

SUMMARY

With your support, we're celebrating six years of THRIVE (Transforming Household Resilience in Vulnerable Environments), a program that has set off a positive chain reaction for tens of thousands of women in Honduras, Malawi, Rwanda, and Zambia.

Transformed mindsets

THRIVE's impact begins with celebrating each person's value, skills, and dignity. At times, this message challenges cultural norms that have historically marginalized women or barred them from having influence over aspects like finances and work. In total, 36,735 women have been empowered through Biblical Empowered Worldview (BEWV) training across the four THRIVE countries. And 29,383 women report feeling more optimistic about their financial futures and are venturing into small businesses or joining a savings group.

Equipped to lead at home

Across four countries, 19,814 women have participated in training on household financial management. Additionally,

44,778 have taken a loan from their savings group or VisionFund (World Vision's microfinance subsidiary) to invest in an income-producing activity like starting a business or farming. As women contribute to household income, families are more able to afford necessities like food, school fees, and medical care. Household power structures also shift, with women participating more often in making decisions that affect the whole family.

Empowered in community


Communities have begun looking to women for leadership, acknowledging their unique perspectives and abilities. Across THRIVE, 1,394 women have led BEWV trainings. In Honduras, female savings group members have started social funds to provide care for the most vulnerable in their communities. And in Malawi, women are initiating environmental conservation efforts that increase crop yields and have the potential to impact households and entire communities for generations to come.




Anisie (above), a wife and mother of four in Ndora, Rwanda, says THRIVE's agricultural trainings helped her earn \$480 more this year on the tomatoes and onions she grows. "I was able to buy seven goats. My husband is proud of me, and I am proud of myself. This has improved our relationship," she adds.

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

These numbers represent the combined accomplishments of women in the Honduras, Malawi, Rwanda, and Zambia THRIVE projects.

 **36,735** women participated in BEWV training, through which they learned about their value, resources available to them, and their own ability to create change.

 **38,048** women joined Savings for Transformation (S4T) groups, in which community members come together to save, borrow, and encourage each other in their financial goals.

 **31,555** women took loans from their S4T groups to pursue an income-generating activity.

 **13,223** women received loans from VisionFund. These larger loans (as compared to S4T loans) are helping women successfully grow their businesses.

THRIVE COUNTRY HIGHLIGHTS

HONDURAS

Building on its expansive reach to thousands of female small business owners in Honduras, THRIVE is deepening engagement with those demonstrating strengths in leadership and entrepreneurship. To this end, THRIVE partnered with the Fundación Intibucana de Desarrollo (FUNIDE) to **train 874 women in advanced business skills** like marketing, negotiation, and commercial linkages.

Moving forward, these women will serve as local THRIVE champions, training an estimated 2,700 more women in FY23.

MALAWI

In Malawi, **88% of female THRIVE participants report having a greater sense of self-confidence and self-reliance as they've moved from dependence toward resilience.** Additionally, 3,387 women affirmed that BEWV training shifted their mindsets from discriminatory beliefs about the roles of women in society, families, and economic activities. These dramatic changes in mentality are resulting in more women holding leadership positions—in savings groups, churches, and other community structures—and participating in trainings on farming and environmental conservation techniques.

BEWV has directly contributed to economic impact, as well: **6,914 women say they've experienced economic growth as a result of what they gleaned from the training.**

RWANDA

This quarter, **255 more couples experiencing domestic conflicts participated in a special family-focused training** that emphasizes ways to live in harmony and work together for their household's development.

Melodie says she and her husband use to struggle to earn even \$1.50 per day. Since taking BEWV training in 2017, she's joined three savings groups, purchased livestock, and received coaching on improved farming practices. **Today, the couple has more than doubled their daily earnings,** and they started a business selling cookies to further diversify their income sources. Melodie declares that **her relationship with her husband has been transformed** because she no longer has to ask him for money for every expense and they can work together to provide for their family.

ZAMBIA

Women have continued to participate in S4T groups, with 1,539 women joining as members this quarter, bringing the total to date to 9,057 women out of a target of 7,920 (114% achievement of the life-of-project target). **A total of 7,086 women have taken a loan through their group, and 3,357 women have done so through VisionFund.** Access to credit is especially crucial for women who farm for a living, as capital enables them to finance much-needed farming inputs like seeds and fertilizer, which help produce food as well as income for their families.



“At first, I was thinking gardening is for men only and women are not allowed to go, but after the [BEWV] training, my mind was opened. I started and got a plot where I am growing my cabbage [to sell].”

—Lenia Zulu (pictured), who planted her garden as part of an irrigation project supported by THRIVE Zambia. She's one of the 293 female farmers who started horticultural activities as a result of taking part in one of the program's irrigation-focused initiatives.

WOMEN EMPOWERING WOMEN

As THRIVE has evolved over the years, we've learned that **one of the most effective ways to engage with more female participants is by introducing them to other women doing well.** In Zambia, 33 women (pictured right) from Luwingu traveled to see THRIVE's impact in Mpika. There they met women who had formed savings groups, purchased livestock, improved their gardens, and built more stable homes using baked bricks and iron roofs.

Inspired, all of the women on the trip bought seeds to start their own gardens and expressed interest in receiving the same training that had such an influence on families in Mpika. Therefore, two women from Mpika visited Luwingu to facilitate a BEWV course, and a training focused on chicken production is planned next.

PLANS FOR 2023 AND BEYOND

As this stage of THRIVE phases out in FY23, a main priority is continuing to work with government stakeholders and leaders to build local capacity and sustainability, so that communities are ready to support themselves. As part of these efforts, we're offering additional refresher trainings to participants and making plans to conduct endline surveys to gauge impact over the life of the project.

Building on the progress women and families have already made, THRIVE is well positioned for a new phase of expansion and growth in FY23 and beyond.

We invite you to see our new [Economic Empowerment Business Plan: THRIVE 2030](#). This plan represents a massive scale-up to reach 10 million people—including women and others who are underserved—in 10 countries with the tools they need to lift themselves out of extreme poverty by 2030.

THANK YOU

Over the last six years, **your prayers and generosity** have helped bring transformation to women in Honduras, Malawi, Rwanda, and Zambia, equipping them to find hope in Christ, discover their own potential, and access the tools they need to flourish.

We are grateful for your partnership, and we praise God for the impact we've seen!



Women from Luwingu, Zambia, participate in a learning visit to witness the impact THRIVE has had on women in Mpika.



Two women stand in front of their planted vegetables in Honduras. This year, THRIVE provided specialized training to women whose main income source comes from agriculture.

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