



# World Vision's THRIVE Program Impact Study

## Evidence synthesis validates game-changing impact across five countries

We present a summary of findings from a five-country impact synthesis of World Vision's Transforming Household Resilience in Vulnerable Environments (THRIVE) program. THRIVE, in Tanzania, Zambia, Rwanda, Malawi, and Honduras, reached over 74,000 smallholder farmers' households directly. World Vision commissioned this synthesis to better understand the overall effectiveness of the THRIVE program on building improved and resilient livelihoods among participants.

Overall, THRIVE delivered on the promise to help smallholder farmers build substantially improved and resilient livelihoods.

## Improved incomes

Incomes increased from baseline to endline across all five countries during the program's duration (see Table 1). This ranged from a median income increase of 1.3 times in Rwanda to nearly 10 times in Tanzania (see Figure 1, pg.2). In all cases, the change was positive and statistically significant.

*“Our meta-analysis demonstrates that THRIVE has significantly improved attitudes, livelihoods, and support for children across various countries. The positive impact is not only statistically significant but also substantial, bringing meaningful changes to the lives of the participants.”*

—Christopher Cotton,  
Professor of Economic  
& Financial Policy,  
Queen's University;  
Director of Research,  
Limestone Analytics

**Table 1: THRIVE household annual median income change baseline to endline.** Blanks indicate missing data, no baseline data.

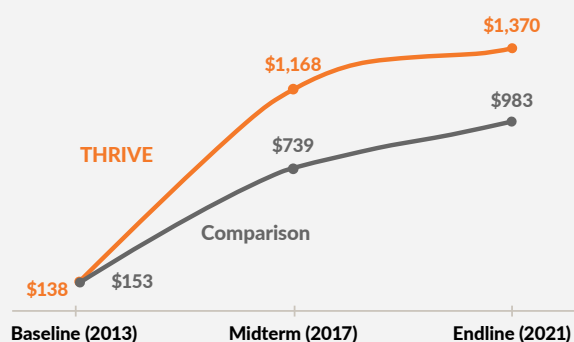
Country	Baseline	Midline	Endline	Multiplier
Tanzania	\$138	\$1,168	\$1,370	9.9x
Honduras	\$892	\$1,506	\$1,940	2.2x
Rwanda	\$51	\$35	\$67	1.3x
Malawi		\$193	\$241	
Zambia	\$97	\$116	\$146	1.5x

## On average against comparison groups:

- » **Earn higher incomes**—53.4% higher than comparison households at endline.
- » **Improved their ability to support children**—18.7% more THRIVE households provided well for children without external help compared to non-THRIVE households.
- » **Own more assets**, including livestock—4.5 more livestock animals than the comparison group.
- » **Save more money**—70% of the households were members of savings groups, compared to only 15% of the comparison group.
- » **Are progressing out of poverty**—6.4% fewer households lived below the national poverty line compared to the non-THRIVE group at endline. This improvement is statistically significant and stronger than national-level trends.
- » **Are more food secure**—Results six times better than those often obtained from similar programs. These results would be considered 'likely to be visible to the naked eye'.



Fig 1. Tanzania Median Annual Household Income (\$USD)



## Program components: What worked and challenges

The synthesis revealed that the program elements that delivered the most impact consists of Biblical Empowered Worldview (BEWV), savings groups, and market access and knowledge.

While the results show THRIVE overall achieved its goals, the findings also illuminated areas to improve. We learned that:

- » Initiating market access activities early is critical to achieving better incomes and enabling efforts to sustain results by the end of the project cycle.
- » More work is needed to ensure that microfinance products meet the unique needs of smallholder farmers and rural entrepreneurs who have not yet lifted themselves out of extreme poverty. As part of this learning World Vision is Lending to Savings Groups through the Finance to Accelerate Savings Groups Transformation (FAST) product under the THRIVE 2030 program.
- » In this study, it revealed that smallholder farmers are focused on those efforts which directly result in improved incomes. Thus, Natural Resource Management and Situational Awareness and Disaster Risk Management were not as widely accepted. We have pivoted for THRIVE 2030 and are handling these issues in new ways.
- » BEWV is an effective tool. Results are strongest when both spouses in a household take the training and when participants received follow up training.

