A photograph of a man in profile, looking towards the right. He is wearing a blue shirt. The background shows a mountain range under a bright sky with the sun low on the horizon, creating a lens flare effect. The overall tone is warm and hopeful.

World Vision's
THRIVE model

Transforming Household Resilience in Vulnerable Environments

» INDEPENDENT STUDY OF PROGRAM EFFICACY
KEY FINDINGS BY TANGO INTERNATIONAL

Photo on cover: Mrindwa Manento looks over scrub land his community chose to preserve for watershed protection in Tanzania in 2013. Cutting trees for charcoal had been a major culprit in decimating the local ecosystem, making people even more vulnerable to the devastating effects of flooding. Since a community committee (chaired by Mrindwa) instituted fines for cutting down trees or grazing animals on this sanctuary, the land can once again protect people against natural disasters.





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About the study

» THE CONTEXT

Committed to continuous learning, improvement, and transparency, **World Vision commissioned an industry-leading research organization to evaluate the performance** and impact of its proprietary livelihoods model, *Transforming Household Resilience in Vulnerable Environments (THRIVE)*.

The program aimed to build improved and resilient livelihoods enabling significantly better incomes, food security, and child well-being. The overarching goal was that families would be equipped to lift themselves out of poverty.

The study targeted Tanzania, the first of five* countries in which World Vision has operated the model. This document is a summary of the full 102-page report, which is available upon request.

THRIVE Tanzania was a \$12 million, seven-year program directly targeting 9,000 smallholder farmer households in three area programs (APs) in Tanzania: Kisongo in the Arusha Region, and Magugu and Garowa in the Manyara Region.

Data was gathered at three intervals.



*THRIVE is currently operating in Honduras, Malawi, Rwanda, and Zambia

» THE EVALUATOR

Technical Assistance to NGOs (TANGO) is a **third-party global thought leader, evaluator, and researcher** for organizations seeking to improve food security, livelihoods, and resilience.

TANGO International is the preferred partner for an increasing number of international nongovernmental organizations, United Nations and government agencies, funding institutions, local private consulting firms, and community-based organizations.

Their portfolio includes more than 1,400 completed projects with over 75 partners in every region of the world—partners that include World Vision, United States Agency for International Development (USAID), United Nations Development Programme (UNDP), United Nations High Commissioner for Refugees (UNHCR), Food and Agriculture Organization (FAO), Cooperative for American Remittances to Europe (CARE), Mercy Corps, Catholic Relief Services, and more.

Learn more at tangointernational.com.



About THRIVE

» THE CHALLENGE

According to the World Bank, **two out of three people living in extreme poverty are smallholder farmers.**

Their farms—vulnerable to ever-increasing weather-related shocks like droughts and floods—struggle to produce enough food for the farmers to eat, much less to sell. Farming takes all their time, but they are not able to turn a profit on a regular basis.

The lack of access to better information, resources, and skills leads to feelings of powerlessness and low self-worth dominating their worldview, continuing the cycle of generational poverty.



We had given up. We were living in a hopeless situation ... Our crops, our cows, our goats are our bank. With good harvests, we have money to send our children to school. Without our crops, our cows, and our goats, we cannot send them to school. Weather is constantly on my mind.”

—Aloisi, a farmer in Kisongo AP, in 2013



I want to have more income to expand my poultry farms ... I'd like extra income for my children's educational expenses and health services. I would like to be able to pay for electricity. I need it for incubators. I could have a refrigerator to store chicken before I sell it.”

—Mwanahamisi, a poultry farmer in Kisongo AP, in 2013

» WORLD VISION'S RESPONSE

World Vision developed the livelihoods model **Transforming Household Resilience in Vulnerable Environments (THRIVE)**, a comprehensive set of practical and sustainable solutions that help farmers overcome the underlying causes of extreme poverty and vulnerability in farming.

Understanding that lasting change happens in the mind and heart, THRIVE begins by helping smallholder farmers and their families develop an empowered worldview. Building on that foundation, three functional dimensions of farming are addressed.



Foundation: Biblical Empowered Worldview

This powerful curriculum builds confidence, shifts mindsets, and promotes a biblically based view of identity and accountability—that all people are created in the image of a loving and redeeming God who has made each of us accountable to love, respect, and care for ourselves, our families, our neighbors, people in need, and God's creation.

Pillar 1: End-to-end business systems of farming

Helps farmers embrace savings groups, new agricultural techniques, income diversification, and improved access to markets and finance.

