

Sustainable Livelihoods

While IOCC's work has spanned operations in more than 60 countries and myriad program areas, its work today is focused on five core competencies: emergency preparedness and response, WASH, sustainable livelihoods, food security and agriculture, and health. IOCC continues to serve communities where we work in other program areas, as needs and local priorities indicate, but our core work and depth of expertise and experience reside in these five key sectors. IOCC works with and through local partners, including the local Orthodox Church's development agency and other local NGOs. Capacity building for these partners is an integral part of IOCC projects. IOCC helps local communities address the needs they prioritize for themselves and to leave behind local structures better able to manage the development communities face.

Syria



In 2022–2023, IOCC helped hundreds of the most vulnerable women and young adults in Damascus and Rural Damascus (including earthquake survivors) improve their quality of life by establishing a training venue and providing life-skills courses and vocational training to equip them to find employment. Courses are ongoing, popular, and effective, with 35% of graduates having secured employment or freelancing opportunities (as of August 2023).

Since the onset of conflict in Syria, IOCC has provided over 1,700 highly vulnerable individuals and their families with opportunities to improve their lives, including vocational and small-business training for over 230 vulnerable women. Upon completion of the training, participants received business start-up kits to help kick-start their at-home businesses.

In Maaloula in 2019, IOCC established a women's entrepreneurship space to train women in food-processing techniques. IOCC renovated a space and purchased equipment as well as inventory needed to start the center. Women have trained to make molasses, *labneh*, jams, dried fruits, and other value-added products from local agricultural crops. The trainees were then able to support their families with the income. The new skills will support sustained earnings and business expansion as the security situation allows.





Bosnia and Herzegovina

IOCC's microloan program in Bosnia and Herzegovina began in 2002 and remains active. With a repayment rate of over 99%, loans to artisans and small businesses in agriculture, trade, and manufacturing grow family incomes and promote job creation, including in rural and economically disadvantaged communities.

Over 20,500 loans cumulatively worth \$30.9 million have been made since the program's inception, and in 2022 alone, 928 loans valued at \$1.55 million were made. Also in 2022, the program created 140 new sustainable jobs. For example, with a loan to buy a used car, one borrower started his taxi business; another used the funds to buy additional equipment for a hair salon, creating a need for one more employee; still another procured additional woodworking

machines that likewise created a new position. The microloan program supports business activities in the fields of agriculture, production, services, and trade. In addition, the program provides loans for tuition; in 2022, IOCC helped 125 students pursue higher education, thus increasing their chances of finding promising employment. About half the loans support agricultural development. There are many farmers who, 17 years ago, started a business from scratch and are now successful producers of milk and dairy products, poultry and eggs, or greenhouse crops.

IOCC's microloan program, in addition to a strong impact on the resilience and the economic development of small-scale entrepreneurs, also has enviable performance indicators, where, besides the repayment rate of over 99%, the portfolio at risk is around 1%.

Uganda

IOCC has been working in Butembe, Gulu, and Lwemiyaga with the Uganda Orthodox Church to increase access to secondary education and vocational training. These initiatives improve matriculation rates to university studies and help ensure that young adults enter the workforce with skills for today's economy. Students also learn life skills, grounding their academic learning in real-world experiences.



Ethiopia

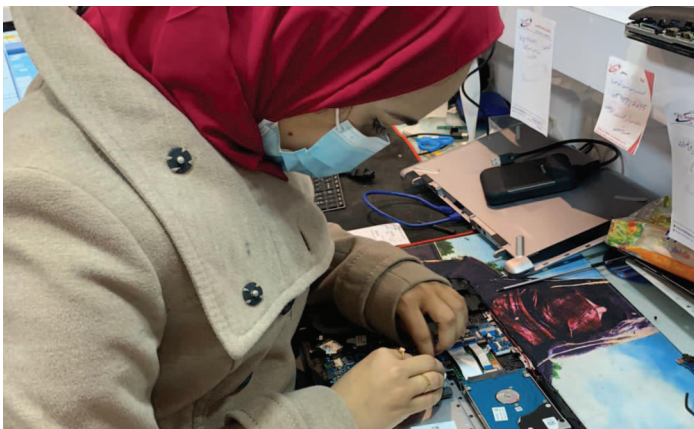
In 2023, IOCC began work to improve livelihood and health conditions of vulnerable adolescent girls and women in Woldiya, a highly conflict-impacted city in North Wollo Zone of Amhara Region. Funded by Orthodox Church Aid and Missions FILANTROPIA and Finland's Ministry of Foreign Affairs, the project is providing skills development and training for adolescent girls and women; generating awareness on gender, health, and social issues; and promoting self-employment by providing start-up capital and materials.

