

SUMMARY

At the heart of the World Vision THRIVE program is the belief that poverty can be overcome. We've seen it work for smallholder farmers in rural areas, where poverty has deep roots. But even the best program won't work as long as women are held back from being part of the solution.

THRIVE (Transforming Household Resilience in Vulnerable Environments) equips women in Honduras, Malawi, Rwanda, and Zambia to embrace their own value and potential, pursue their goals, and become leaders in their communities. And as women become more empowered in a community, poverty loses its footing.

In fact, the U.N. estimates that if women in rural areas had the same assets, education, and access to markets as men, the number of hungry people worldwide could be

reduced by 100 million to 150 million. When women are empowered, the world grows stronger.

THRIVE starts with Empowered Worldview training (EWV), which helps change dependency mindsets and lay the foundation that everyone has intrinsic value and abilities they can use to impact their life. From there, participants are connected to resources, such as savings groups, agricultural training, and disaster risk management. Incomes increase, along with hope for a stronger future. THRIVE is now adapting to a COVID-19 strategy so participants can continue learning while maintaining safety.

This report celebrates what women in THRIVE—with your support—have accomplished so far in FY21. Thank you for believing in them.



“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 THRIVE participant*

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

The below numbers represent the aggregate accomplishments of women in the Honduras, Malawi, Rwanda, and Zambia THRIVE programs.

- \$ **33,829** women trained in Empowered Worldview, through which they learn about their value, resources available to them, and their own ability to create change.
- \$ **34,303** women involved in savings groups, in which community members come together to save, borrow, and encourage each other in their financial goals.
- \$ **25,732** women took loans from their savings group to pursue an income-generating activity.
- \$ **8,107** women received loans from VisionFund, World Vision's microfinance network. These larger loans help women to successfully grow their businesses.

THRIVE COUNTRY UPDATES

The information below highlights accomplishments from each THRIVE country from October 2020–March 2021. The percent of target figures represents progress toward the annual goal as of the reporting period. All VisionFund loans financed income-generating activities.

HONDURAS

Women THRIVE farmers earned \$3,638,134 from growing vegetables, beans, and coffee in the first half of FY21. They also took out \$40,105 of VisionFund loans to invest in their farms and businesses and comprised 45% of loan recipients.

Citizen Voice and Action (CVA) training equips women to advocate for community needs. This period, 16 women were trained in CVA, and they went on to train 421 others. CVA drives positive engagement with government leaders in the delivery of vital social services and helps replace disillusionment with leaders with hope for change.

Progress toward financial empowerment in FY21:

- 1,302 women report improved attitudes toward their financial future (87% of target).
- 57 women took a VisionFund loan for an income-generating activity (23% of target) with an average loan value of \$704.

MALAWI

In Malawi, many women internalize a sense of inferiority as they grow up due to harmful cultural norms, but EWW is helping change that by teaching men and women that all people are equally valuable to God. As a result, women are more empowered to make their own decisions, and many have decided to farm on a larger scale using climate-smart practices. In Nkhatabay area program, 90% of women report they are now farming on larger plots, using their combined savings to expand production. They use their new income to pay for school fees for their children, healthcare, and food, which helps alleviate stress and contributes to household well-being.

Progress toward financial empowerment in FY21:

- 562 women report improved attitudes toward their financial future (85% of target).
- 57 women took a VisionFund loan (23% of target) with an average loan value of \$45.

RWANDA

More than 1,800 women took EWW refresher training using the project's new communication technology: virtual reality headsets. This technology makes EWW more sustainable and scalable. It also provides a fun and cost-effective way to ensure ongoing refresher training during COVID-19 restrictions. Women report that EWW helped them change their attitudes and behavior, enabling them to act with confidence over fear.

As THRIVE transitions to digital savings groups, women are becoming more financially literate and more confident investors. There are social benefits, too. Women comprise 60% of savings group members and report the groups help them feel less isolated and more supported.

Progress toward financial empowerment in FY21:

- 308 women report improved attitudes toward their financial future (26% of target).
- 1,309 women took a VisionFund loan for an income-generating activity (59% of target) with an average loan value of \$38.

ZAMBIA

In Zambia, farmer and mother of five Josephine Banda exemplifies what women can accomplish. Josephine had to leave school in 10th grade for financial reasons. She supported her family through rain-fed farming without much profit. Then, in 2016, she joined THRIVE and went through EWW, agricultural, and entrepreneurship training. She started poultry farming to increase her income. "I took my daughter to college through this [income] and she is now a nurse in Western province and sends me money," she says. Josephine's daughter didn't have to leave school like her mother, and now she's helping support her family.

Progress toward financial empowerment in FY21:

- 515 women took a VisionFund loan for an income-generating activity (88% of target). Average loan value was not available at time of report.

KEY LEARNINGS

Disempowering cultural norms about women's roles are a challenge in all four THRIVE countries. These attitudes can change, but it takes intentional, context-appropriate education efforts. These efforts include integrating Gender Equality and Social Inclusion (GESI) training into EWV, connecting new women participants with women who've already seen success, and engaging traditional leaders to show support for women's involvement, especially in agriculture.

Typically, women are more permanent community members, as men sometimes move to urban areas for work opportunities, which makes women more likely to experience and promote the long-term benefits of THRIVE interventions. Women are more willing to adopt new behaviors, and their permanence in communities means they have great influence over time. Men's attitudes often shift after seeing women achieve success and lighten the household financial burden.

PLANS FOR THE NEXT SIX MONTHS

Honduras: (1) Increase gender-focused activities and (2) Increase women's participation in leadership and decision-making. **Rwanda:** (1) Connect more savings groups with financial institutions, (2) Monitor women-led initiatives after EWV training and document impact, and (3) Increase digital financial services for safety and sustainability. **Malawi:** (1) Train all staff and participant farmers in GESI and hold community dialogues about gender inclusion, (2) Document GESI promising practices, and (3) Develop guidelines for promoting the participation of people with disabilities, youth, and women. **Zambia:** Zambia's plans focus on action steps recommended in the program midterm evaluation, including, (1) Address low adoption rate of water and soil conservation techniques through additional training and field visits that demonstrate the success of these techniques, (2) Help savings groups cope with the effects of COVID-19 by increasing digital savings tools, and (3) Monitor the impact of COVID-19 on program interventions.

THANK YOU

Amazing things happen when women are empowered to create the changes they want to see. Resilience, self-reliance, and hope increase, and poverty and suffering decrease. Thank you for partnering with women on this journey. May their progress bless you as you've blessed them!



A Honduran girl shows off a harvest of carrots. This plot was farmed with new cultivation practices that increase production.



Bana Musonda, THRIVE farmer in Zambia, inspects her bean crop.

*She considers a field and buys it;
out of her earnings she plants a vineyard.
She sets about her work vigorously;
her arms are strong for her tasks.
— Proverbs 31:16-17 (NIV)*