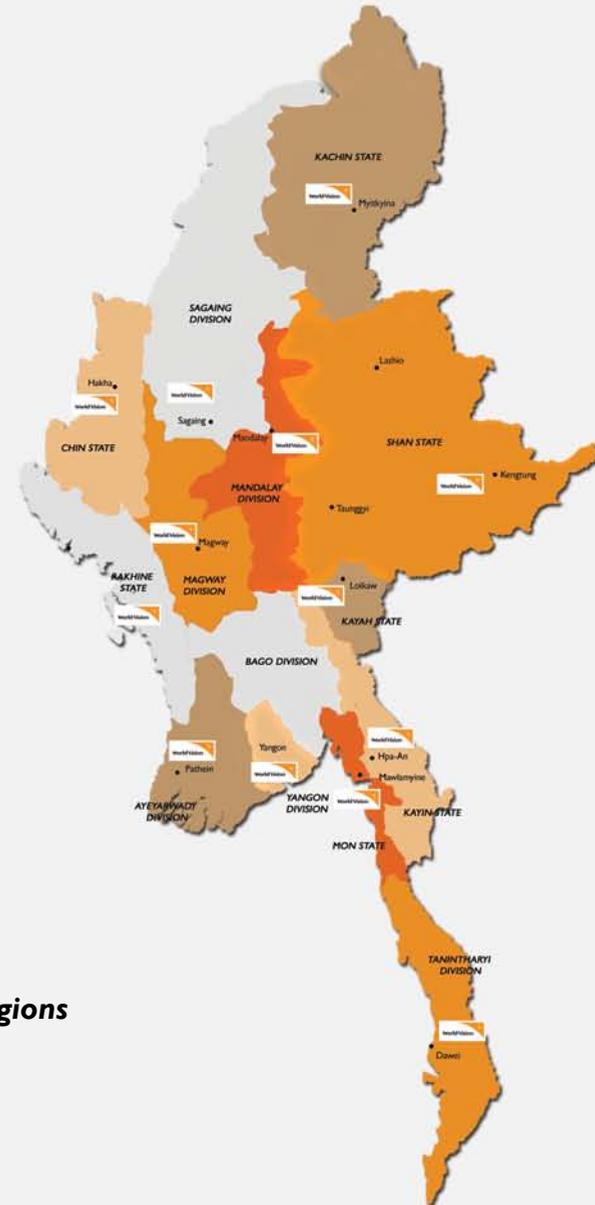
39. Kawlin
40. Kale

## Ayeyarwaddy Region

41. Patheingyi
42. Thabaung
43. Kyangin
44. Myaungmya
45. Einme
46. Bogale
47. Pyapon

## Tanintharyi Region

48. Dawei
49. Myeik
50. Thayetchaung
51. Launglon
52. Palaw
53. Kawthoung



**(53) Townships in  
(7) States and (6) Regions**



From the Advisory Council Chair

## Charged to take Challenges as Champion of Christ



We are in a new era of changes. Naturally we will have to encounter challenges, ranging from spiritual to financial or pragmatic tasks. For others they may be alarming or causing a lot of concerns. How about us? Should the changes and differences be a burden to us? I would simply say 'NO' to my friends of World Vision Myanmar.

My years with World Vision Myanmar as an Advisory Council (from Member to Vice Chair then Chair) has given me the opportunity and privilege of witnessing World Vision Myanmar

in action. I have witnessed their charisma, commitment and compassion in their work. In all their tasks World Vision Myanmar has been serving others in their utmost ability to bring a brighter future and a better life. I can joyously declare that World Vision Myanmar is truly 'Charged to take challenges as Champion of Christ.' I have no doubt that WV Myanmar can take whatever they may encounter in those years to come, with the blessing of our Lord.

Let's honour our past, of those years that we have fought a good fight.  
Let's celebrate our present as we serve others in the name of our Lord.  
Let's embrace the future, the triumphant day when we harvest with joy and glory.

May God Bless You All.

Gillian Thida Moh





## National Director's message

It has been a remarkable year for WorldVision Myanmar (WVM), with around 40 programs/projects, 750 staff, over 3,000 volunteers, network of over 500 Community-Based Organizations (CBOs) and 556 Village, Saving and Loan Associations (VSLA) working on the ground. We have reached tens of thousands of children through education services, health care assistance, protection related support, livelihood provision for families, and emergency and lifesaving assistance.

In addition, WVM had a significant flood response that assisted over 60,000 beneficiaries.

We have witnessed change and transformation in the lives of children, families, and communities and we have the evidence to confirm this.

It is unacceptable when children do not have access to education, are dying needlessly, and lack social protections. To address this, we are creating environments for learning and delivering quality health services. We are working to build the economic capacity of families and creating job opportunities for households.

We believe that through these actions and our long term commitment to ensure sustainable development will help make a difference to the lives of the most vulnerable.

