

## SUMMARY

**Thanks to you,** our economic empowerment programs are changing lives. Through Transforming Household Resilience in Vulnerable Environments (THRIVE) and Recovery Lending for Resilience (RLR), we are helping farmers on their journey to self-reliance with financial, agricultural, and environmental interventions.

Our most exciting news comes from a recent [independent study](#) of Tanzania THRIVE. The study revealed **game-changing results** for participants and their families, including a dramatic increase in incomes, improved food security, access to financial services, gender equality, resilience, and child well-being. Other highlights from the first half of FY22 include:

- In Honduras, women producers accounted for 61% of the earnings from coffee sales—significant given that men traditionally lead coffee production.
- Farmers in Malawi earned higher prices for maize and peanut

crops when they combined their harvests, and learned to protect their fields from severe flooding in the wake of two cyclones.

- In Rwanda, farmers learned to crossbreed their pig herds, improving meat quality and quantity and doubling their profits.
- Families in Zambia increased household savings, adopted new agricultural technologies, and were trained in Farming God’s Way, a conservation model that helps farmers understand why and how to be good stewards of their land.
- Through RLR, VisionFund International (World Vision’s microfinance network) supported economic recovery for farmers, small businesses, and Savings for Transformation groups in 17 countries with post-disaster lending, helping people impacted by the pandemic, inflation, and other crises.



*THRIVE’s impact on women is particularly powerful, equipping them to embrace their own value and potential, pursue their goals, and become leaders in their communities. As women become economically empowered, they invest in their families, and poverty loses its footing.*

## GLOBAL UPDATE & PROGRESS ON CORE ACTIVITIES

**4,870,459**

**PEOPLE** were empowered to build improved and resilient livelihoods since projects began in October 2015, including 1,520,491 people in the first half of FY22.

 **\$1,489,958**

in cumulative savings allowed 16,415 savings group members in Malawi to provide food and pay school fees for their families, purchase assets like livestock, or expand their businesses in the first half of FY22.

 **15,225**

people in Rwanda were trained in Biblical Empowered Worldview in the first half of FY22. This curriculum builds confidence, shifts mindsets, and promotes a biblically based view of identity and accountability.

# HONDURAS

## SUMMARY

Despite a global slowdown in the supply chain, increased costs of production, and a continuing COVID-19 pandemic, farmers—especially women—played a vital role in World Vision’s Transforming Household Resilience in Vulnerable Environments (THRIVE) Project in Honduras in FY22.

Farmers sold 3,874 tons of coffee to earn \$272,560, with women producers accounting for 61% of the earnings—significant given that men traditionally lead coffee production. Women made up nearly 59% of the coffee producers who sold in the local market. Bean growers sold 500 tons, earning \$148,082, with women producers accounting for 64% of the earnings.

We worked with partners and savings groups to stockpile agricultural supplies, tools, and other inputs

to help farmers affected by the supply chain slowdown. The project provided 2,677 farmers with technical assistance, with 1,083 of them learning about such topics as climate-smart farming; soil, pest, and disease management; and crop spacing. More than 1,300 producers used seeds that were tolerant of climate variability.

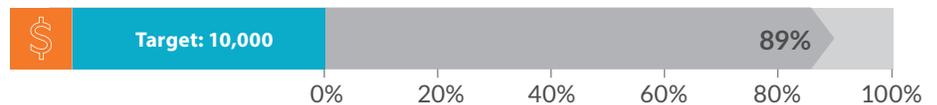
In other achievements, participants prepared 170,000 seedlings for reforestation and set aside \$94,460 of savings to manage emergencies. Nearly 1,900 participants in Biblical Empowered Worldview (BEWV) trainings said their values and family environments had been positively transformed. Through a license with 26 agro-meteorological stations, farmers will receive weather data to help them better plan their crops.



Dillma Daysi Gómez Henríquez (right) leads a group of women entrepreneurs called Working for a Better Tomorrow who bake and sell artisan bread in El-Carmen. “THRIVE came to this community and gave us a push to improve the organization of the group and guide us in the business that suited us,” she said. Juana Ramos Gómez (left) offers experience as the group’s oldest member.