IOCC received multiple awards from USAID to increase the employability of adults with disabilities and improve the quality of wheelchair-service provision. The projects provided training, start-up capital and equipment, increased public and private awareness to dispel misconceptions about disabilities, and connected project participants to job resources and employers. In all, 220 company and NGO personnel were trained, and job fairs reached over 170 disabled adult job seekers and nearly 400 employers. Psychosocial training and counseling were provided to 145 people with disabilities, and over 100 individuals were trained in computer technology.



Through two additional consecutive awards from USAID, IOCC further expanded efforts to meet the needs of persons with disabilities. These projects increased wheelchair provision, improved the capacity of wheelchair producers leading to improved quality, and supported the income-generating activities of wheelchair users. The project reached over 3,400 adults and children with wheelchair services, 92 healthcare workers with instruction on the World Health Organization Basic and Intermediate Wheelchair Service Training Package, and provided more than 1,300 persons with disabilities financial support for business start-ups.

Jerusalem, the West Bank, and Gaza



In 2018 IOCC established three technical and vocational centers where hundreds of young adults train for in-demand sectors like technology, mobile phone repair, solar power, and more. Over 1,200 youths have completed a two-semester training course.

In 2019 and 2022–2023, IOCC has so far placed hundreds of 18- to 26-year-old high-school and university graduates as interns with community organizations where they honed their professional skills and helped

those groups serve their communities. IOCC has also conducted surveys of employers who are ready to interview program graduates for both jobs and internships. The list is periodically updated through rescreening, and coursework is adjusted to reflect market priorities. In 2020, the program developed a focus on solar energy, and IOCC now works with solar energy installers to create a training program for youth to learn how to install and manage solar electric systems. This initiative responded directly to the critical chronic shortage of electricity in Gaza. Beginning in 2011 and continuing today, IOCC has managed multiple cash-for-work projects that provided families with cash payments to participate in projects improving community infrastructure and livelihood opportunities. Activities included water-catchment-area management, establishing small gardens and animal projects, and irrigation projects. Training and capacity-building activities were an integral part of this initiative. Through these projects and programs, IOCC has reached over 60,000 people and provided tens of thousands of person-days in short-term employment and cash-for-work activities.

Jordan



IOCC implements sustainable livelihood activities for refugees and vulnerable Jordanians in Amman, supporting increased income and linkages with formal work opportunities. Between 2017 and 2021, IOCC engaged nearly 3,000 people in livelihood activities through IOCC's Livelihoods Resource Center in East Amman. Livelihood programming includes individual job coaching, employability skills training, vocational training at a local institute, job fairs to connect with employers, internships with local companies, small grants to start businesses, and livelihood support groups. IOCC also promotes inclusion of persons with disabilities in the workforce through awareness raising among both community members and employers. IOCC has supported people over the age of 60 to stay active and productive with new skills, while connecting them with peers and income-generation opportunities.

Georgia

In 2022–2023, IOCC and partner Cultivating New Frontiers in Agriculture (CNFA) helped farmers establish and equip a new business-oriented solar-drying fruit and vegetable processing cooperative enterprise in western Georgia, with funding from the IOCC Foundation and USAID. IOCC and CNFA built and equipped the facility, where co-op members can now bring their produce and have it dried so they can sell it at market, adding value to their products. Dried produce fetches a better price and can provide income beyond the growing season.

IOCC has also helped local partners and Georgian farmers improve production and increase the value of their products by providing greenhouses, demonstration plots, and solar dryers in the Samegrelo-Zemo Svaneti region. The area absorbed a significant number of internally displaced persons (IDPs) from Abkhazia, but the local population has also been declining as unemployment in rural areas forces residents to seek work in urban centers. The projects have helped families remain in their homes by increasing agricultural income. Greenhouses are built locally using custom-designed frames. Rather than purchase premade frames, IOCC purchased a metal-forming machine which allows site-specific greenhouses to be manufactured at low cost. IOCC has trained local welders to use the machine and fabricate the greenhouses. The struc-

tures make year-round production possible, generating a steady source of income. At the household level, IOCC has trained farmers on new techniques in sustainable agriculture and provided groups of farmers with a shared solar dryer to process herbs, fruits, and other crops. The dryers are produced in Georgia by a local company, and all associated parts are also purchased locally. The drying process allows products to be sold year-round and provides a steady source of income for families.

In 2022, at the request of the Mufti of All Georgia, IOCC constructed a 1,076 square foot greenhouse and helped the Muslim community begin vegetable production in Batumi. Proceeds from produce sales will help 20 vulnerable families in the community.





