

## SUMMARY

Overcoming extreme poverty is possible. With our God, all things are possible! And we’re seeing it happen: Equipped with tools, training, and a mindset of empowerment, farming families are transforming their incomes—and their futures—with THRIVE (Transforming Household Resilience in Vulnerable Environments).

### Celebrating achievements

In the following pages, you’ll get a glimpse of what THRIVE farmers in Honduras, Malawi, Rwanda, and Zambia have accomplished in the first six months of FY23. A few highlights:

- Honduran farmers showed off their world-class coffee in formal competitions to global exporters.
- Savings groups in Malawi increased their savings an average of 73%.
- In Rwanda, farmers earned \$1.3 million for their crops (44% more than last year).
- In Zambia, 97% of farmers chose to use climate-smart practices to help preserve their land and increase their income.

### Sustainability on the road ahead

As we complete THRIVE in some area programs and prepare to launch it in new ones, we are conducting handover sessions that put vital resources, such as farmer field schools and farmer-run processing centers, firmly in the hands of the community or local government. Families have also been equipped to advocate on their own for needed services, such as access to water and markets, by leveraging the power of their collective voice.

### Scaling up to reach 10 million

We are now in the startup phase of the new [Economic Empowerment Business Plan: THRIVE 2030](#). We’re taking what we’ve learned and scaling it up to reach 10 million people by 2030. Current and new THRIVE countries are laying the groundwork to reach new communities with key THRIVE interventions (see page 6 for more).

We are so grateful to God and to you, our partners, for making this work possible. Thank you for investing in economic empowerment.



### In this report:

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*“Dear esteemed donors: It is with honor I’m grabbing this opportunity to convey the joy and gratitude from THRIVE participants and all project stakeholders in Rwanda. Due to your generous support, families who used to be poor and vulnerable are now thriving. ... We pray that God continues to bless you.”*

*—Dieudonne Safari, THRIVE program manager in Rwanda*

# HONDURAS

## SUMMARY

So far, THRIVE has reached more than 76,000 Hondurans with transformed hearts, finances, and livelihoods.

### Farmers impress at coffee competition

Specialty coffee is a profitable crop, and we are equipping farmers to choose the most lucrative varieties and grow top-quality beans. This period, we partnered with the Honduran Coffee Institute to hold three competitions, one in each program area. Honduran companies that export coffee globally sent representatives to taste the samples. All 171 samples from THRIVE farmers obtained an impressive quality score of 84% or higher. We will share the sales resulting from these competitions in the next report.

We also partnered with a local cooperative to build a coffee processing plant, benefiting 445 smallholder coffee growers and their families. The facility processes coffee to export-level quality close to

home, reducing production costs and the need for brokers, while helping farmers better respond to changing buyer demands.

### Biblical Empowered Worldview

In this training, farmers learn to embrace their value in God’s eyes and to believe in their own abilities. This lays a foundation for lifelong change. This period, we trained 243 church leaders to teach and promote these concepts to their congregations, making the impact community-driven and sustainable.

### Savings groups foster transformation

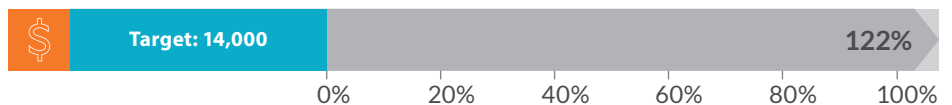
In savings groups, participants save together and take turns borrowing to invest in their livelihoods. Groups also serve as a hub to learn new skills. This period, 4,026 members in 229 groups learned about production, marketing, cost analysis, and social inclusion. Topics were chosen based on a recent survey of group needs.