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

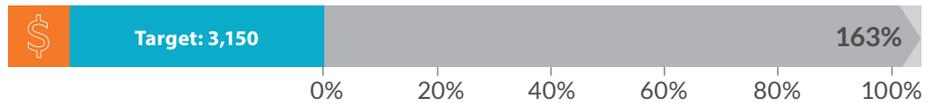
8,850 farmers using improved seeds for agriculture



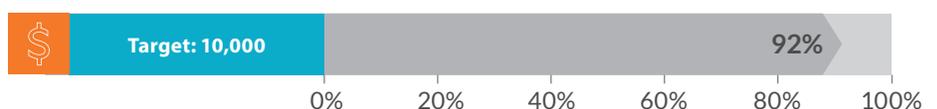
11,701 people participating in Savings for Transformation groups



5,146 farmers using some form of irrigation



9,236 producer group members selling value chain products



# MALAWI

## SUMMARY

With support from faithful donors like you, Malawi THRIVE surpassed its goal of reaching 80,000 people with economic empowerment activities last fiscal year. Since then, we have continued to have great success helping communities on their journey toward self-reliance. Highlights from the first half of FY22 include:

### Savings for Transformation groups

Through March, 16,415 savings group members had a cumulative savings of \$1,489,958, enabling them to provide food and pay school fees for their families, purchase assets like livestock, or expand their businesses. To help strengthen the sustainability of savings groups, the project held a workshop for 1,218 savings group leaders and 194 community promoters. To prepare for a transition to the next phase of the

project, we reviewed the roles and responsibilities of leaders, celebrated past achievements, and confirmed future plans for each group.

### Increased incomes and resilience

Crop sales for 1,872 farmers totaled more than \$195,000, despite the continuing impact of COVID-19, cyclones, and a fall armyworm infestation. Also, when producer groups combined their harvests, they were able to command a higher price for maize and peanuts, representing a 62% increase compared with last year.

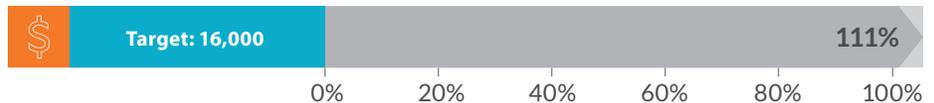
The project held 16 field schools to teach farmers to cope with environmental challenges, and farmers learned about pest and disease management, using improved seed varieties, and soil conservation techniques.



*Savings groups are vital economic engines that fuel progress for people living in extreme poverty, especially rural women. A savings group in Nkhoma, pictured above, voted to purchase items that would improve their homes and crops, including mattresses, fertilizer, maize, ginger, and rice seeds. The group held a celebration and distributed the items just before Christmas.*

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

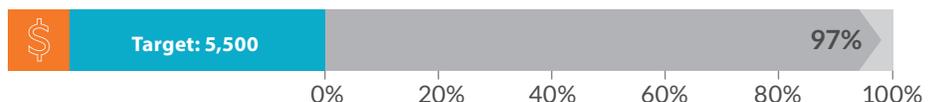
17,737 participants trained in Biblical Empowered Worldview



15,617 farmers using improved seeds for agriculture



5,352 people have accessed loans from VisionFund



14,243 producer group members selling value chain crops



# RECOVERY LENDING FOR RESILIENCE

## SUMMARY

With the World Bank [estimating](#) that the pandemic, inflation, and other global crises could push between 75 and 95 million people into poverty this year, 2022 could prove the second-worst year in this century when it comes to the fight against poverty.

Recovery Lending for Resilience (RLR) offers hope. Partnering with VisionFund, World Vision's global network of microfinance institutions (MFIs), RLR is using a holistic, grassroots approach to empower 2.1 million farmers and small business owners in 17 countries with the tools needed to help their families and communities flourish.

### Celebrating impact on savings groups

In a [study](#) of savings group members in Malawi, respondents were asked to gauge their confidence in being able to repay loans and contribute to household finances. Comparing results from June 2021 to early 2022,

responses showed improvement in every area, the largest jump being in participants' sense of control over their finances. Overall, 91% of respondents said savings group loans had improved their lives. Building on this, three newly hired advisors based in the Democratic Republic of the Congo, Malawi, and Zambia are implementing the Finance Accelerating Savings Group Transformation (FAST) loan program to resource savings groups across the region.

### Serving families holistically, creatively

As MFI operations recover through RLR, MFIs have greater capacity to explore innovative financial services. In Ghana, where 100% of VisionFund clients report that they've returned to work, the MFI has piloted a low-cost health insurance product via its savings groups. So far, it's sold 771 policies, covering 4,756 people, including those of 2,763 children.



