

## SUMMARY

When people are prepared for the challenges of life, they can more readily face them and move ahead. Participants in our THRIVE program pressed on in the first half of fiscal year 2021, despite a global pandemic, natural disasters, and the reality of living in areas with tremendous needs.

The integrated THRIVE (Transforming Household Resilience in Vulnerable Environments) model continues to change lives in our target countries: Honduras, Malawi, Rwanda, and Zambia.

THRIVE participants saved money together, improved their ways of farming, gained skills in marketing their products, increased their financial knowledge, accessed microfinance, developed businesses, and worked to break the mindset of dependency.

In Honduras, participants endured hurricanes, carried out disaster

preparation plans, and restarted farming activities. In Malawi, farmers equipped with smartphones learned to use an app to access training and access to markets.

In Rwanda, farmers learned to better control their corn's quality, enabling them to sell at a significantly higher price. And in Zambia, participants received training in natural resource management and implemented conservation agricultural principles.

In all these places, your support of World Vision's economic empowerment efforts helps participants act on opportunities to increase their incomes, adapt to a changing environment, and prepare for natural disasters.

Thank you for your partnership. You are helping hardworking families break the cycle of extreme poverty, transform their lives, and gain hope.



*"We are seeing farmers better organized and able to meet marketable volume through the bulking of their products to attract better buyers. This excites us, as it translates into more income and resilient households."*

—Moffat Mtonga  
THRIVE program manager,  
Zambia (not pictured)

## GLOBAL UPDATE & PROGRESS ON CORE ACTIVITIES

**2,301,890** PEOPLE, INCLUDING 1,454,677 CHILDREN AND YOUTH, have benefited from our economic empowerment projects since they began in 2015. These projects benefited 801,890 people in the first half of FY21.

- \$ **367** producer groups in Honduras completed training in Citizen Voice and Action, which equips them to advocate for community needs.
- \$ **570** Savings for Transformation groups in Rwanda learned about digital financial services, which allowed them to operate during the COVID-19 pandemic and will increase security and sustainability.
- \$ **1,602** smallholder farmers in Malawi sold nearly 739 tons of commodities for more than \$340,000, increasing sales by 24%.

# HONDURAS

## SUMMARY

In November 2020, hurricanes Eta and Iota swept across northern Honduras. More than 2 million people, with lives already shattered by the effects of COVID-19, faced massive destruction to homes, infrastructure, crops, and livelihoods. Thankfully, smallholder farmers (producers) participating in World Vision's THRIVE (Transforming Household Resilience in Vulnerable Environments) project were prepared, executing a plan to reduce disaster risks and reactivate agricultural activity to help rebuild communities.

In the first half of fiscal year 2021, the THRIVE project also made possible:

- 32 grain banks located in key areas in the towns of San Marcos and Florida. They were established in collaboration with the World Vision Honduras MANA Project and will help to ensure food security in hurricane-affected communities.
- An increase in social funds by 43% compared with the previous six-

month period. Farmers participated in Savings for Transformation groups where they saved money and contributed to loan and social funds, which help families in need.

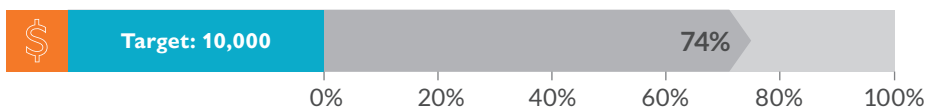
- Training of 367 producer groups in Citizen Voice and Action (CVA). Participants then advocated for the provision of 12 latrines and six homes for vulnerable families. CVA promotes engagement between communities and governments to improve social services.
- Training for farmers to care for the environment and sustainably manage natural resources, resulting in 6,655 acres of land farmed with soil and water conservation techniques (a 146% increase from FY20) and nurture of 400,000 forest trees.
- Access to formal markets for 2,758 farmers, generating \$9,426,306 in income (mostly from coffee sales).