None of this would be possible without the generous support of our donors, WV funding offices, national/local government, and all other stakeholders including the communities we serve. Our special thanks to all of them and we greatly value the partnership.

My sincere thanks also to our committed teams who operate often in difficult, challenging contexts to make a difference to the lives of the most vulnerable children and families. To the Advisory Council members for their continued support and guidance which is much appreciated.

Together, with God's leading we will continue this journey of transforming the lives of children, and communities across the country.



  
Suresh Bartlett  
National Director



## Education

The primary school enrollment rate in Myanmar is 86.4 % and that of completion rate is 73.8 (2012-2013). School dropout is 14% in Kindergarten and 52.58 % is in primary school (2010-2011). According to 2014 Census, literacy rate in Myanmar is 89.5%

To help children ready for primary school, World Vision Myanmar's Education program creates learning foundation for children aged three to five through quality Early Childhood Care and Development (ECCD) services. In collaboration with the community, WVM constructs ECCD centers which meet recognized minimum quality standards and trains caregivers to properly care and support children. To enable children to attend primary education, WVM supports primary schools with school buildings, tables and benches, and water and sanitation facilities.

WVM creates a second learning opportunity for out of school children aged eight to 18 year old. These children have never been to school or dropped out from school due to family difficulties. WVM establishes Non-Formal Education (NFE)

programs to provide basic literacy and numeracy skills, and life-skills trainings. For older children, WVM supports them to attend high quality vocational trainings by connecting with private local trainers and employers.

Model ECCD centers were constructed across all program locations. The program was able to promote life skills and parenting education in 18 Area Development Programs (ADPs). The recruitment of former ECCD caregivers to become ECCD caregiver trainers was the major achievements as it allows WVM to replicate high quality ECCD care giver training in over 400 ECCD centers.

403 | ECCD centres supported

12,090 | Children attended ECCD centers

71 | NFE centers established and supported.

1,406 | Children attended NFE centers

580 | Children participated in vocational trainings

## Getting ahead with Early Childhood Care

Little Khun Sint lives with her parents and 2 elder sisters in Mandalay, Central Myanmar.

Khun Sint's father is a daily photographer who works around the famous places in Mandalay city, but sometimes works at local wedding and religious ceremony. Khun Sint's mother, Daw Hnin, is a casual labourer, finding jobs and income wherever she can. Even with their meager earnings, Khun Sint's parents want their 3 daughters educated.

When Khun Sint turned 4-year-old, her mother took her to a well-known local pre-school hoping to see her daughter in a school uniform and dreaming of her daughter's shining future.

However, Daw Hnin faced an unexpected situation.

When they got to school, her daughter started crying loudly and did not want to stay. Although she tried to cheer up her daughter, little Khun Sint kept crying. After three days of trial, Daw Hnin and her husband gave up and stopped taking Khun Sint to the school.

"I just stopped sending her because I could not bear to hear my daughter crying everyday," recalls Daw Hnin. Daw Hnin started feeling hopeless,

as she knew Khun Sint needed to start learning.

Aware of Khun Sint's situation, the neighbors suggested Daw Hnin to send her daughter to a World Vision supported Early Childhood Care and Development (ECCD) centre.

With a mix of worry and hope, she sent her daughter to the suggested ECCD centre.

Amazingly, Khun Sint no longer cried after spending a day at the center.

"My daughter enjoys at the center because of the caring and kind caregivers," says Daw Hnin.

Children learn mathematics and colors by playing with colorful blocks. They learn the respectful manners and morals by listening to the stories told by the caregivers. The caregivers teach them how to eat and to use the toilet so children are more independent and ready for primary school.

World Vision's volunteers also regularly conducts parenting education and child protection awareness sessions for the parents.

Daw Hnin before never listened to her children. She always argued

with her husband in front of their children using harsh words. Now she realized and changed after attending parenting education and child protection awareness sessions.

The ECCD centre provides children with routines, such as playing together in a group, learning songs and traditional dancing. The children also have naptime, to make sure they are rested and full of energy when they wake up. All of these activities help keep the children healthy – physically, emotionally and developmentally. Not only do children have good opportunities for systematic learning and development, the ECCD centre also prepares them for their primary education.

"Now, my daughter always shares with me the poems and songs that she learned there." Daw Hnin smiles.

World Vision supports the training and salaries for ECCD caregivers, provided chairs, tables and toys for the learning corners for the center. Monthly fees are 3,000 kyats per month (about USD 3), a reasonable price even for vulnerable families. Seventeen children already graduated from this center and are now enjoying their lives in primary school.





## Health, Nutrition, Water and Sanitation

The current Myanmar census shows that 72 under five children out of 1000 live births die every year and 200 mothers die out of 100,000 pregnancies. The death of under-five children is closely related to their nutritional status. In Myanmar 35.1% of under-five children are stunted and those of 7.9% are wasted.