*“The changes on my farm have allowed me to improve crop yields, going from producing 4,960 pounds of gold coffee to 5,732 pounds, which are sold to a special coffee trading company, allowing me to generate additional income,” said Virgilio Argueta, 48, pictured above with his family. His increased income has allowed him to improve his farm and his family’s access to nutritious food and education.*

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

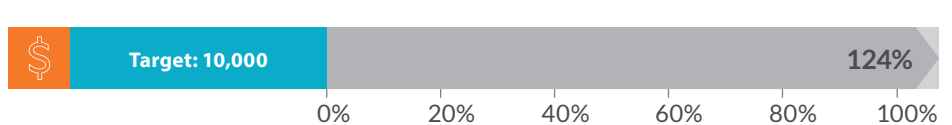
17,020 people trained in Biblical Empowered Worldview



11,701 people participating in savings groups\*



12,448 producer group members increasing their profits by selling value chain products



13,193 farmers using improved tools and practices



\*Due to the pandemic and hurricanes Eta and Iota, at least 1,850 participants left savings groups and did not return to the program.

# MALAWI

## SUMMARY

Over 80,000 Malawians have been impacted by THRIVE so far, more than half of them children. As we prepare to transition to new areas in Malawi, participants are taking ownership of the practices that have empowered them to produce more, earn more, and do more with what they earn.

### Farmers teaching farmers

Farmer field schools allow farmers to see how new methods work on an actual farm. When one farmer learns something valuable, they use the school to teach others. This period, we provided resources, such as improved seeds and fertilizer, to 18 schools. After seeing the quality of improved seeds, 99% of farmers are now planting them—and average yield per acre has doubled.

### Selling together to double earnings

THRIVE encourages farmers to form producer groups so they can buy and

sell together, ultimately earning more. This period, 2,060 farmers pooled their products so they could sell at a higher price, earning \$261,239—a 209% increase compared to the same period in FY22. Farmers pooled 1.2 million pounds of produce this period, an increase of 74% from the same period in FY22. As new practices prove their value, more farmers adopt them, and transformation gains momentum.

### Big returns boost savings groups

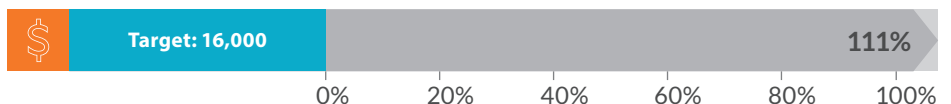
This period, savings group members earned an average of 73% on their investments, sharing out \$772,845 total. “Now, unlike before, we are running businesses, and we are not only depending on our husbands,” said Shida Banda, mother of two, after she received \$248 from her group—her savings plus interest from group loans. “We are financially cushioned, and our children can go to school and have food to eat.”



A community celebrates opening their new ginger processing center. As fishing on Lake Malawi dwindled, THRIVE equipped them to grow and process ginger—a profitable venture. “I used to live in a shack, but with ginger I have been able to erect a good house for my grandchildren,” said Rosaria Mhone.

## PROGRESS ON CORE ACTIVITIES (LIFE OF PROGRAM: FY17-DECEMBER 2022)\*

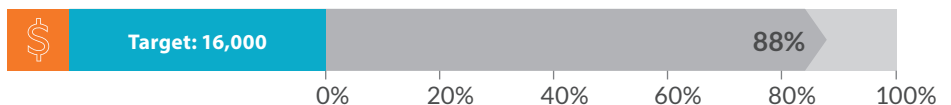
17,737 people trained in Biblical Empowered Worldview



\$1.86 million saved by savings group members to invest in their businesses and cover emergencies and expenses



14,084 producer group members increasing their profits by selling value chain products\*\*



5,469 people using VisionFund loans to invest in agriculture and small businesses



\*In Malawi, THRIVE started the new business plan (see page 6) in January 2023.

\*\*The program reports this number is underreported due to side-selling that was not being tracked.



# RWANDA

## SUMMARY

More than 65,000 Rwandans have been impacted through THRIVE since it started. This period, THRIVE farmers earned \$1,332,993—over \$400,000 more than the same period last year. Horticulture sales alone increased by 46%. Farmers are increasing their skills, and their incomes are rising alongside.