*A VisionFund Kenya FAST savings group meets. VisionFund loan officer Josephine Muchina (not pictured) says, “[The Biblical Empowered Worldview curriculum changed] the way I was training and relating with my clients: It was no longer just about giving them loans but transforming their hearts, their minds, and their pocket.”*

## PROGRESS ON CORE ACTIVITIES

-  To date, 674 staff members (about 9% of the global VisionFund team) have completed Biblical Empowered Worldview. The training is foundational to RLR, helping transform mindsets from dependence and scarcity to agency and abundance.
-  First piloted by VisionFund Uganda—which has provided loans to over 27,000 savings group members, benefiting more than 115,000 children—FAST is now at the core of RLR's economic empowerment model and is rolling out in eight countries in Africa.
-  So far, 671 clients have received loans through FAST since VisionFund Dominican Republic launched the new initiative in February. As many as 3,925 children are expected to be positively impacted.
-  To reduce operation costs and serve areas currently too remote to reach, RLR has resourced VisionFund Kenya to implement mobile money, with five more countries in progress. The goal is to roll out mobile money capabilities in all VisionFund MFIs.

# RWANDA

## SUMMARY

THRIVE changes lives. We praise God and thank our donors for the more than 60,000 lives touched by Rwanda THRIVE so far—lives like Jean, a Rwandan farmer (pictured at right) who doubled his corn harvest after taking agricultural training through THRIVE (Transforming Household Resilience in Vulnerable Environments). Or Baptiste and his wife Claudine, who used to worry about finances before they took a loan to start a successful pig farm. With their profits, they've installed running water in their home. Or ask Marcel, who grew his poultry business from 50 to 400 hens. "THRIVE opened my eyes to see that I can benefit from available opportunities to improve my livelihoods," Marcel says.

Highlights from Rwanda THRIVE in the first half of FY22 include:

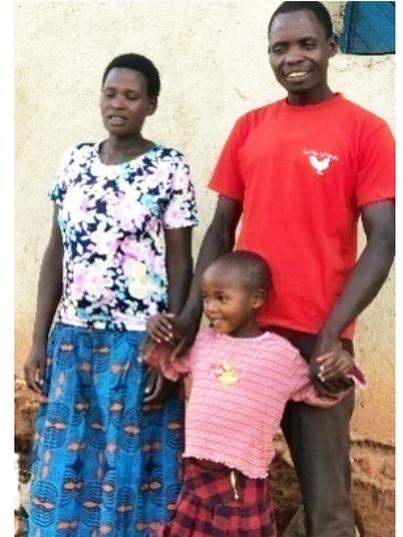
### Savings for Transformation groups

In these groups, members save together and provide small loans to each other. In FY22, 8,468 group members accessed

\$238,267 of these loans to pay school fees and buy livestock. In addition, VisionFund (World Vision's microfinance institution) connected groups with \$47,719 in additional loans to further invest in their businesses. Farmers have grown more confident in taking loans after seeing the success of their peers.

### Profits from pig farming

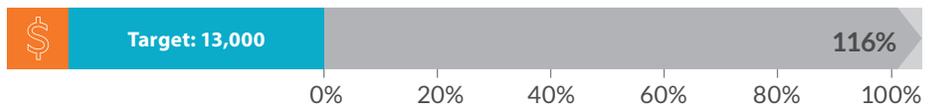
This period, THRIVE worked with local partners to provide boars to farmers to crossbreed their herds, improving meat quality and quantity. **As a result of training and wise investments, profits from pig farming, corn, and horticulture have more than doubled—from \$297,620 in the first quarter of the year to \$644,142 in the second quarter.** To protect these gains, THRIVE is helping farmers adopt recently introduced government livestock insurance.



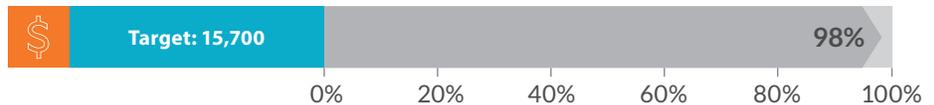
*"It is better to learn to fish than to be given fish," says Jean Damascene, pictured with his family. Jean joined THRIVE in 2017 and has watched his life transform. "My children get nutritious meals and all the required scholastic materials. ... I pay health insurance on time for the whole family and clothes are no longer an issue," he says.*

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

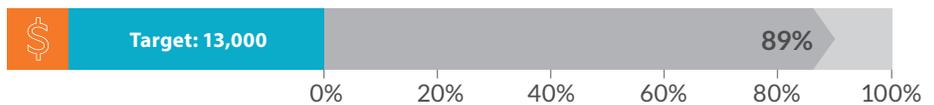
15,094 farmers using improved seeds for agriculture