World Vision Myanmar (WVM) addresses the issue by supporting community health volunteers to reach households with behavior change communication messages that leads to a demand for quality health services; strengthening community health systems such as community-based organizations, health committees and emergency health referral systems and strengthening relationships with Department of Public Health at all levels to support the delivery of basic health services to target communities.

Myanmar ranks third in the Southeast Asia Region for malaria burden and is one of four countries identified within the Greater Mekong Sub-region where Plasmodium falciparum resistance to artesimins has been detected. Myanmar belongs to the global list of 22 countries with the highest burden of TB, 26 countries with high MDR-TB problem and 41 countries with high TB/HIV problem. To address this, WVM focuses on behaviour change communication services; treatment of uncomplicated malaria and referral of severe malaria and TB patients;

provision of Long Lasting Insecticide Nets to households; and provision of Direct Observe Treatment (DOT) to TB patients.

WVM also has helped to increase access to safe drinking water by repairing existing water sources and constructing new sources for the communities. To improve sanitation and hygiene practices, WVM constructs latrines in the community households and schools, and introduces proper hand washing practices among children, students and the families.

Over **1,300** | Community health volunteers trained

**1,003** | TB patients including **505** children, registered into National TB Program and provided care and support services

**31,369** | Long Lasting Insecticide Nets distributed

**217,240** | People including **57,677** children reached with health education sessions on MNCH Nutrition & diarrhea prevention

**44** | New water sources constructed

**26** | Existing water sources renovated

**5,265** | Water facilities improved (ceramic water filter, life straw filter, concrete ring storage mold)

**1,600** | Community latrines constructed

**6** | School latrine blocks (with **29** latrines) constructed.

# Traditional beliefs harm child health

'Carrying heavy loads while pregnant will help you have a less painful delivery.' Daw Lay Lay, a 42 year-old mother, heard this from the elderly women in her community since she was young.

Majority of the people from Arkhar community believed that a child's illness or even death was due to witches. When a child was sick they tried to cure them with their traditional practices, rather than visiting health staff. They did not practice birth spacing because they believed that it was against God's will, resulting in women having many children.

Daw Lay Lay, now a community health volunteer was once a young mother married before 18. It was the arranged marriage, the practice of that particular community.

"I always wanted to be a doctor if I had a chance to go to school," Daw Lay Lay recalls her childhood dream. She stopped going to school after the 1988 uprising.

In 2010, World Vision introduced Maternal, Child Health and Nutrition programme in Daw Lay Lay's community. With determination, Daw Lay Lay participated in the training. She was the qualified health volunteers among the 15.

She has a strong desire to change her community's wrong belief. She doesn't want the new generation to practice the same.

So, Daw Lay Lay got educated about pre and post natal care, child health, and nutrition in the community especially for mothers. Without giving up, Daw Lay Lay tried to educate the community for two years.

"People here are stubborn. It took me two years to change their mind," says Daw Lay Lay. "I explained them that birth spacing is not against God's will. Only when you cannot feed your children and they commit the burglary, that's sin. Then they listen."

One of the mothers whom Daw Lay Lay took care of was Daw Yar Shay. She actually delivered five children but only three remains. The first one died just 15 days after birth but

never found out the cause.

The Arkhar community believed that whenever you visit the newborns, you have to bring a small gift for the baby as a blessing for the child. Otherwise, the child can get sick.

It coincidentally happened to Daw Yar Shay's third baby. When the child got sick, she visited her neighbor's houses asking for gifts expecting her baby would recover. However, the child's condition did not improve. Finally, she took her child to the hospital, but sadly it was too late.

The community still believed that a witch took the child's life.

Daw Lay Lay's role here is crucial. She encouraged Daw Yar Shay and explained to her that the child's death was not concerned with the witch. It was about childhood illness. She also invited Daw Yar Shay to the health sessions.

Day Yar Shay has learned a lot from health sessions. She listens to Daw Lay Lay and took her advice.

"I was told that my daughter [her fourth child] was underweight and advised to feed her chicken soup, eggs, and vegetables. I took the advice and practiced what I learned. Later, my daughter gradually regained weight" shares Day Yar Shay. "I also exclusively breast-fed my youngest son till he was 6 months old," She adds.

Women are now fully aware of safe motherhood; antenatal, safe delivery and postnatal care. They now consult with midwives once they are pregnant and practice family planning.

The stubborn community now has changed their attitude and behavior, leaving the harmful traditional belief and practices behind.





## Economic Development

Myanmar ranks 150 out of 187 countries in Human Development Index and falls in the category of low development countries. Poverty levels are at an estimated 26% of the population and it is twice as high in rural areas where 70% of the population lives.

