



CAPACITY STATEMENT



Enhanced Livelihood and Resilience (EL&R) Technical Programme

World Vision Zambia's 2021 - 2022 National Impact



31% of Zambians are financially excluded¹. Smallholder farmers in rural areas are key players in the agriculture sector, yet 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 land is being utilized. Agriculture production remains low².

Extension worker to farmer ratio in Zambia is **1:1,000** against an ideal and internationally recommended ratio of 1:400³.

Droughts and flooding have resulted in crop failure, reduced livestock production and consequently increased food insecurity⁴.

1 FinScope, 2020
 2 Agriculture Policy, 2016
 3 Breaking the Cycle of Poverty, 2021
 4 National Policy of Climate Change, 2016

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



Capacity Statement >>EL&R Technical Programme

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.



Savings Groups reduce poverty by creating opportunities for members to borrow and earn interest on their saving

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 (CPG's)/Cooperatives for aggregation of commodities for marketing. World Vision Zambia facilitates market linkages with off takers to ensure smallholder farmers sell at a profitable price.



Milton Mudenda belongs to a Savings Group and was trained in conservation farming (Farming Gods Way). He now trains others in high-yield agriculture that causes minimal disturbance to soil.



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).

Our Partners



Our approach to green environment



Agroforestry and Farmer Managed Natural Regeneration (FMNR)



Climate empowerment through environment and climate change education



Natural resource management (NRM)



Climate-smart agriculture (conservation agriculture/agro-ecological)

Under Natural Resources Management, World Vision Zambia promotes Farmer Managed Natural Regeneration (FMNR) by supporting communities to manage their nature resources and biodiversity¹. 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 natural resources including practicing agroforestry and Farming God's Way.



Prisca has adopted FMNR to contribute to the fight against climate change

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%.

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.

¹ [Watch impact of FMNR in Zambia on YouTube](#)
[Watch impact of FMNR in Mpika, Muchinga Province on YouTube](#)

Our Achievements in 2021



We have supported **5,419** S4T groups through mentorship and coaching. At the end of 2021 memberships recorded stood at **84,613**. Groups have accumulated **ZMW36.2 million** (US\$ 2 million).



3,621 farmers participated in value chains, such as dairy, goats, groundnuts and chickens driven by viable and accessible markets. **1,560** farmers growing groundnuts were linked to profitable markets, resulting in **ZMW7.2 million** (\$450,000) earnings from the sale of groundnuts.



50 Savings for Transformation groups are on pilot scheme for digitization of cash boxes (Tenga Mobile Money). **15** are operational.



3,690 entrepreneurs received training in business management. **3,822** received training in enterprise risk management and climate adaptation.



Working with traditional leaders **60,000** hectares of forest land is being conserved and protected under Farmer Managed Natural Regeneration (FMNR)

Funding Portfolio and Management

PROJECT	BUDGET/DONOR	DURATION	DESCRIPTION
THRIVE	US\$ 14 million Private Donor	2017 - 2021	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
ANEW	US\$ 20 million	2017-2021	10,000 households in Choma, Mazabuka and Monze
Securing Africa's Future	US\$ 1 million Private Donor	2016 - 2017	Focusing on Market-Led Agriculture, improved productivity and profitability of small-holder farmers through improved value chains in Kasama and Luwingu. Benefiting 3,637 small holder farmers; 208 Savings Groups (2839 people)with an accumulated group savings of \$186,483
SLiC	US\$ 990,000	2018 - 2020	240 goats and village chicken farmers in Pemba, Katete, Nyimba and Mwinilunga
Digital Savings Group	US\$ 333,333	2018 - 2019	900 savings for transformation group members in Chongwe, Katete and Chipata
Nyimba Village Transformation	US\$ 3.3 million	2017 - 2022	7,704 households
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
Sustainable Land Restoration	US\$ 3million Australia Aid	2022 - 2027	Train 5,866 in FMNR, gender, disability and Empowered World View. 5,100 rural farmers will benefit directly through FMNR. 75,000 hectares of forest land will be restored through direct programming and 75,000 hectares will be restored through indirect programming in Chibombo district (Central Province), Katete and Sinda districts (Eastern Province)

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