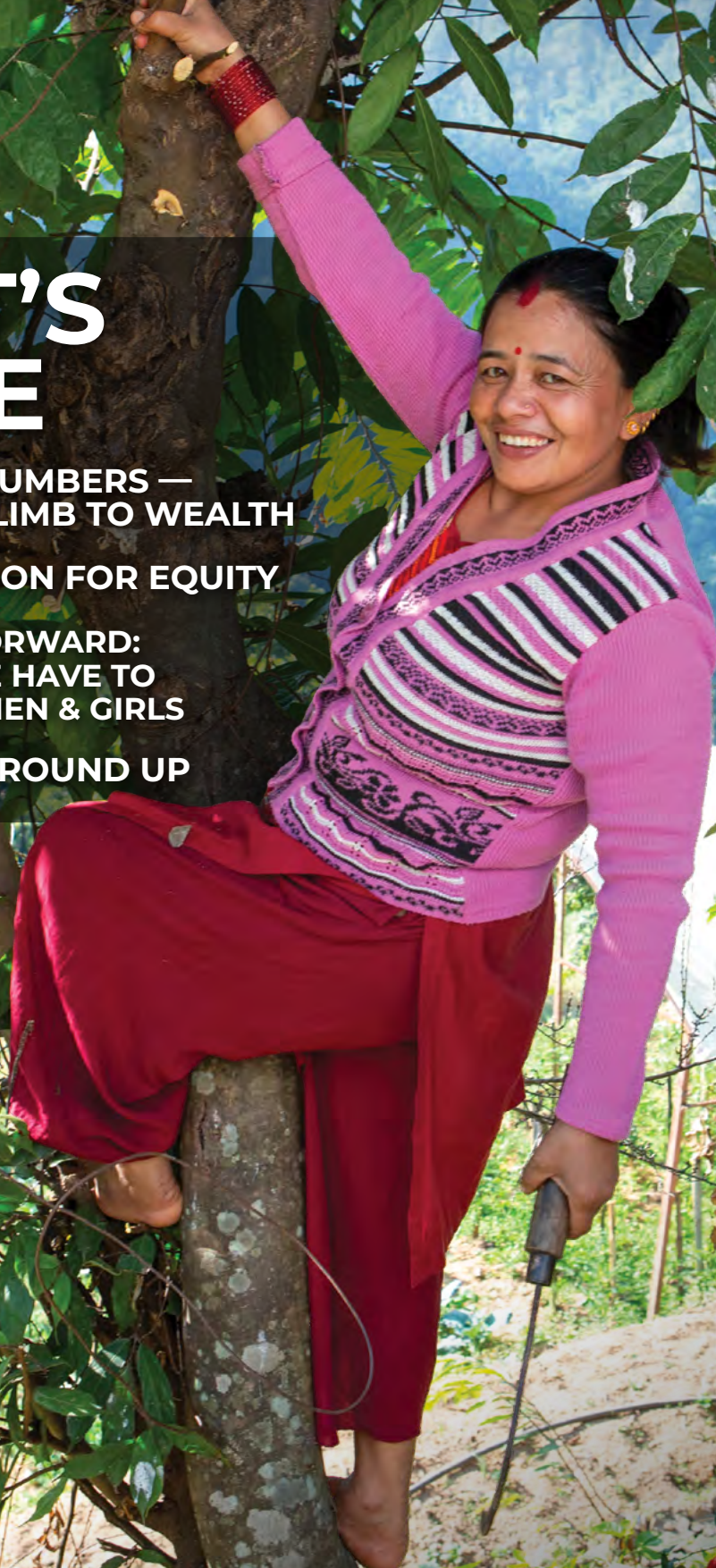


HEIFER FOUNDATION

NEWSLETTER

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A LETTER FROM OUR CEO

DEAR FRIENDS,

I am thrilled to be addressing you as the new president and CEO of Heifer Foundation and honored to take the reins of an organization dedicated to ending hunger and poverty.