## Context and More Key findings

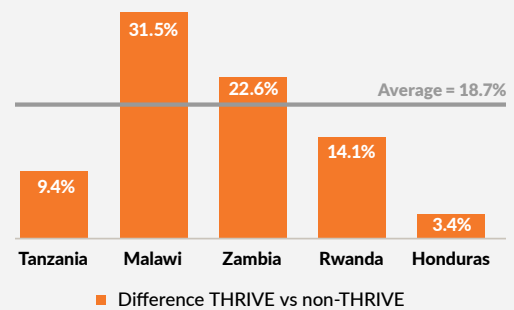
The meta-analysis results reveal THRIVE had a statistically significant positive effect on participants' livelihoods and resilience—with the strongest impact being to improved livelihoods. THRIVE often positively impacted mindsets, household incomes, food security, asset ownership, movement out of poverty, and child well-being. Impact on these outcome areas is positive and statistically significant across most or all the five projects.

The synthesis also revealed that the THRIVE program results were limited by global and local factors. These include the COVID-19 pandemic and severe weather-related shocks. Honduras faced the unique challenge of back-to-back hurricanes (Eta and Iota) during a critical time of the program. The hurricanes destroyed assets, crops, income sources, and led to emotional hardships. Families in Zambia endured a 200% increase in inflation over the program period. Malawi's government devalued its currency by 25% around May 2022. Both shocks destabilized the commercial environment for project participants. Despite these disruptors, THRIVE participants' livelihoods improved and were significantly better off than comparison households at endline.

### IMPROVED CHILD WELL-BEING

Improvement in household attitudes and incomes translated into more support for children. THRIVE significantly improves parents' ability to provide for their children's basic needs, like food, clothing, and paying school fees. Figure 2 shows that in all five countries, a higher proportion of THRIVE households provided well for their children compared to non-THRIVE households. On average, 18.7% more THRIVE households provided well for children without external help compared to non-THRIVE households (see Figure 2).

**Fig 2.** On average, 18.7% more THRIVE households provide well for children compared to non-Thrive households

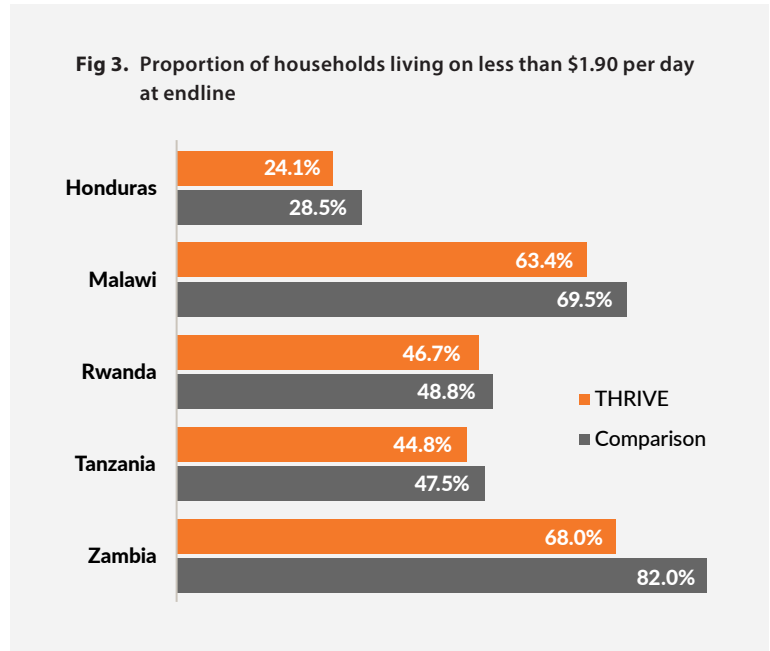


## MOVEMENT OUT OF POVERTY

THRIVE is associated with a steady, substantial positive impact on poverty rate reduction, despite climatic shocks and the COVID-19 pandemic.