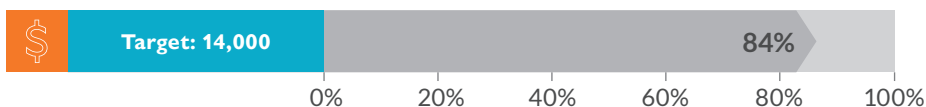
*In the El Pacayal community in Honduras, children can enjoy school because their parents' farms help pay for their education. Through THRIVE, smallholder farmers access resources and learn new skills to produce high-yield crops, which in turn supply local markets and provide increased income for producers.*

## PROGRESS ON CORE ACTIVITIES (LIFE OF PROGRAM: FY17-FY23)

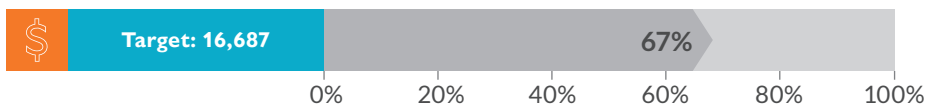
7,449 farmers using improved tools and practices



11,701 Savings for Transformation group members



11,209 acres farmed with soil and water conservation techniques



# MALAWI

## SUMMARY

In Malawi, thousands of families are moving beyond economic subsistence, acquiring the mindsets and practical tools needed to thrive, while increasing the well-being of more than 50,000 children to date.

Malawi THRIVE helped participants weather the threat of COVID-19 in the first half of FY21, sending updates via text messages that reached more than 10,000 community members. The project also distributed 784 smartphones and trained 670 volunteers to use the eMlimi app to improve farmers' access to markets. As a result, sales values increased by 24%, with 1,602 farmers selling nearly 739 tons of commodities for a total of \$341,770.

Nearly all of the 15,964 current project participants (99.8%) have completed Empowered Worldview training and joined a Savings for Transformation group. Equipped with greater self-confidence and basic financial skills,

638 group members (70% women) accessed \$71,434 in VisionFund loans during the second quarter, enabling them to invest in small businesses and their family's future.

Empowered Worldview training also equipped participants to better steward God-given resources. In FY21, 11 new sites were established for farmer-managed natural regeneration to combat the land erosion that threatens crop yields, with 787 participants trained on tree planting and sustainable forest management, and 1,691 people on rainwater harvesting. Meanwhile, 3,000 farmers took part in three field days focused on value chains such as corn and soy beans, while industry forums organized by seed suppliers led to 15 new commercial partnerships.

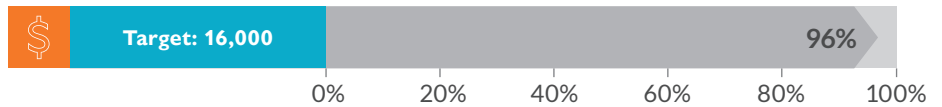
Thank you for partnering with families in Malawi to improve their livelihoods and transform their communities.



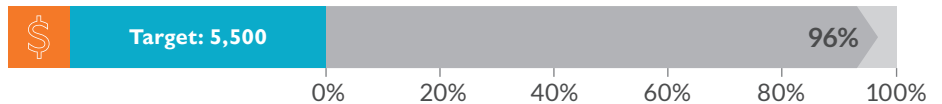
*More than 7,000 farmers from different commercial villages in Malawi have accessed the eMlimi app for training and product distribution. A THRIVE staff member (above) helps an agricultural services provider publish information about his products.*

## PROGRESS ON CORE ACTIVITIES (LIFE OF PROGRAM, FY17–FY23)

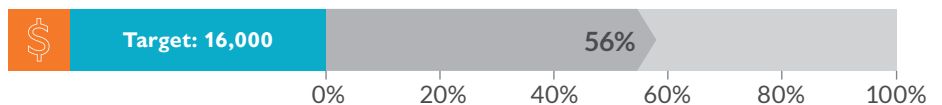
15,436 farmers using improved seeds



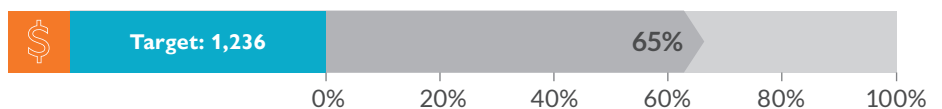
5,289 VisionFund clients with agriculture or microenterprise loans



8,950 producer group members selling value chain products



806 acres farmed with soil and water conservation techniques



# RWANDA

## SUMMARY

With your support, farmers in Rwanda are working together to leave poverty behind. They're embracing their God-given ingenuity with the THRIVE project, and we're pleased to share some of their successes from the first half of FY21:

THRIVE Savings for Transformation groups showed great integrity when members paid back internal loans despite the hardships of COVID-19. After allowing members extra time to pay, 136 groups shared out \$151,397 in savings and interest. Members used these funds to buy farm animals and equipment, start businesses, and pay school fees.

