

SUMMARY

Families in hard-hit places in the world already struggle to get by. Add a global pandemic, and the THRIVE project became even more vital in FY20 to help people move toward economic empowerment and renewed hope.

THRIVE (Transforming Household Resilience in Vulnerable Environment) continued as a building block of World Vision's global livelihoods strategy in five project countries: Honduras, Malawi, Rwanda, Tanzania, and Zambia.

During FY20, THRIVE participants developed their farming enterprises, marketed their products, increased their financial knowledge, saved and borrowed money, and transformed their worldview from dependency to empowerment. To date, World Vision's economic empowerment projects have benefited nearly 4.4

million people (67% children and youth). Working with our growing networks of community partners, we adapted our strategies during the pandemic to help families facing increased financial pressure, and to ultimately keep the focus on children.

In challenging times, the Empowered Worldview program proved essential to help participants see their value and purpose. Our multi-pronged approach promotes Savings for Transformation groups, mobilizes producer groups, offers access to microfinance, and provides practical trainings in a variety of farming topics to create more opportunities for people to be empowered economically.

Thank you for partnering with us to serve vulnerable families and prepare them for stronger, more resilient, and hope-filled futures.



"I want to be a better father for my children and get more involved in their lives. Because I know the future belongs to them."

—Lengishon, Tanzania.

The Maasai warrior became a beekeeper through the THRIVE project. Here he pours honey into a jar to prepare for market.

GLOBAL UPDATE & PROGRESS ON CORE ACTIVITIES

1,514,307

PEOPLE, INCLUDING 895,552 CHILDREN AND YOUTH have benefited from our economic empowerment projects since they began. These projects benefited 1,514,307 people in FY20.



10

tons of honey were harvested by beekeepers in Tanzania, becoming an important revenue source in semi-arid areas affected by drought, with a focus on increasing production per hive.



973

people were employed at nurseries run by producer groups in Rwanda, growing 3.2 million tree seedlings that will eventually bear fruit and help control erosion.



1,245

Savings for Transformation groups in Malawi combined to save \$962,113 to invest in their farms, other business ventures, and families.

HONDURAS

SUMMARY

Because of your faithful support of the THRIVE project in Honduras, smallholder farmers are empowered to sustainably provide for their children by improving income and resilience to emergencies—like the COVID-19 pandemic.

In FY20, the Honduras THRIVE Project:

- Created and implemented an agricultural reactivation plan for farmers impacted by COVID-19. Farmers received agricultural kits with improved grain seeds (corn or bean), fertilizer, and other resources to boost crop production.
- Provided technical assistance to farmers in collaboration with local partners and volunteers. Given COVID-19 restrictions on gatherings, we led virtual meetings, developed a YouTube channel with instructional videos (see <https://www.youtube.com/channel/UCW2lvYecFR19JCsaAw8rhVQ>), and used apps (such as GOTEQ) to provide farmers with information to monitor and improve crop growth.

- Helped farmers develop producer and savings groups to improve access to markets and strengthen household resilience. We provided trainings in entrepreneurship, financial education, and personal development.
- Implemented field training schools for young people to encourage entrepreneurship, build capacity, and reduce migration.

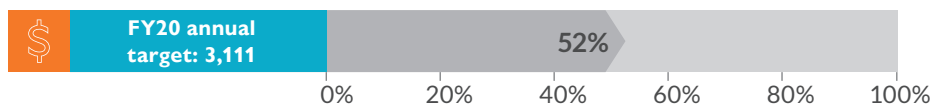
Applying what they learned through THRIVE, farmers have savings of \$121,247 and emergency funds of \$21,003, and have generated \$2.7 million of gross income.



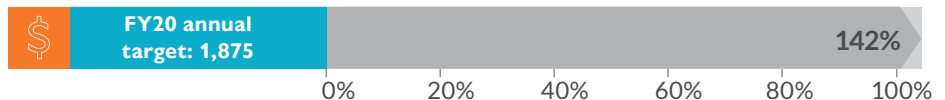
Ariel, 6, loves the sweet taste of honey from her father Felix Bautista's beehive. Thanks to multiple World Vision interventions (THRIVE and clean water for irrigation), Felix has a successful business, savings, and is a leader in their community.

