

2025

# Impact Report



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“

In two years, we've harvested more, bought land, and improved our home. Each season brings us closer to a better future.

**Rebecca**

Youth partner community member







# From the Team

This year's report reflects the significant impact we've achieved together with your support, and our renewed identity, strengthening how we share our story while staying true to our vision: a world where last-mile communities can create a future beyond ultra-poverty.

At the heart of our work is the belief that lasting progress begins with choice. Agency and the freedom to choose their own path, driven by improved income and production, are powerful pathways of transformation for last-mile communities. Our holistic program builds on this community-led momentum by deepening participation and addressing barriers that stand in the way. What sets our approach apart is how we deliver impact: by using data and innovation not just to measure but to test, learn and scale what works; by working hand in hand with communities and governments so progress is shaped and sustained locally; and by ensuring measurable, cost-effective results that last.

This approach is anchored in our values that guide us every day: we learn fast and adapt faster, turning ideas quickly into action, building together with partners near and far, openly sharing both progress and challenges, and going the last mile by staying where the needs are greatest until solutions take root.

This year, together we achieved:

- Sustained growth in Household Income and Production that continues well beyond graduation
- Strong returns on investment — households unlocked **6X** value at graduation and **19X** value by month 60, demonstrating impact that lasts and multiplies over time
- Evidence of community progress outpacing peers over time across dimensions
- Graduation of the 2023 cohort in 2025, with households meeting key milestones to move beyond ultra-poverty

**We thank our partner communities for their trust and collaboration in driving impact, and celebrate our team and partners whose passion and dedication make it possible.**



# About Us

What we do, why it matters, and the communities we serve.



# Impact *Can't Wait*

Today, over **534 million**<sup>1</sup> people in sub-Saharan Africa live in acute multidimensional poverty — with deep deficits in access to services like health care and education and declining living standards compounding one another. With one of the fastest-growing populations in the world, the number of people living in poverty in the region is rising, even as gains are made.

**This isn't just a challenge. It's a call to action. One that demands smarter, faster, and more adaptive responses—especially for the most underserved last-mile communities living in ultra-poverty and facing the deepest and most compounding forms of poverty.**

That's why impact can't wait—to build development programs that are rooted in evidence, designed for success and scale, and delivered with cost-efficiency and urgency.

When data and collaborations guide adaptive design and delivery, we can unlock solutions that match the scale of the need—in our lifetime.



<sup>1</sup> Global MPI 2023, UNDP and OPHI



# About Raising The Village

Raising the Village (RTV) exists to build a world where last-mile communities can create a future beyond ultra-poverty.

Ultra-poverty is complex, so we take a multidimensional approach to both program delivery and data-informed decision making.

We work with clusters of 6–8 last-mile villages over 24 months to increase income and production through agriculture and diversified income streams. To drive participation and lasting change, we support communities with programs in food security, health, water, hygiene and sanitation (WASH), mindset change and financial inclusion. By fostering local ownership through village leadership structures and peer accountability, communities sustain and build on their progress long after graduation.

At the center of our program is **Venn**, our data and technology engine, which tracks the real-time progress of every household as the program unfolds. These insights help our teams adapt in real time and scale impact across critical dimensions of ultra-poverty, and help us continuously learn and innovate.

Our data-informed and adaptive approach delivers measurable results and sector-leading Return on Investment (ROI) at a fraction of the cost of traditional programs.



More details about our program model in the Appendix



# Commitment to Sustainable Development Goals (SDGs)

As the 2030 deadline for the Sustainable Development Goals approaches, we recognize the importance of aligning with sector priorities while maintaining our focus on impact. Our approach emphasizes high-impact, cost-efficient and evidence-based programs that are designed to scale. By applying data-informed insights and fostering collaboration, we aim to accelerate progress in reducing ultra-poverty and improving quality of life in sub-Saharan Africa.

Because ultra-poverty is multi-dimensional, our holistic approach to programming intentionally intersects with multiple SDGs and relevant indicators. Anchored in SDG 1 (No Poverty), our work contributes to progress in many areas such as food security and agricultural productivity, access to safe water and sanitation, prevention-based health care and well-being supports, gender equality, and livelihood diversification. These intersections reflect how our integrated model builds the foundational conditions for households to graduate from poverty while aligning with interconnected development priorities.



## No Poverty

Reducing the proportion of people living in ultra-poverty and improving household income and resilience.



## Zero Hunger

Improving food security and agricultural productivity.



## Good Health and Well-being Clean Water and Sanitation

Reducing illnesses linked to unsafe water and poor sanitation; creating health awareness and facilitating basic services.



## Gender Equality

Increasing women's participation in decision-making and access to economic opportunities and resources.



## Decent Work and Economic Growth

Supporting productive employment, livelihood diversification, and access to economic opportunities.



## Reduced Inequalities

Promoting the inclusion of people living in ultra-poverty and last-mile communities.



# Our Partner Communities

We partner with subsistence farming communities that are geographically, economically or socially isolated, often located in hard-to-reach areas.

**These communities are gravely underserved, with limited access to infrastructure, essential services and economic opportunities.**

## Community Profile at Baseline 2025 Graduating Cohort

Average baseline  
Household Income  
and Production

**\$0.65** per day

Average baseline  
Household Income  
and Production

For the lowest income group

**\$0.45** per day

Median number of  
income sources

Per household

**2**

Primary source  
of income and  
sustenance

**Agriculture**

Median land size

**1** acre

Median time to  
reach outpatient  
health services

One-way

**60** minutes

Median time to  
reach clean water

One round-trip<sup>2</sup>

**50** minutes

Median household  
size

**5** people

Household head  
median age

**43** years

<sup>2</sup> Median of two trips per day



# About This Report

A brief overview of the report's scope, focus cohorts, key indicators, and the methods used to measure change over time.





# Scope

- Results presented in this report are from RTV programs in Uganda.
- The primary focus of this report is on the cohort launched in 2023, which completed our 24-month program, graduating in 2025. These are labelled as the 2025 Graduating Cohort or 2023 Cohort.
- Results from different cohorts are also provided throughout the report for comparison to highlight trends and demonstrate the evolving impact over time. Specifically, results from the 2020 cohort are presented at the 60-month mark since inception, providing a long-term perspective on the impact of our programs. These results are labeled according to **the year of cohort inception**.
- All figures are reported in USD. Outcome metrics are deflated to 2017 UGX (Ugandan Shilling) using Uganda Bureau of Statistics inflation rates and converted to USD at constant 2017 nominal exchange rate. Program costs are adjusted to reflect their value in the base year 2017 for direct outcome–investment comparison.

# Measurement Methodology

For impact measurement and reporting detailed in this report, an Annual Household Survey (AHS) is carried out in partner (treatment) and peer (control) villages to collect household-level data on social and economic indicators and key impact drivers.

- **Longitudinal:** Same households surveyed from baseline through 60 months.
- **Randomized sampling:** 24/30 stratified approach by household type (joint, women-headed, youth-headed).
- **Analysis:** We apply a Difference-in-Differences approach to compare changes in outcomes over time between RTV and peer communities.
- **Outlier management:** Five per cent of the data is dropped from the analysis (1% at the bottom and 4% at the top) for every cohort at the district level for a true comparison
- **Quality assurance:** Trained independent contractors collect data electronically with surveys programmed with logical flow and consistency checks. Extensive backchecks are conducted to validate responses.

→ Detailed measurement methodology included in the Appendix

## AHS 2025 Highlights

**Households Surveyed**  
**41,694<sup>3</sup>** households  
across **1,575** villages  
and **199** clusters

**Women-Headed Households**  
**25%**

**Youth-Headed Households**  
**11%**

**Survey Response Rate**  
**98%**

**Statistical Power**  
**0.99**

**Significance Levels**  
 **$p \leq 0.05$  /  $p \leq 0.01$**

<sup>3</sup> Sample size pertaining to Graduated Cohorts 2020 to 2023 presented in this report. Total sample size for AHS 2025 for all cohorts is 57,311 in 284 villages and 2,196 clusters.

# Key Impact Indicators

An in-depth analysis of several primary and secondary, social and economic indicators is done and presented in the following sections of the report to assess the impact and its drivers.

## Household Income and Production

(HHI+P), \$

Household Income and Production represents income generated by a household from all sources, unsold agricultural produce and livestock and livestock products consumed. Improved Agriculture Value and Income from seasonal and perennial crops remain the most significant contributor to higher HHI+P in partner communities.

## Program Value

\$

To assess the overall benefit of our program, we look at the cumulative or Total Program Value. This represents gains in Annual Household Value (Household Income, Net Production and Livestock Assets) achieved over the evaluation period by RTV households in comparison to peer households, comparing changes between the two groups across multiple points.

## Returns

### Return on Investment (ROI), %

Net gain relative to cost per household, based on the Total Program Value in relation to investment per household. Our program’s Return on Investment (ROI) stands as an important measure of our success and scalability.

### Impact Efficiency X

The total benefit per dollar invested expressed as a Return Multiple, indicating the value unlocked for every dollar spent.

→ Glossary of key indicators is included in the Appendix





# Impact Highlights

Topline highlights from 2025: post-graduation results at month 60 and graduation results at month 24.



# Lasting Impact

## 2020 Cohort at Month 60

This year, our 2020 Cohort is marking 60 months since the program’s inception and 36 months since graduation, with results demonstrating lasting impact for **97,368** program participants.

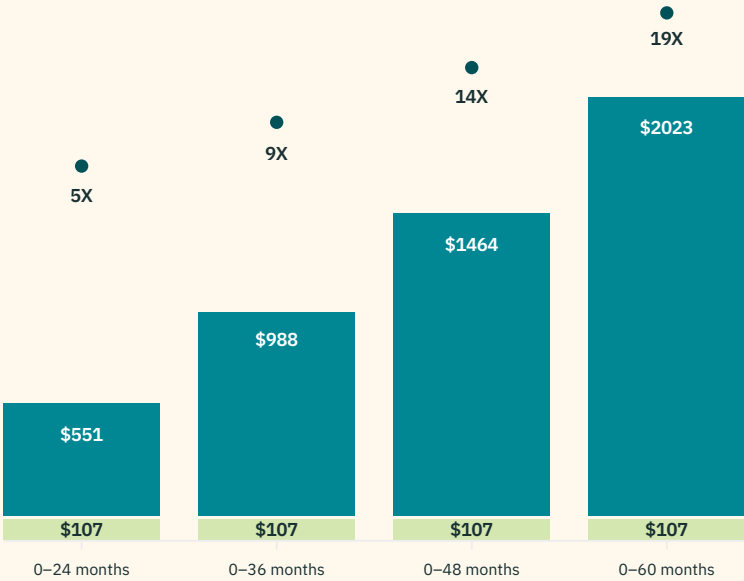
### Return on Investment

19X

return achieved by partner communities in comparison to peers over the evaluation period, unlocking **\$2,023** in **Total Program Value** from a one-time **\$107/household** investment, yielding a **1,792% ROI**.

Program Returns Over Peer Group  
2020 Cohort, 0–60 months

- Returns (X)
- Total Program Value
- One-time Cost per Household



### Key Takeaways

At month 60, RTV partner households show sustained impact beyond graduation. Launched during the pandemic, this cohort demonstrated resilience and continues to outpace peers in long-term gains.



#### Returns

Initial program investments generated strong and lasting returns, growing from 5X at graduation to **19X** over 60 months.



#### Agriculture Production & Income

Increased agricultural production and income are key drivers of long-term economic growth in partner communities.



#### Household Income & Production

RTV households built momentum early and sustained it. Household Income and Production doubled from baseline by graduation and tripled by month 60, while peers saw smaller gains.



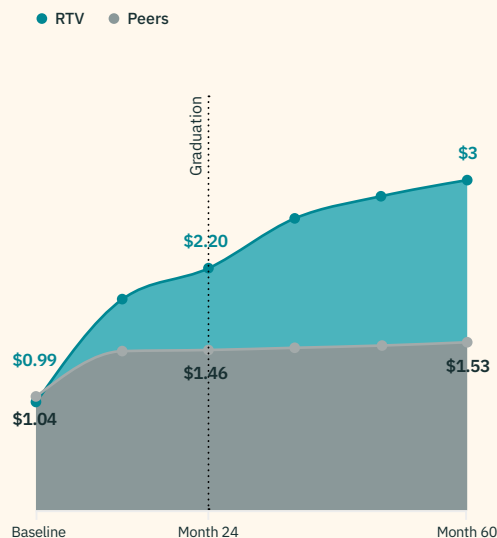
#### Poverty Likelihood

Poverty likelihood continues to decline post-graduation, with RTV households progressing faster than peers.



## Household Income and Production per day

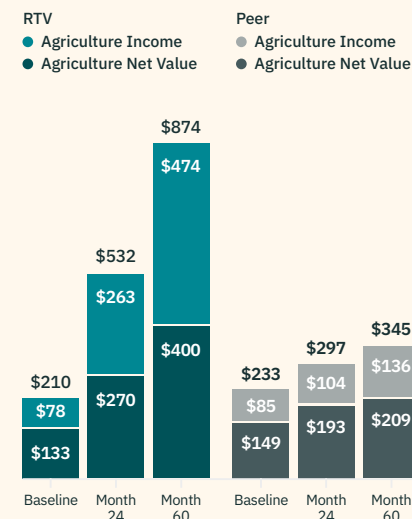
**\$3 per day**  
the average **Household Income and Production/day** for partner households at month 60, nearly double their peers, adding up to **\$1,915** more over the evaluation period.



## Annual Agriculture Value and Income

**315%**  
increase in average **Annual Agricultural Value** per partner household from baseline to month 60, producing **\$1,730** more than peers over the evaluation period.

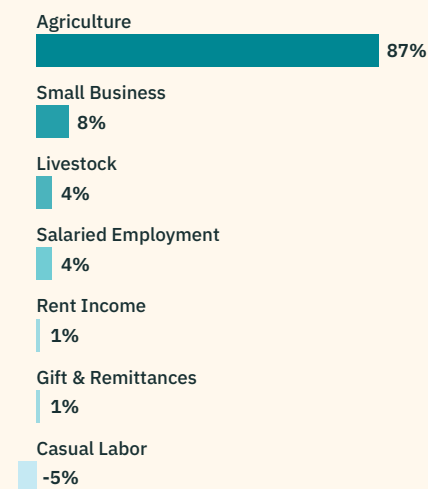
**509%**  
increase in average **Annual Agricultural Income** per partner household, earning **\$1,097** more than peers over 60 months.



\*Graph reflects key milestones only. Full details in Key Outcomes section.

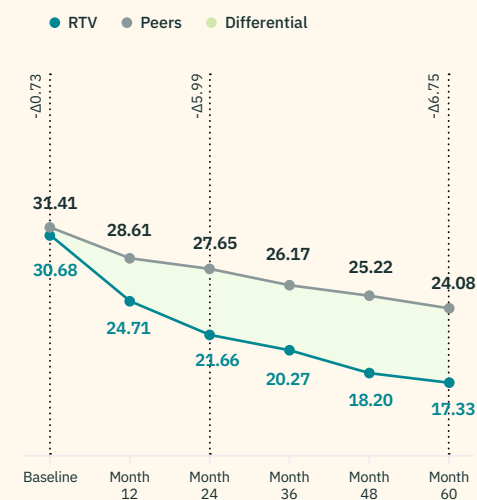
## Contribution to Cumulative Income Gains Over Peers

**87%**  
of income gains achieved by partner communities versus peers over 60 months were driven by **Agriculture Income**.



## Poverty Probability %

**17.33%**  
poverty probability<sup>4</sup> at month 60, 13.35 points improvement from baseline and 6.75 points lower than peers.



