The THRIVE (Transforming Household Resilience in Vulnerable Environments) model continues to change lives in Honduras, Malawi, Rwanda, and Zambia.

Despite uncertainties due to natural disasters and the COVID-19 pandemic during fiscal year 2021, THRIVE project teams partnered with local communities to provide training on farming methods and saving money, as well as empowered them with opportunities to grow their businesses.

FY21 accomplishments include:
• Dr. Saulos K. Chilima, Malawi vice president, was invited to visit with THRIVE farmers in Nthondo for a demonstration of eMlimi, an Android-based market information exchange platform that reinforces trainings, including Empowered Worldview. The Malawian government is interested in adopting this platform.
• In Honduras, producers reached new formal markets, providing better, more stable prices for their crops.
• Farmers in Rwanda partnered with local organizations to increase project sustainability and the amount of resources available to them and their families.
• In Zambia, 89 Savings for Transformation groups were established, helping 1,874 members save money and lend to each other.

Thank you for your partnership with World Vision to invest in some of the world’s most vulnerable populations. Communities in these four THRIVE countries are positioned to use economic empowerment as an engine for sustainable social development in all facets of daily life, supporting better economic futures and improved health, education, and shelter.

SUMMARY

Loveness, 45, unexpectedly lost her husband and was left with few resources. This led her to steal from the community. But after being introduced to World Vision’s THRIVE project in Zambia, she works and owns a farm that produces crops for her to sell and provides resources for her family. “I hope to continue growing in business,” she says.

GLOBAL UPDATE & PROGRESS ON CORE ACTIVITIES

3,349,968 PEOPLE empowered to build improved and resilient livelihoods since projects began in 2015. These projects benefited 2,316,197 people in fiscal year 2021.

$3.3 million in gross sales for coffee farmers, despite market disruptions from COVID and back-to-back hurricanes in FY21.

$11,524 Rwandan farmer producer groups are reaching regional markets with value chain crops.
HONDURAS

SUMMARY
Emergencies in Honduras—hurricanes Eta and Iota and the ongoing COVID-19 pandemic—presented both great challenges and opportunities this year. Your support of World Vision’s THRIVE project helped accomplish the following in fiscal year 2021:

- The design of new projects that will expand key THRIVE activities across 80% of area programs over the next three years. This will help more families gain a mindset of empowerment, save money, improve livelihoods, grow business skills, and enhance child well-being.
- Gross sales of $3.3 million for farmers, 97% from the coffee value chain and 3% from the bean value chain. A collaboration with the World Food Program (WFP), currently under negotiation, would allow producers to sell beans directly to WFP to support the country’s school lunch programs.
- Use of improved seeds by at least 1,336 (60%) of 2,213 producers surveyed, helping achieve crops resistant to climate variability, as well as to pests and diseases.
- Community rehabilitation of hurricane-damaged irrigation systems supporting 637 producers who cultivated 540 acres of value chain crops.
- Increased savings of $37,940 in Savings for Transformation groups, which raised $208,313 and had an average member savings of at least $1,398. Savings help build resilience and grow livelihoods.
- Opportunities for producers to access formal markets and gain better, more stable prices for their crops, with 10 producers in the process of supplying Walmart and a relationship also underway with Inalma, an export business.

As a community leader with influence in the agricultural sector, Elia Chavez personifies the transformation made possible by THRIVE training. She gained extensive knowledge in bringing products to market and serves on the board of Alliance of Women in Coffee. World Vision’s gender equality and social inclusion approach helped her become an active agent of change.

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

11,011 farmers using improved tools and practices

11,701 savings group members

11,615 acres farmed with soil and water conservation techniques
MALAWI

SUMMARY
In Malawi, your prayers and support have helped empower 17,098 farmers (including 12,251 women), equipping them with the mindset, tools, and training they need to move from dependence toward resilience and flourishing. As parents use their God-given gifts and skills to provide for their families, 50,122 children also are getting the nutritious meals, education, and medical care they need for their growth and development. Thank you for your partnership in the work of Malawi THRIVE.

Multiplying savings groups
With the addition of 27 new groups in this reporting period, there are now 1,272 Savings for Transformation groups with 16,415 members (11,494 of whom are women), surpassing the target of 16,000. Members had a cumulative savings of $1,131,643 to expand their businesses, purchase assets such as livestock, and care for their families.

Expanding market access
In total, 9,294 farmers (including 4,688 women) have combined their harvests to command a higher price, yielding $1,150,372 in sales, a 67% increase compared with 2020. And farmers can find purchasers for their produce more easily, with over 340 entities having registered as buyers through Farm Concern International, a partner of THRIVE.

Building resilience
Since 2017, THRIVE has engaged with 17,098 farmers—exceeding the target of 16,000. Today, thousands of families are building their futures by practicing sustainable farming methods, investing in their children’s education, saving for emergencies, and expanding their businesses.