Pillar 2: Natural resource management systems of farming

Enables communities to be active stewards of natural resources like soil, water, and forests.

Pillar 3: Situational awareness

Prepares families to be aware of and cope with shocks, disasters, increasingly variable weather patterns, and market changes.





Study findings

» HIGH LEVEL OUTCOMES

When comparing endline data to baseline data, TANGO found that **households in the THRIVE program showed significant improvement on all components:**

- Smallholder farmers and their families moved from dependence to an empowered worldview
- Household incomes and productive assets increased
- On-farm and off-farm natural resource management improved
- Household livelihood systems became more resilient to shocks and disasters

Bottom line: THRIVE delivered on promises and drove significant impact.

HIGHLIGHTS

- » Incomes are now nearly **10 TIMES** initial incomes
- » Farmers with diversified income sources **INCREASED FROM 44% TO 95%**
- » **95% OF THRIVE FARMERS** handled shocks without negative coping strategies
- » Food insecurity **DECREASED BY 51%**

Study findings

» IMPROVED MINDSETS

Gains in empowerment and transformed worldviews made early in the program were sustained. Qualitative interviews report a tremendous change in how communities and households view themselves and their environment.

Empowered Worldview (EWW) equipped families to move from dependence to active agency.

EWW training laid the groundwork

All program staff and implementers underwent EWW training. It was also the first level of work with communities, genuinely engaging with them on aspirations and the risks and opportunities ahead, all to enable a long-term mindset shift.

THRIVE households underwent EWW training; control households did not. Those that participated in and internalized EWW training had higher aspirations and greater confidence to adapt in the face of shocks and stresses. They also had higher incomes and improved food security.

EWW positively changed mindsets

There have been positive changes in how communities and households view themselves and perceive their environment. Some participants said that EWW shifted mindsets from discriminatory beliefs about the role of women in society, in the family, and in economic activities, which in turn improved women's standing and roles in the community and family.

Interviews with program staff and participants, along with program documentation, reported that EWW:

- Served as the backbone of THRIVE implementation
- Delivered significant impact on mindset change and overall program outcomes
- Served as a major driver of effective individual, household, and community mobilization in the startup phase of the program, as well as at the time of the midterm program evaluation in 2017
- Transformed the mindsets of participants, which will impact lives beyond the program life cycle



You cannot transform somebody unless you yourself are transformed.”

—From interview with key member of staff

» IMPROVED INCOMES

THRIVE household annual **incomes skyrocketed from a reported \$138 a year to \$1,370 a year**—9.93 times higher than at baseline. And families used the money on **things that improved their quality of life**: their children’s education, housing improvements, medical care, and investments in their businesses.

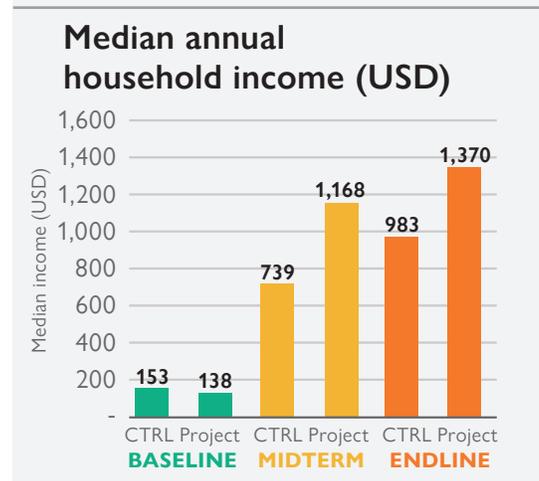
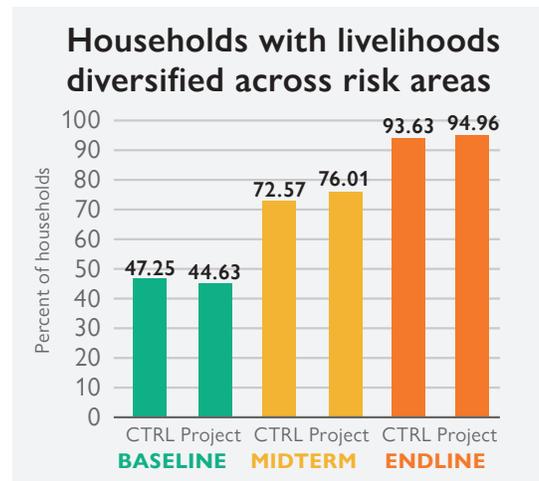
Incomes were much higher

Qualitative data shows that increased income was being used to pay for children’s school fees, housing improvements, and healthcare costs—in addition to being invested in farming inputs.