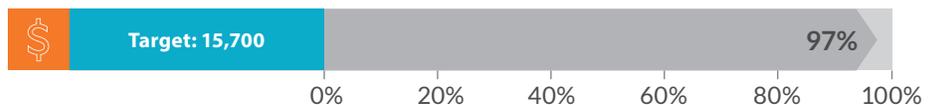
15,331 people participating in Savings for Transformation groups



11,524 producer group members selling value chain crops



15,225 participants trained in Biblical Empowered Worldview



# ZAMBIA

## SUMMARY

As of March, **we officially surpassed our goal to reach 90,000 people in Zambia** with economic empowerment activities through THRIVE. Your prayers and support helped make this achievement possible.

Families participating in Zambia THRIVE report that they now have enough food to eat, have made improvements to their homes, and are able to send their children to primary school and even pay for higher education—a rare scenario in the past. Most importantly, we have seen positive changes in how people view themselves and their environment, thanks to Biblical Empowered Worldview training. During the first half of fiscal year 2022, the project:

- Trained 11,017 farmers, including 5,670 women (like Hilda, at right), in the Farming God’s Way

methodology, which teaches conservation techniques such as mulching, crop rotation, and using compost manure

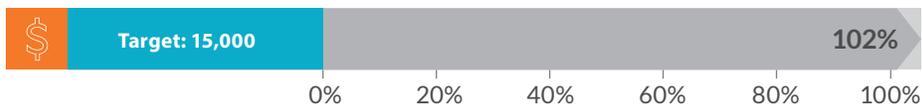
- Provided nearly \$265,000 in loans to 1,761 clients through VisionFund
- Established four farmer cooperatives and trained 350 farmers in honey production, adding a new source of income to their households
- Added 80 new Savings for Transformation groups, bringing the total to 795 since the project began
- Completed a Gender Equality and Social Inclusion (GESI) evaluation to better integrate women, youth, and persons with disabilities in project activities



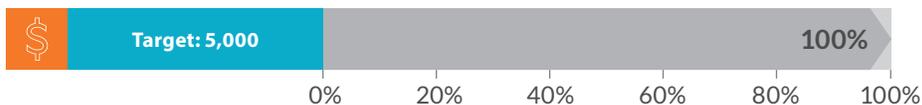
Hilda Lungu, a farmer in the Katete area program, breeds chickens, goats, and ducks, and grows crops in her garden. **“World Vision came and taught us the advantages of conservation farming. At first, I doubted it, but once I [tried it], I harvested more than I expected. Since then, I have vowed to never stop doing it because I have seen its results and goodness,” Hilda says.**

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

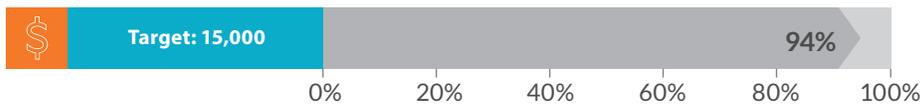
15,445 participants trained in Biblical Empowered Worldview



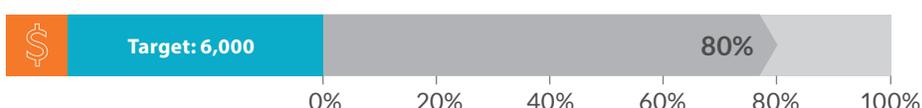
5,000 farmers using some form of irrigation



14,150 people participating in Savings for Transformation groups



4,817 people have accessed loans from VisionFund



## FINANCIALS

Economic Empowerment Fund  
(Through March 2022)

\$85,925,079 program-to-date funding\*

\$77,322,213 spending to date

90%

\*These numbers reflect our active projects as well as projects that have been completed.

## THANK YOU

The investment you've made in economic empowerment is helping thousands of farmers, entrepreneurs (like Allan, at right), and their families improve their livelihoods. With your help, households are moving toward the future God intended for them, from poverty and vulnerability to prosperity and resilience.



Through Zambia THRIVE, Allan Phiri (pictured above in his grocery shop) joined a Savings for Transformation group and received financial literacy and business skills training, enabling him to feed his children and pay for their schooling. “Even my garden is doing well. My house is of a good standard and we even watch television. There is no hunger anymore,” says Allan with pride.



34834 Weyerhaeuser Way S.  
P.O. Box 9716  
Federal Way, WA 98063-9716

For more information visit:  
[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.

PHL1670\_1120 © 2022 World Vision, Inc.

Economic Empowerment\_Economic Empowerment Fund\_Report FY22 Semiannual