» The number of THRIVE households living below the national poverty level is, on average, significantly lower—6.4 percentage points—than that of comparison households. The decline in poverty among THRIVE participants is no small achievement. National-level poverty rates have increased in some countries (Malawi and Zambia) or declined at a lower rate than the reduction among the THRIVE group. Malawi’s national poverty rate was 73.52% in 2020, about 7% higher than among THRIVE households. World Bank analysis also shows that Malawi’s poverty rate has remained stagnant or slightly increased over the last decade. Similarly, Zambia’s poverty rate increased from 58.38% in 2015 to 61.55% in 2022 (World Bank PovcalNet statistics).

» Fewer THRIVE households lived on less than \$1.90 per day at endline than comparison households (see Figure 3).



## INCREASE IN ASSET OWNERSHIP

Asset ownership indicates wealth and predicts household and child well-being. THRIVE had a positive and statistically significant impact on increasing the number of assets participants owned in all the assessed categories, including household, transportation, animal and productive assets. On average, THRIVE households owned:

- » 4.5 more animals than the comparison households at endline
- » 2.7 more productive assets (farm equipment) than comparison households

## IMPROVED FOOD SECURITY

Food security was measured on the household food insecurity access scale (HFIAS). On average, THRIVE households saw an improvement of 0.7 standard deviations in the HFIAS index. This substantial positive effect is about six times better than results often obtained in relatively similar programs. A standard deviation (Cohen’s D) of 0.2 is considered a small effect; 0.5 is medium; and 0.8 is seen as large. A medium effect is considered ‘likely to be visible to the naked eye.’

## INCREASED ACCESS TO SAVINGS GROUPS

THRIVE was successful at establishing and strengthening savings. The projects largely achieved or exceeded the target number of groups intended to be established or strengthened. In Tanzania, the project supported 414 savings groups—92% of the goal of 450 groups. THRIVE Malawi supported 1,299 groups—92.8% of the life-of-project (LoP) target of 1,400 groups. In Honduras and Zambia, THRIVE exceeded targets. In Zambia, THRIVE supported 859 groups—107% of the goal of 800. In Honduras, the project supported 390 groups—127% of the goal of 306 groups. In Rwanda, the project supported 628 savings groups—96.6% of the goal of 650 groups.



## ACCESS TO MICROFINANCE SERVICES

THRIVE participants had improved access to financial services. The proportion of THRIVE households that took out loans is significantly higher than that of the comparison households. The meta-analysis results show a 7.3% increase in the number of households reporting access to a loan. The findings also suggest a limited use or demand for formal financial services. Most borrowers took their loans from saving groups.

## IMPROVED RESILIENCE

Overall, THRIVE had a positive effect on improving participants' resilience, including:

- » Livelihood diversification: On average, THRIVE is associated with a statistically significant 8.1% increase in the number of households reporting two or more income sources across risk areas.
- » 15.1% more THRIVE households reported being engaged community natural resource management (e.g., water) compared to the non-THRIVE households.

However, the effect was relatively small on some indicators, including avoiding negative coping strategies and disaster risk reduction and preparedness.

## BIBLICAL EMPOWERED WORLDVIEW

The meta-analysis results reveal THRIVE had a statistically significant positive effect on participants' mindset and worldview, including:

- » Increased empowerment: The study showed greater improvement in household decision-making empowerment score than the comparison group. This is statistically significant.
- » The qualitative data from across the countries revealed that participants universally appreciated the BEWW message as an enlightening and a motivating force.

As observed at endline, the findings demonstrate that THRIVE and BEWW programming are associated with measurable and sustained improvement in mindset change.

## The study and partners

THRIVE directly supported more than 74,000 households across Tanzania (9,200), Malawi (17,000), Zambia (15,900), Rwanda (15,200), and Honduras (17,000). THRIVE began in Tanzania in 2013 and expanded into Zambia, Malawi, Rwanda, and Honduras through 2023. Our evidence synthesis covered livelihoods and resilience outcomes related to child well-being, movement out of poverty, household incomes, food security, asset ownership, livelihood diversification, disaster risk reduction, savings, and mindset change.

World Vision partnered with independent evaluation firms to evaluate the five THRIVE programs and synthesize the evidence.