# Impact at Graduation

## 2023 Cohort at Month 24

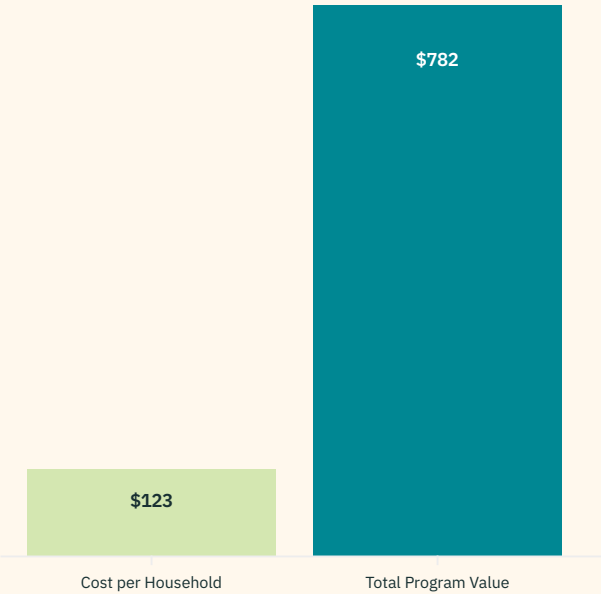
The cohort that enrolled in 2023 involving **301,273** participants, successfully graduated in 2025 — achieving transformative impact within 24 months.

### Return on Investment

Program Returns Over Peer Group  
2023 Cohort, 0–24 months

6X

return achieved by partner communities in comparison to peers over the evaluation period, unlocking **\$782 in Total Program Value** from a **\$123/household** investment, yielding a **535% ROI**.



### Key Takeaways

RTV partner households achieved strong early impact by graduation and, within 24 months, advanced further ahead of peers across key indicators.



#### Returns

Program investment generated strong returns within 24 months, achieving **6X** by graduation.



#### Agriculture Production & Income

Increased agricultural production and income remain the key drivers of economic growth in partner communities, with Agriculture Income contributing **89%** to total income gains over peers.



#### Household Income & Production

RTV households built momentum quickly. Household Income and Production more than tripled from baseline by month 24, while peers achieved smaller gains.



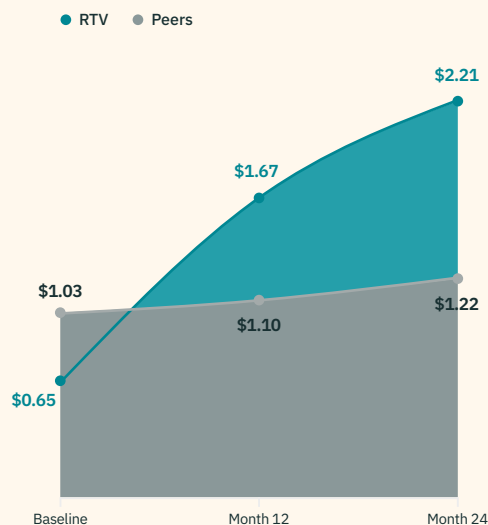
#### Poverty Likelihood

Poverty likelihood declined meaningfully over 24 months, with RTV households progressing faster than peers.



## Household Income and Production per day

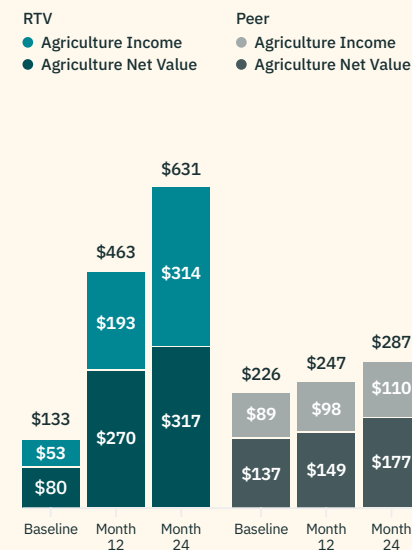
**\$2.21** per day  
the average **Household Income and Production/day** for partner households at month 24, reflecting a cumulative gain of **\$703** above peers over the evaluation period.



## Annual Agriculture Value and Income

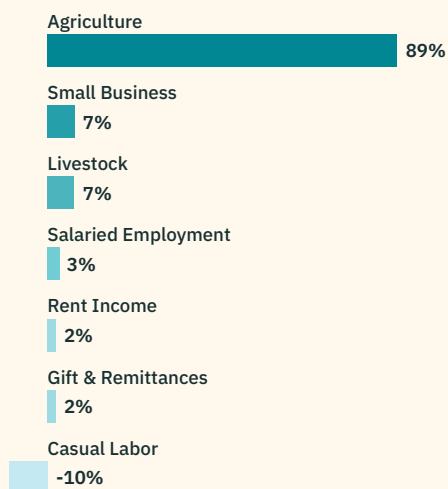
**376%**  
increase in total **Agricultural Value** per partner household from baseline, producing **\$653** more than peers over 24 months.

**495%**  
increase in **Agricultural Income** per partner household, earning **\$335** more than peers over 24 months.



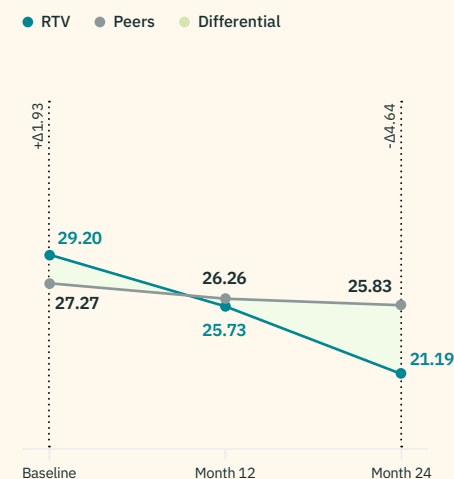
## Contribution to Cumulative Income Gains Over Peers

**89%**  
of income gains achieved by partner communities versus peers over 24 months were driven by **Agriculture Income**.



## Poverty Probability %

**21.19%**  
Poverty Probability at 24 months, 8.01 points improvement from baseline and 4.64 points lower than peers at graduation.



# Growing Together

2020 to today

In a remote village in Rukungiri District, what started as a small step and a group initiative five years ago has grown into a thriving community with coffee farms, apple orchards and livestock rearing, bringing together 30 individuals to form a strong, cohesive group working collectively for a better future.

For the community, farming had long been a subsistence-based activity while income and savings were scarce. In February 2020, families came together after participating in financial literacy training to form a joint savings group. “After participating in the financial literacy trainings, we came together to start a Joint VSLA to address our financial problems — something that was new in our community. We had never had any financial groups in our village,” recalls Agnes, the group’s secretary. In their early meetings, they agreed to establish a hulling and milling business. By pooling their improved agricultural income, they saved UGX 10,000,000 (approximately USD 2,778 at UGX 3,600 = USD 1) in just over a year, purchased a maize milling machine and secured a small rented space. “We mill our maize and millet into flour and animal feeds, which we sell as final products. Community members and surrounding villages equally benefit because we offer affordable milling prices,” Agnes explains.



*Members of the VSLA Group in Rukungiri District.*



“

**The business quickly became a steady source of collective income, with profits reinvested into savings, machine upkeep and community benefits.**

The business quickly became a steady source of collective income, with profits reinvested into savings, machine upkeep and community benefits. Just as importantly, it brought people together. “Earlier, people in our community handled issues individually or within their families, rarely reaching out for help from neighbours or other community members. Now, we have become a strong, cohesive group. During some of our meetings, we even share and talk about how to manage our homes and families better,” Agnes adds. In 2023, the group expanded its efforts by purchasing goats for each of its 30 members. “We used our profits and interests to promote financial independence for our members. Every member has received a goat, to help them expand their livestock farm and start earning from them,” says Terasisio, a committee member.

The ripple effects have been evident. Group members Akampura and Cleo started a goat-rearing and retail business. Agnes used her savings and profits to buy half an acre of land in 2024 and plant coffee, while Terasisio invested in apple farming in 2023, selling fruit for steady seasonal income. “Through the initiative, I am now capable of regularly providing for my family’s needs. Most of us in our village look better than we were before the program,” he shares.

*Group members operating the milling machine*



*Agnes at the milling station*

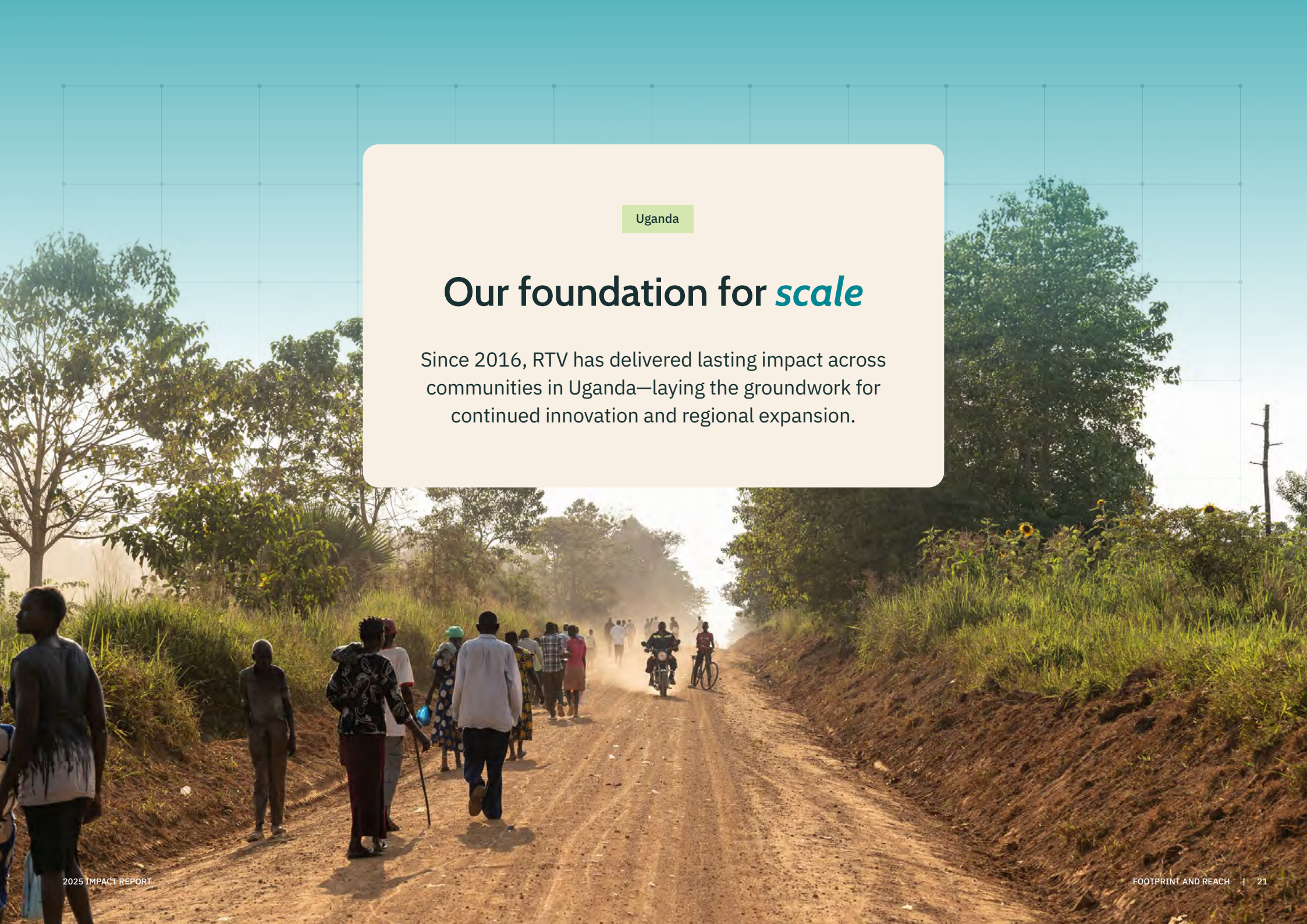


# Footprint and Reach

Where we work today and where we're building for tomorrow.





A photograph of a dirt road in a rural area. A group of people are walking away from the camera down the road. A motorcycle is also on the road, further ahead. The road is flanked by trees and vegetation. A white text box with a green header is overlaid on the image.

Uganda

## Our foundation for *scale*

Since 2016, RTV has delivered lasting impact across communities in Uganda—laying the groundwork for continued innovation and regional expansion.

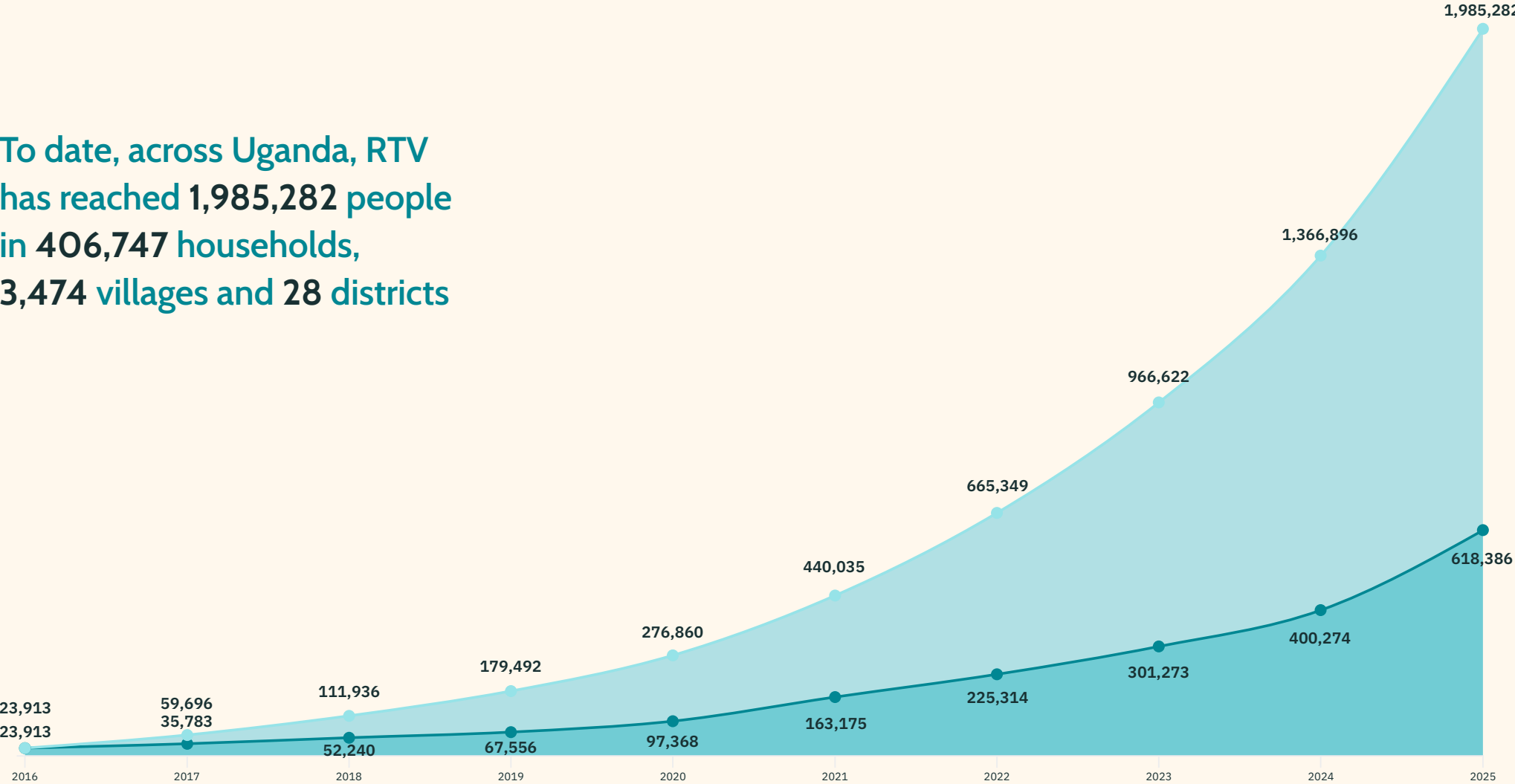
# Uganda Reach

2016–2025

→ Uganda Footprint: map in Appendix

● Annual Reach ● Cumulative Reach

To date, across Uganda, RTV has reached 1,985,282 people in 406,747 households, 3,474 villages and 28 districts





