



STOP AT
NOTHING

ECONOMIC
EMPOWERMENT

MALAWI THRIVE

As of November 2018

World Vision 

MALAWI | ECONOMIC EMPOWERMENT

Project summary

Many smallholder farmers in Malawi face overwhelming challenges to making a living. Their climate is unpredictable, with increasingly variable rainfall and frequent drought. They have little or no access to training or technology. They lack financial services and market expertise. Malawian farmers want to provide nutritious food, improved shelter, healthcare, and educational opportunities to their children. World Vision's \$10 million economic empowerment program is designed to address these needs. This integrated, innovative program will lead communities of hardworking people from dependence to dignity.



THRIVE gives participants and their families an empowered worldview in which they know they are created and valued by God and can play a powerful role in their own stories. The Empowered Worldview training fundamentally addresses the question of identity.

The methodology seeks to break dependency on government or development organizations by building an understanding of the individual in relationship to others.

IMPROVING LIVELIHOODS AND RESILIENCE

The Malawi THRIVE (Transforming Household Resilience in Vulnerable Environments) program seeks to improve the livelihoods of smallholder farmers by 2022, through interventions that help them diversify and increase their incomes while making them more resilient to climate, market, and physical emergencies and shocks.

This seven-year program will target 101,760 people, including 16,000 farmers. We work in four World Vision area programs in central Malawi: Chikwina-Mpamba, Chilenje, Nkhoma, and Nthondo.

AN INTEGRATED PROGRAM

This economic empowerment program starts with introducing families to Empowered Worldview, a methodology based on biblical values that empowers them to make positive changes in their own lives—and to improve the way they relate to and care for family members, community members, government, and the environment.

Building on this foundation, the program addresses solutions within three critical areas that present interlocking challenges:

The End-to-End Business of Smallholder Farming: Helping people transform the risks of farming into opportunities to increase their incomes by:

- Promoting savings
- Organizing farmers into producer groups
- Improving production and storage approaches
- Ensuring access to technology and financial services, including microfinance

AN EXAMPLE OF THE VALUE CHAIN

Mangoes have value at a farm stand, more so when sold in the local town market, and greater still when packaged and sold in urban centers. If transformed into juice, dried fruit, or chutney, their value increases exponentially.

Each link in the chain adds value. Through our access-to-markets programs, World Vision helps small-scale farmers develop the local value chain.

- Supporting improved market awareness and access by linking producers and buyers

Natural Resource Management: Helping people adapt to a changing environment through:

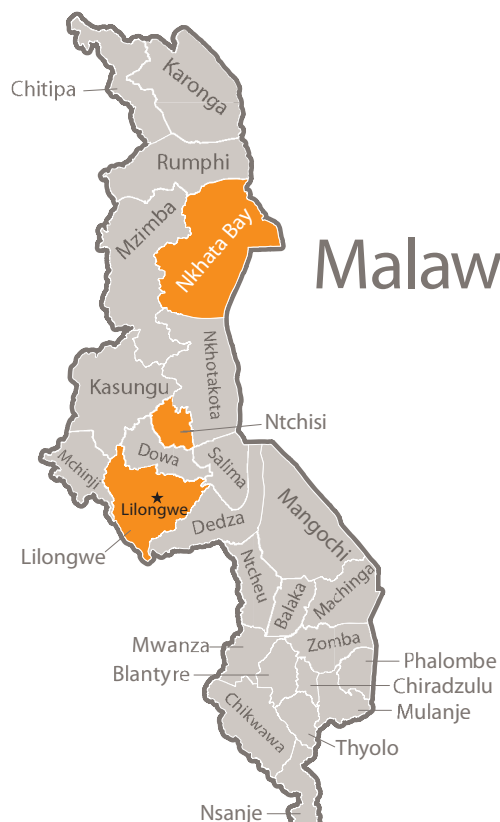
- On-farm soil and water management
- Managing and rehabilitating forests, grasslands, and watersheds in the nearby countryside
- Capturing, storing, and moving water for irrigation

Shock and Emergency Management: Helping people absorb shocks and stresses, keeping them from falling too far in the event of a crisis.