By way of introduction, I'm happy to share that I am the proud product of three sets of parents. My birth parents immigrated to the U.S. from Korea in the early 1970s. My birth mother was already pregnant with me and, by the time I was born, my birth father had returned to Korea, finding his third grade education and inability to speak English too frustrating to overcome in this foreign country. I've always known that poverty was the deciding factor in my birth mother's choice to let someone else raise me. After a brief stay with a foster family who, in addition to raising four boys, took care of nearly 100 foster children, I was adopted. My parents both have college degrees — my mother has a master's — and I was raised in a thriving community with excellent public schools.

I have always been acutely aware of the two paths that define my life: the one I was born on and the one I walked. And I have always felt a serious responsibility to make the privilege of the life I live meaningful to others, but mostly to people like my birth mother. People who face impossible choices because of poverty or other circumstances not of their making. Though I have clearly benefited from my birth mother's decision, I want to ensure others have options when faced with similar situations.

I want to create opportunity pathways for everyone, not just the lucky ones.

So, in honor of all three of my mothers, I am particularly excited to share this newsletter with you. In it we highlight how investing in women globally is key to advancing our mission. When women have control over their assets and incomes, they reinvest in their families. In the following pages you will learn more about how — thanks to your contributions — Heifer supports female farmers and entrepreneurs, equipping them with the tools and resources they need to ensure their businesses and families thrive.

Thank you for your ongoing support of Heifer Foundation!

With gratitude,

KIM DEMPSEY
President and CEO



POWER IN NUMBERS WOMEN'S CLIMB TO WEALTH

(Left to right) Dolores Coc Caal, Irma Chub, Herlinda Ico Tzi and Elvira Macz Pooou proudly pose with turmeric they harvested in Chimuchuch, Guatemala. In addition to farming, Irma works as a Heifer Promoter and teaches women's empowerment and farming skills.

Heifer International has worked with small-scale family farmers for more than 80 years and has seen firsthand the benefits of men and women having equal control of assets, decision-making and labor. However, in many communities, deeply ingrained gender inequity within customs, traditions and laws keep men and women in tightly constrained gender roles and hold women back from reaching their potential.

GRANTING AGENCY

Women's participation, ownership and control over productive assets can end the cycle of poverty by accelerating development and improving children's nutrition, health and school attendance. That's why we invest in women farmers and business owners, equipping them with the tools and expertise they need to make their businesses thrive and grow.

With Heifer's support, women improve their products and business acumen, gaining skills and confidence to access profitable markets and have a voice in their communities. We also connect them to other farmers, business owners and entrepreneurs to build inclusive markets that create opportunities for others. When women have their own sources of income and decide how their money is spent, they transform their families and communities. ♦

HOW WE MEASURE WOMEN'S EMPOWERMENT



Women's equitable control over household production, family income and assets



Participation of women in leadership positions and management structures in community-based groups



Social cohesion of individual households with their surrounding community



TAKING ACTION FOR EQUITY

Women hold a self-help group meeting in Kamtaul village, Bihar, India. These groups allow individuals to come together, support one another and create their own opportunities for personal growth and socioeconomic transformation.

Heifer International projects are designed to integrate values and market development, creating the possibility of an exponential cycle of economic and personal growth.

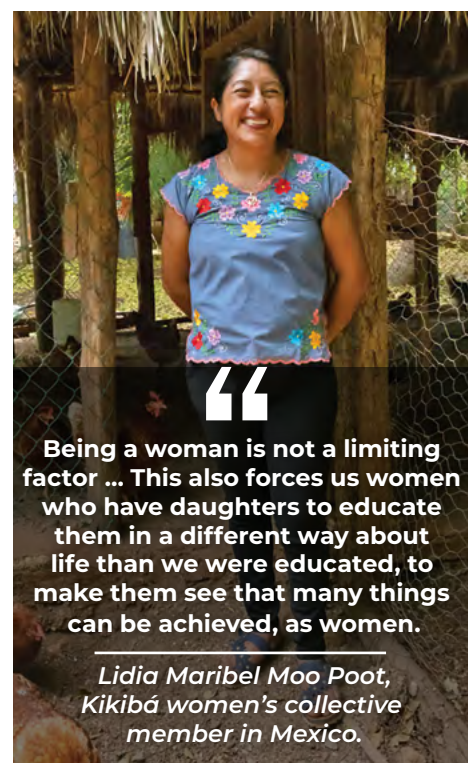
This model emphasizes empowering individuals to make decisions and promote sustainable agricultural practices so as not to deplete natural resources, while guaranteeing farmers a vital income that allows them to live a dignified life. People with group support, skills and the power to shape their own lives can take advantage of profitable markets they traditionally do not have access to and be resilient in difficult times.