- More THRIVE households have diversified incomes than at baseline, with nearly 95% having two or more sources of income at endline, up from approximately 44% at baseline.
- THRIVE households have higher annual household incomes than control households.
- Some households were borrowing smaller amounts of money, as they were able to meet their business needs for capital from their farms’ cash flows.

The steady rise in income is due to:

- Introducing new crops and income sources like beekeeping, growing bananas, and raising chickens—helping households expand and diversify income sources
- Fewer farmers relying solely on rain-fed crops
- Women being included in income generation
- Improved financial literacy thanks to trainings on group savings and borrowing activities
- Overall increased business production



Study findings

» IMPROVED RESILIENCE

In response to shocks both before and after COVID-19, **94.5% of THRIVE households at endline were avoiding negative coping strategies** like taking children out of school; sending children to work for money; reducing food intake; or selling off productive assets like land, equipment, or farm animals.

THRIVE households were better able to weather life's storms.

- Resilience was stronger because of cash savings with savings groups and diversified farming incomes.
- THRIVE households are reportedly better able to cope with shock impacts than control households.

Impact of COVID-19

THRIVE participants experienced serious social and economic impacts as a result of the pandemic, yet due to the diversification of income sources and resilient productive assets, they were able to recover despite the setbacks.

THRIVE households that adopted improved livelihood strategies and an empowered worldview were better equipped to mitigate the negative impacts from shocks and stressors—including COVID-19 and its effects.

However, while avoiding negative coping strategies, they were less likely to report that they have fully recovered from previous shock exposure after the onset of the COVID-19 pandemic.

Area for improvement: early warning systems and disaster preparedness

Awareness of early warning systems and/or community disaster preparedness plans decreased significantly after midterm. This shows that a one-time training in systems and plans is insufficient. A continual emphasis on these systems is needed to keep the learning fresh, like practicing a fire drill.



» IMPROVED WOMEN'S EMPOWERMENT

The program empowered women economically, equipped men to be more engaged and positive husbands and fathers, and improved relations within families. Qualitative interviews reported a decrease in domestic violence in THRIVE households, whereas control households saw no change.

Husbands and wives showed improved relationships and women joined in income generation and decision-making

Interviews with THRIVE households found that program activities had gender-related impacts. In a local culture that limited women's engagement in certain agricultural aspects, the program enabled women to participate in income-generating activities. The program also improved relationships and decision-making at the household level between husband and wife. In some cases, men were encouraging women to join in decision-making, especially when both husband and wife were part of the same savings or producer group.

Women were empowered economically

Program activities supported women in the creation of small businesses and allowed them to play a more active role in income-generating activities. Many women now have their own money, savings, and income sources, and they no longer solely depend on their husbands for financial support.

Domestic violence decreased

Interviews with THRIVE households and program staff indicated that program activities have led to a reduction in domestic violence and an improvement in relationships between men and women.

Group activities spread positive behavior beyond households and into the community

Program efforts to enable men and women to discuss issues together have empowered women outside of their own households, where some have become leaders of savings and farmer groups. Men increasingly saw women as capable leaders as a result of participation in such female-led groups.

Control households did not report positive changes, and domestic violence levels remained the same

Women interviewed in control households had not witnessed the many advances cited by those participating in THRIVE. Women in control households reported that they were still struggling with domestic violence and lack of involvement in household and group decision-making. Men did not want to be associated with women and expressed that group activities were mainly intended for women.

Study findings

» IMPROVED FOOD SECURITY

THRIVE household **food insecurity fell by 51%** from midterm to endline. THRIVE households were **40% more food secure than control households**.

Food security has increased dramatically

The THRIVE program had a positive impact on household food security, driven by increased quantity and diversity of crops. The ability of a household to meet food needs was a quality measure of existing income and livelihood sources and contributed to the household's overall resilience. Families participating in THRIVE:

- Were 40% more food secure than control households at endline
- Showed a 51% decrease in food insecurity from midterm to endline

Household dietary diversity improved

THRIVE household dietary diversity scores (HDDS) improved, and they improved compared to control households at both midterm and endline. The HDDS measures food consumption and access of a household to a variety of foods within the past 24 hours, ranking the household's dietary diversity on a scale of zero to 12. THRIVE household scores increased from midterm (4.75) to endline (5.06).