Helping them:

- Understand the likelihood of floods, droughts, animal disease, and fluctuating market prices
- Develop disaster preparedness plans
- Take preventative measures or appropriate actions after a crisis by providing an early warning system that may include use of small, local weather stations and information transmitted by radio

MALAWI



NKHATA BAY

Chikwina-Mpamba

NTCHISI

Nthondo

LILONGWE

Chilenje

Nkhoma



Lameck Zimba once struggled to provide even basic necessities for his family. But following training from World Vision, he began growing diversified crops: corn, bananas, oranges, tangerines, mangoes, avocados, and pears. He is the top farmer for ginger in the Chikwina-Mpamba area program.

“Now meeting our basic needs is not a problem,” Lameck said. He pays school fees for three children. His family has enough food, a metal roof on their home, and solar electricity.

THE POWER OF CONNECTION

Farmers in Chilenje and Nkhoma (in Lilongwe district), Nthondo (Ntchisi district), and Chikwina-Mpamba (Nkhatabay district) have been targeted by the program because of the huge stress that poverty places on their families and because of the untapped potential they have to improve their incomes.

Farming is the main source of income for 80 percent of Malawi’s rural population. Most families make less than \$2 a day by raising crops (such as corn, peanuts, and tobacco) and livestock on farms of two acres or less.

These rural subsistence farmers tend to be isolated and have difficulty accessing critical information about weather patterns, pest and disease cycles or outbreaks, buyer expectations, and market prices. Isolation also impacts farmers’ ability to learn about new farming methods, improved materials, and financial services. When farmers are using outdated techniques to manage their household farms, the produce falls short in quantity and quality. Farmers also face the impact of climate change, unreliable rainfall, and invasive, non-native pests. Too much rain causes flooding and hampers road networks; not enough reduces agricultural production. The fall armyworm threatens corn harvests.

Even when farmers have a good growing season, they lose between 20 and 40 percent of their yields due to poor harvesting and storage techniques.

With more information and a stronger network, farmers have greater potential for success. Through this program, farmers will have the tools and connections needed to sell at higher prices, raising the standard of living for their entire family. They also will gain critical information about what they can do to make their families more resilient to the effects of climate change.

WHY WORLD VISION?

For more than 65 years, World Vision has served as a bridge between people with great needs and others with the means and will to help meet those needs, changing lives on both sides. World Vision provides emergency assistance to children and families affected by natural disasters and civil conflict, works with communities to develop long-term solutions to alleviate poverty, and advocates for justice on behalf of the poor.

In 2018, our staff of more than 42,000 worked in nearly 100 countries, assisting millions of people. Today, hundreds of corporations, including Fortune 500 companies, partner with World Vision to provide hope and build economic self-sufficiency. By supporting World Vision, they invest in sustainable solutions, enabling communities to improve health services, provide better education, expand access to clean water, and cultivate skills needed to generate income. We have worked in Malawi for 40 years and started child sponsorship in 1981.

HELP THROUGH SAVINGS GROUPS

World Vision helps people create the habit of saving money through forming savings groups for those who live in poverty and lack access to financial services.

A group of 15 to 25 people put money into a joint savings account and take turns borrowing from it for school fees, medical expenses, business improvements, etc. World Vision calls its model Savings 4 Transformation and trains community members to self-replicate the savings groups.

APPROACHES

The following approaches are among those that World Vision will integrate into the program to help achieve our goal and outcomes. These approaches also lay the groundwork for sustainability after the program ends.

Climate Smart Agriculture: Climate change in Malawi is affecting farmers through higher temperatures, greater crop water demand, more variable rainfall, and extreme events such as floods, heat waves, and droughts. This program will focus on marginal farming areas where low crop yields and poverty go hand in hand. These areas have been adversely affected by land degradation due to deforestation, wind and water erosion, overgrazing, and growing repeat crops on the same soil over long periods of time.