### Savings groups and VisionFund team up

Participants are saving more as they see their investments grow. In FY19, the average amount shared out per group at the end of a cycle was \$570; now, the average is \$1,693. As groups mature, they can apply for group loans through VisionFund, World Vison’s microfinance partner. This period, 38 groups accessed \$34,085 in loans. These loans give the group access to more capital and allow members to make larger investments in their livelihoods.

### Piloting new technology

THRIVE connects farmers with new technology to make farming easier

and more profitable. This period, 300 farmers took part in a trial of a remote sensor from Kumva Insights that collects data on temperature, humidity, and soil moisture. The information is then remotely transmitted to technicians who analyze it and provide farmers with text message updates to help them make decisions on planting and irrigating. This empowers farmers to adapt to environmental changes quickly, giving their crops the best chance to flourish.

### Sustainable producer groups

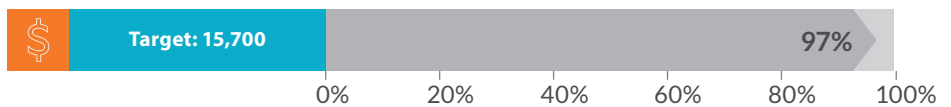
As we transition to the new THRIVE business plan, we are equipping current producer groups to meet the legal requirements to become formal cooperatives through the Rwanda Cooperative Agency. Our goal is to have all producer groups registered by September 2023 so that they can have more leverage with buyers and fewer market barriers, giving them more control over their crops.



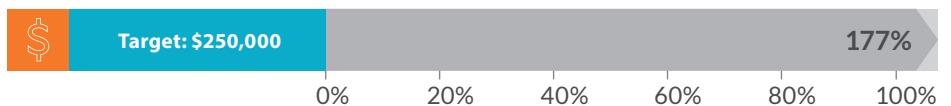
*Claude sits proudly in his thriving cabbage field. THRIVE helped him learn new agricultural practices to increase his harvest. Last season he earned enough to buy a cow, which will increase his income further, along with his ability to weather unexpected expenses.*

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

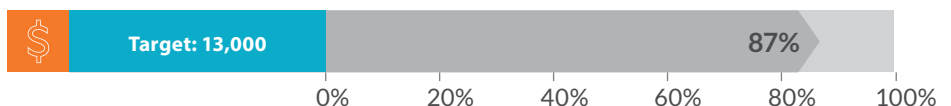
15,287 people trained in Biblical Empowered Worldview



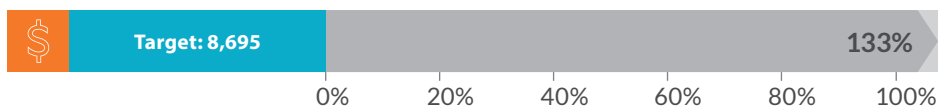
\$442,293 saved by savings group members to invest in their businesses and cover emergencies and expenses



11,524 producer group members increasing their profits by selling value chain products



11,578 people using VisionFund loans to invest in agriculture and small business



# ZAMBIA

## SUMMARY

As we prepare to bring THRIVE to new communities in Zambia, we are supporting current participants by cementing relationships between farmers, buyers, and markets that will benefit them for years to come.

### Climate-smart agriculture

Ninety-seven percent of THRIVE farmers are applying their training in climate-smart agriculture, farming more than 47,000 acres with techniques that protect the soil and environment long-term. These methods offer immediate benefits, too: Partner organization Community Markets for Conservation (COMACO) guarantees premium prices to farmers that meet conservation standards. Participants have also planted or protected 16 million trees, which help protect water sources for current and future generations.

### Connecting farmers to markets

We work to connect producer groups with local partners who can provide direct access to profitable markets

and quality farming supplies, reducing farmers' overall costs. Our partner Good Nature Agro gave THRIVE farmers the opportunity to buy improved seeds from them, and then bought what the farmers produced directly. VisionFund offered loans to farmers who could not afford the seeds, and World Vision and the government of Zambia provided agricultural training. Over 300 farmers have benefited from this partnership so far. Relationships like these will position Zambia's 233 THRIVE producer groups for long-term success.