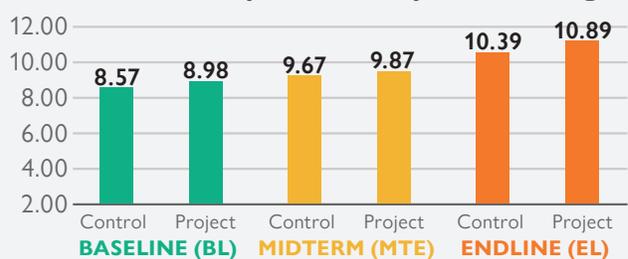
Food production increased

Increased food production allowed THRIVE households to sell cash crops—plus grow more food for their family. Food diversity also improved due to the introduction of new crops—bananas in particular. Farmers learned improved harvesting and storage techniques and how much food to save each harvest.

Ability to provide food year-round improved

THRIVE households were able to provide food for their families 10.89 months of the year at endline, compared to 8.98 months at baseline. Both control and THRIVE households increased from baseline.

Months of adequate food provisioning



Control households cited food insecurity as a major, ongoing challenge

For control households, when rains were sufficient, farmers could harvest enough food—but they often sold most of it. When rains were not enough, the harvest was not enough. And regardless of seasonal changes, they were still food insecure.

» IMPROVED CHILD WELL-BEING

The percentage of THRIVE households reporting that they could provide for the **basic needs of all children increased from 46.8% at midterm to 60.2% at endline**. Control households increased from 31.8% to 47% during this period. (See notes on the spillover effect of THRIVE training on pages 20–21.)

Improved livelihoods directly impact children

THRIVE households were better able to provide for the main expenses of the family as compared to control households, including meeting their children’s basic needs, paying for school fees, and other expenses like improved housing. When money was left over, it commonly went toward additional education expenses for children.

- THRIVE households included 17,239 children.
- THRIVE households reporting they could provide for household expenses increased by 28.7% from midterm. Control households reported an increase of 15.2% from midterm.
- THRIVE households believed program benefits were appropriately shared across all household members, based on individual and household priorities.

Child well-being indicators

At endline, 60.2% of THRIVE households reported that they were able to provide all children (5 to 18 years) in the household with basic needs—defined as at least two sets of clothes, a pair of shoes, and a sleeping mat or blanket, without any assistance from family, the government, or any nongovernmental organizations.

Only 47% of control households reported the same.



Study findings

» SAVINGS GROUPS AND LOANS

Savings groups became smaller and more focused and effective over time

THRIVE household participation in savings groups was 66.4% at endline, down from 97.6% at midterm. This reduction appears to be a result of ineffective groups closing and smaller, more effective groups forming. At endline, there were 414 groups, compared to 275 at midterm.

Early in the program, savings groups were foundational and participation was broad. This led to large groups with high numbers of individuals. After midterm, savings groups became more focused and included fewer participants, indicating that people learned from their early experiences.

More families can access loans

At endline, 85.7% of THRIVE households reported they could obtain a loan if needed, compared with 13.8% at midterm.

Overall need for loans has decreased

At endline, THRIVE households were financing more of their financial needs from their own farms and businesses, with 51.5% of households taking out a loan in the past 12 months compared with 82.2% at midterm. That was to be expected as incomes rose.



» IMPROVED FARMING PRACTICES

Improved technology led to higher productivity

THRIVE promoted enhanced agricultural technologies to boost productivity across supported value chains. Farmers were widely exposed to better technologies and markets.

- Currently, 7,942 farmers are using improved tools and practices.

Farmers were empowering other farmers

The program used locally based development facilitators, government agricultural extension officers, and lead farmers to spread information and support. Farmer-to-farmer knowledge and technology exchange have been effective in the program area as well as in surrounding villages, resulting in the spread of improved technologies to farmers in neighboring areas (see note on control groups on pages 20-21). This means that more farmers are increasingly adopting more profitable and resilient opportunities like banana production, poultry farming, and beekeeping.

THRIVE household participation in value chains from midterm to endline:

Banana and orange-fleshed sweet potatoes: increased from 7.36% to 12.89%

Poultry: increased from 3.80% to 16.53%

Beekeeping/honey: increased from 9.03% to 10.92%

Pigeon pea: increased from 4.51% to 12.04%

Horticulture (tomatoes, onions): increased from 0.95% to 1.68%

New farming methods were welcome but will take time

Farmers are slowly transforming their agriculture by adopting modern farming methods—but they are not ready yet for full adoption. Shifting into modern farming methods is a gradual process, and farmers are increasingly appreciating the benefits of improved technologies. Farmers were widely using modern banana production technologies, modern beehives, improved seeds and fertilizer, and water pans for irrigation, and were setting aside specific land as community grazing land.