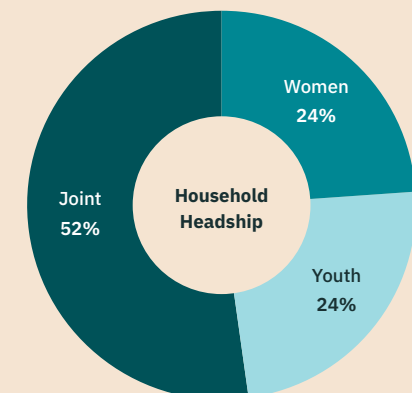
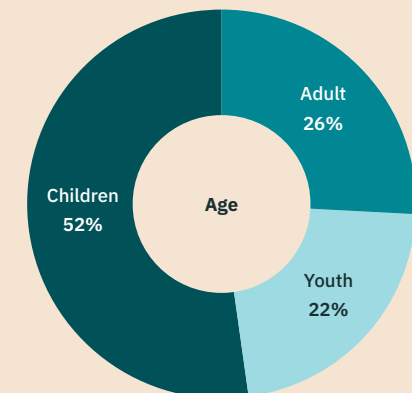
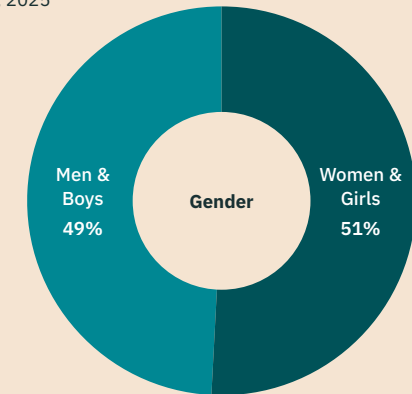
# 2025 Reach

In 2025, we increased our reach by **54%** over the previous year and expanded our footprint across Uganda with entry into **9** new districts.

**618,386** people in  
**127,863** households  
and **1,192** villages

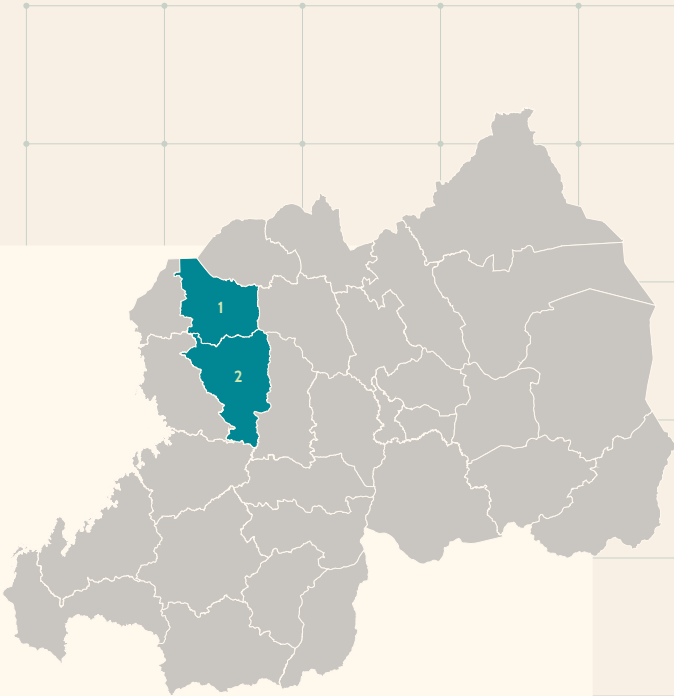


Distribution of Reach  
Uganda, 2025



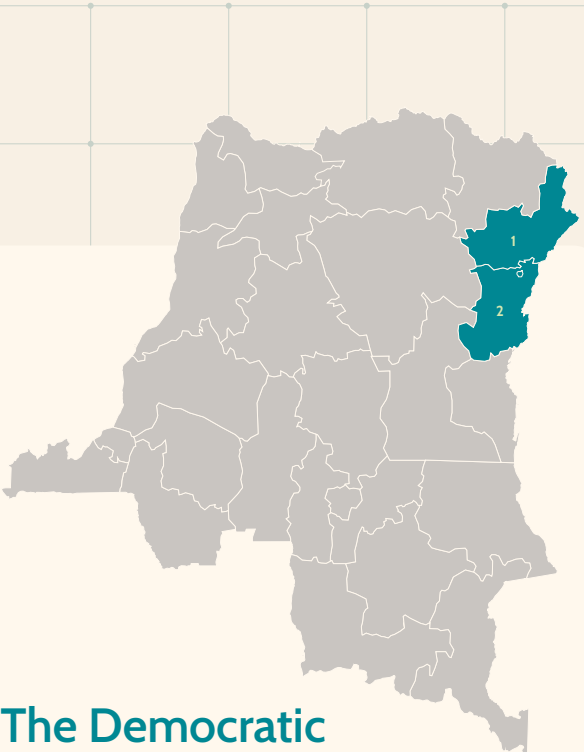
# Learning Hubs

As part of our learning and adaptive framework, we rolled out programs in **Rwanda** and the **Democratic Republic of Congo (DRC)** as Learning Hubs in 2024 to learn, adapt and explore opportunities to scale our impact in the region. The cohorts in these Learning Hubs are currently under implementation.



## Rwanda

|              |        |                                                         |
|--------------|--------|---------------------------------------------------------|
| Districts    | 2      | 1 <b>Nyabihu</b><br>Villages 27<br>Participants 14,808  |
| Villages     | 37     | 2 <b>Ngororero</b><br>Villages 10<br>Participants 8,299 |
| Participants | 23,107 |                                                         |



## The Democratic Republic of Congo

|              |        |                                                         |
|--------------|--------|---------------------------------------------------------|
| Province     | 2      | 1 <b>Ituri</b><br>Villages 7<br>Participants 5,863      |
| Villages     | 16     | 2 <b>Nord-Kivu</b><br>Villages 9<br>Participants 18,515 |
| Participants | 24,378 |                                                         |



# Year-Over-Year Review

Trends by cohorts over time and the return on every dollar invested.



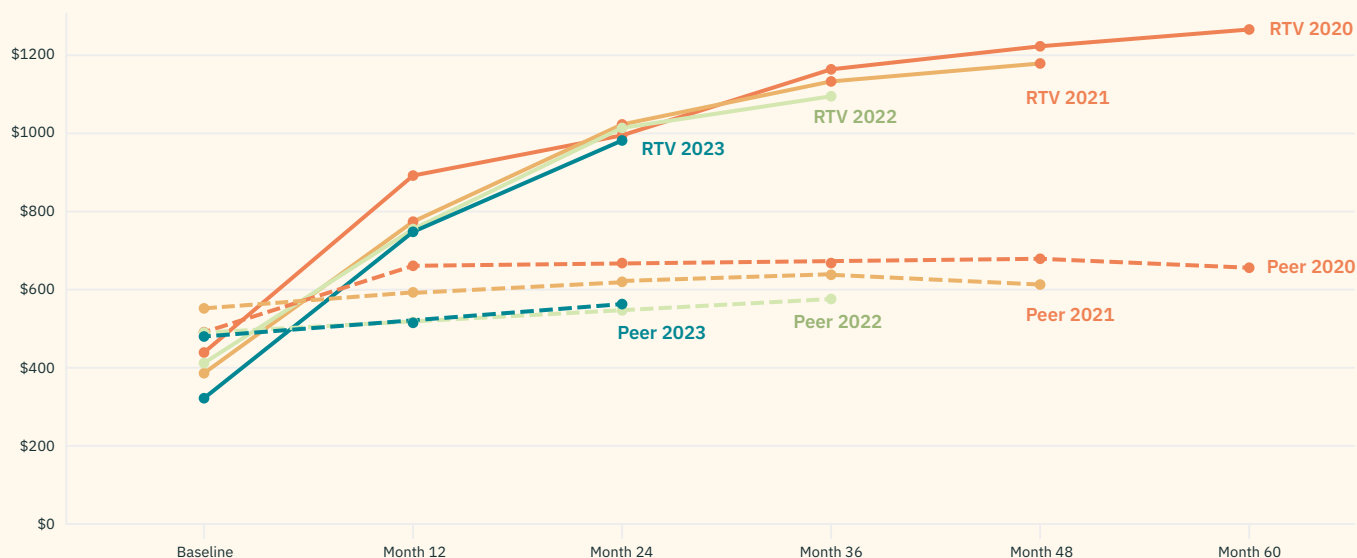
# Growing Impact

## Results by Cohort

Each graduating cohort achieves greater impact, with communities continuing to build on their progress over time.

### Annual Household Value

Across all cohorts, RTV households consistently outpaced peers in **Annual Household Value** (Household Income + Production + Livestock Assets) achieving sustained growth year after year.

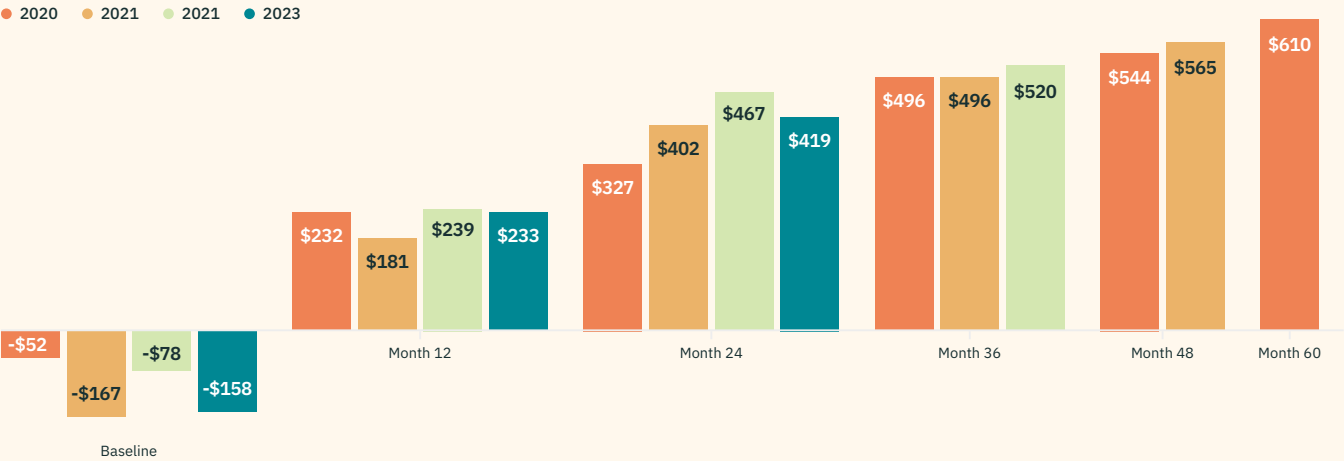


| Cohort    |                                         | Baseline | Month 12 | Month 24 | Month 36 | Month 48 | Month 60 |
|-----------|-----------------------------------------|----------|----------|----------|----------|----------|----------|
| RTV 2020  | <span style="color: orange;">—</span>   | \$439    | \$892    | \$995    | \$1,164  | \$1,223  | \$1,266  |
| RTV 2021  | <span style="color: gold;">—</span>     | \$386    | \$774    | \$1,023  | \$1,133  | \$1,179  |          |
| RTV 2022  | <span style="color: green;">—</span>    | \$412    | \$755    | \$1,014  | \$1,095  |          |          |
| RTV 2023  | <span style="color: blue;">—</span>     | \$322    | \$748    | \$982    |          |          |          |
| Peer 2020 | <span style="color: orange;">---</span> | \$491    | \$661    | \$668    | \$668    | \$679    | \$656    |
| Peer 2021 | <span style="color: gold;">---</span>   | \$552    | \$593    | \$620    | \$638    | \$613    |          |
| Peer 2022 | <span style="color: green;">---</span>  | \$490    | \$517    | \$547    | \$576    |          |          |
| Peer 2023 | <span style="color: blue;">---</span>   | \$480    | \$515    | \$563    |          |          |          |



# Annual Program Value

**Annual Program Value** — the yearly difference in household value between RTV and peer households — shows consistent trends across cohorts and progressive gains over time.



Spotlight



## Unlocking Value at Scale

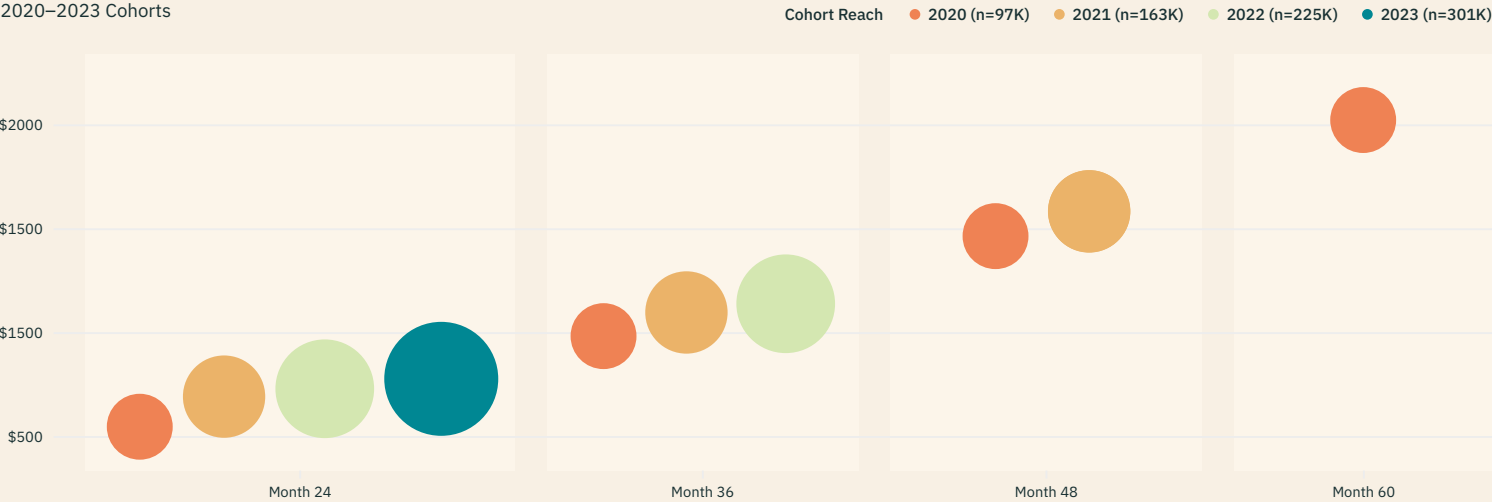
Over nearly a decade, RTV has unlocked millions in value — impact that continues to grow and endure across communities.

Since 2016, programs have generated an estimated \$246 Million<sup>5</sup> in Total Program Value for partner households, equal to 11 times the value unlocked for every dollar invested, spanning cohorts from 2016 through the 2025 Graduating Cohort.

# Total Program Value

**Total Program Value** — the cumulative impact of RTV programs during the evaluation period — continues to grow with each new cohort. As reach expands and program methodology is refined, results demonstrate that our data-informed, adaptive approach is not only scalable but increasingly effective at a larger scale.