The main livelihood of people in Myanmar is from agriculture activities which come from rural areas. Around 50% of rural households are landless and mainly work as low skill agriculture laborers. Lack of business management and market knowledge, access to financial services, reduced access to technology/infrastructure and poor quality standards hinder the development of agro-business.

Poor family economic circumstances negatively impact the well-being of children such as education and health, especially nutrition. Thus, World Vision Myanmar (WVM) improves the capacity of households to produce food from home gardening and small livestock rearing. During the past year, WVM implemented home gardening in four Area Development programs (ADP).

WVM also increases farmers' yields by providing trainings to adopt improved agriculture practices. For instance, high quality rice seed multiplication has been promoted in our ADPs, enhancing the capacity of poor households to increase their income.

Moreover, WVM works to help families to diversify their income sources by promoting off farm activities. As such, families can participate in technical vocational and small business management trainings.

For both agriculture and non-agriculture families, WVM has worked to improve access to market and market terms by encouraging the families to participate in producer groups so that the families will experience new marketing practices and increase their profitability. This is done by rolling out the Local Value Chain Development approach.

For families to access financial services, WVM forms Village Saving and Loan Associations (VSLA) in communities and connects them with micro-finance institutions.

164 | New producer groups established (certified rice seed, piglets, vegetable and cassava flour)

274 | New VSLA formed (total 563 accumulated from previous years)

12,208 | People participated in VSLA with 84% women membership

1,154 | Families received training in Income Generating Activities

25,000 | Families received livestock and farm inputs

## Life Answers for Han's Family

Say Ri Han, studying in grade 10, lives with his parents and 3 other siblings in a small village in the delta region. His parents are simple farmers who struggle to feed and support their 4 children.

Despite all the work they did, it was not sufficient for the whole family to survive.

To support children's education and the family's survival, World Vision provided 500,000 Ks (US\$500) for Han's mother to start a small grocery shop at home. She sells groceries, stationeries and snacks. However, Han's family barely survived with the income from this shop.

An unforeseen situation arose in Han's family. The family desperately needed money. So they mortgaged 3 acres of paddy field with 150,000 Ks (USD 150). The loan agreement said that the money had to be returned within three years. If not, the mortgaged land will be confiscated.

For two years, the family could not afford to get back their land.

Hope finally came to the family when World Vision introduced group saving scheme.

The program teamed up community members who were interested in raising pigs.

At first, the members were not

interested and doubted that the program will really benefit them. But Han's mother responded differently.

"I believe that this program will benefit my family and our community. I trust World Vision," says Naw, Han's mother.

Han's mother participated in a group of five. The group received a mature female pig (8 months old) and partial funds to feed the pig. They selected one member to host the pig until the farrowing time. Han's mother was selected to host the pig. The rest of the members were responsible for providing food or food costs for the pig.

World Vision also introduced a formulated food which is a combination of bran and sheath of banana stem plus corn flour. The staff also provided knowledge to the group members on animal husbandry with a focus on proper feeding and hygiene issues.

"When World Vision introduced formulated food for pigs to us, some were reluctant to try. But I decided to try as I was really interested in this technique," recalls Naw, one of the few pioneers who used formulated foods instead of typical method of feeding.

"At first, I worried whether this formula will really make a change because it took extra effort to

prepare. But later I saw the difference it made," recalls Han's father. "This formulated foods helped us reduce the expenses and the amount of feeding," he shares.

The group has criteria that each member will receive 1 piglet and the host will take the rests. Luckily after farrowing time, the group received 10 piglets. Each member was given one piglet. Naw received 6 piglets and earns 175,000 kyats (around US\$175) from selling 5 piglets.

