

SUMMARY

With your support, farmers in Rwanda are working together to leave poverty behind. They're embracing their God-given ingenuity with the THRIVE project (Transforming Household Resilience in Vulnerable Environments), and we're pleased to share some of their successes from the first half of FY21:

THRIVE savings groups showed great integrity when members paid back internal loans despite the hardships of COVID-19. After allowing members extra time to pay, 136 savings groups shared out \$151,397 in savings and interest. Members used these funds to buy farm animals and equipment, start businesses, and pay school fees.

Savings groups are rapidly going digital. This period, 570 of 619 groups learned about digital financial services, and 598 village agents were trained to help with the transition. Digitalization will allow groups to operate during COVID-19 and will increase security, sustainability, and impact.

Also, 69 groups accessed \$66,187 in VisionFund loans (World Vision's microfinance network); 89% of these funds were invested in agriculture.

In THRIVE producer groups, farmers are working together to achieve more than they could individually. This period, THRIVE helped facilitate the use of 22 new corn drying sheds, which allow farmers to better control their corn's quality and moisture content. Through this extra effort, farmers can meet the standard required to sell to Africa Improved Foods (AIF), which offers a guaranteed market at a pre-negotiated price. At a local market, a pound of corn is worth \$0.06, but with AIF, farmers earned \$0.10 a pound—a 67% increase.

Finally, THRIVE trained 939 farmers to make organic fertilizer using local materials. THRIVE farmer Ntezimana said that using this fertilizer increased his corn production from 55 to 88 pounds per acre. Thank you for supporting THRIVE farmers and their families.

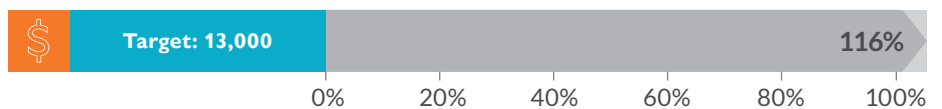


"I am no longer a burden to my husband, but a contributor partner ... I thank World Vision for opening our eyes and encouraging us to use our talent for our development."

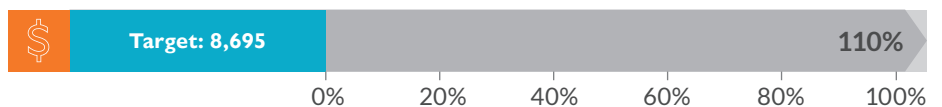
—Mukandanga Leonille,
Rwanda THRIVE participant

PROGRESS ON CORE ACTIVITIES (LIFE OF PROGRAM: FY17-FY21)

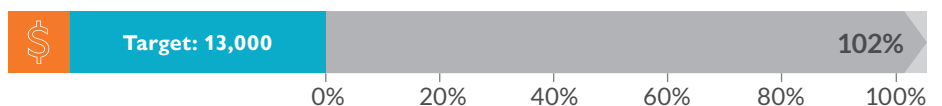
15,094 farmers using improved seeds



9,570 VisionFund clients received agriculture or microenterprise loans



13,294 farmers participating in producer groups



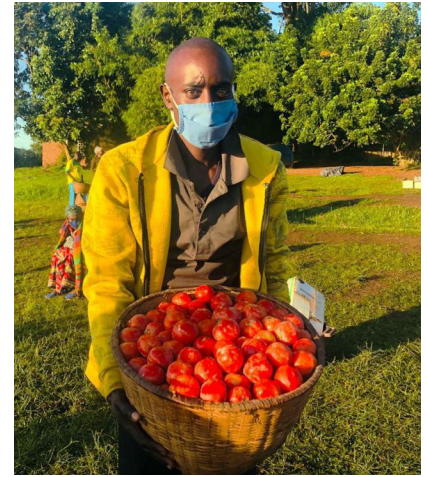
4,329 acres farmed using soil- and water-conservation techniques



KEY LEARNINGS

Empowered Worldview (EWW) training teaches participants about their potential from a biblical perspective. This year, EWW got an upgrade: refresher training via virtual reality headset. Piloted in FY20, the refresher training reinforces EWW values in a simulated 3D environment that's fun and memorable. More accessible training translates to greater scale and impact.

Participants in the Mashyuza area program demonstrated how empowered thinking works when they chose to adopt the "Duhingirane" method, meaning "Let's cultivate together." In the model, farmers take turns working each other's farms in exchange for a small fee paid to the group. At the end of the season, they buy needed farming supplies with the pooled funds. This practice increases group solidarity and gives farmers access to affordable labor.



LIFE-OF-PROGRAM UPDATE (FY17-FY21)



PLANS FOR THE NEXT SIX MONTHS

THRIVE will continue to prioritize helping savings groups adopt digital platforms and train additional mobile money agents to serve rural areas. We also expect more groups to be ready to procure larger VisionFund loans. We'll continue organizing training on market-driven agriculture and negotiations to help producer groups link to stronger markets. For natural resource management, the project is planning terraces to promote better water retention and soil protection in newly identified communities.

Finally, the Rwanda THRIVE project is due to begin its impact evaluation, conducted by TANGO International, in the second half of FY21.

THANK YOU

"I take this opportunity to thank you for your generosity. You are serving as God's hand to change lives of poor families and children for a better future."

— Dieudonne K. Safari, THRIVE Program Manager, Rwanda

"I remember the first training we had, it was focused on changing mindset. ... They trained us that we have to work hard for our better future," says Sindayigaya, a THRIVE tomato farmer. He is married with two sons and started with THRIVE in 2017. After EWW training, he learned about improved farming practices. "When I started putting into practice what I learned, I was very surprised, because the harvest was doubled," he says. His family's life has changed as a result: They can now afford to eat three times a day instead of twice.

**Because THRIVE interventions build on each other and benefit the same farmers over long periods through intensive coaching and mentorship, the total number of participants depends greatly on how many started and remain in the program and will not necessarily increase every reporting period.*



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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, regardless of religion, race, ethnicity, or gender.

FINANCIALS

Program spending October 2020 through March 2021

Summary	Fiscal Year-to-Date Spending	Program-to-Date Spending	Program-to-Date Spending Rate
Increased household incomes and productive assets	\$ 124,473	\$ 2,128,227	65%
Households adopting improved on-farm and off-farm natural resource management	45,275	1,349,710	80%
Increased resilience of household livelihood systems to shocks and disasters	-	31,063	124%
Smallholder farmers and their families transform from dependence to an empowered worldview	35,644	1,065,298	81%
Management and fundraising	68,464	1,524,766	73%
TOTAL	\$ 273,856	\$ 6,099,064	73%

Note: The Rwanda THRIVE Project recorded a spending-to-date rate of 73% against total funding to date. In FY21, the project continues to grapple with the effects of the COVID-19 pandemic, including lockdowns and movement restrictions. Thus, the quarter experienced a delay in implementation of some activities.