Total Program Value (\$) and Cohort Reach  
2020–2023 Cohorts



<sup>5</sup> Estimated based on total program value across all cohorts evaluated since 2016 (up to 60 months), and calculated using average program value per household × number of households per cohort. Costs are treated the same way, using cost per household × number of households. Program value for each cohort is included at its current or maximum evaluation point (24, 36, 48, or 60 months). All figures were scaled to a 2017 base year for inflation and conversion to USD.



## Return on Investment at graduation and *beyond*

RTV cohorts consistently achieve strong returns at 24 months and beyond.

We prioritize resource optimization, with **Return on Investment (ROI, %)** and **Impact Efficiency (Return Multiple, X)** — expressed as benefit relative to cost — serving as our keystone metrics. Our **Total Program Value**, the cumulative difference in Household Value between RTV participants and peers during the evaluation period, captures the value generated by our program relative to the one-time per household investment, demonstrating how efficiently we convert every dollar into lasting impact.



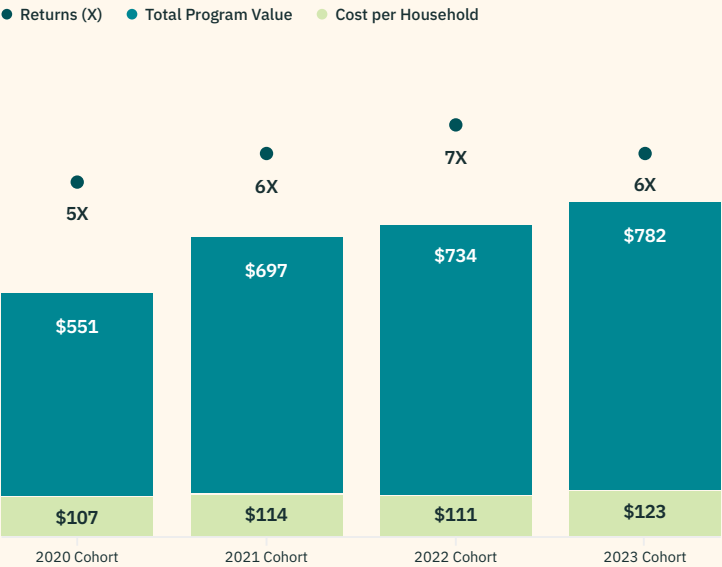
# Returns by Cohort at Graduation

At graduation, RTV programs deliver strong and reliable returns across cohorts.

Our 2020–2023 cohorts at 24 months deliver five- to seven-fold returns.

Across our graduated cohorts, program returns at 24 months have demonstrated a reliable pattern of strong early impact. The 2023 cohort graduating in 2025 unlocked **\$782 in Total Program Value** per household over 24 months — yielding **535% ROI**, **6X** the program cost per household.

Returns by Cohort at Month 24  
2020–2023

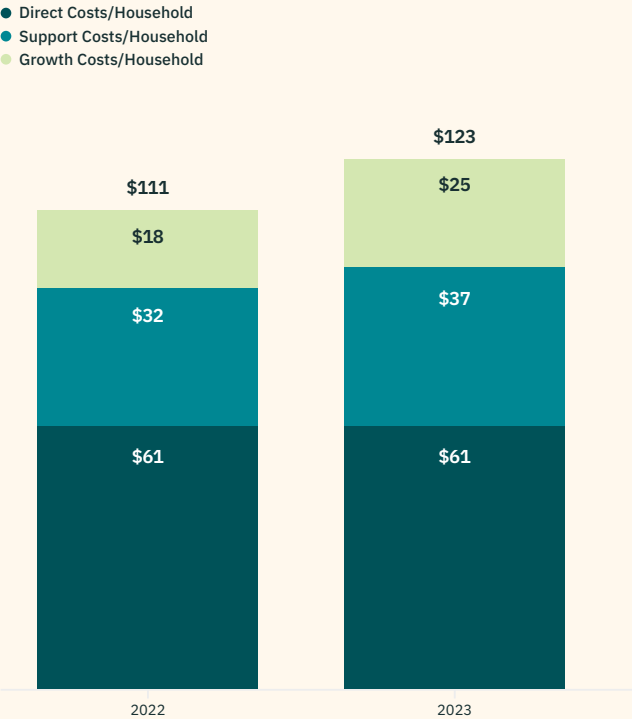


|                         | 2020 Cohort | 2021 Cohort | 2022* Cohort | 2023 Cohort |
|-------------------------|-------------|-------------|--------------|-------------|
| ROI (B-A)/A             | 415%        | 511%        | 563%         | 535%        |
| Returns (B/A)           | 5X          | 6X          | 7X           | 6X          |
| Total Program Value (B) | \$551       | \$697       | \$734        | \$782       |
| Cost/Household (A)      | \$107       | \$114       | \$111        | \$123       |

\*Figures for the 2022 cohort at 24 months have been updated since the last publication following a data correction. Total Program Value is revised from \$707 to \$734, with the corresponding return adjusted from 6X to 7X.

Cost per Household (CPH)  
2022–2023

Per household cost increased by **11%** in 2023 over 2022, driven by support and growth investments in people and systems as we scale. Direct costs remained stable with a modest increase of 0.33% over 2022.



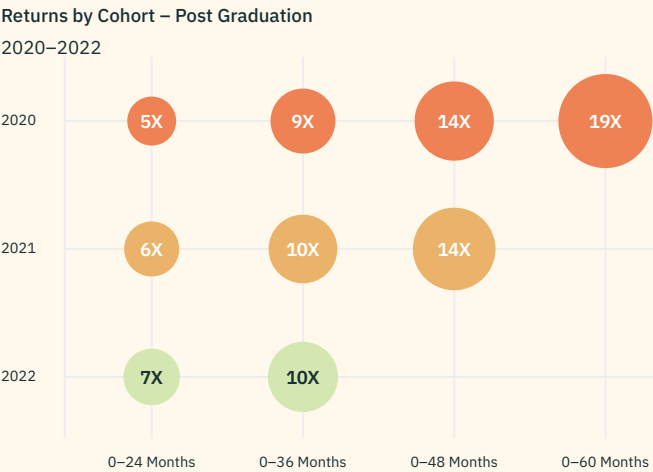
# Returns by Cohort Post-Graduation

Post-graduation, cohorts continue to build on their gains at months 36, 48 and 60, driving sustained economic growth.

**Impact efficiency increases with time in all cohorts post graduation.**

Based on the latest results, the 2022 cohort has reached a **10X** return at month 36, closely tracking the 2021 cohort, which achieved **14X** return by month 48. The 2020 cohort, now at 60 months, has sustained this trajectory with a **19X** return.

Together, these results highlight a consistent pattern of increasing program returns well beyond graduation, demonstrating the long-term economic impact across cohorts.



<sup>6</sup> RCT results: Addressing Poverty in Village Economies, Dr.Emma Riley and Dr. Mahreen Mahmud

# Cost Effectiveness

The average household investment represents the cost per household based on the total organizational spending, including all direct program costs, Monitoring and Evaluation (M&E) costs, staff costs, administration and fundraising costs, as well as program investments for future growth and development.

**When compared to traditional graduation programs, RTV delivers comparable impact at 1/12th<sup>6</sup> the cost. We achieve this by:**



**Letting data inform**

Real-time impact metrics guide us to focus resources where they’ll do the most good.



**Targeting universally**

We work in clusters of 6–8 villages, reaching all households while prioritizing individual support to the most vulnerable — driving strong participation and cost savings.



**Front-loading support**

In months 1–6 we invest heavily in inputs, community infrastructure and training — transitioning to mentoring, peer accountability and local leadership to keep progress going.



**Streamlining operations**

With our ongoing focus on efficiency metrics across all departments, we continuously work to streamline operations and improve cost efficiency across all domains.



**Optimising inputs for impact**

By prioritizing interventions with stronger returns per dollar over asset-heavy or cash-transfer inputs, RTV delivers comparable graduation outcomes at a fraction of the cost of traditional models.



**Partnering with local government**

We collaborate closely with local government extension workers in training delivery, leveraging their expertise and ensuring continuity of support. This partnership approach reduces duplication of efforts and costs while enhancing the quality and reach of our programs.



**Partnering with the community**

Our projects are a true partnership between RTV local teams and the communities they serve. Working with community leaders and groups and utilizing local resources keeps us cost-effective and paves the way for sustainable, community-led progress in the years to come.



# Key Outcomes

Topline results on key outcomes for all households: 60-month results for the 2020 cohort and 24-month graduation results for the 2025 graduating cohort.







## 2020 Cohort at Month 60

Launched during the global pandemic, our 2020 cohort of **97,368** participants reached its 60-month milestone in 2025. The results demonstrate their resilience and sustained progress since graduation.



# Topline Summary

The topline results summary for RTV and peer households shows the progression of Daily Household Income and Production, Annual Household Value (annual income, net production, livestock assets), and Poverty Probability % from baseline to month 60, along with the differentials between the two groups representing our impact.

**RTV households after graduation sustained higher Household Income and Production, and Livestock Assets than their peers, and continued to decrease their likelihood of falling below the poverty line.**

## Spotlight

### Sustained Value Beyond Graduation



RTV households outpaced their peers by the one-year mark in Annual Household Value — and led steadily through years two to five, with each component (income, production and livestock assets) of the household value, demonstrating durable impact.

This unlocked **\$2,023** in Total Program Value per household compared to peers over 60 months, reflecting the total impact of our program from baseline to 60 months.

Topline Results per Household at Month 60  
2020 Cohort

| RTV                                 | Baseline | Month 12 | Month 24 | Month 36 | Month 48 | Month 60 |
|-------------------------------------|----------|----------|----------|----------|----------|----------|
| Household Income & Production/Day   | \$0.99   | \$1.92   | \$2.20   | \$2.65   | \$2.85   | \$3.00   |
| Annual Household Value <sup>8</sup> | \$439    | \$892    | \$995    | \$1,164  | \$1,223  | \$1,266  |
| Annual Household Income (A)         | \$225    | \$420    | \$529    | \$608    | \$661    | \$684    |
| Annual Household Net Production (B) | \$135    | \$282    | \$273    | \$357    | \$378    | \$409    |
| Livestock Assets (C)                | \$79     | \$190    | \$193    | \$198    | \$185    | \$173    |
| Poverty Probability <sup>9</sup> %  | 30.68    | 24.71    | 21.66    | 20.27    | 18.20    | 17.33    |

| PEER                                | Baseline | Month 12 | Month 24 | Month 36 | Month 48 | Month 60 |
|-------------------------------------|----------|----------|----------|----------|----------|----------|
| Household Income & Production/Day   | \$1.04   | \$1.45   | \$1.46   | \$1.48   | \$1.50   | \$1.53   |
| Annual Household Value <sup>8</sup> | \$491    | \$661    | \$668    | \$668    | \$679    | \$656    |
| Annual Household Income (A)         | \$229    | \$308    | \$338    | \$324    | \$327    | \$347    |
| Annual Household Net Production (B) | \$150    | \$223    | \$195    | \$214    | \$220    | \$211    |
| Livestock Assets (C)                | \$112    | \$130    | \$135    | \$129    | \$133    | \$98     |
| Poverty Probability <sup>9</sup> %  | 31.41    | 28.61    | 27.65    | 26.17    | 25.22    | 24.08    |

| DIFFERENTIAL                        | Baseline | Month 12 | Month 24 | Month 36 | Month 48 | Month 60 | Cumulative <sup>7</sup> |
|-------------------------------------|----------|----------|----------|----------|----------|----------|-------------------------|
| Household Income & Production/Day   | -\$0.05  | \$0.47   | \$0.74   | \$1.17   | \$1.35   | \$1.47   | \$5.25                  |
| Program Value <sup>8</sup>          | -\$52    | \$231    | \$327    | \$496    | \$544    | \$610    | \$2,023                 |
| Annual Household Income (A)         | -\$4     | \$112    | \$192    | \$284    | \$334    | \$338    | \$1,264                 |
| Annual Household Net Production (B) | -\$15    | \$59     | \$77     | \$143    | \$158    | \$198    | \$651                   |
| Livestock Assets (C)                | -\$32    | \$60     | \$58     | \$68     | \$52     | \$75     | \$107                   |
| Poverty Probability <sup>9</sup> %  | -0.73    | -3.91    | -5.99    | -5.90    | -7.02    | -6.75    | -6.02                   |

<sup>7</sup> Cumulative Differential: Household Income and Production (HHI+P)= Sum of annual differential between RTV and peers, months 12–60 minus differential at baseline. Livestock Assets=Annual differential between RTV and peers at month 60 minus differential at baseline. Total Program Value=Sum of cumulative differential of HHI+P and Livestock Assets

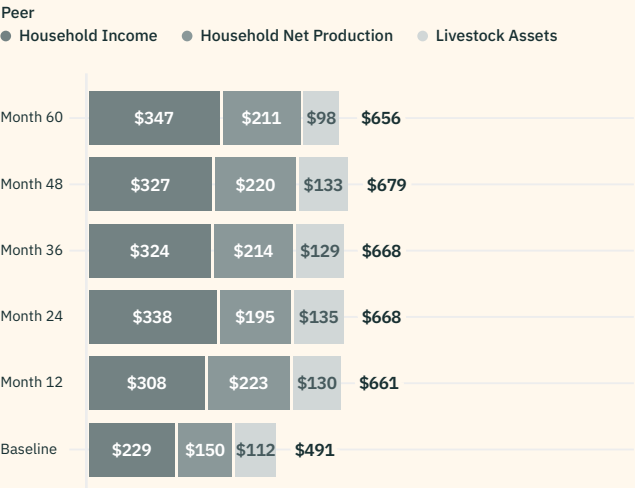
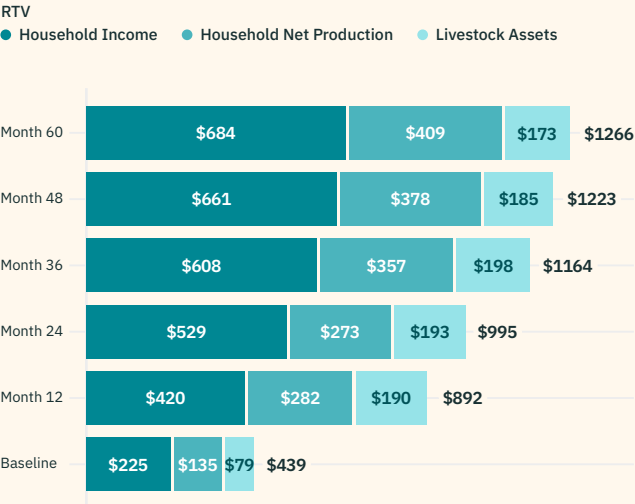
<sup>8</sup> Annual Household Value (RTV and Peers) = Sum of Annual Household Income (A), Production (B) and Livestock Assets (C). Annual Program Value (Annual Differentials) = Difference in Annual Household Value between RTV and Peers each year. Total Program Value=Sum of cumulative differential of Household Income and Production, and Livestock Assets.

<sup>9</sup> Based on Grameen PPI.