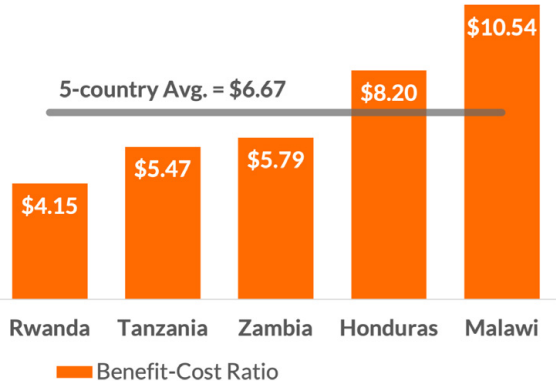
# THRIVE Value-for-Money Results

## A 2nd THRIVE study reveals investment creates more than 6x value to families

The findings of the value-for-money (VfM) analysis of World Vision’s THRIVE (Transforming Household Resilience in Vulnerable Environments) program show significant impact. VfM is a broader concept used to characterize the overall value derived from an investment, accounting for financial returns and the economic value of non-financial impact.

The VfM analysis values the benefits participants experienced from their participation in THRIVE divided by the program’s costs to arrive at a Benefit-Cost Ratio (BCR). Benefits to families include increased incomes and less livelihood volatility. BCR measures whether an investment or a program is worthwhile. A BCR greater than 1.00 means that the benefits outweigh the costs; thus, the program is an economically worthy investment. THRIVE’s BCR is 6.67. **That means every \$1 spent on THRIVE brought \$6.67 in benefit to society** (see Fig. 1).

Fig. 1: Every \$1 spent on THRIVE brought \$6.67 in benefit to society



### Invest in THRIVE

- » *“Has a larger benefit-cost ratio, which suggests that the program is not only worth it but likely worth prioritizing over many alternative development interventions.”*
- » *“Positive impact is not only statistically significant but also substantial.”*
- » *“Outperforms other agricultural interventions targeting smallholder farmers” — compared to public sector projects they have evaluated.*

—Quotes from Limestone Analytics Value for Money Report

### KEY FINDINGS

- » On average, THRIVE’s BCR is 6.67 across the five countries, meaning every \$1.00 invested resulted in an estimated \$6.67 in benefits.
- » THRIVE offered better value for money than comparable projects in focus countries—BCRs ranged from 4.5 (Rwanda) to 10.54 (Malawi). BCRs for comparison projects in Malawi ranged from 1.20 to 3.30.
- » The most significant benefit of THRIVE is its effect on participants’ income, accounting for 55% of the estimated Net Present Value (NPV) of the benefits. The impact on resilience is the second largest benefit, accounting for 44% of the program’s benefits.
- » On average, a household participating in THRIVE experienced a \$3,375 economic gain from financial increase and livelihood stability.



Technical Assistance to NGOs (TANGO) International conducted most individual country evaluations, including the midterm and endline evaluations. Limestone Analytics executed a statistical meta-analysis to estimate the program's average effects across all five countries. Internally, World Vision's Evidence and Learning team supported the meta-analysis by synthesizing qualitative and descriptive data on selected learning areas, ensuring the integration of contextual insights. The involvement of different evaluation partners was an intentional effort to promote independence and timely completion of this synthesis.

## Leveraging the results

These studies consistently show that THRIVE has had a significant positive impact on participants' lives across all measured areas. This success is due to the hard work of our dedicated staff who developed and implemented the THRIVE programs, as well as the generous support from our donor partners. As a result, we've observed substantial income growth, often exceeding our expectations. Parents are now able to provide more meaningfully for their children like sending them to school, ensuring access to nutritious food, and productively and positively contributing to their communities.

Building on this research, we've integrated the most effective program elements from our study (BEWV, Savings Groups, and Market Knowledge and Access) into THRIVE 2030. Additionally, we've incorporated Lending to Savings Groups to enhance the efficiency and impact of Savings Groups, enabling quicker and larger funding amounts to accelerate growth for their successful initiatives.

With your help and God's grace, we're committed to equipping everyone, everywhere we work in 11 countries - at least 10 million people - with access to the tools they need to lift themselves out of extreme poverty by 2030.

To find out more, visit [worldvisionphilanthropy.org/economic-empowerment](https://worldvisionphilanthropy.org/economic-empowerment) or contact your World Vision representative.



*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. This evidence synthesis report was produced by the WVUS Evidence and Learning team. PHL20446\_0924 © 2024 World Vision, Inc.*