Women typically invest a higher proportion of their earnings in their families and communities than men. Through Heifer's programming, they gain access to the full range

of credit, banking and financial services they need to fully develop their assets, land and business.

Working with groups and cooperatives enables women to grow into leaders. These groups ignite change in their communities as they engage with local service providers, businesses and governments. In these multi-stakeholder partnerships, women have a voice and the skills to influence the policies and practices that impact their lives.

Women's lives also change at home, as gender equity training brings balance to household work and decision-making. ♦



“Being a woman is not a limiting factor ... This also forces us women who have daughters to educate them in a different way about life than we were educated, to make them see that many things can be achieved, as women.”

Lidia Maribel Moo Poot, Kikibá women's collective member in Mexico.

THE ROAD FORWARD: HOW FAR WE HAVE TO GO FOR WOMEN & GIRLS

At Heifer Foundation, we believe in investing in women to create lasting change. Seeing where the world stands today shows us just how far we still have to go. From education to economic opportunity, safety to leadership, the road to empowering women and girls is long — but every step forward counts.



THE AVERAGE LIFE EXPECTANCY FOR WOMEN:

82 YEARS in high-income countries

63.1 YEARS in low-income countries



64% of illiterate adults are women

Girls and women spend **up to 90%** of their earned income **on their families**, while men spend only **30-40%**



VIOLENCE



ONE IN FOUR is physically or sexually abused during pregnancy.

EVERY DAY **39,000 GIRLS** ARE FORCED INTO EARLY MARRIAGE



PARTICIPATION & INCLUSION



Women make up only **22%** of Parliamentary roles, and **8%** of the world's executives.



95% of countries have a male head of state.

Globally, **NEARLY 40%** of murders of women are committed by an intimate partner.



For every **\$1** a man earns, a woman earns only **\$.80**

{ THAT'S ONLY 80% }



WOMEN IN POWER = GREATER OPPORTUNITIES FOR GIRLS' EDUCATION, HEALTH AND PROSPERITY

Small-scale farms produce **80% of the developing world's food**. Women play an important role on these farms and in the world's food production.



FROM THE GROUND UP

We believe in change that lasts. That comes from farmers — especially women farmers — having control over their resources and the information and expertise to make decisions themselves. We invest alongside farmers and other partners, building sustainable businesses and inclusive markets that enable them to earn a living income.



A member of the Gazor Nari Unnayan Dal self-help group deposits her monthly savings during a group meeting in Biraldahe village, Bangladesh.

SELF-HELP GROUPS

Working capital is vital to any business — especially farming, where land, livestock and farm equipment can be costly. We have more than 20 years of experience supporting savings and lending groups in 19 countries. We begin by connecting women and creating self-help groups.

Self-help groups set up a central fund from which members can borrow money to grow their businesses. Every time their group meets, members deposit an agreed upon amount with the group's

treasurer. As the savings build, members can borrow money from the fund to meet immediate and long-term needs, using it to scale their business, start a new venture, or cover the cost of an emergency.

The groups establish their own governance structures. Many are led by women and most have a majority women membership. Our local teams provide groups with financial trainings. However, members decide for themselves how and where to invest their money, setting goals together as they hold each other accountable

and build trust among themselves.

THE APPROACH

With Heifer's guidance, many self-help groups combine to form registered cooperatives, allowing them to develop a business plan and connect with larger markets while reducing operational costs. Multiple cooperatives then come together to form an apex enterprise, transforming fragmented individual efforts into a powerful, unified entity. This model empowers farmers to build resilience, increase their incomes and gain financial independence. ♦

SUCCESS STORY UGANDA

HOW FATUMA HARVESTED A BRIGHTER FUTURE

Fatuma Auma is a farmer, nursery school teacher, and mother of four. Having nurtured young minds for several years, she understands the importance of education. But in northern Uganda, where she lives, many families can't afford school fees.