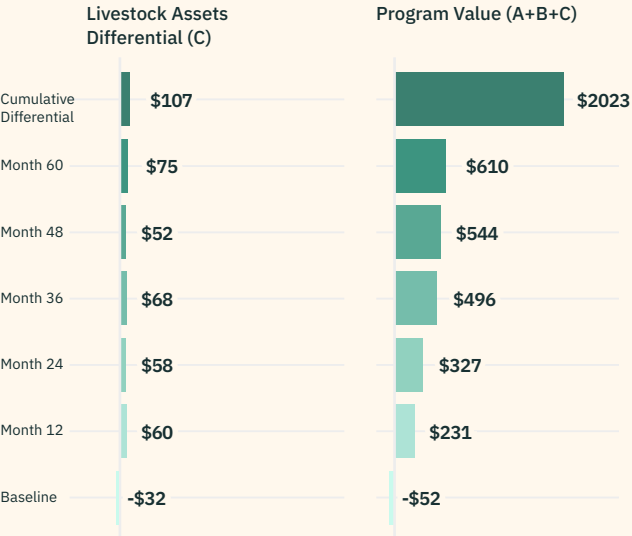
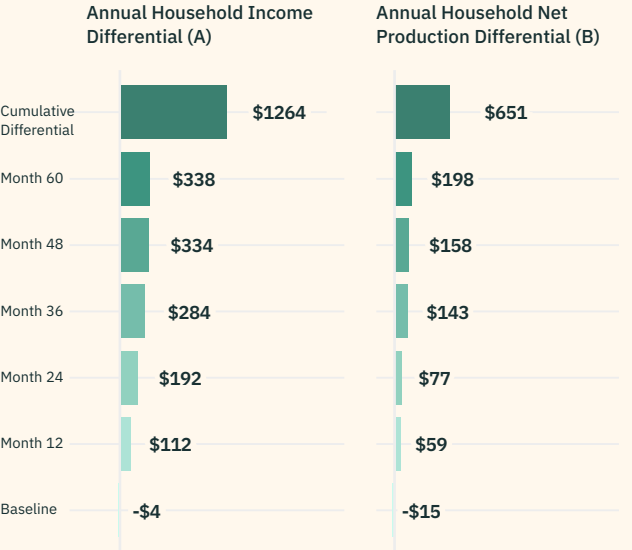
Program Returns

In five years, our program created a Total Program Value **19X** that of the initial one-time investment, for an ROI of **1,792%**.

Annual Household Value  
2020 Cohort, 0–60 months



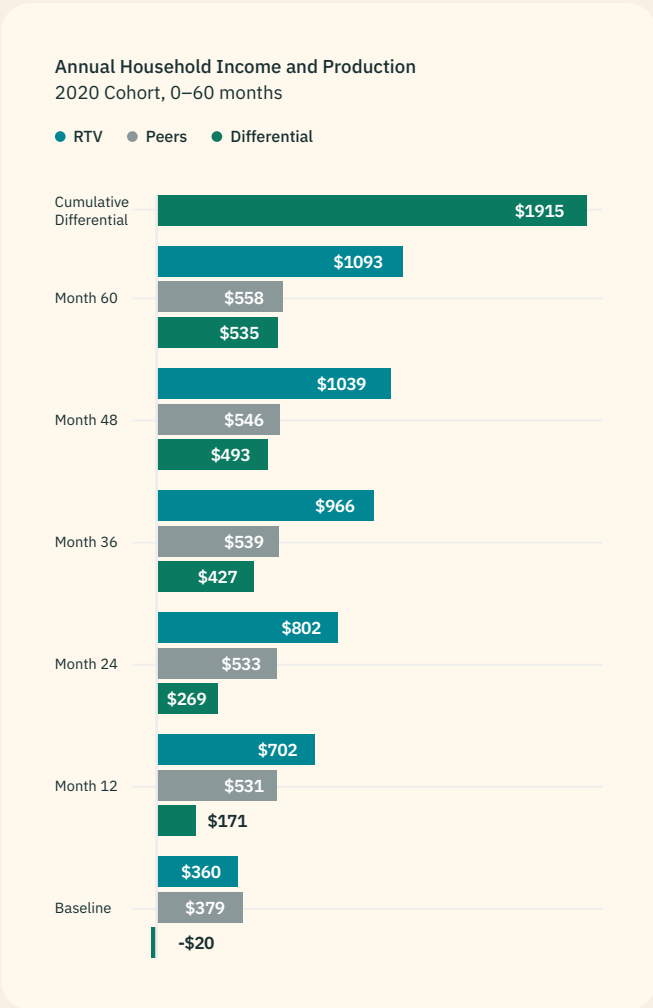
Program Value (RTV–Peer)  
2020 Cohort, 0–60 months



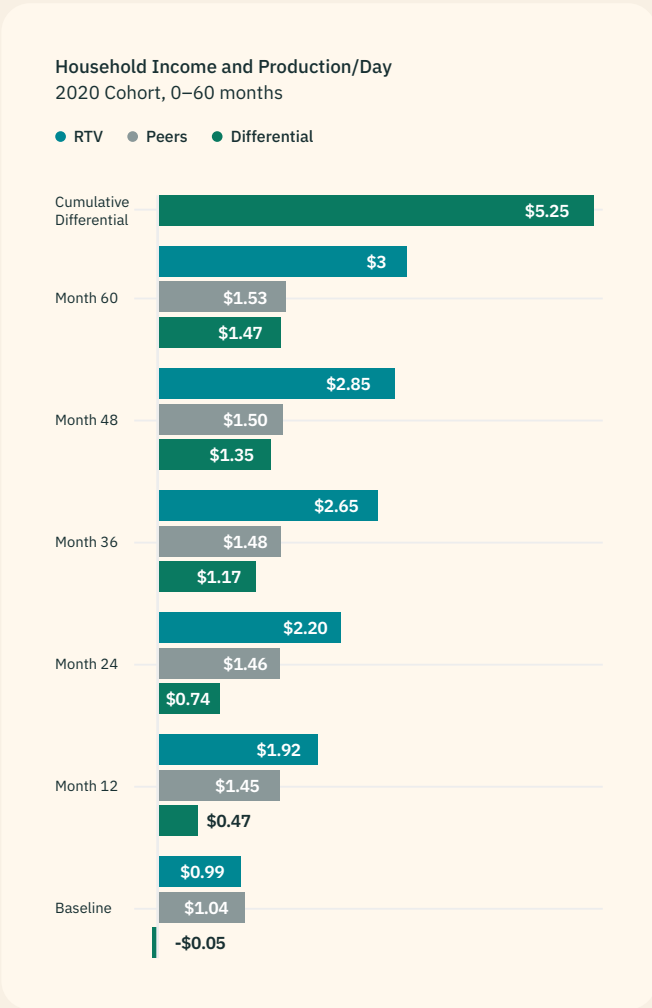


# Household Income and Production

RTV households have increased their Household Income and Production to \$3/day by month 60.



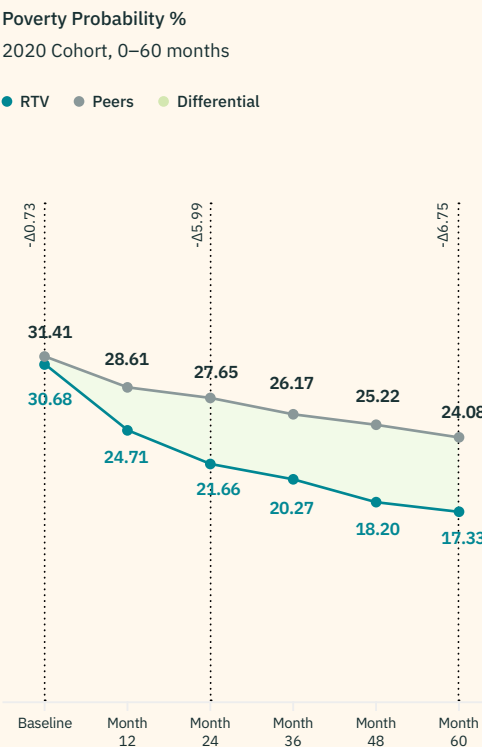
Partner households increased their average Household Income and Production from \$0.99/day at baseline to \$3/day at month 60 – cumulatively making \$1,915 or \$5.25/day more than peer households over 60 months.



# Poverty Probability

Sustained poverty reduction among RTV households outpaces peers well beyond graduation.

Poverty probability for RTV households fell to 17.3% at month 60, a 13.35-point improvement from baseline and 6.75 points lower than peers. The widening differential (Δ) shows that RTV households continue to make progress after graduation compared to peers.



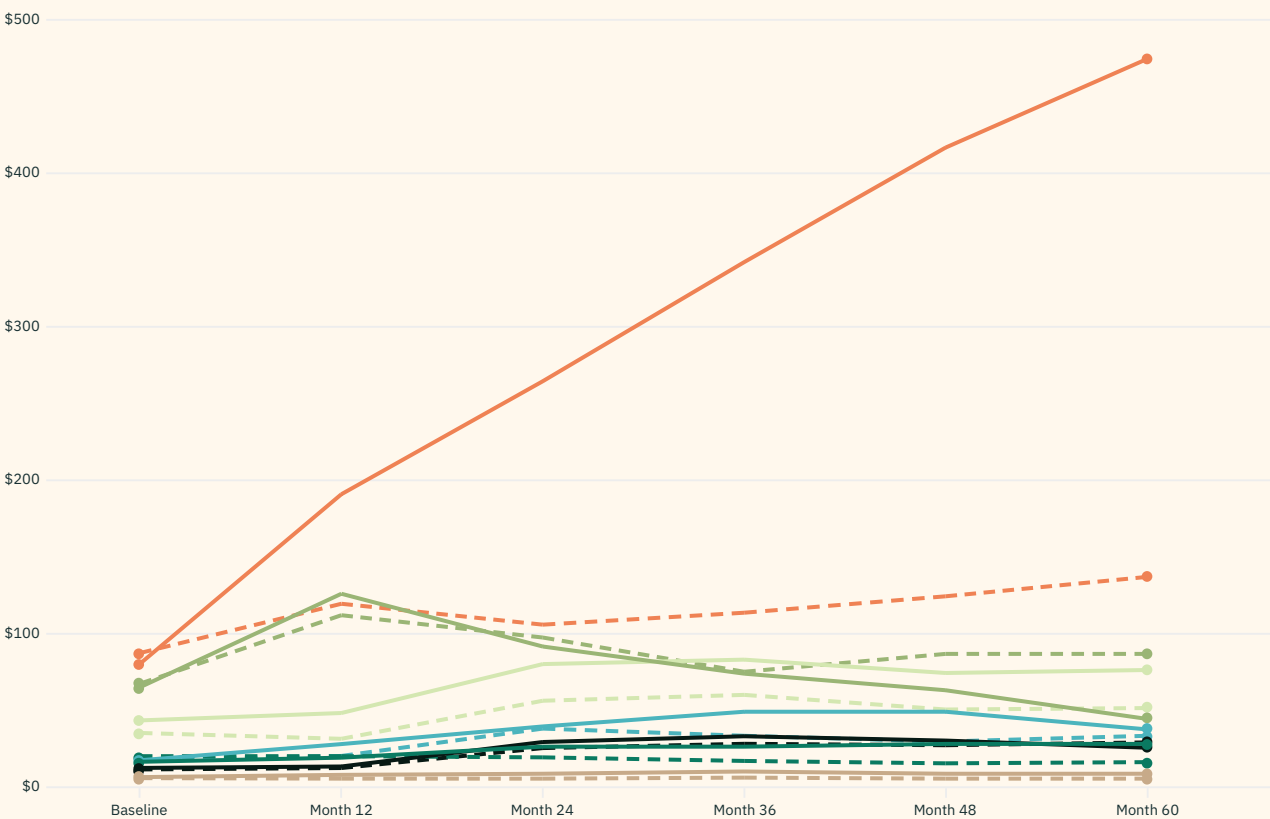
# Income and Value Drivers

To understand what fuels progress, we look at the drivers behind household gains, including income sources, agricultural production and livestock assets that together shape both immediate value and longer-term resilience.

## Income Drivers

Annual Household Income by Sources  
2020 Cohort, 0–60 months

|                          |             | Baseline | Month 60 |
|--------------------------|-------------|----------|----------|
| RTV Agriculture          | <div></div> | \$78     | \$474    |
| RTV Small Business       | <div></div> | \$41     | \$75     |
| RTV Livestock            | <div></div> | \$14     | \$27     |
| RTV Salaried Employment  | <div></div> | \$15     | \$36     |
| RTV Gifts & Remittances  | <div></div> | \$10     | \$24     |
| RTV Rent                 | <div></div> | \$4      | \$7      |
| RTV Casual Labor         | <div></div> | \$63     | \$42     |
| Peer Agriculture         | <div></div> | \$85     | \$136    |
| Peer Small Business      | <div></div> | \$33     | \$50     |
| Peer Livestock           | <div></div> | \$19     | \$14     |
| Peer Salaried Employment | <div></div> | \$15     | \$32     |
| Peer Gifts & Remittances | <div></div> | \$9      | \$28     |
| Peer Rent                | <div></div> | \$4      | \$3      |
| Peer Casual Labor        | <div></div> | \$65     | \$85     |





Partner households earned \$1,264 more in income than peers over 60 months, with agriculture remaining the largest contributor to these gains.

### Agriculture Income

Annual Agriculture Income per household shows a sharp rise of **509%** from baseline to month 60, compared to a 60% increase amongst peers during the same period. Post graduation, Agriculture Income continues on a growth trajectory with an increase of **80%** from month 24 to 60, versus 31% amongst peers. Overall, partner communities made **\$1,907** more in Agriculture income than peers over 60 months, contributing **87%** of the total income gains. This reflects sustained improvements in farming productivity and resilience, and the cohort's ability to maintain and enhance agricultural practices after graduating from the program.

### Other Income Sources

Post-graduation, as partner communities recovered from the impact of the pandemic, we see an initial growth and stabilization in **Small Business Income**, outpacing their peers across the years. Overall, partner households increased their Small Business Income by **82%** from baseline, compared to 53% amongst peers, earning **\$104** more over 60 months.

**Casual Labor Income** continued to decline after the first year as Agriculture Income continued to rise, showing a 33% decline from baseline, up to month 60, compared to an increase of 31% amongst peers. Post graduation, we see a sharper decline of 54% in casual labor income amongst RTV households compared to a decline of 12% amongst peers. Overall, partner communities earned \$58 less than peers over 60 months from casual labor.