Savings for Transformation groups are rapidly going digital. This period, 570 of 619 groups learned about digital financial services, and 598 village agents were trained to help with the transition. Digitization will allow groups to operate during COVID-19 and will increase security, sustainability, and impact.

Also, 69 groups accessed \$66,187 in VisionFund loans (World Vision's microfinance network); 89% of these funds were invested in agriculture.

In THRIVE producer groups, farmers are working together to achieve more than they could individually. This period, THRIVE helped facilitate the use of 22 new corn drying sheds, which allow farmers to better control their corn's quality and moisture content. Through this extra effort, farmers can meet the standard required to sell to Africa Improved Foods (AIF), which offers a guaranteed market at a pre-negotiated price. At a local market, a pound of corn is worth \$0.06, but with AIF, farmers earned \$0.10 a pound—a 67% increase.

Finally, THRIVE trained 939 farmers to make organic fertilizer using local materials. THRIVE farmer Ntezimana said that using this fertilizer increased his corn production from 55 to 88 pounds per acre. Thank you for supporting THRIVE farmers and their families.

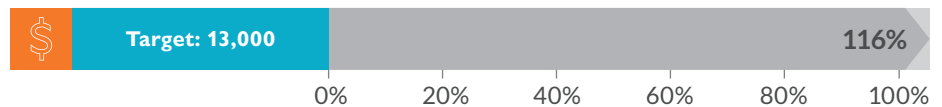


*"I am no longer a burden to my husband, but a contributor partner ... I thank World Vision for opening our eyes and encouraging us to use our talent for our development."*

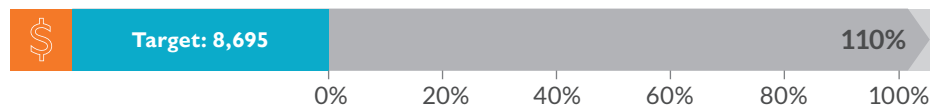
—Mukandanga Leonille,  
Rwanda

## PROGRESS ON CORE ACTIVITIES (LIFE OF PROGRAM: FY17-FY21)

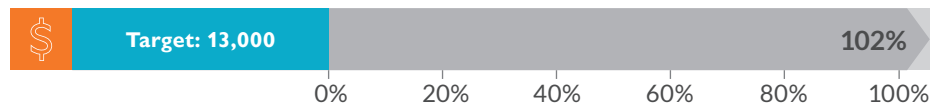
15,094 farmers using improved seeds



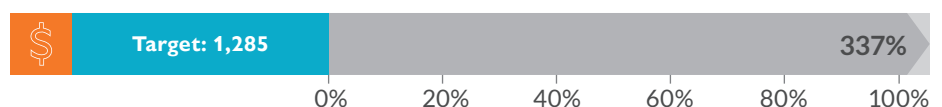
9,570 VisionFund clients received agriculture or microenterprise loans



13,294 farmers participating in producer groups



4,329 acres farmed using soil- and water-conservation techniques





# ZAMBIA

## SUMMARY

Thank you for your support of THRIVE in Zambia. Amid the COVID-19 pandemic, a contracting economy, and inflation, the project is equipping smallholder farmers with tools to break the cycle of poverty.

### Access to financial services

Since the project began, 9,955 THRIVE producers have participated in a Savings for Transformation group. Of those, 73% have taken loans to access capital for their farms and small businesses, and 94% have participated in financial education, gaining knowledge of fiscal management, business growth, and digital platforms and services.

### Natural resource management

More than 10,000 people received training in natural resource management, with over half saying they have implemented at least one conservation principle. With local support, 115,534 acres of land have

been protected, rehabilitated, and sustainably managed.

### Improved agricultural technology

More than 14,300 producers (including 8,306 women) used improved seeds. Via Community Markets for Conservation (COMACO), farmers enriched their soil by planting 4,063,469 Gliricidia seedlings.