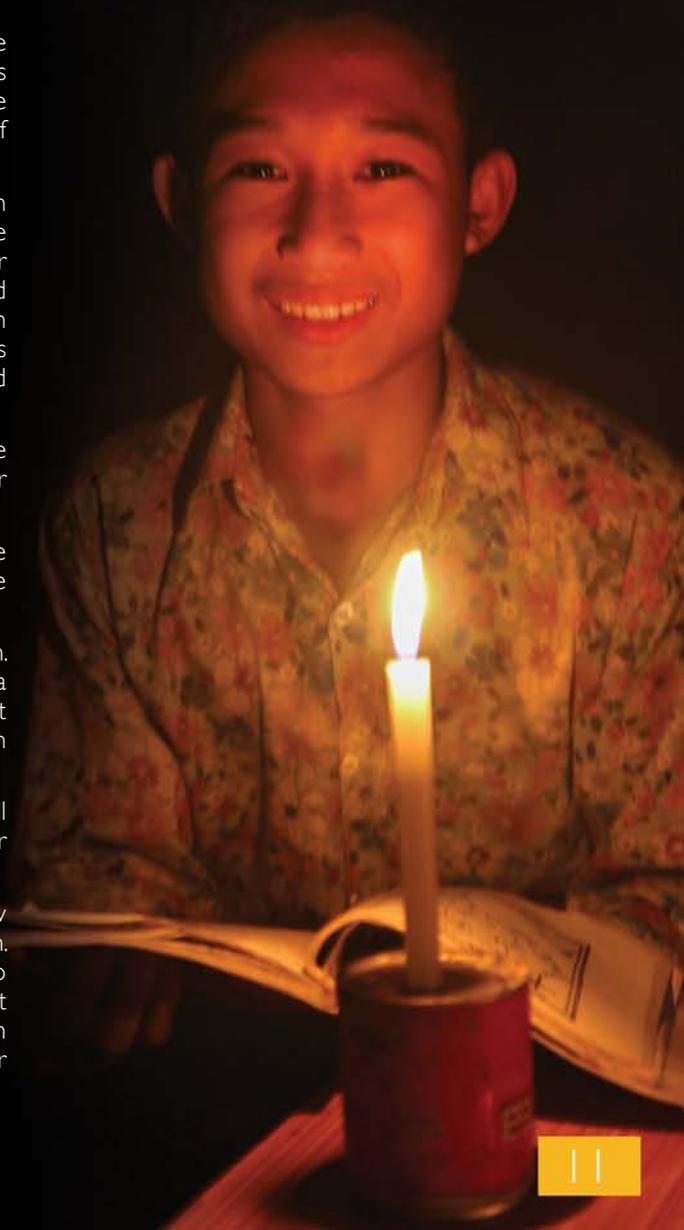
With the money, the family was able to repay their loan and get back their paddy fields.

This program really benefits the families. Han's parents could restore their normal farmers' life.

Naw has high aim for her children. "I want to see my son working at a desk with a pen in the shade. I don't want him working under the hot sun like us," says Naw.

She believes that this program will enable her to fully support her children's education.

"I am so happy that we can grow paddy rice on our own land again. This year, we could even afford to take our children to an amusement park and buy new clothes for them at Christmas time," Naw shares her joy.



# Vulnerable Children

Myanmar is a source country for forced labour and sex trafficking especially for women and children. Lack of job opportunity in country forced men, women and children to voluntarily migrate to the bordering countries which increase their vulnerability to trafficking. Myanmar falls in Tier 2 Watch list for four consecutive years.

World Vision Myanmar has been involved in anti-human trafficking activities since early 2000s. In the past year, we worked together with youth and trafficked survivors in prevention, protection and policy influencing activities. WVM equipped and empowered young leaders who conduct public education and awareness raising campaigns in their respective communities throughout the country. "Survivor Gathering" event was organized where trafficked survivors met policy makers, advocating for improvement of government policies and laws particularly to improve support for survivors in their effort to reintegrate into their communities. WVM works closely with the Central Body for Suppressing Trafficking in Persons, the inter-governmental agencies and other UN agencies, INGOs, NGOs, and CSOs that intervene in anti trafficking activities, including the National Plan of Action.

Child Soldiers is still a major issue in Myanmar. WVM is a member of the Country Task Force for Monitoring and Reporting (CTFMR) that prevent, protect and reintegrate children affected by armed conflict. Since the program started, WVM has managed a hotline for public reporting of suspected recruitment. For officially discharged children and youth, WVM has provided reintegration support such as health, psychosocial supports, vocational trainings and livelihoods, in order to integrate the children and youth into their families and communities.

Street Children are vulnerable children who live and work on the street. As such they are exposed to neglect, abuse, violence and exploitation. World Vision Myanmar operates drop-in centers and temporary shelters in Yangon and Mandalay to allow those children to visit and receive non-formal education, health care and vocational skills. In communities, WVM has formed Child Protection Advocacy Group (CPAG), trained them and empowered them to protect children in their communities from all forms of neglect, abuse, violence and exploitation. WVM also partners with Township Child Rights Committees and authorities and liaises with the CPAGs to ensure a coordinated response to protection issues.



- 78 | Child protection cases reported and 24 cases Closed
- 150 | Child Protection Advocacy groups (CPAG) formed
- 312 | Child groups formed and 54 Youth Clubs formed
- 204 | Child soldier cases reported in 2015
- 10,792 | People received capacity building training on Anti-trafficking
- 52 | Trafficked returnees received supports
- 194 | Children visited drop in centers and 328 children outreached
- 96 | Children referred and reunited with the families/communities
- 111 | Children received vocational trainings and linked with jobs
- 439 | Children attended NFE class, among them 67 graduated, 36 transferred to formal school

<sup>1</sup>Trafficking in Person Report published in July 2015 by US Department of States

## The three inspiring stars

Who says a person with a disability has no hope for the future? Meet three boys who proved that hypothesis wrong.

The first boy is Aung Nyein Oo, now 28. He lost both arms in an accident. Without giving up, Aung struggled and joined the disabled swimming club. He became a swimming champion for Myanmar.