Konstantinos Tsakalidis

Greece

Partnering closely with Apostoli, the humanitarian arm of the Greek Orthodox Archdiocese of Athens, one of IOCC's main programs in Greece has been creating jobs, strengthening livelihoods, and helping microbusinesses and agribusinesses grow. Associations and microbusinesses with at least two years of operation submit a proposal for a grant to help expand the business and create new jobs.

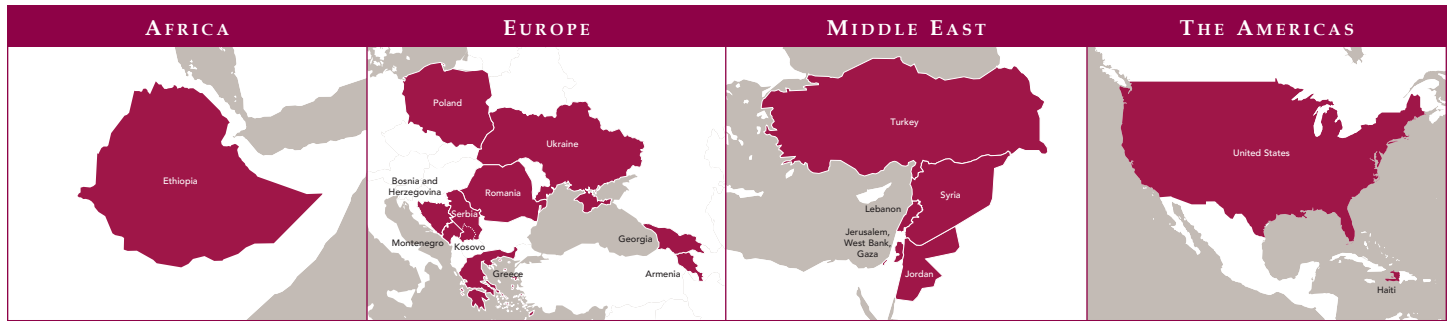
In addition to those in the agriculture sector, microenterprises that process a raw material such as leather, wood, and metals into a finished product are prioritized in the selection process. Grants are typically about \$9,500 and are made in kind—that is, the proposal requests equipment, services (e.g., quality

certification), or other business inputs that IOCC procures and delivers to the grantee. Another important component of the process is business mentoring. IOCC works with successful business leaders to mentor grantees over a six-month period following the grant. The mentoring may relate to core business processes or other aspects, such as financial management, HR practices, or marketing.

Since 2015, IOCC has helped over 175 microbusinesses and agricultural associations throughout Greece with more than \$2 million in new production equipment, technical services, and business mentoring to help them improve productivity and profitability, and help them become sustainable employers in their communities.

THROUGHOUT THE COVID-19 PANDEMIC, IOCC continued its projects around the world while taking steps to protect staff, partners, and beneficiaries. All projects are continuously evaluated for multiple risk factors, and appropriate modifications made. IOCC ensures that all staff and beneficiaries receive information about COVID-19, including testing locations, and integrates this information into ongoing projects, as indicated by local health authorities.

Active Worldwide Programs



- Ethiopia
- Armenia
- Bosnia and Herzegovina
- Georgia
- Greece
- Montenegro
- Poland
- Romania
- Serbia including Kosovo
- Ukraine
- Jerusalem, West Bank, Gaza
- Jordan
- Lebanon
- Syria
- Turkey
- Haiti
- United States



● Emergency Preparedness & Response	150,044
● Water, Sanitation, & Hygiene (WASH).....	40,362
● Sustainable Livelihoods.....	2,869
● Food Security & Agriculture.....	129,203
● Health	607,594
● Other (Education, Nonfood Items, Shelter, Protection)	2,917

IN 2023, IOCC SERVED 932,989 PEOPLE WORLDWIDE

IOCC was established in 1992 and is the official humanitarian organization of the Assembly of Canonical Orthodox Bishops of the United States. IOCC provides emergency relief and development assistance to those in need worldwide, without discrimination, and strengthens the capacity of the Orthodox Church and local NGO and community partners. Its global operations are managed from its headquarters in Baltimore, Maryland, in the United States, with field offices in Eastern Europe, the Middle East, East Africa, and the US. Since its founding, IOCC has distributed more than \$800 million worth of aid in over 60 countries around the world, and has extensive experience implementing programs in partnership with United States government agencies (USAID, BHA, PRM) and the United Nations (UNICEF, WFP, UNHCR, OCHA), as well as with European and international donors.



iocc.org

Toll Free Donation Hotline:
877.803.IOCC (4622)