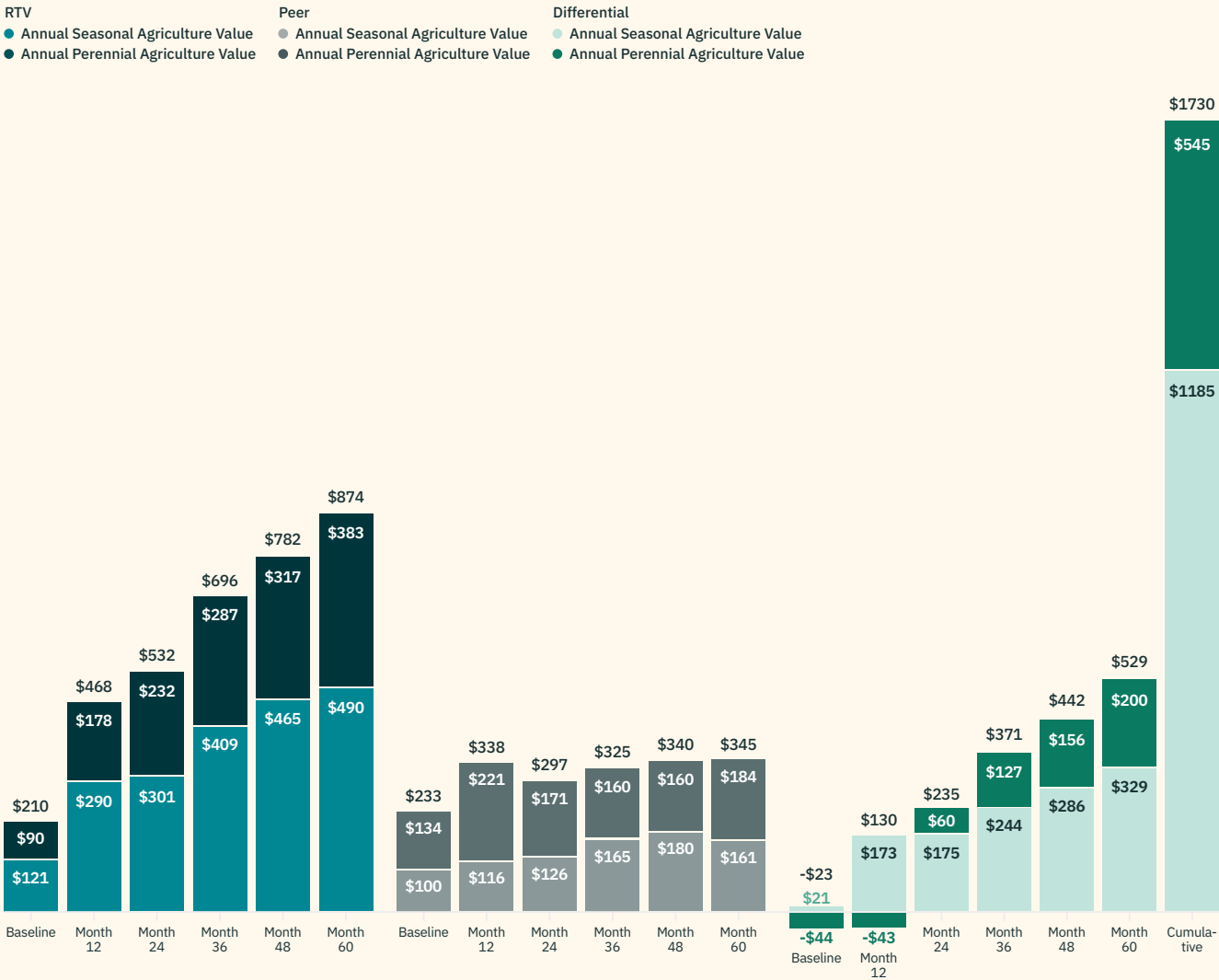
All other sources of income show an increase from baseline up to month 60, contributing to total income gains at month 60. Livestock Income grew by **91%** from baseline to month 60. Post-graduation Livestock Income continued to show modest growth of 6% from graduation to month 60 in comparison to peers who saw a decline of 23% from month 24 to 60. Overall, Livestock Income contributed 4% to income gains amongst partner communities, earning \$49 more than peers over 60 months.



# Agriculture Production

**Agricultural Production** is the main driver of improved agriculture incomes in partner communities. RTV partner household's average Annual Agriculture Value increased by **315%** from baseline to month 60, with 69% of the value gain versus peers contributed by **Seasonal Value**, and 31% by **Perennial Value**. Partner communities continued to produce more with an increase of 64% from month 24 to month 60, compared to 16% growth amongst peer households during the same time period. By the end of month 60, partner communities reached **\$1,730** in value gains vs peers.

Annual Agriculture Value: Seasonal and Perennial  
2020 Cohort, 0–60 months







## Livestock Assets

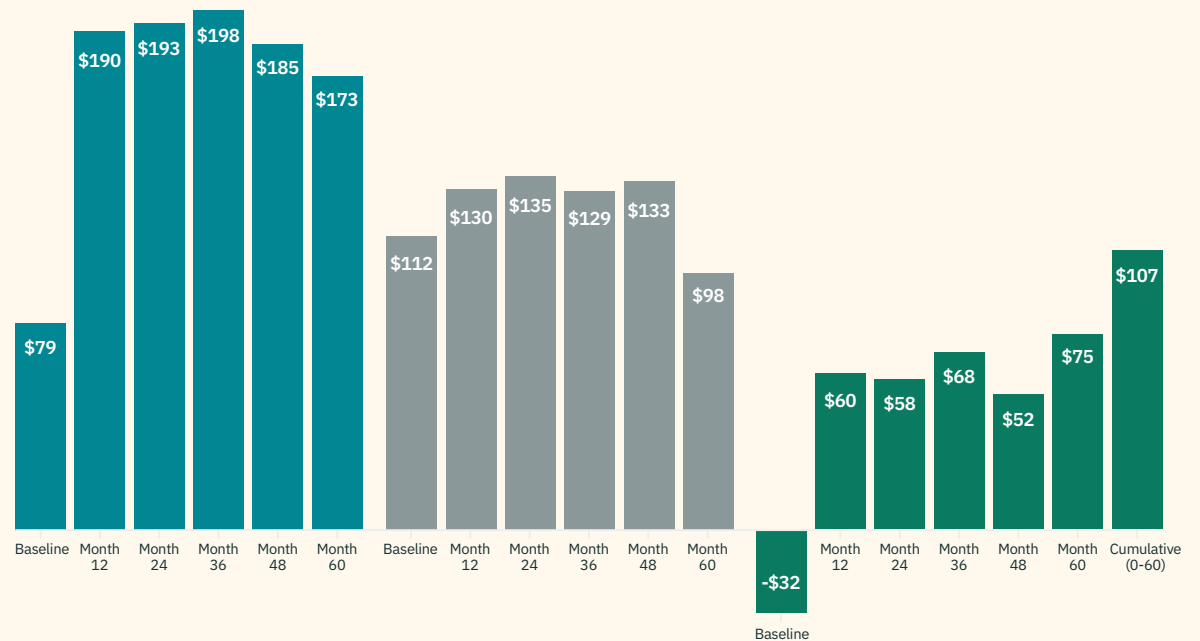
RTV households increased **Livestock Assets** by **118%** from baseline to month 60, which includes an 11% decline in the post-graduation period as families utilize liquid assets for personal needs. Peers, on the other hand, saw an overall decrease of 12% from baseline to month 60, including a 27% drop in the post-graduation period.

**118%**  
Increase in livestock  
asset for RTV households

### Annual Livestock Asset Value

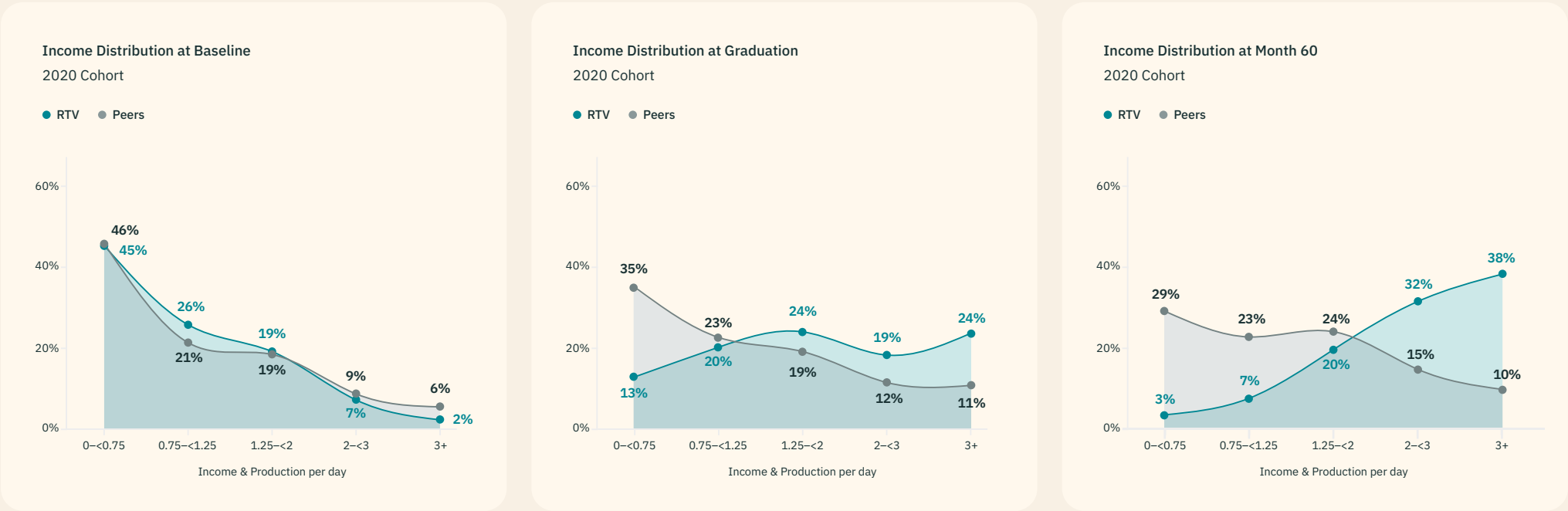
2020 Cohort, 0–60 months

● RTV ● Peers ● Differential



# Income Distribution

Sixty months after RTV began its partnership with the 2020 cohort, the increases in Household Income and Production remain widely distributed, with partner households seeing continued growth to upper income brackets.



The percentage of households earning \$2+/day in Household Income and Production in the 2020 cohort increased from **10%** at baseline to **42%** at graduation, rising further to **70%** at month 60, of which **38%** are earning above \$3/day. In comparison, the percentage of peer households in these higher-income groups increased from 14% at baseline to only 24% at month 60.



# Joseph and Margaret

At 24 months, Kibaale District



Two years ago, Joseph and Margaret's farm in Kibaale District could not consistently produce enough for their family. School fees for their three children were uncertain, nutrition was limited and health practices were inconsistent. Today, their land is producing more, their meals are more diverse and they have opened up a small grocery shop at the local market as another source of income.

When their community partnered with RTV, the couple participated in training on agriculture, financial literacy, WASH and mindset change. For Joseph, the agricultural sessions paired with improved seeds and coaching were the breakthrough.

**“I particularly found so much joy in the agricultural training, and they benefited me greatly since I mainly depend on farming,” Joseph shares.**

They eagerly adopted new practices. “It was so exciting learning how to make organic manure and pesticides because we have all the resources for making them. I don’t have to incur any cost to get the raw materials,” Joseph explains.

With new methods and improved seeds, their harvests grew beyond expectation, providing both food for their family and income to invest in new opportunities. “The income I made from my first two harvests after the training helped me construct a grocery store at the local market,” Joseph says. The family also began growing vegetables in the backyard, which brought variety to their meals and improved nutrition.

This boost in income has been transformative for the whole family. School fees are no longer a source of worry. At home, comfort has also improved. “I purchased four mattresses, ensuring that my family enjoys a comfortable night’s sleep, something that was previously a luxury,” Joseph adds.

The WASH training reshaped daily household practices. Margaret recalls, “We had never heard of a tippy tap, and it was normal to leave the latrine without washing our hands. However, we learned the importance of washing our hands after visiting the latrine and adopted those practices.”

With new skills, a steady income, and an improved quality of life, Joseph and Margaret are optimistic about the future.

“I plan to buy a car within the next five years”, beams Joseph.



*Joseph and Margaret outside their home in Kibaale (left) and on their farm (above)*



A woman with short dreadlocks, wearing a blue short-sleeved shirt and a black skirt, is hanging a white cloth on a line. To her left, a red and blue garment is already hanging. In the background, there is a traditional hut with a conical thatched roof and a wall made of stacked bricks. Lush green trees are visible behind the hut.

## 2023 Cohort at Month 24

Our 2025 graduating cohort, involving **301,273** people, demonstrates strong results, with marked growth in household income, agriculture productivity and overall community well-being over 24 months since its launch in 2023.





## Topline Summary

The 24-month topline summary table provides a snapshot of RTV households at graduation compared with peers. It covers Daily Household Income and Production, Annual Household Value (income, net production, livestock assets) and Poverty Probability %. Differentials illustrate the impact realized within two years of program entry.

**By graduation, RTV households show significant improvements in Household Income, Production, Livestock Assets and Poverty Probability from baseline, outpacing their to peers across the key indicators.**

<sup>10</sup> Annual Household Value (RTV and Peers) = Sum of Annual Household Income (A), Production (B) and Livestock Assets (C).  
Annual Program Value (Annual Differentials) = Difference in Annual Household Value between RTV and Peers each year.  
Total Program Value = Sum of cumulative differential of Household Income and Production, and Livestock Assets.

<sup>11</sup> Based on Grameen PPI.

### Topline Results per Household at Month 24 2023 Cohort Graduating in 2025

| RTV                                                  | Baseline | Month 12 | Month 24 |            |
|------------------------------------------------------|----------|----------|----------|------------|
| Household Income & Production/Day                    | \$0.65   | \$1.67   | \$2.21   |            |
| Annual Household Value & Program Value <sup>10</sup> | \$322    | \$748    | \$982    |            |
| Annual Household Income (A)                          | \$157    | \$333    | \$482    |            |
| Annual Household Production — net of income (B)      | \$81     | \$276    | \$325    |            |
| Livestock Assets (C)                                 | \$84     | \$139    | \$175    |            |
| Poverty Probability <sup>11</sup> %                  | 29.20    | 25.73    | 21.19    |            |
|                                                      |          |          |          |            |
| PEER                                                 | Baseline | Month 12 | Month 24 |            |
| Household Income & Production/Day                    | \$1.03   | \$1.10   | \$1.22   |            |
| Annual Household Value & Program Value <sup>10</sup> | \$480    | \$515    | \$563    |            |
| Annual Household Income (A)                          | \$234    | \$250    | \$265    |            |
| Annual Household Production — net of income (B)      | \$140    | \$153    | \$180    |            |
| Livestock Assets (C)                                 | \$106    | \$112    | \$118    |            |
| Poverty Probability <sup>11</sup> %                  | 27.27    | 26.26    | 25.83    |            |
|                                                      |          |          |          |            |
| ANNUAL DIFFERENTIAL                                  | Baseline | Month 12 | Month 24 | Cumulative |
| Household Income & Production/Day                    | -\$0.37  | \$0.56   | \$0.99   | \$1.92     |
| Annual Household Value & Program Value <sup>10</sup> | -\$158   | \$233    | \$418.67 | \$782      |
| Annual Household Income (A)                          | -\$77    | \$83     | \$216.35 | \$376      |
| Annual Household Production — net of income (B)      | -\$59    | \$123    | \$144.49 | \$326      |
| Livestock Assets (C)                                 | -\$22    | \$27     | \$57.83  | \$80       |
| Poverty Probability <sup>11</sup> %                  | 1.93     | -0.53    | -4.64    | -6.57      |

## Program Returns

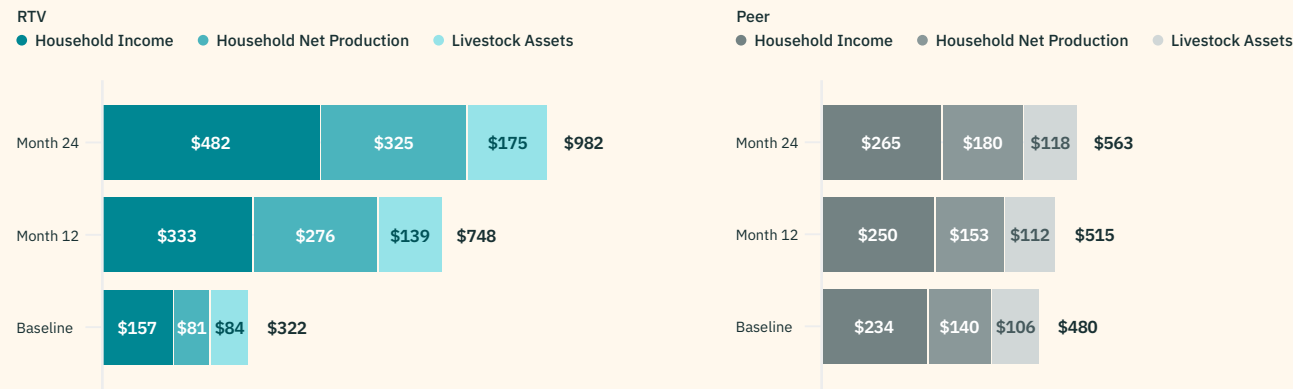
Partner communities from our 2023 cohort graduated successfully in 2025, achieving **6X** the program investment of **\$123** per household compared to peers, generating an ROI of **535%**.