Climate smart agricultural practices can improve food production through such techniques as terracing, cover cropping, establishing wind breaks, contour farming, crop rotation, digging water pans, planting trees, composting, and using the most appropriate fertilizers.

One of the signature climate smart agriculture interventions is *Farmer Managed Natural Regeneration*. It is a rapid, low-cost, and easily replicated way of using living tree stumps or self-sown seeds to systematically increase the number of trees on grazing land or in a forest. The stumps are pruned for maximum growth, leaving the stems that have the most potential to create larger branches. Regenerating trees diversifies the number of plants and animals in the area, increases the carbon content of the soil, and improves the water retention of the soil, all of which lead to dramatically improving the health of local communities.

Microfinance: Farmers in rural communities often have no access to formal financial services and resort to borrowing from family members or money lenders who charge exorbitant interest, compounding the poverty of these families. If they save, they keep their money at home or invest in assets that don't offer them any security.

In these same rural communities, World Vision provides microfinance through VisionFund Malawi. Smallholder farmers and entrepreneurs are equipped with small loans and other financial services. The economic activity generated by a small loan not only impacts borrowers, but their families and communities.

Empowering communities with financial access leads to improved child well-being outcomes such as better health, education, and nutrition. The cost, risk, and difficulty of delivery of rural financial services means that commercially funded banks and other institutions are not providing financial services to small-scale farmers. Because of its mission-driven approach and partnership with World Vision, VisionFund is uniquely prepared to go where others don't.



Affordable and accessible financial services through VisionFund help smallholder farmers and others who would otherwise borrow from private lenders at high interest rates.

By becoming more economically empowered, clients give their children an opportunity to enjoy better health, nutrition, and education.

Citizen Voice and Action: This local-level approach to advocacy works by educating citizens about their rights and equipping them with a simple set of tools designed to empower them to hold government accountable to fulfill its obligations. First, communities learn about the rights and services that are articulated under local law. Next, communities collaborate with the government and service providers to compare what is happening against the government's own commitments. Finally, communities work with other stakeholders to influence decision-makers to improve services and hold government accountable to their commitments.

Gender Equality and Women's Empowerment: Women often are excluded from community-level decision-making in poor communities and from government plans and programs. The aim of this program is that at a minimum, 50 percent of the participants will be women. This includes participants in savings groups, enterprise activities, producer groups, and commercial villages, as well as supporting women in leadership roles. The program will adapt to the realities on the ground. It will take into account women's traditional roles and their greater vulnerability to risks, while introducing changes in social beliefs and practices and encouraging greater women's empowerment. Empowered Worldview training will be one entrée to community discussions about women's roles.

PROJECT OUTCOMES

Outcome 1: Enhance the capacity of vulnerable communities in on- and off-farm natural resource management.

World Vision will work to achieve this outcome by strengthening the capacity of 8,250 smallholder farmers in climate smart agriculture; promoting efficient water management practices; and strengthening the government systems that are in place to sustain the management of natural resources in this geographic area.

Activities include:

- Training 60 theater groups to promote conservation agriculture.
- Helping to establish farmer field schools to promote soil and water conservation. Train 140 lead farmers who each will work with 30 additional farmers, or about 4,200 total.
- Facilitating the formation and financing of natural resource enterprises such as beekeeping and fruit grafting.
- Training community members on water harvesting technologies such as infiltration pits, ponds, water pans, drip irrigation, and small dams.
- Training 100 project staff, stakeholders, and community members

A MODEL TO RE-GENERATE TREES

Farmer-Managed Natural Regeneration (FMNR) is more than a climate-smart intervention to increase trees. In the Dundwe village in Mpamba, it also helps protect women and girls. The community began using the model because deforestation contributed to poor crop yields, firewood shortages, a loss of biodiversity, and river flooding. Women and girls had to go long distances to find wood, with girls missing school and both risking sexual abuse during travels. Increasing the number of trees locally reduces their need to travel.

on watershed management, catchment protection, and buffer zone management.