PROGRESS ON CORE ACTIVITIES

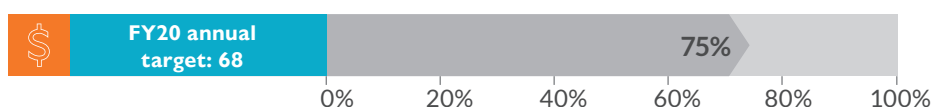
1,604 farmers using improved agricultural technology



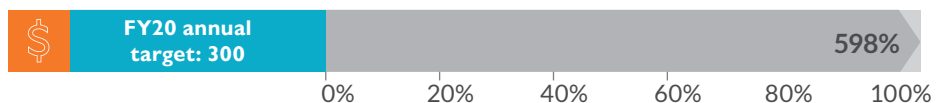
2,654 participants accessed financial services through savings groups or VisionFund



51 producer groups accessing local or regional markets



1,794 farmers using water catchment techniques to manage natural resources



MALAWI

SUMMARY

The continued dedication of THRIVE participants—together with your partnership—is changing the story of families in Malawi. Despite disruption from COVID-19, participating farmers are increasing their incomes and looking toward a hope-filled future.

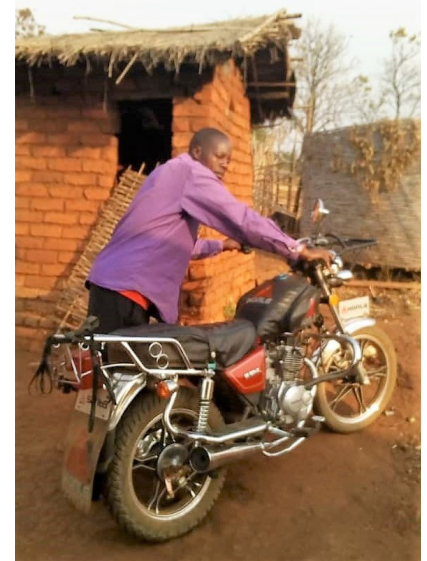
Pandemic-related restrictions made selling crops more challenging, but with the project's eMlimi app, farmers stayed connected to available markets. This year through eMlimi, 8,448 farmers accessed agricultural services, 27 strategic buyers were registered and bought more than 16,500 tons of commodities, and five new app-based agricultural trainings were introduced to continue equipping farmers despite restrictions.

Driving collaboration and the adoption of new technologies is a mindset of self-reliance and God-given worth through Empowered Worldview; 17,737 people participated in this training over the life of the project

(1,737 over target). Empowered farmers see value in joining Savings for Transformation groups, and this year, 1,245 savings groups cumulatively saved \$962,113 to invest in their businesses and families. Also, 2,776 farmers participated in collective selling, earning a total of \$689,939 and realizing an average of 10% higher prices for their goods than the prevailing market price.

The most adaptable element of the project are the participants—they are proactively partnering with value chain actors across market systems to build long-term sustainability. Key partners include VisionFund (World Vision's microfinance network), Farm Concern International, and the Malawi Ministry of Agriculture and Malawi Ministry of Natural Resources.

One of their most important partners is you. Thank you for believing in the ability of families in Malawi to lift themselves out of poverty and pursue their dreams.

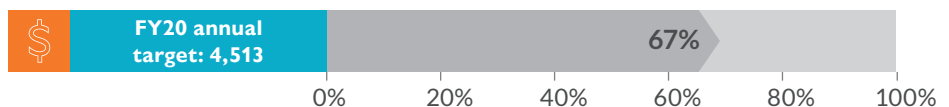


"I am now transformed into a focused person who believes in himself, that I can really perform wonders. Indeed, this season was a testimony. God of Abraham has really blessed [the] works of these hands."