RTV households increased their **Annual Household Value**, outpacing peers at months 12 and 24, with an increase in Household Income and Production and Livestock Assets achieving strong early gains during the program cycle.

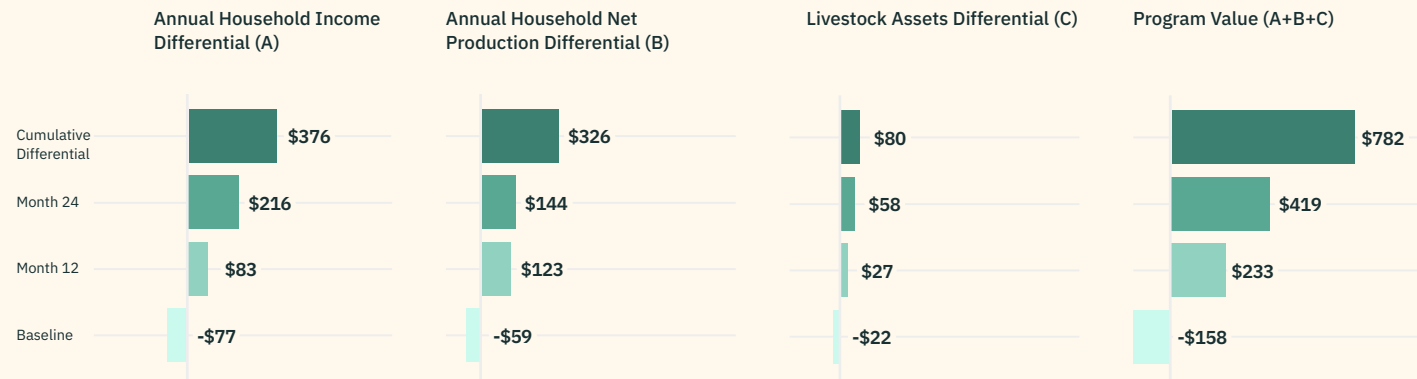
\$782

Total Program Value unlocked compared to peers over 24 months, demonstrating the total impact of our program from baseline to 24 months.

Annual Household Value  
2023 Cohort, 0–24 months



Program Value (RTV–Peer)  
2023 Cohort, 0–24 months



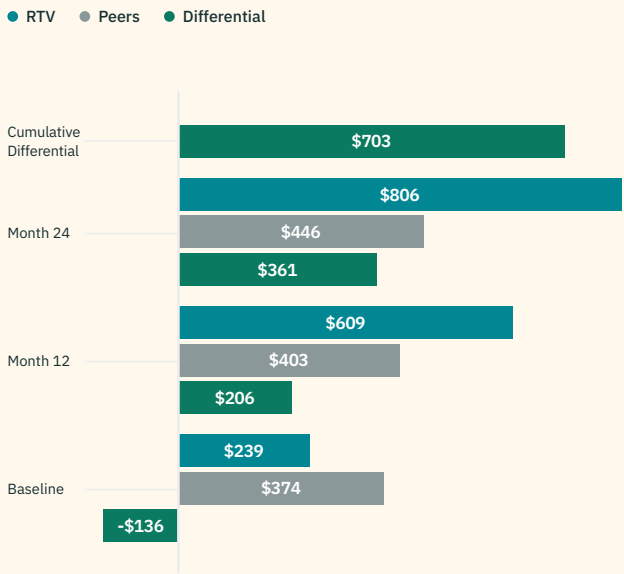


# Household Income and Production

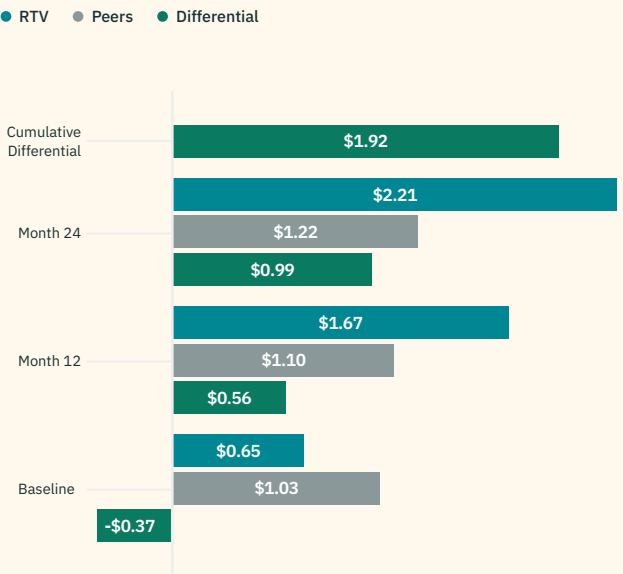
RTV households in the 2025 graduating cohort achieved \$2.21/day in income and production at month 24—nearly double their peers.

Partner households increased their average **Household Income and Production** from \$0.65/day at baseline to **\$2.21/day** at month 24 – cumulatively making **\$703** more than peer households over a period of 24 months.

Annual Household Income and Production  
2023 Cohort, 0–24 months



Household Income and Production/Day  
2023 Cohort, 0–24 months

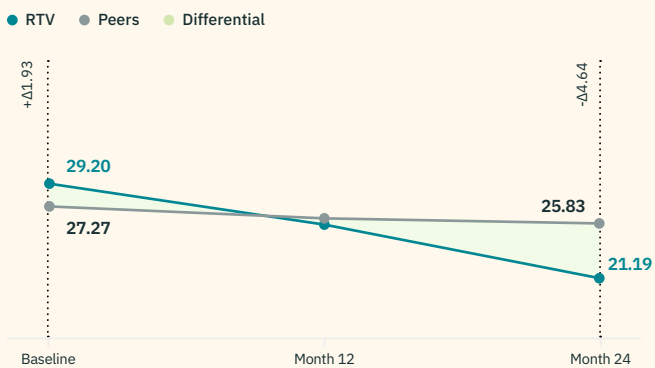


# Poverty Probability

Poverty likelihood declined more sharply for RTV households, widening the gap with peers.

Poverty probability for RTV households fell to **21.2%** at month 24, an **8.0-point** improvement from baseline and **4.6 points** lower than peers. The differential ( $\Delta$ ) highlights early gains achieved by RTV households relative to peers.

Poverty Probability %  
2023 Cohort, 0–24 Months



## Income and Value Drivers

Amongst the foundational drivers of RTV's Program Value fueling economic progress and stronger livelihoods in partner communities, agricultural productivity remains the primary catalyst for economic growth.

Income and Value Drivers Annual Results per Household  
2023 Cohort graduating in 2025

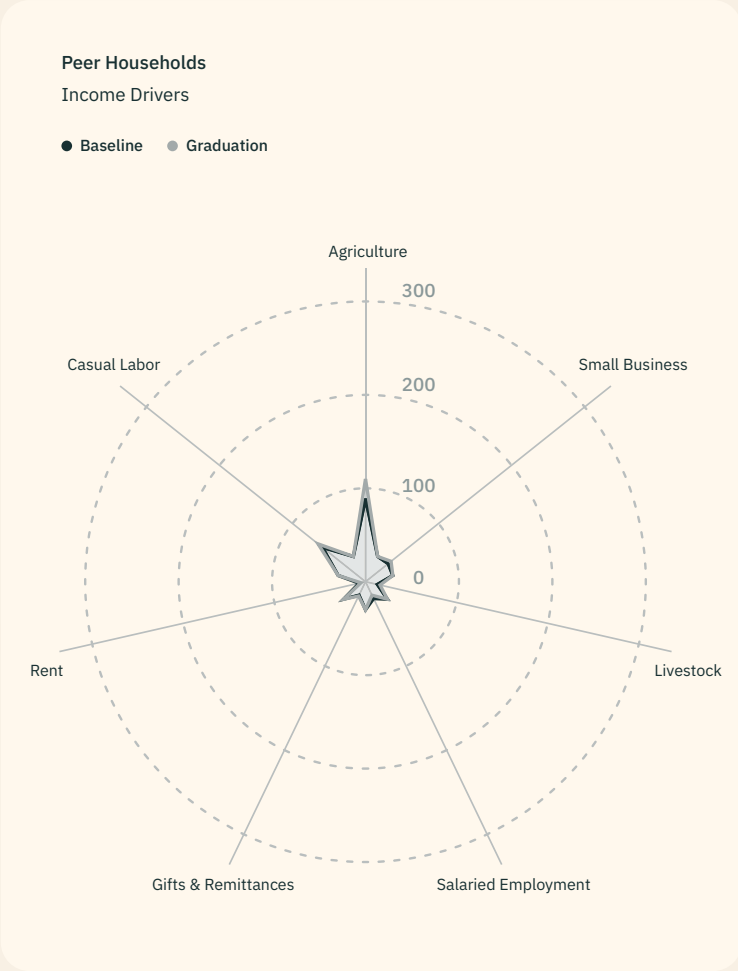
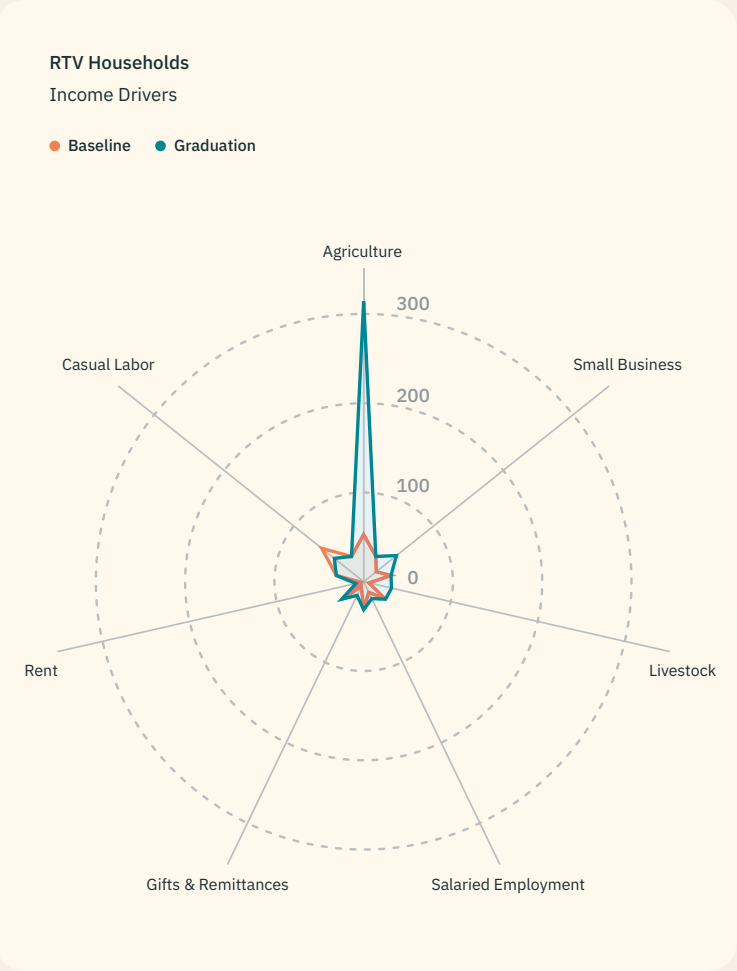
|                                         | RTV          |              |              | PEER         |              |              | ANNUAL DIFFERENTIAL |              |              |                          |
|-----------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------|--------------|--------------|--------------------------|
|                                         | Baseline     | Month 12     | Month 24     | Baseline     | Month 12     | Month 24     | Baseline            | Month 12     | Month 24     | Cumulative at graduation |
| <b>Agriculture Income</b>               | \$53         | \$193        | \$314        | \$89         | \$98         | \$110        | -\$36               | \$95         | \$204        | <b>\$335</b>             |
| Seasonal Crop Income                    | \$35         | \$119        | \$193        | \$61         | \$68         | \$73         | -\$26               | \$50         | \$120        | \$197                    |
| Perennial Crop Income                   | \$18         | \$74         | \$121        | \$28         | \$30         | \$37         | -\$10               | \$44         | \$84         | \$138                    |
| <b>Small Business Income</b>            | \$18         | \$33         | \$47         | \$31         | \$31         | \$35         | -\$13               | \$2          | \$12         | \$26                     |
| <b>Livestock Income</b>                 | \$6          | \$20         | \$32         | \$13         | \$17         | \$16         | -\$7                | \$2          | \$16         | \$26                     |
| <b>Salaried Employment Income</b>       | \$13         | \$18         | \$21         | \$20         | \$18         | \$16         | -\$7                | \$0          | \$4          | \$12                     |
| <b>Gifts and Remittances</b>            | \$6          | \$14         | \$17         | \$16         | \$16         | \$17         | -\$10               | -\$2         | \$0          | \$8                      |
| <b>Rent Income</b>                      | \$3          | \$5          | \$9          | \$7          | \$6          | \$5          | -\$4                | -\$1         | \$4          | \$7                      |
| <b>Casual Labor Income</b>              | \$60         | \$51         | \$42         | \$59         | \$64         | \$65         | \$1                 | -\$13        | -\$23        | -\$37                    |
| <b>Total Income</b>                     | <b>\$157</b> | <b>\$333</b> | <b>\$482</b> | <b>\$234</b> | <b>\$250</b> | <b>\$265</b> | <b>-\$77</b>        | <b>\$83</b>  | <b>\$216</b> | <b>\$376</b>             |
| <b>Annual Agriculture Value</b>         | \$133        | \$463        | \$631        | \$226        | \$247        | \$287        | -\$93               | \$216        | \$344        | <b>\$653</b>             |
| Season 1 Value                          | \$51         | \$172        | \$231        | \$92         | \$95         | \$109        | -\$41               | \$77         | \$122        | \$240                    |
| Season 2 Value                          | \$38         | \$150        | \$196        | \$64         | \$75         | \$90         | -\$27               | \$75         | \$107        | \$208                    |
| Perennial Value                         | \$44         | \$141        | \$203        | \$69         | \$77         | \$88         | -\$26               | \$64         | \$115        | \$205                    |
| <b>Livestock Income and Consumption</b> | \$7          | \$26         | \$40         | \$16         | \$22         | \$19         | -\$9                | \$4          | \$20         | \$34                     |
| <b>Total Production</b>                 | <b>\$140</b> | <b>\$489</b> | <b>\$671</b> | <b>\$242</b> | <b>\$269</b> | <b>\$306</b> | <b>-\$102</b>       | <b>\$220</b> | <b>\$365</b> | <b>\$687</b>             |
| <b>Net Production*</b>                  | <b>\$81</b>  | <b>\$276</b> | <b>\$325</b> | <b>\$140</b> | <b>\$153</b> | <b>\$180</b> | <b>-\$59</b>        | <b>\$123</b> | <b>\$144</b> | <b>\$326</b>             |
| <b>Livestock Assets</b>                 | \$84         | \$139        | \$175        | \$106        | \$112        | \$118        | -\$22               | \$27         | \$58         | \$80                     |
| <b>Household Value**</b>                | <b>\$322</b> | <b>\$748</b> | <b>\$982</b> | <b>\$480</b> | <b>\$515</b> | <b>\$563</b> | <b>-\$158</b>       | <b>\$233</b> | <b>\$419</b> | <b>\$782</b>             |

\*Net Production=Total Production - Agriculture - Livestock Income)

\*\*Household Value=((Income+Net Production+Livestock Assets)/Program Value



RTV households not only grow their total incomes, but also shift the structure of income sources, reducing reliance on casual labor and increasing engagement in **agriculture** and **small businesses** — setting a stronger foundation for long-term economic resilience.