### Financial freedom with savings groups

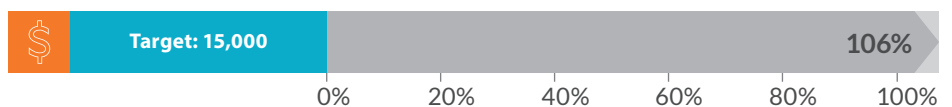
This period, we formed 56 new savings groups, bringing the total to 859. Members started by saving as little as 54 cents per session. "My village and I have surely been transformed through savings groups," said Mary Musunka. Since she joined a savings group, Mary and her family no longer rely on government support, as they can meet their needs through the group.



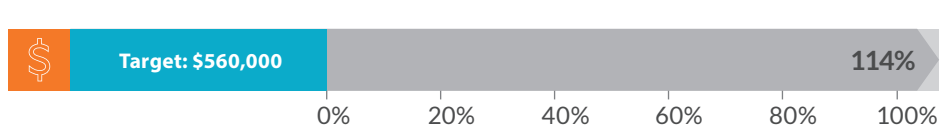
*"I am very grateful to World Vision for providing us with so many opportunities that empower and see us stand on our own," said Grace Kalenge, mother of five. Grace bought \$264 worth of beans to plant through World Vision's partnership with Good Nature Agro. She is expecting to earn around \$1,000. With her profits, she plans to build a chicken coop and start a chicken business.*

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

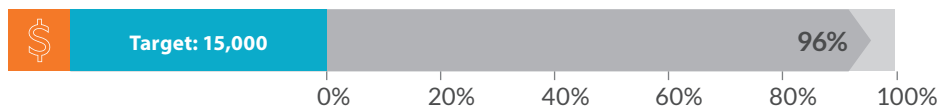
15,917 people trained in Biblical Empowered Worldview



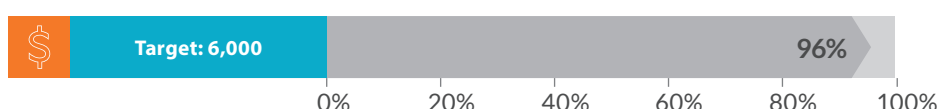
\$638,141 saved by savings group members to invest in their businesses and cover emergencies and expenses



14,446 producer group members increasing their profits by selling value chain products



5,772 people using VisionFund loans to invest in agriculture and small business



# THRIVE 2030

## OVERVIEW

God is faithful. He used THRIVE to empower hundreds of thousands of people in Tanzania, Malawi, Zambia, Rwanda, and Honduras to increase their incomes and reignite their hope for the future.

An independent study of the program in Tanzania found dramatic results: THRIVE participants' income rose nearly 10 times over the life of the program, food insecurity decreased by 51%, and mindsets transformed from dependence to active agency.

We want to bring these powerful results to more people living in extreme poverty. Millions more.

### A ladder out of extreme poverty

The Economic Empowerment Business Plan: THRIVE 2030 scales up THRIVE's four foundational interventions. First, it will scale up Biblical Empowered Worldview training. This training addresses poverty at the heart-level, helping participants understand that poverty is not inevitable, and that God sees them and cares about them.

Second, savings groups will provide an avenue for even the extremely poor to save and invest. Once these are established, we will turbocharge economic progress by equipping farmers to develop local value chains (such as Honduran farmers opening a coffee processing plant) so families can grow, process, and sell more

valuable crops at better prices. Finally, VisionFund loans will offer members of mature savings groups access to more capital so they can invest in bigger business ideas.

Together, these interventions will build on each other, becoming a ladder for families to lift themselves out of extreme poverty (see graphic at right).