“My house is more than just a house; it tells a story of how I changed from a hopeless being to a hard worker.”

—Elasi Banda, a single mother, farmer, and Malawi THRIVE participant who’s celebrating being able to build her first home

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

1,449 acres of farmland with irrigation systems installed

<table>
<thead>
<tr>
<th>Activity</th>
<th>Target</th>
<th>Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,449 acres of farmland with irrigation systems installed</td>
<td></td>
<td>117%</td>
</tr>
<tr>
<td>16,415 people joining as members of a savings group</td>
<td></td>
<td>103%</td>
</tr>
<tr>
<td>648 producer groups (co-ops formed by smallholder farmers) established</td>
<td></td>
<td>108%</td>
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<tr>
<td>226,681 trees planted or regenerated</td>
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<td>113%</td>
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</tbody>
</table>
SUMMARY
With steady determination, creativity, and your support, Rwandan families are rising out of poverty. World Vision’s THRIVE project invites you to celebrate what we have accomplished together through our partnership in fiscal year 2021.

New partners and new markets
We are seeing strong results from our partnerships with African Evangelistic Enterprise (AEE) and Duhamic Adri. Partnering with these Rwanda-based organizations to support farmers increases project sustainability and provides more resources for farmers and their families.

This year, AEE trained farmers to improve their produce quality. Duhamic Adri helped farmers access vital antibiotics and vaccines to combat a recent disease outbreak among pigs. Also, thanks to these partnerships, THRIVE producer groups (farmers who work together to sell at scale) accessed markets in the Democratic Republic of the Congo for the first time. The ability to sell beyond Rwanda means more options and more stability for farmers.

Utilizing Rwanda’s natural resources
In partnership with local governments, THRIVE is piloting three sites for hillside irrigation systems (134 acres total). THRIVE also has built 1,500 acres of progressive terraces, which create farmland along the terrain’s natural contours. Both these projects will:

• Fight erosion that washes away valuable soil, fertilizer, and water.
• Protect the environment by preserving the natural contours of the hills while increasing the amount of arable land.
• Reduce flood risk as terraced hillsides slow down the flow of water that can destroy crops, roads, homes, and lives during heavy rains.

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

6,567 farmers using some form of irrigation

709 acres reclaimed for agriculture

11,524 producer groups selling value chain crops

628 savings groups formed
ZAMBIA

SUMMARY

Thanks to your partnership, THRIVE in Zambia continued to see lives transformed amid an ongoing pandemic and economic uncertainty. During FY21, your support helped the project:

- Construct our third and fourth community storage facilities to hold bulked crops and decrease post-harvest losses that threaten food security and farm incomes.
- Train 138 agricultural cooperative leaders in good governance and business management through our partner, Community Markets for Conservation (COMACO).
- Enable producers to sell 617 tons of beans, soybeans, peanuts, and honey.
- Establish 89 Savings for Transformation groups, helping 1,874 members save money and lend to each other.
- Link 21 savings groups to a digital savings platform because COVID-19 limits in-person gatherings. Five groups so far have started using this Atlas Mara banking platform.
- Partner with the Zambia Meteorological Department and AgriPredict Solutions to improve access to and strengthen early warning systems for 12,844 value chain farmers.
- Rehabilitate and protect 11 water sources using local bylaws as part of our work in Farmer Managed Natural Regeneration, a low-cost and easily replicated approach to restore and improve land.

“I am thankful to World Vision because we have been helped a lot. We use the [irrigation canals being constructed through THRIVE] to water our gardens. This has helped us to grow our farming business. Through THRIVE, I am helping other members of the community by hiring them to work on the farm.”

—James Lombe, Mpika

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

<table>
<thead>
<tr>
<th>Activity</th>
<th>Target</th>
<th>Progress</th>
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</thead>
<tbody>
<tr>
<td>Improved crop storage</td>
<td>15,000</td>
<td>45%</td>
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<tr>
<td>Loans accessed</td>
<td>6,000</td>
<td>48%</td>
</tr>
<tr>
<td>Commercial producer group</td>
<td>15,000</td>
<td>81%</td>
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<tr>
<td>Training in Empowered Worldview</td>
<td>15,000</td>
<td>86%</td>
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**FINANCIALS**

Economic Empowerment Fund  
(Through September 2021)

$100,505,242 program-to-date funding  
$84,818,883 spending-to-date 84%

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**THANK YOU**

Because of your support, families are equipped with resources to move from poverty to prosperity. Smallholder farmers and their families are able to have an empowered worldview, learning 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, neighbors, and God’s creation. Thank you for partnership with us! Together, we are equipping children and families to create change for themselves.

“We are happy because the THRIVE project reached this community and organized us in the way of working with a business plan [to bake and sell artisan bread] that allowed us to manage to be busy in a single activity.”

—Petrona Ramos, Camasca, Honduras

Economic Empowerment_Economic Empowerment Fund_Report FY21 Annual