Aung's endurance and effort paid off in 2011 at the South East Asia Games in Jakarta, Indonesia, where he won two gold medals. He became well known in Myanmar after he grabbed two more gold's in the 50 and 100 meter swimming events at the 2014 South East Asia Games in Naypyidaw, Myanmar.

Aung remembered the encouraging words that helped him along the way.

"Like songs and stories that we learned from Teacher Apollo [veteran staff member of World Vision's drop-in center], that we need to have endurance. If we don't give up and try hard, we will be successful one day," says Aung.

The second boy is named Phyo Ko, age 24, who met World Vision at the age of 4 and a half when he had an accident. He lost his right leg below the knee. As Phyo was a smart boy, he stayed at WV hostel and was sent to school until grade 11. Unfortunately, he did not pass the high school exam.

Later on, he connected with another local foundation that supported him to participate in sports, track and field as well as swimming. Each year since 2007, Phyo has joined the ASEAN Para games and won awards every time.

The youngest among the three is Myo, now 21, who lost his left hand, some fingers and toes in an accident. He is now a swimming champion representing Myanmar. He won one silver, and two bronze medals in swimming at the ASEAN Para games in 2014 held in Nay Pyi Taw, the capital of Myanmar.

Myo says, "World Vision is like my parents. If my teacher had not cared for me, I would not have become a champion. I would end up wild, shy and falling behind." He later reconnected with his mother and sisters.

These three young men were once under the care of the World Vision Myanmar Street and Working Children (SWC) Project in Mandalay. They gained confidence and strength from the care, support, and encouragement of the dedicated staff members.

World Vision Myanmar is thrilled to see the boys grown, successful, champions for the country, and standing on their own.

In 2015 ASEAN Para games held in Singapore, they all won awards. Aung and Myo met at the 100m breaststroke final, winning gold and silver respectively out of the 6 contestants.

Aung beat the previous record and Phyo also earned one gold medal in the 400m relay and one bronze in the 100m backstroke.

"We make a big investment (human, financial, technical & time) in this project. This is a very pleasing achievement for both the children and the project. Thank you so much to the donors. The kind support benefits many hidden lives," says Seng, the SWC Project Coordinator.



"I'm very proud of Aung's achievement. I remember the times I gave him encouragement while he felt depressed. I will be a trusted friend for him forever," says Saw Apollo, Child Development Facilitator for Mandalay SWC project.

These young men have made the country proud. World Vision Myanmar is delighted to see the street boys transformed to become change agents whose stories are inspiring for those who lose hope.



## Disaster Risk Reduction and Response

Myanmar ranks as the “most at-risk” country for natural disaster, according to the UN risk model. The country is vulnerable to various natural hazards such as floods, cyclones, earthquakes, landslides and tsunamis. Accordingly to historical data, the likelihood of natural disasters occurrence is high. In the natural disaster risk rating for 2015, Myanmar is rated at 41 (9.1 % disaster risk) out of 172 countries.

World Vision’s other thematic area is to build the resilience of the communities through Disaster Risk Reduction and to respond to disasters. To ensure an effective and timely response to natural and man-made disasters, staff are trained on basic and advanced disaster management. For community members, WVM equips them with the disaster risk reduction capacities and helped them to develop their own disaster preparedness plan so that they are confident to respond to the future disasters.

During the past year, World Vision Myanmar responded to the flood affected areas in Ayeyawady, Magway and Sagain regions and landslides in Chin State. WVM distributed over 3.2 million P&G water purification sachets through the area offices as well as through the local partners to the flood affected areas across Myanmar. Family kits donated from the Australian government and the International Organization for Migration (IOM) were distributed to the families to

restart their homes. WVM reached Chin communities who faced landslides with life-saving food and water.

World Vision Myanmar has continued to extend its support to the conflict affected communities in Kachin state by providing food and livelihoods support to restart their lives.

Since 2014, World Vision Myanmar served as the country lead for Myanmar as part of ASEAN Agreement on Disaster Management and Emergency Response (AADMER) Partnership Group in collaboration with ASEAN Committee on Disaster Management (ACDM).

- 3,212,560 | Water purification sachet distributed to **53,543** HH during Flood Response.
- 304 | Metric Tons of rice distributed to Flood affected areas
- 203 | Metric Tons of rice distributed for **4,568** people including **2,566** students and **901** children in Kachin state.
- 850 | Family kits distributed to the flood affected families
- 776 | Shelter kits distributed for flood and landslides affected families
- 2,635 | Mosquito nets distributed for **3071** families including 1024 children during flood response
- 1,810 | Children received school bag, exercise books, pencils , pens and rulers during flood response
- 1,521 | People reached with Water and Sanitation facilities

## No longer hungry at school

Nor Mai, now 8, is studying in Grade 3. Four years ago, fighting erupted between the army and the ethnic armed group in his village. The ongoing conflict interrupted the family's livelihood.