### Where we are now

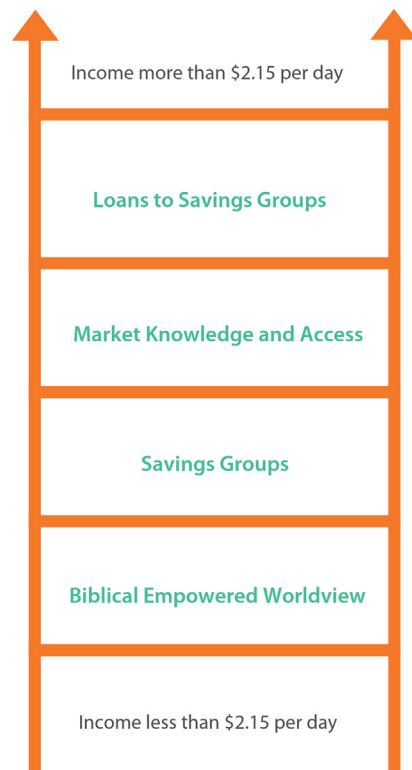
To launch this huge undertaking, we held a kickoff workshop in Arusha, Tanzania, in December 2022. World Vision staff from all over the world collaborated to lay the groundwork for THRIVE 2030.

THRIVE 2030 will operate in 11 countries. In Honduras, Malawi, Rwanda, Tanzania, and Zambia, we'll bring THRIVE to new communities. And we'll launch the program for the first time in Ghana, Guatemala, Kenya, Senegal, Uganda, and Vietnam.

### Laying the groundwork

Since the kickoff workshop, we have been recruiting key staff, negotiating partnerships, and registering participant households. New THRIVE staff members are being equipped to train community leaders on Biblical Empowered Worldview and savings groups. Those leaders will then be ready to train others, expanding THRIVE's impact.

## Moving up the economic ladder



**Scan the QR code or [click here](#) see how these steps empower people out of poverty**

*Continued on next page*

# THRIVE 2030, CONTINUED

We are also identifying partner churches and organizations, ensuring that the program is community-supported and community-driven from the beginning. Finally, we are mapping out program areas and studying which income-generating opportunities are best suited for each area.

By the end of FY23, participant profile databases should be complete and our tools to ensure quality monitoring and evaluation—a key focus of THRIVE 2030—in place. By March of 2024, we will begin reporting progress against targets for:

- Number of people trained in Biblical Empowered Worldview
- Number of savings groups
- Dollar amount saved by savings groups
- Number of people trained in market knowledge and access
- Number of people who have accessed loans through savings groups

We are excited about what God will do through THRIVE 2030, and deeply grateful to you for making it possible.



*“Before we only planted corn and beans. ... Now it is different. We harvest tomatoes, watermelon, sweet peppers, bananas, cucumbers, and avocados,” said Selwin, father of Axel (pictured above). Selwin has worked with THRIVE in Honduras for four years, learning to diversify his crops, market them, and earn more for his family.*

## WHAT’S DIFFERENT ABOUT THRIVE 2030?



Streamlines the four most effective THRIVE interventions, allowing us to scale dramatically



Increases support for off-farm income-generating opportunities (while still promoting on-farm opportunities)



Offers new digital tools to connect farmers with financial resources and market knowledge and access (see next page for more)



Champions gender equality and social inclusion, so everyone can be part of THRIVE (especially women, who account for half of farmers living in extreme poverty)



# THRIVE DIGITAL TRANSFORMATION

## GREATER ACCESS THROUGH DIGITAL TOOLS

For THRIVE 2030, we've chosen our highest impact interventions to scale to reach 10 million people. Now, we are digitizing the tools that support those interventions to make them as accessible as possible. Though smallholder farmers don't always have access to financial services, two-thirds of them do own mobile phones, providing a digital pathway to financial inclusion, market access, and education.

THRIVE 2030 will initiate a full digital transformation, including:

### **DreamSave app for savings groups**

With a robust digital platform, groups can offer secure tools for saving money and a rich array of trainings in local value chain development, financial literacy, and women's economic empowerment. We've tested and selected the [DreamSave app](#) for use by savings groups in all THRIVE 2030 countries, starting with mature groups in Honduras, Malawi, Rwanda, Tanzania, and Zambia. The app allows members to track their savings goals and connect to formal financial services.