- Stabilizing river banks in flood-prone areas in up to eight sites (two in each area program).
- Facilitating the establishment and strengthening of 15 village natural resource management committees, each with 16 members.
- Conducting a stakeholder mapping exercise at the group village head (local community) level to identify key players in natural resource management.
- Conducting meetings with local leaders to advocate for community bylaws that protect land by managing forest harvesting and restricting livestock movement.
- Conducting meetings with district-level leadership to discuss enforcement of government regulations on climate change and natural resource management.

Outcome 2: Radically improve the incomes of vulnerable farm households through smallholder agriculture.

This outcome will be achieved through partnerships with VisionFund Malawi, World Vision's microfinance institution, and Farm Concern International (FCI). FCI works in 23 countries in Africa, specializing in the commercialization and market development of smallholder farmers. The goal of FCI is to increase the incomes of these farmers for improved, stabilized, and sustainable livelihoods.

Together, we will help farmers improve their access to profitable markets and financial services, and diversify their incomes.

Activities include:

- Analyzing the potential of specific crops to establish agricultural value chains. This will be done by hiring 33 local market facilitators who will work across the four area programs.
- Establishing 220 commercial producer groups (with approximately 25 members in each group) that will form into several commercial villages, each established to specialize in one crop or product.
- Coordinating exchange visits among producer groups, 20 market fairs, and 10 business forums that bring commercial villages together with representatives of agricultural and product markets.
- Establishing an e-trading platform, managed by Farm Concern International and readily accessible to farmers with real-time data.
- Promoting small-scale irrigated agriculture to 2,250 households using technologies such as gravity-fed systems, treadle pumps, solar-powered pumps, and drip irrigation.



Rhoda, a VisionFund client since 2010, grows bananas and rice, and raises pigs and chickens. Over time, her sales of crops and animals have enabled her to feed her four children and send them to school. She can afford to roof her house with iron sheets, not thatch.

In recent years, Rhoda combined her crop income with money she saved in her savings group and bought a one-acre parcel to grow cassava. She has not only raised her income, but also elevated the well-being of her family.

- Training lead farmers and government extension workers in post-harvest management, including storage, packaging, and pest management.
- Promoting improved production of high-value crops such as ginger, garlic, and moringa (the seed pods and leaves are used as vegetables) through improved agronomic practices.
- Facilitating the creation of home gardens to promote production of nutritionally dense foods, such as orange-fleshed sweet potatoes and iron- and zinc-fortified beans.
- Helping to form or strengthen savings groups with 25,374 total members. Train 70 savings group promoters (using the train-the-trainers method) who will each serve at least five savings groups. They will facilitate training on financial literacy for group members and mentor and coach their groups.
- Disbursement of targeted agricultural loans through VisionFund Malawi that can be used to buy seeds, storage equipment, drip-irrigation equipment, and more. The loans will be channeled directly to farmers or through savings groups, depending on the need and the size of the loan.
- Facilitating the disbursement of child well-being loans by VisionFund Malawi for products such as solar panels, bicycles, water filters, and latrines. Loans will be disbursed to individuals to improve their household environment.
- Facilitating technological advances in VisionFund Malawi's distribution system, including the rollout of a new core banking system. This will enable rural farmers to carry out financial transactions with VisionFund Malawi quickly at remote locations.

Outcome 3: Vulnerable communities are able to effectively manage shocks, emergencies, and changing conditions.

This outcome will be achieved by strengthening and monitoring community-led early warning and action systems, as well as facilitating disaster preparedness plans.

Activities include:

- Surveying 3,000 farmers about their level of knowledge on disaster response and the situations most likely to bring about emergencies.
- Training 60 village civil protection committees (15 in each area program for a total of 960 people) to understand shocks, emergency response planning, contingency planning, and disaster risk management. These committees also will be responsible for developing and implementing community-based disaster risk management plans and contingency plans. They will be the main points of contact in their communities in managing shocks.