Nor Mai's family used to live peacefully in their village surrounded by mountains. His father worked on their rice and vegetable plantation until the fighting began. Afraid of the troops and the land mines scattered around, Nor Mai's father, 33, dared not to go to his plantation.

At first, U Nor Aung risked going into the forest to look for plant roots and shoots, which the family could eat to survive. However, as the conditions got worse, he stopped going into the forest and started working odd jobs to support the family.

Nor Mai is the fourth among 8 siblings. His younger brother, Mg Dwella is 5 years old and studying in grade 1. His youngest sisters are 8-month-old twins.

"We tried to send our children to school as much as we can. We can hardly read, so we want them to be educated," adds Kawn Nan.

Nor Mai's father is now working away from the family and sometimes he cannot send money home. Sometimes, my children went to bed hungry. I didn't even have porridge to feed them. The older children understood and didn't cry, but the younger ones fell asleep tired from crying and hunger. It was very painful to see them crying for food," recalls Kawn Nan, with tears swelling up in her eyes.

"My husband is working at a place 135 miles away from my village. I have heard nothing from him and don't know how he is doing. I had to pull out my eldest son, Zut Aung, from school to tend his grandpa's cows and earn money for our family," Kawn Nan said with regret.

"Sometimes we had to go to school hungry. At lunchtime, other children return home to eat, but for my brother and me we had no rice at home, so we just drank water and played at school," Nor Mai shares.

Some hope for Nor Mai's family finally arrived. He heard good news from the school headmistress that there would be a provision of food rations for the students from World Vision.

"Some families received a food ration for one student. But our family received rations for my two sons. This support is a great help for my family. I am very thankful and don't know how to express it in words," Kawn Nan gladly says.

"Food for Education from World Vision is the first assistance that we've received from an international organization. World Vision provides rice for 65 students in my school every month," says Daw Than, the headmistress at Nor Mai's school.

"I found that the school enrollment rate has increased after receiving food assistance from World Vision. Before, only 60 students enrolled a year. After the rice supply, in 2014-2015 school year, the enrollment rate increased to 82 and this year (2015-2016 school year), it increased up to 92," Daw Than adds.

"I want to become a doctor and I will cure my siblings who are sick," Nor Mai ambitiously shares.

The family once in a desperate condition now sees hope in their lives. With full stomach, children can fully concentrate on their lessons and regularly pass the grades. No doubt, food is essential for children's survival to grow healthy and be smart citizens.





## VISIONFUND MYANMAR

Myanmar's rural population is about 70% and has faced low agricultural and labour productivity. Lack of access to market and limited access to credit increases their vulnerability. Ethnic conflicts and extreme weather in some areas exacerbates their situation.

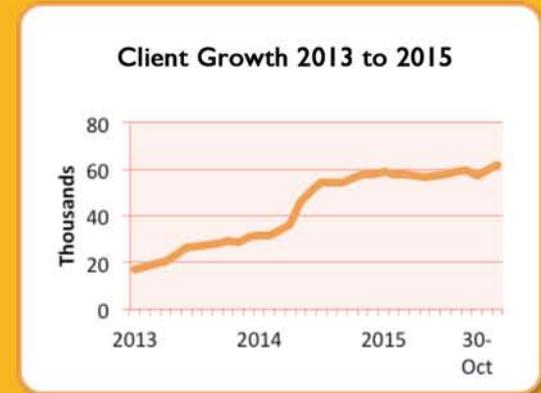
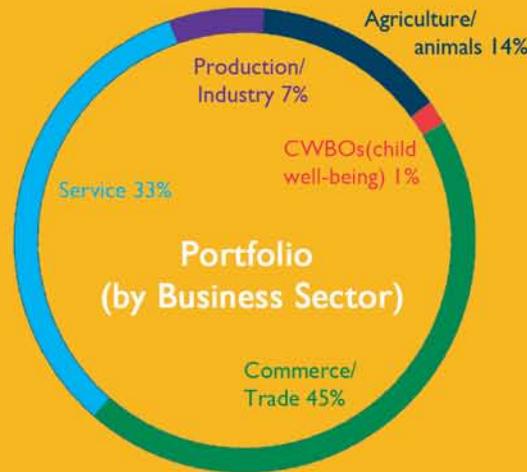
As a subsidiary of World Vision, Vision Fund Myanmar (VFM) provides financial services to families in rural areas to ensure greater financial inclusion, empower women and encourage entrepreneurship in the communities. VFM enables the families to access to the financial loans to improve incomes, improve housing, to enable children pursue education and obtain the

requisite medical care. The provision of loans to small and medium entrepreneurs allows for employment creation and businesses to be sustained. WVM is one of the largest microfinance institutions in Myanmar.