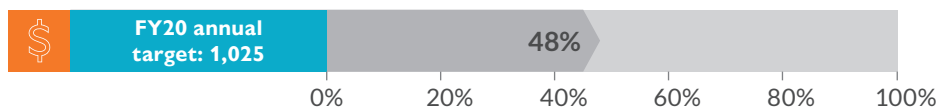
—Selemani, Malawi.
He bought a new motorbike to support his business.

PROGRESS ON CORE ACTIVITIES

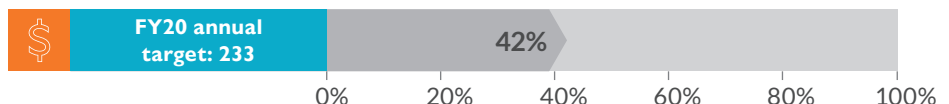
3,019 farmers using improved agricultural technology



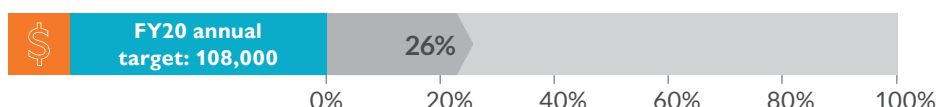
493 participants accessed financial services through savings groups or VisionFund



98 producer groups accessing local or regional markets



27,553 trees planted or regenerated for natural resource management



RWANDA

SUMMARY

In FY20, farmers in the Rwanda THRIVE project continued their journey to self-reliance through financial, agricultural, and environmental interventions.

Savings groups

Savings groups resumed meeting after COVID-19 restrictions were lifted, saving a total of \$304,093 in FY20. The project helped distribute \$110,529 worth of share-outs to 1,761 members, who then invested in livestock, land, and small businesses. The Buranga cluster alone purchased 202 cows, 2,445 pigs, 152 rabbits, 569 sheep, 1,216 chickens, and 1,555 goats.

Participants were eager to access loans to jumpstart their livelihoods after pandemic-related inactivity. In FY20, 192 additional savings groups accessed group loans through VisionFund, World Vision's microfinance network, allowing 2,522 individuals to borrow \$123,742 in loans.

Diversified incomes

Farmers also are building resilience by diversifying income sources. After having to sell their chickens during COVID-19 restrictions, some poultry farmers are now restarting their businesses; 296 farmers sold 10,951 dozen eggs in FY20, earning \$11,066. Another 4,126 farmers earned \$66,935 from selling vegetables, and still others sold \$6,995 worth of manure.

Natural resource management

In collaboration with the local government, THRIVE established progressive terraces on 3,578 acres through a cash-for-work program, supplying 10,399 people with jobs while creating regenerated farmland that will be resistant to soil erosion.

These projects are helping THRIVE farmers overcome barriers and embrace self-reliance. Thank you for partnering with them on their journey.

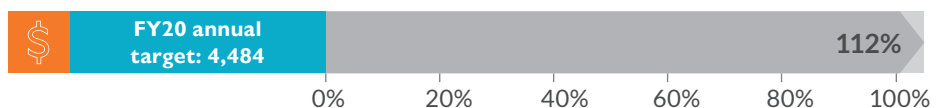


"I committed to change my farming practices by using high-yielding varieties, proper application of fertilizer and crop spacing. ... I decided to grow cabbages, targeting [them for] sale when they are expensive on the market."

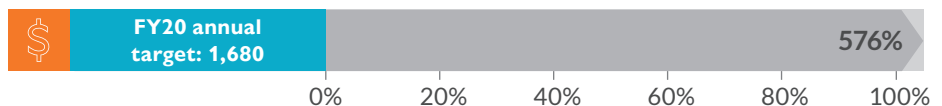
— Harerimana, Rwanda.
He invested in land and his children's well-being after Empowered Worldview training.