We are also creating applications specifically tailored to equip farmers to digitally access markets and aggregate their products to buy and sell. This will give them better control of what they earn no matter where they live. (See Friday's story, right, to learn how this works in Malawi.)

### **VisionFund digital transformation**

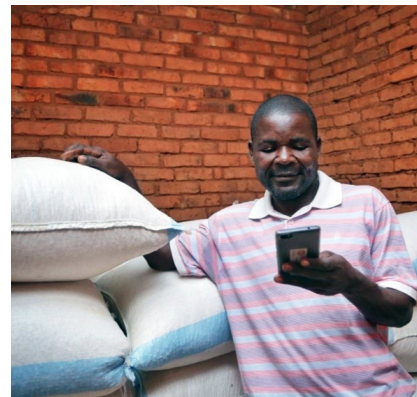
The pandemic magnified the need for VisionFund to be able to register clients and allow them to apply for loans—and use the funds—without traveling to a physical location. Digitization will reduce VisionFund's cost of lending, as well as:

- Increase convenience for clients
- Provide common platforms that allow countries to more easily communicate and share successes
- Connect remote areas with more finance options

### **Transformation for VisionFund staff**

In addition to a digital transformation, VisionFund is integrating the principles of personal agency, purpose, and God-given worth into its financial programming. To this end, all 7,000 VisionFund staff will be trained in the Biblical Empowered Worldview model. So far, training for VisionFund has been completed in Malawi, Uganda, and Zambia.

Throughout this process, loan officers are catching a deeper vision of the life-changing potential of microfinance. "I had to change the way I was training and relating with my clients," said Josephine Muchina, a VisionFund loan officer in Kenya. "It was no longer just about giving them loans but transforming their hearts, their minds, and their pockets [finances]."



*"With this application, I am able to have customers from as far as the capital city of Lilongwe and down south in Blantyre, which was not the case before," said Friday, 46, of the THRIVE eMlimi app. The app was designed to digitally connect farmers in Malawi. "As I'm talking now, we have a farmers' club which sells processed ginger. The products are displayed on the platform with prices. Currently, we have received orders from companies and restaurants from Blantyre, Lilongwe, and Mzuzu to supply them with our ginger. This saves us time and money."*



## WITH A NEW CROP, HONEST'S INCOME SKYROCKETS

Honest Chofuna, 34, grew up in a farming community in Malawi. As a child, he dreamed of becoming an accountant, but he had to quit school to help support his 10 siblings. As a teen he became a tobacco farmer, but in 2019 he lost nearly half of what he had invested in his crop. He decided to quit tobacco farming altogether.

"When I quit tobacco, I had no immediate alternative means of earning money, so I struggled to normalize my income-earning avenues," he said.

When THRIVE came to Honest's community, he was eager to learn. He

took Biblical Empowered Worldview training and discovered that his mindset was key to creating wealth. "I came to know there were so many ways to make money through farming and not only tobacco," he said.

With support from THRIVE, he decided to plant soy beans. His income skyrocketed.

"Right now, I make more money than tobacco could bring me previously. Just in 2020, soon after joining THRIVE, I made over \$3,000 from soy sales, an amount I never could make with tobacco."



*Above: Honest takes a ride on the new motorbike he bought with his increased income. Having a motorbike makes transportation much easier for his whole family.*

*Left: Honest sits with his wife and four children outside the new modern house they are building with their increased income.*



## THANK YOU

Because of your investment, Honest can pay his children's school fees, and he and his wife are building a modern house for their family. Your support has helped touch tens of thousands of farmers like Honest, and with THRIVE 2030, will soon help reach millions more. Our hearts overflow with gratitude for you for making this work possible. Thank you, and may God bless you.



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[worldvisionphilanthropy.org/  
economic-empowerment](http://worldvisionphilanthropy.org/economic-empowerment)



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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