



# SIGNITURE INITIATIVE

## *worth*



Pact's WORTH (Women Organizing Resources Together) model improves people's access to and control of their assets and resources. Originally designed as a women's economic empowerment model, WORTH brings poor, primarily rural women together in groups of 25 for integrated, savings-led microfinance, literacy, numeracy, group banking, and micro-enterprise development, while strengthening social networks and empowering members to have a voice in their communities. Participants create transparent credit and savings groups that save weekly. Their pooled savings are made available to members in short-term, low-interest loans for primarily income-generation activities. Groups proportionately distribute interest paid on loans to members' savings. WORTH is one of Pact's most effective poverty-reduction tools because it places participants at the center of their own solutions and helps them build or accumulate assets with diversified income streams.

### Sustainability

WORTH was piloted in Nepal in 1998. Six years after Pact's support for the program ended, an evaluation found that two-thirds of more than 1,500 WORTH groups, representing 30,000 Nepali women, were still active. Not only were they active, but their total savings had doubled from \$720,000 to \$1,800,000 and the number of women in business had quadrupled, resulting in an eight-fold increase in annual income from their small businesses from \$1.2 million to more than \$10 million. These economic gains led to increased investments in children's education, access to health services, community engagement, and overall empowerment. A quarter of these groups had helped to start at least one new group, most of whom used the WORTH curriculum to teach literacy, numeracy, and business principles. WORTH groups have proven both highly sustainable, scalable, and independently replicable.

### What We Do

Pact's theory of development progresses WORTH-participating households along a pathway out of poverty. Working first to stabilize household consumption, reduce vulnerability, and create secure and stable income generation, we build basic literacy, numeracy, and enterprise-development skills. Our evidenced-based, easy-to-read, financial and business literacy curriculum is tailored to poor women with low levels of formal education and helps guide them to develop and strengthen microbusinesses. The curriculum guides village savings groups to calculate

#### Progressing out of poverty with WORTH

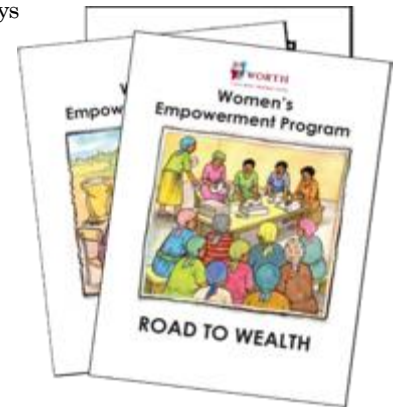
Pact's WORTH households in Tanzania are **three times** more likely to be income-engaged than those not participating. **94.2%** of members owned their businesses; **31%** expanded their business; and **60%** increased production.

profit, risk, and product value; identify and build a selling advantage; manage capital for growth; and monitor business health. Our complementary activities help households securely progress to diversified income production with the potential to securely graduate to more advanced growth-promoting opportunities.

level of economic strengthening	ACUTE POVERTY SUPPORT	HOUSEHOLD ASSET PROTECTION/STABILIZATION	HOUSEHOLD PRODUCTION	ECONOMIC CREATION AND GROWTH
for households...	...in destitution	...struggling to meet most basic needs	...struggling to meet some basic needs	...able to save some and take more risks in business investment
goal	meet basic needs	build basic assets and match income to expenses	improve basic income-generating activities to build surplus	grow income and expenses
support activities include	social assistance, cash transfers, cash-for-work payments, food and nutrition support, material support	informal savings-leg programs, contractual savings mechanisms and financial literacy	improve household level income generating activities (IGAs), improve household-level agricultural production	increase earning potential through enterprise growth, improved business practices, access to finance, entrepreneurship, better market linkages

### An Integrated Approach

For 20 years Pact has used WORTH to address the multifaceted needs of households challenged by poverty and marginalization. While savings-group methodologies with capacity development and good governance have become quite common, WORTH remains unique in that enterprise, literacy, and numeracy are always offered and integrated as essential elements. With informal adult education, WORTH creates a culture of self-help, saving for a purpose, and entrepreneurship. We combine these new skills with an appreciative approach—exemplified through Appreciative Planning and Action (APA)—that fosters self-identification and potential rather than focusing on insurmountable problems. Combined with group-level “dream setting,” APA motivates community engagement actions. Overlaid and integrated, Pact uses these approaches to holistically build the members’ self-actualization and empowerment. Since economic security often capacitates and is necessary for sustained behavior change, Pact frequently integrates WORTH into varied interventions, using it successfully for greater impact in health, natural resource management, civic-engagement, and mineral-marketing programming.



### Key accomplishments

WORTH uniquely adapted to **10** different languages, **15** country contexts, and **17** distinct local economic and cultural contexts.

Engaged more than **55,000** women globally for household-level economic change.

**95%** of WORTH members in Nepal reported engaging in community social actions.

In studies in Nepal and Ethiopia, **70-83%**, respectively, reported increased decision-making authority in family planning, children’s marriages, buying and selling property, and girl-child education.

### For More Information

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Pact is an international, nonprofit organization with forty years of experience. Our vision is a world where those who are poor and marginalized exercise their voice, build their own solutions, and take ownership over their future.