Market access remained a key challenge at endline

The program did well in empowering farmers and increasing production, but more work is needed to connect farmers with easily accessible markets that could absorb their produce at fair pricing. Inadequate time was spent on building knowledge and practical experience in produce marketing, and many farmers reported losses across value chains as a result.

Study findings

» VALUE CHAIN CASE STUDIES

Banana farming

Banana farming has become one of the most attractive income-generating activities among farmers in THRIVE-supported areas. The program supported the construction of a banana collection center to serve farmers in three villages. The center inspired farmers to produce more, as it improved their bargaining power through collective selling. Their bananas get better prices, and the improved quality and quantity available through the center attracts buyers from nearby towns and cities.

While many are now emulating the THRIVE farmers in growing bananas, THRIVE households are producing more and have a higher yield, higher quantity sold, lower spoilage, and higher household revenue from bananas than do the control households.



Beekeeping

Beekeeping has become one of the main sources of household income for a large number of project participants, particularly those living in semi-arid areas often affected by drought—which is the majority in Maasai communities.

Introducing modern beehives has enabled more women to participate in income generation. In fact, the majority of beekeepers are women. Beekeepers also report high and relatively stable honey demand. Training on bee wax processing is a good example of program support that equips farmers to diversify into other bee products to increase income.



» NATURAL RESOURCE MANAGEMENT (NRM)

Growth of on-farm natural resource (soil, water, and nutrient) management

Farmers were planting trees, using contours on hilly lands to prevent soil erosion, implementing modern farming methods like improved seeds and fertilizers, preparing water pans for crop irrigation, and setting aside specific land as community grazing land.

Soil management and water conservation training has taken hold

Farmers were trained and encouraged to actively manage their soils to boost fertilizing and water conservation. The techniques being used the most at endline were intercropping (42.4%), soil amendment (34.24%), crop rotation (25.76%), and mulching (19.49%).

NRM grew across all groups

THRIVE households engaged in on-farm NRM grew from 24.7% at midterm to 45% at endline. Yet even more control households were engaged in on-farm NRM (52.78%) as compared to THRIVE households (45%) at endline. This was likely due to the spillover effect of THRIVE training (see note on pages 20-21.)



Final remarks

» The spillover effectiveness of THRIVE

A careful reader of the full “TANGO: THRIVE Tanzania Endline Evaluation” will observe that control households also made significant gains in many aspects of well-being.

This is partly because of a spillover effect. Control households were families from the same community, but were often “over the hill” from the main group of THRIVE households or were originally disqualified from participation because their income was not low enough.

» Non-THRIVE households participated in many of the trainings

World Vision staff and Tanzanian government extension officers took THRIVE principles and approaches throughout the area and to neighboring communities. While not optimal in terms of study and evaluation purposes, this means that THRIVE spread to far more than the 9,201 participants covered in the study, and also that at least some portion of the increased well-being in the control group likely came as a result of THRIVE.



» **Spillover effect in THRIVE farming methods**

Farmers from other communities have been visiting THRIVE areas, seeking information and learning methods from fellow farmers—such as how to start irrigation pans or buy banana seedlings. Interviews, especially with government extension staff, confirmed that villages not involved in THRIVE activities are adapting THRIVE-promoted farming methods after interacting with THRIVE farmers.

» **Spillover effect on savings and credit groups**

New savings and credit groups are being formed outside of direct program support, and their leaders look for guidance from the existing THRIVE groups.

For example, one man in a control area said that he had started his group after observing the THRIVE groups for three years. He realized that he was losing out by not participating in a savings group. He then mobilized around 30 people and invited the THRIVE staff to train them on how to run the savings group. His group is reportedly now in the process of starting productive activities.







Mrindwa Manento (also pictured on the front cover) attended courses on empowerment and spiritual transformation that changed his life as a farmer. “God loves us,” said Mrindwa in 2013, pictured here with his family. “He gave us our legs, our land, our minerals, and our wildlife. Because of the training, today I am organizing myself to use my brain to help myself and help the community.”

Thank you

World Vision wishes to thank TANGO for its comprehensive evaluation. Most importantly, we thank our dedicated Tanzania staff and generous donor partners for investing in farming families and enabling a better future through THRIVE.



Watch the THRIVE Tanzania story:
View this QR with your smartphone camera



About World Vision

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.

To request a copy of the full 102-page report or for more information, contact Christopher Shore, Chief Development Officer, Economic Empowerment at cshore@worldvision.org.