PROGRESS ON CORE ACTIVITIES

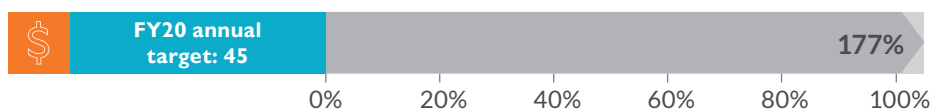
5,003 farmers using improved agricultural technology



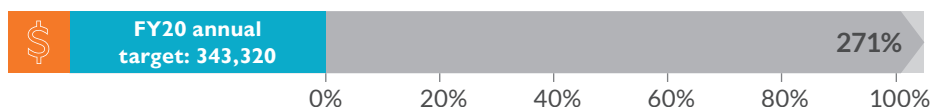
9,684 participants accessed financial services through savings groups or VisionFund



80 producer groups accessed local or regional markets



930,564 trees replanted or regenerated for natural resource management



TANZANIA

SUMMARY

In its seventh and final year, the THRIVE project finished strong to help smallholder farmers develop resilient livelihoods and increase incomes. While the COVID-19 pandemic put activities on hold for a period, the project accelerated to make up lost ground.

THRIVE has reached 18,139 project participants to date in Tanzania through a variety of interventions, including Savings for Transformation groups, microfinance, local value-chain development, natural resource management, and climate-smart agriculture.

More than 500 farmers expanded banana production, planting 51,356 seedlings and forming six producer groups to grow and market their crop. The project supported the construction of a banana collection center, enabling farmers from three

villages to sell together at higher prices. For the year, banana farmers realized revenue of nearly \$67,000.

World Vision helped 633 participants gain access to more than 32,000 sweet potato vines to establish new farms. They received training on agronomic practices at 15 demonstration plots.

At least three model poultry farmers in each participating village were trained in basic knowledge and skills of raising chickens, which they each passed on to five to 15 other farmers. The project also helped hundreds of farmers access improved chicken breeds through VisionFund loans.

Beekeeping, which has become one of the main household income sources, brought in more than \$40,000 for the year. Participants also engaged in developing honey or beeswax by-products for additional income.

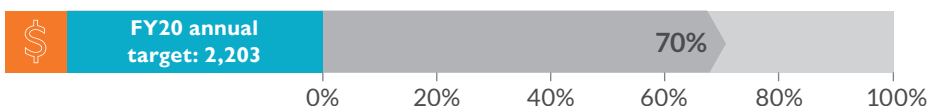


“We learned new ways of poultry-keeping, which is even more and more beneficial ... Different from the past days, our chickens are free from diseases. They do not die as they used to, for we know the right techniques and ways of keeping them.”

*—Michael Jackson, Tanzania.
He and his wife learned poultry farming through THRIVE.*

PROGRESS ON CORE ACTIVITIES

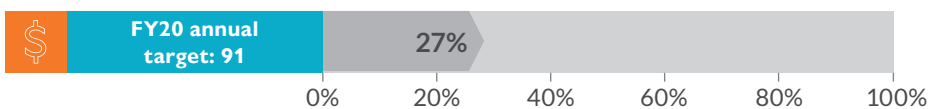
1,538 farmers used improved agricultural technology



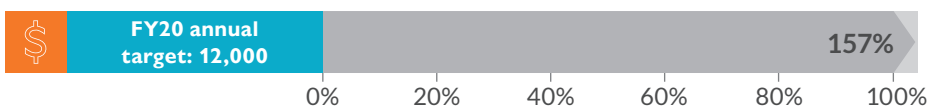
2,106 participants accessed financial services through savings groups or VisionFund



25 producer groups accessed local or regional markets



18,840 trees replanted or regenerated for natural resource management



ZAMBIA

SUMMARY

Despite restrictions due to COVID-19, the THRIVE project in Zambia continued to implement programs while keeping participants, partners, and staff members safe.