Farmers have embraced farming on a larger scale and good agronomic practices, which have improved their sales and quality of life. In addition, friendships among members of the community have grown stronger.

Fatuma Auma

More than 90% of families in the Dokolo District rely on subsistence farming, but small land size, limited knowledge, and lack of access to quality seeds, equipment and credit prevent farmers from increasing production.

Before joining a Heifer project in 2018, Fatuma described her life in one word: "hard." Her family has 6 acres of land where they grow soybeans, sunflower, maize and sesame. Despite running a nursery for nearly 100 toddlers and bringing in money from her harvests, Fatuma simply wasn't making enough to meet her family's needs. After food and clothing, she couldn't afford school fees for her two eldest children.

Through Heifer's *Learn for Agribusiness* project, Fatuma joined a self-help group, where she received training in improved farming, entrepreneurship and financial literacy. A few years later, she joined a cooperative established by the project, learning better planting, harvesting and post-harvest handling techniques. She also received a seed loan worth 150,000 Ugandan shillings (\$41 USD) to strengthen her sunflower crop, and another loan worth 250,000 Ugandan shillings for soybeans.

The cooperative provides tractor services at a nominal fee, which helps farmers save labor costs.

At harvest, the cooperative buys the produce directly from Fatuma and transports it to the storage facility, saving her time and transportation costs.

In a good season, Fatuma's yields have more than doubled — and so have her profits. Even during a severe dry spell, when earnings fell to a quarter of expectations, cooperative-provided crop insurance eased the losses.

With her profits, Fatuma has repaid her loans, bought a cow and built a storage facility. Most importantly, the increased earnings ensure her children can stay in school, securing their future. ♦

TRANSITIONING WOMEN FROM SELF-HELP GROUPS TO APEX ORGANIZATIONS



SELF-HELP GROUPS
15-25 Community Members

As groups save together, not only are they able to cover their essential needs, their trust in each other grows.

— INFORMAL —



COOPERATIVES
20-25 Self-Help Groups

Cooperatives are able to better leverage buying and marketing power, save more money and operate as larger market actors.



APEX ENTERPRISES
Federation of Cooperations

Larger organizations can play intermediary role for banks, where banks lend to cooperatives at a discounted rate.

— FORMAL —>



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25-HIF-VULU

EMPOWERED WOMEN, THRIVING COMMUNITIES



“

If we find something good and we think we should do it, we just do it. We cannot be stopped.

Munni Devi, India



“

I feel happy because Heifer has taken us [women] into account. Before, only men used to work the fields. And they are not very detailed in the production of the crops. We are more detailed. We are oriented toward making our crops produce.

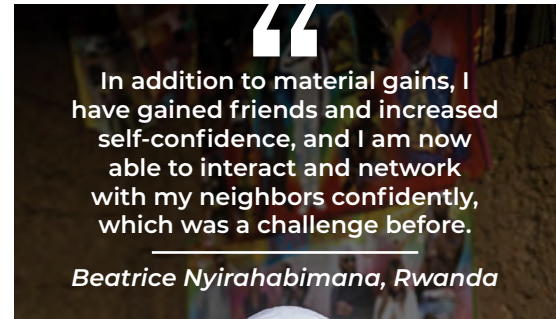
Irma Chub Col, Guatemala



“

I'm a female. I can do more, do better.

Akanbi Ashiata, Nigeria



“

In addition to material gains, I have gained friends and increased self-confidence, and I am now able to interact and network with my neighbors confidently, which was a challenge before.

Beatrice Nyirahabimana, Rwanda

HELP WOMEN ACHIEVE SUCCESS BY ADDING HEIFER...

- ... To your will or estate plans
- ... As a beneficiary to your retirement plan assets
- ... In a charitable trust
- ... To a donor-advised fund

For more information, contact **Debbie McCullough** at **501.907.4922** or **debbie.mccullough@heiferfoundation.org**

