



GLOBAL IMPACT

CHARITABLE VENTURES FOR GREATER GIVING



Empowerment in Africa

The Salvation Army World Service Office (SAWSO)

In Kenya's male-dominated culture, a woman's husband is often her sole source of financial support. If she loses her husband – or he loses his ability to provide – the entire family can spiral hopelessly into poverty.

That's when the Salvation Army, a Global Impact charity partner, steps in. The Salvation Army's WORTH program – a microfinance banking and skills training program aimed at rural women in rural communities – seeks to address this financial gender imbalance. Women not only gain access to a system of savings and loans that empower them to become entrepreneurs and leaders in their communities, but also learn the skills they need to take advantage of those resources and succeed.

In groups of about 25, WORTH's women make small deposits each week into a shared fund, kept in a strongbox with three different locks and keys, each held by one of three leaders elected by the group itself. When the fund grows large enough, group participants can take out loans to purchase livestock, supplies and materials to start their own small businesses and pursue financial independence. WORTH also provides a curriculum for participants to teach each other basic literacy, and mathematics, and bookkeeping. The women meet regularly to make their deposits, learn valuable new skills and support each other emotionally and spiritually. During a monthly meeting, these women talk about their journeys escaping instability, poverty, homelessness, sickness, abuse, and neglect.

Many use their newfound skills to become business leaders and employers in their communities, providing opportunities for their friends and neighbors, while strengthening their own local economies. Some even form partnerships and start new ventures together.

And success breeds more success – members are asked to commit a portion of their income earnings to the group savings account, which in turn offers loans to other participants to start their own businesses. The interest earned is then given back to the women in the group. Other countries with similar empowerment programs include Haiti, Tanzania, Democratic Republic of Congo and Nepal.