An additional 82 Savings for Transformation groups were formed in Mpika and Kawaza, bringing total membership to 9,245 people, of which 6,684 are women. Even though COVID-19 caused economic stress, savings groups modeled resilience by increasing their total savings to \$281,244—nearly \$110,000 more than last year.

Atlas Mara bank piloted a digital savings platform in Katete and Kawaza that allows savings group members to use technology and improve saving and lending activities without physical meetings.

Working with traditional leaders and the forestry department, Farmer-Managed Natural Regeneration champions identified over

98,000 acres of land with nearly 7 million trees for land restoration.

To diversify and improve household income, farmers are learning beekeeping and honey production. Bees will help sustain the forest ecosystem by providing pollination that leads to improved tree regeneration.

A total of 155 commercial producer groups were formed with 7,812 farmers. The value of agricultural produce grew by 62% as a result of increased marketing activities supported by project partner, Community Markets for Conservation.

THRIVE families in Zambia are building secure livelihoods through increased household savings, adopting new technology, improved agricultural practices, and Farming God's Way, a conservation agriculture model that helps farmers understand why and how to be good stewards of the land.

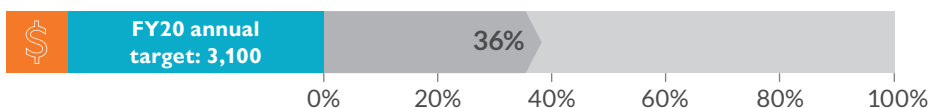


"After I lost my husband, I had no idea how I was going to survive. It was a challenge for me ... But after I was trained in Savings for Transformation and onion farming, I [could] provide food and other households needs."

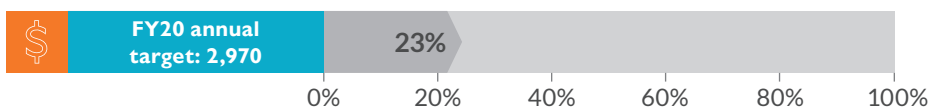
*—Nakulu Moses, Zambia.
THRIVE helped her regain her footing.*

PROGRESS ON CORE ACTIVITIES

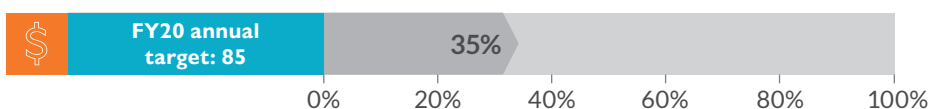
1,115 farmers using improved agricultural technology



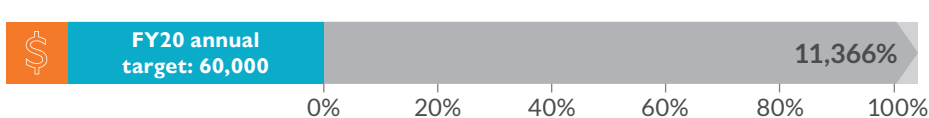
694 participants accessed financial services through savings groups or VisionFund



30 producer groups accessing local or regional markets



6,819,592 trees were planted or regenerated for natural resource management



FINANCIALS

Economic Empowerment Fund
(October 2016 through September 2020)

\$71,259,159 program-to-date funding

\$61,047,564 spending-to-date

86%

THANK YOU

Thank you for investing in the economic empowerment of families and children. Your generosity is helping to create opportunities for them to build resilient, sustained livelihoods. Behind all the numbers in this annual report are lives transformed. With improved incomes, smallholder farmers and small-scale entrepreneurs are better able to increase productivity. They can position their businesses for greater growth. Their children can go to school. Their families can be better fed. We deeply appreciate you partnering with World Vision to help change lives and bring hope.



A farmer examines corn hanging in Malawi, where air-drying technology helps prevent rot, germination, and mold—and increase profits. Growers learned the technique through THRIVE. Your support helps us continue to better the lives of farmers and their families.



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For more information visit:
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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.

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Economic Empowerment_Economic Empowerment Fund_Report FY20 Annual