During the past year, VFM provided loans to agriculture and animal husbandry sectors, small and medium business entrepreneurs who are in cottage industries, retail trade, and service-related businesses. Loans were prioritized for women who want to start and/or expand their home-based businesses allowing them to work from home and care for their children.

## Achievements (FY 15)

USD 8 M		Loan Portfolio
236 USD		Average loan size disbursed
59,000		Client outreach with <b>87%</b> Women
71,000		Jobs Sustained
37%		Of borrowers in rural areas



## Loans enhance the family's life

Daw Myint, a mother of two children has been struggling to help support her family's living. They own no land, so they opened a small grocery shop to help with living. However, the children's education expenses keep increasing and the school is a bit far from the village. As the family could not afford to buy bicycle for the children, they went to school on foot which made them tired. The family was in desperate need to support their children's education.

In the time of need, Daw Myint met VisionFund and received her first loan. It was 200,000 ks. (about 200 USD). Daw Myint purchased piglets to raise. After raising pigs for six months, the family sold the adult pigs and repaid the loan. They also expanded their grocery business. Daw Myint continued to get 2nd and 3rd loan cycle of

300,000 ks (about 300 USD) respectively.

Her business has grown and she expanded the grocery store with soft drinks. She bought fishing net and boat for her husband to help him earn a living by fishing.

The family now has regular income and could afford to buy bicycles for their two children who are now studying in grade 11 and 9. Their house is renovated and they now are living in better conditions.

"Now, my kids are able to go to school by bicycle. It saves their time and they have more time to study and play. I want to see them educated. I want to thank VisionFund for their kind support. Now we have a better life." With a big smile on her face, Daw Myint says.

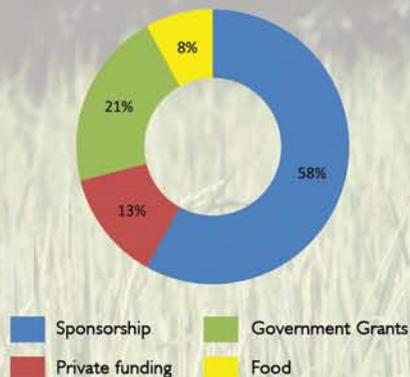


# Financial Report

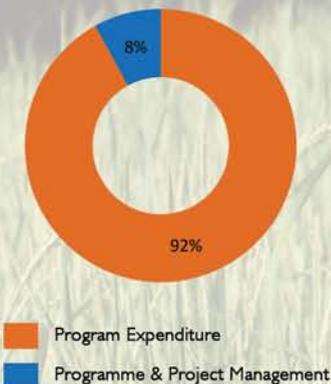
## Total Income



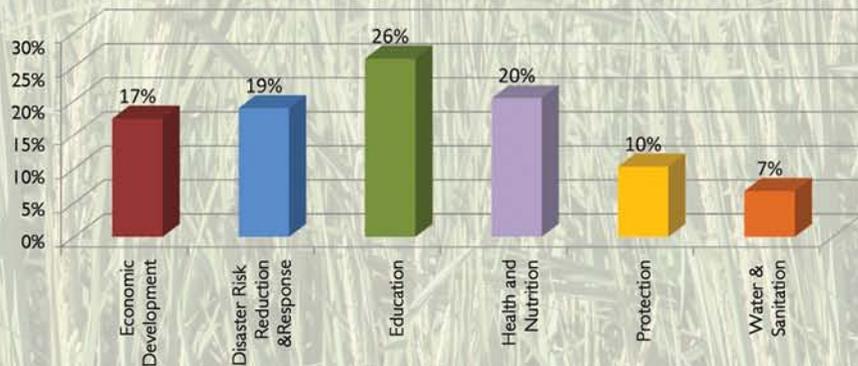
## Funding Sources



## Costs to Programme Expenditure



## Sector-wise Expenditure



Total Funding  
\$ 25,724,272

A man and a young boy are standing in a lush green rice field. The man, on the left, is wearing a light grey t-shirt and is smiling broadly, showing his teeth. He has his right hand on the boy's shoulder and is giving a thumbs-up with his left hand. The boy, on the right, is wearing a white short-sleeved button-down shirt and green pants. He is also smiling and has his right hand on the man's shoulder. The background is filled with tall, green rice stalks under bright sunlight. The overall mood is joyful and positive.

“Our Vision for every child,  
life in all its fullness;  
Our prayer for every heart,  
the will to make it so.”



## Contact us

16, Shin Saw Pu Road, Ahlone Township,  
Yangon, Yangon Region, Myanmar  
Phone: +(95) 9 4211 39343~50  
Fax: +(95) 1 527502  
Web: [www.wvi.org/myanmar](http://www.wvi.org/myanmar)  
Facebook: [wvimyanmar](https://www.facebook.com/wvimyanmar)