RESPONDING TO INVASIVE PESTS

As part of sub-Saharan Africa, Malawi is chronically impacted by climate change and natural disasters. When a new danger emerged in the fall armyworm, it threatened to devastate corn harvests in the project area. Under THRIVE's disaster relief response, farmers receive information on the invasive, non-native pest along with insecticides and sprayers, so they can proactively manage the threat. These efforts supplement the government's strategies to reduce the impact of the infestation.

- Partnering with the Department of Meteorological Services, Ministry of Agriculture, and other organizations to package farmer-focused information in a user-friendly format.
- Facilitating the installation of community-based mini weather stations, with at least one in each area program.
- Facilitating the dissemination of information over the radio on agricultural extension, markets, animal and plant pests and diseases, government regulations, and export bans.
- Using mass media, including radio, to bring awareness about disaster response to community members.
- Linking communities to humanitarian emergency affairs and other safety nets such as the World Vision food programming and monitoring group.

Outcome 4: Building a community with an empowered worldview, based on biblical values.

This outcome will be achieved by equipping faith-based leaders as community change agents to implement Empowered Worldview training.

Activities include:

- Contextualizing training curricula and manuals on the empowered worldview, and producing 20,000 sets of materials (5,000 for each ADP).
- Facilitating training-of-trainers sessions for 30 key staff members from World Vision, VisionFund, and Farm Concern International.
- Training 40 national leaders and 300 local leaders of faith-based organizations on the empowered worldview.
- Mobilizing churches to promote enterprise development and a culture of saving to their congregations.
- Conducting exchange visits for farmers, role model sessions with youth, and discussions with traditional leaders to promote the empowered worldview and eliminate barriers to its implementation.
- Training School Management Committees, Parent Teacher Associations, and school clubs in values-based life skills using the empowered worldview principles.

MEASURING SUCCESS

A baseline study will be conducted at the beginning of the project to determine current conditions against which future changes will be measured. World Vision will use focus groups, interviews, surveys, and other research methodologies to



Edward Mwambola once was a destitute renter in Sichinga village in Malawi. Two years in the THRIVE program gave him a new identity: ada bwana or “he is the boss.”

Through THRIVE, Edward saved money, took out small loans, and started selling fritters. Larger loans enabled him to diversify into farming. Edward sold rice to a major market, rented plots to rice farmers, and hired people to help him with his ventures. He built a house for his wife, two daughters, and an orphan taken in by the family.

gather data for quantitative indicators that will be tracked throughout the life of the project.

The baseline data will be compared to data gathered during midterm and final evaluations to help determine progress toward the project’s goal and objectives. An external research agency will conduct the baseline study as well as the midterm and final evaluations.

CHRISTIAN COMMITMENTS

Proclaiming the good news of Christ is central to World Vision’s identity and the purpose upon which the organization was founded. Because our Christian faith is the essence of who we are, we look to Christ for guidance in our work to see life in all its fullness become a reality for children, families, and communities. We seek to follow Christ’s example by being the active, tangible expression of God’s love to those we serve.

As Christians, we believe in the inherent dignity of all human beings. From its foundation to its implementation plans, this project recognizes and upholds the value of every child as a child of God and deserving of good health and safety.

*“The Lord . . . upholds
the cause of the needy.”
—Psalm 140:12 (NIV)*



YOU CAN MAKE A DIFFERENCE

THRIVE supports families in Malawi who are attempting to increase their incomes to improve the lives of their children. The program will provide smallholder farmers with education and training on improved farming methods and ways to combat climate change. It will help them prepare for emergencies. At its heart, THRIVE will transform families economically and spiritually, changing mindsets by introducing a worldview based on God's view of each individual as valuable and creative.

It will give children the chance to thrive—at home, in school, and in their communities—by giving families the opportunity to provide improved nutrition and shelter, healthcare, and education.

We would be privileged to have you join us by helping to fund this \$10 million program to bring sustainable hope to so many families.

May God bless you.



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

worldvisionphilanthropy.org



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. World Vision serves all people, regardless of religion, race, ethnicity, or gender.

MW119ELOPRO-Economic Empowerment_11.13.18 © 2019 World Vision, Inc.