Goal
Empower 4.4 million people by supporting improved and resilient livelihoods and providing recovery loans to those negatively impacted by shocks like COVID-19 and natural disasters

Progress
4.9 million people reached from October 2015 through March 2022

Investment
$100 million (fiscal years 2016–2023)
Helping families move from poverty to prosperity

Of the estimated 676 million people in extreme poverty worldwide in 2022, most are smallholder farmers whose livelihoods are vulnerable to economic uncertainties and shocks like extreme weather and natural disasters. And millions of small business owners also face shocks that can destroy their income streams.

We’re focused on equipping these hardworking families to climb the ladder from poverty to prosperity by building improved and resilient livelihoods for farmers living in extreme poverty and providing recovery loans for small businesses.

What is our approach?

In 2021, an independent study of World Vision’s proprietary livelihoods model, Transforming Household Resilience in Vulnerable Environments (THRIVE), in Tanzania revealed game-changing results. Parents in extreme poverty—even the poorest of the poor living on as little as 38 cents a day—were equipped to lift their families out of poverty, earning significantly higher incomes than at the beginning of the program.

The four key components of THRIVE are:

1. **Biblical Empowered Worldview**
   - This breakthrough training is the foundation of the THRIVE model.
   - Using a Scripture-based view of identity, responsibility, and accountability, participants build confidence and shift mindsets from dependence to agency.
   - They learn and embrace that lasting change starts in the heart and the mind—then moves to the pocket.

2. **Savings for Transformation groups**
   - Savings groups are one of the simplest yet most sustainable ways to empower the rural poor—especially women.
   - World Vision helps organize community members into savings groups where they learn strong financial basics and disciplines—how to save and pool their money, borrow, pay back loans, make financial decisions, and participate in the profits of a shared enterprise.

3. **Local Value Chain Development**
   - Farmers and small entrepreneurs can increase their profitability when they gain additional business knowledge and access to vital market information, especially when they work together in groups.
   - Local Value Chain Development delivers this information, coaching, and support, resulting in higher incomes and increased resilience.

4. **FAST loans to savings groups**
   - Finance Accelerating Savings group Transformation (FAST) is an innovative and proven way to build and sustain small farms and businesses—especially when they experience shocks.
   - Loans are made to mature savings groups through our microfinance subsidiary, VisionFund International. This added capital enables group members to take out loans to start, improve, or expand their farms or small businesses.
Recovery Lending for Resilience

Economic shocks like the COVID-19 pandemic and natural disasters have made families living in poverty around the globe even more vulnerable by damaging their farms and closing their businesses.

Fortunately, World Vision’s microfinance subsidiary, VisionFund International, is an expert in responding through recovery lending. By providing loan access to people whose economic well-being has been severely affected, VisionFund equips families to rebuild their farms and businesses and get back to work.

Our Recovery Lending for Resilience approach:

- Restructures existing loans during times of crisis
- Distributes new loans to urban and rural business owners
- Turbocharges savings groups with loans
- Provides digital financial services and digital data collection
- Trains all VisionFund staff in the mindset-transforming Biblical Empowered Worldview curriculum so staff can train farmers and business owners

We expect women to receive 78% of all recovery loans and for 2.7 million children to benefit.

“‘We met a Rwandan woman farmer … she said, ‘I thank God, World Vision, and this project because with what I have been taught, and what I know now, I am not in poverty anymore, … and I will never go back!’”
—Robin Phillips, donor partner, Michigan

Independent study by TANGO International reveals game-changing impact of THRIVE in Tanzania:

- Incomes are now significantly higher than original incomes
- Food insecurity decreased by 51%
- Women have been empowered economically, socially, and personally
Join us in following Jesus into the toughest places, where He’s already at work. Together, let’s equip more children and families to create change for themselves.

Every 60 seconds a family gets the tools to overcome poverty.

High-impact partners

We’re able to reach more people, continuously improve our work, and leverage your investment for greater impact because of our local and global partnerships within the private and public sectors.

Contact your World Vision representative or visit worldvisionphilanthropy.org/ee.