### Access to markets

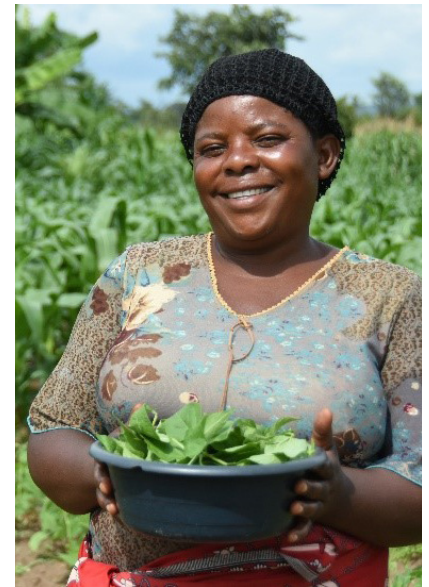
Two centers with capacity to store 100 tons of produce were built to facilitate community bulking, which secures better prices for farmers' goods.

### Resilience to shocks and stresses

New radio broadcasts with weather updates helped 1,075 producers make timely and informed farming decisions.

### Empowered Worldview (EWW)

More than 11,800 farmers have been trained in EWW, inviting them to move from a mindset of dependency toward empowerment.

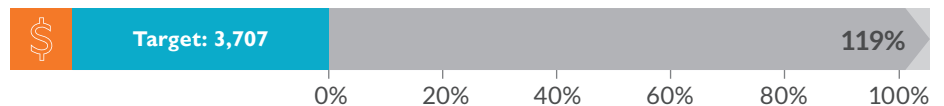


*“I don’t just rely on farming alone. I have also started a business with the money I borrowed from the savings group. ... Now, I can boast of moving from one meal to three meals a day! It’s a great achievement.”*

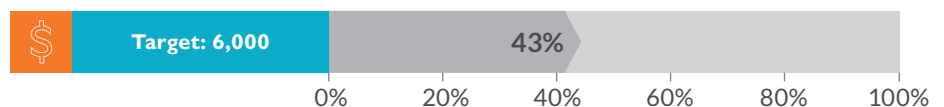
—Memory Ndoweli, Zambia

## PROGRESS ON CORE ACTIVITIES (LIFE OF PROGRAM: FY17-FY23)

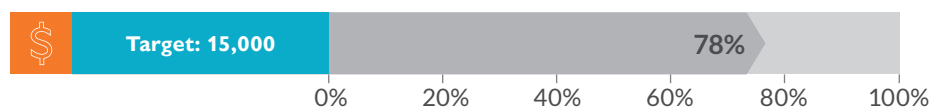
4,413 acres of farmland with irrigation systems



2,585 producers (including 1,282 women) accessed loans through VisionFund\*



11,739 farmers joined a commercial producer group (farming co-op)



45,200 acres of land reclaimed for agriculture



\*World Vision’s global network of microfinance institutions

## FINANCIALS

Economic Empowerment Fund  
(October 2016 through March 2021)

\$86,748,117 program-to-date funding

\$68,853,513 spending-to-date

79%

## THANK YOU

At its heart, THRIVE strives to transform families economically and spiritually. Mindsets change through teaching a worldview based on the idea that each person is created in the image of God and holds a unique purpose. Incomes change with opportunities to build sustained livelihoods. Lives change when families are better fed and children can attend school. Thank you for partnering with us to serve vulnerable families and prepare them for futures that are strong, resilient, and hope-filled.



*"I managed to implement a greenhouse with a capacity of 20,000 seedlings. ... I provide a service to other producers who seek me [for] seedlings because they prefer very good quality. I will continue to acquire knowledge in agriculture in the [THRIVE] training to have a clear, more developed mind and increase my income."*

*—Ever Alexander García  
Ocotepeque, Honduras*



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For more information visit:  
[worldvisionphilanthropy.org/ee](http://worldvisionphilanthropy.org/ee)



World Vision is a Christian humanitarian organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. Motivated by our faith in Jesus Christ, we serve alongside the poor and oppressed as a demonstration of God's unconditional love for all people. World Vision serves all people, regardless of religion, race, ethnicity, or gender.

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Economic Empowerment\_Economic Empowerment Fund\_Report FY21 Semiannual