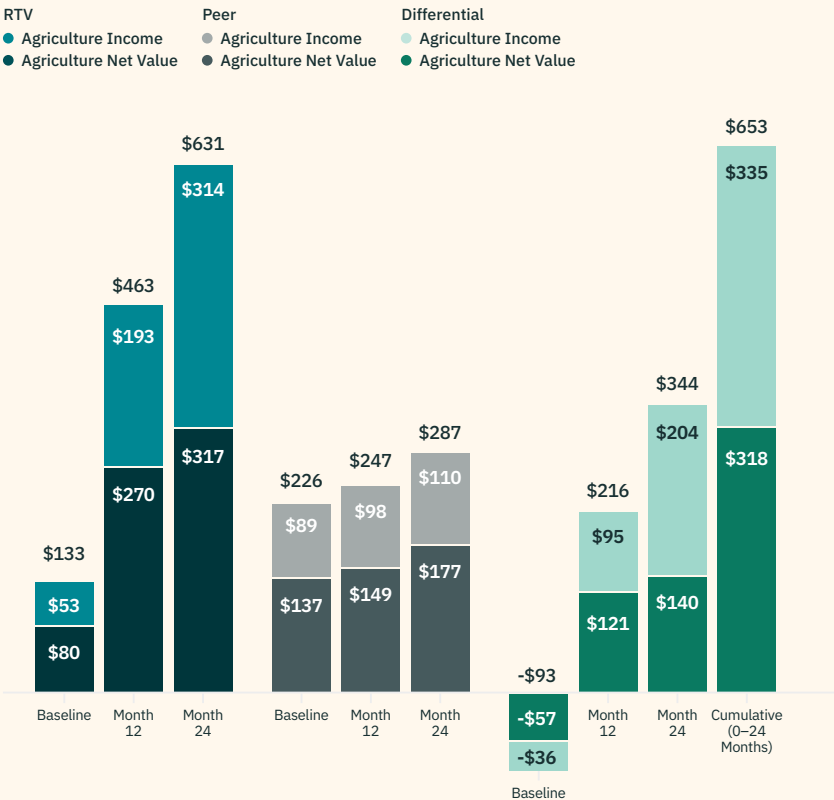


# Agriculture Value and Income

Our agriculture programming — including comprehensive agronomic group training, household coaching, access to quality inputs and tools and other wraparound supports to increase participation — has powered significant gains in agricultural production and income.

Annual Agriculture Value and Income

2023 Cohort, 0–24 months



Agriculture Growth

376%

**Increase in Annual Agriculture Value** in partner households vs. 27% for peers, yielding a **\$653** advantage over 24 months.

495%

**Increase in Annual Agriculture Income** from baseline compared to 24% for peers, translating into **\$335** earned over peers. Overall, Agriculture Income accounted for **89%** of total income gains in partner households vs peers over 24 months.



Seasonal and Perennial Crops

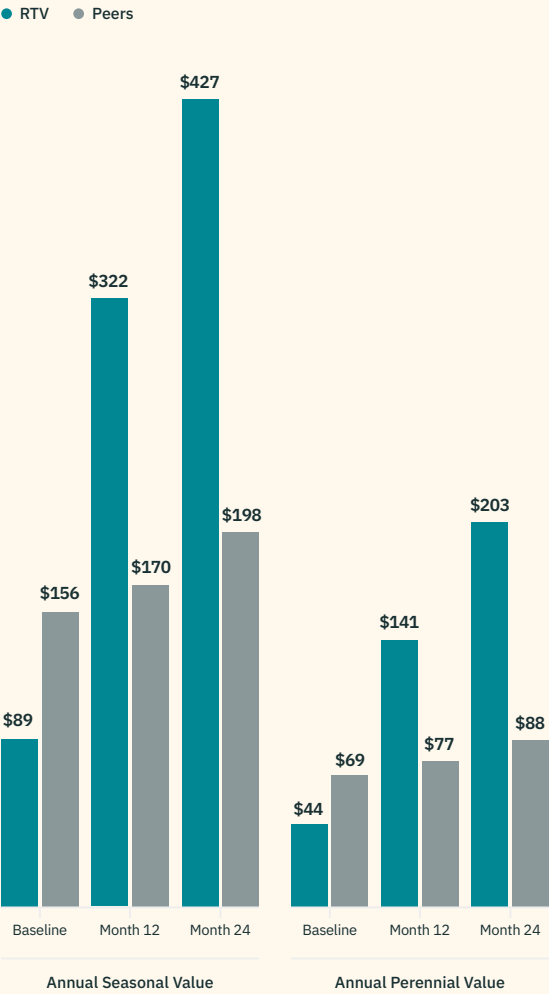
Growth was strong in both seasonal and perennial crops, with seasonal crops driving the larger contribution given their wider participation and higher volumes.

**Seasonal and Perennial Agriculture Value** grew amongst partner households by **381%** and **366%** respectively, outpacing peers, who grew their values by 27%. Overall, Seasonal Value contributed 69% to the total Agriculture Value gains versus peers.

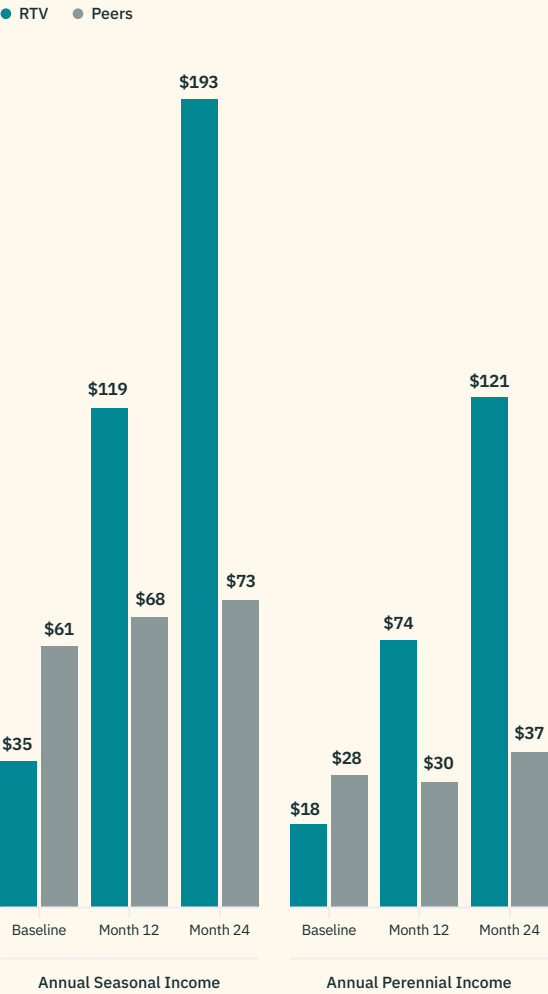
**Seasonal and Perennial Agriculture Income** amongst partner households grew by **456%** and **568%** respectively compared to 20% and 33% growth amongst peers. While seasonal crops drove the larger share of total gains (59%), perennials recorded sharper growth in income, boosted by higher returns from crops like bananas and coffee.



Seasonal and Perennial Agriculture Value  
2023 Cohort, 0–24 months

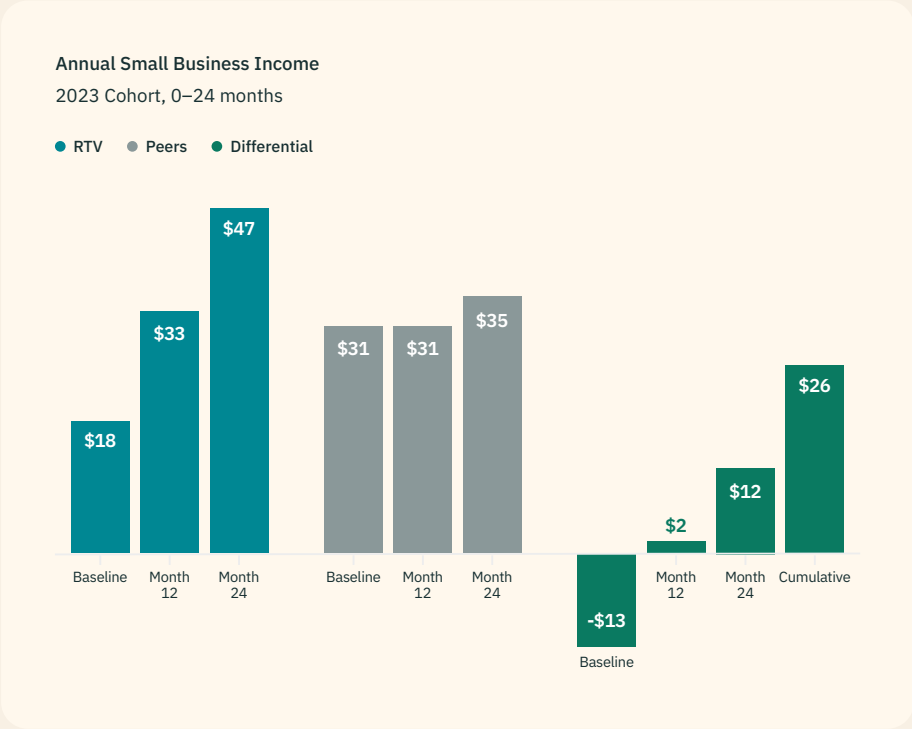


Seasonal and Perennial Agriculture Income  
2023 Cohort, 0–24 months



# Small Business Income

Our program interventions, including financial literacy, VSLA-backed credit access and group enterprise facilitation, influence strong small business growth in partner communities.



**Small Business Income** at the topline level, scaled to all households in partner communities, show an increase of **167%** versus 15% for peers, outpacing them by **\$26** over 24 months.

This income stream contributed **7%** of total income gains in partner communities over peers.





# Other Income Sources

RTV partner communities experienced steady growth in income beyond farming and business, with reliance on casual labor declining as other stable income sources improve.

461%

**Increase in Livestock Income** versus 23% for peers — translating into a **\$26** gain over peers in 24 months, contributing **7%** to total income gains.

59%

**Increase in Salaried Employment** while peers saw a 19% decline. This income source contributed 3% to overall income gains vs peers.

30%

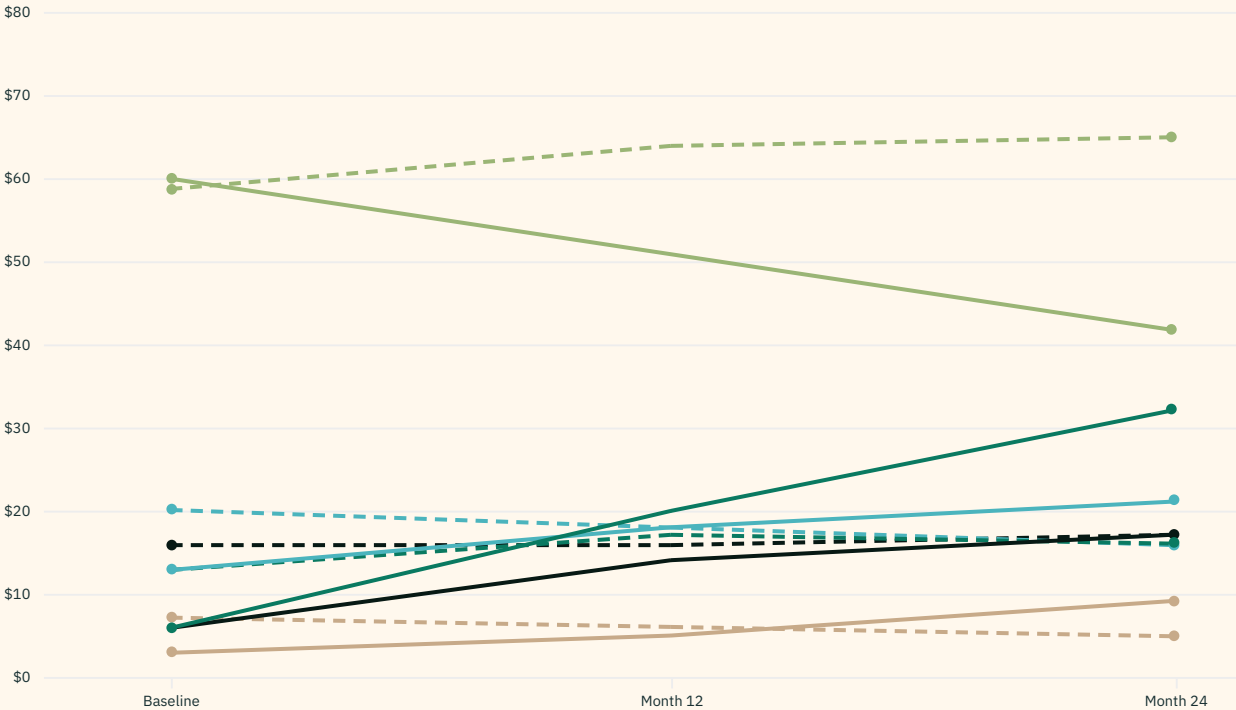
**Decrease in Casual Labor Income** from baseline in partner households versus a 10% increase among peers, reflecting reduced dependency of partner households on precarious sources as other earnings improve.

2%

**Rent Income and Gifts/Remittances** contributed **\$8** (2%) and **\$7**(2%) respectively to income gains in RTV households vs peers.

Other Income Sources  
2023 Cohort, 0–24 months

|                          |             | Baseline | Month 24 |
|--------------------------|-------------|----------|----------|
| RTV Livestock            | <div></div> | \$6      | \$32     |
| RTV Salaried Employment  | <div></div> | \$13     | \$21     |
| RTV Gifts & Remittances  | <div></div> | \$6      | \$17     |
| RTV Rent                 | <div></div> | \$3      | \$9      |
| RTV Casual Labor         | <div></div> | \$60     | \$42     |
| Peer Livestock           | <div></div> | \$13     | \$16     |
| Peer Salaried Employment | <div></div> | \$20     | \$16     |
| Peer Gifts & Remittances | <div></div> | \$16     | \$17     |
| Peer Rent                | <div></div> | \$7      | \$5      |
| Peer Casual Labor        | <div></div> | \$59     | \$65     |



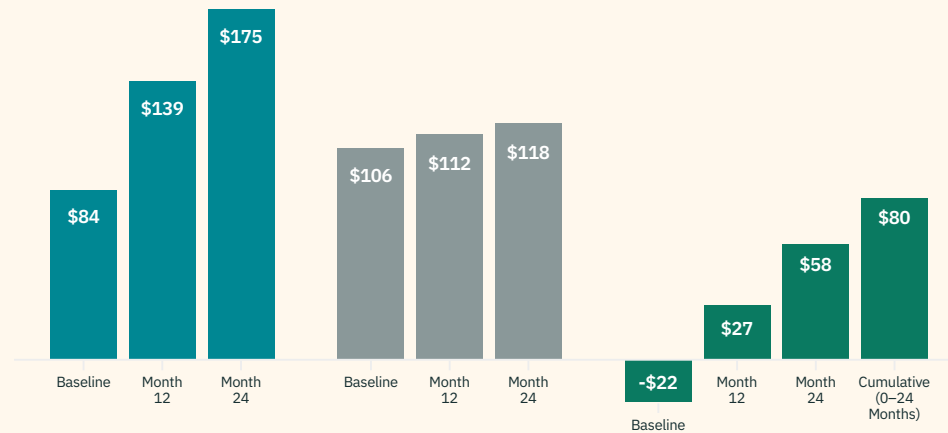
## Livestock Assets

Our livestock interventions — tailored training, VSLA support for asset financing and following up on the adoption of best practices — have improved household livestock assets.

### Livestock Asset Value

2023 Cohort, 0–24 months

● RTV ● Peers ● Differential



# 110%

**Increase in Livestock Asset Value in partner communities** versus 11% for peers, creating a \$80 asset-value gap from baseline to month 24.

Together with gains in crops and business, enhanced livestock assets contributed 10% of the Total Program Value at graduation.





## Spotlight

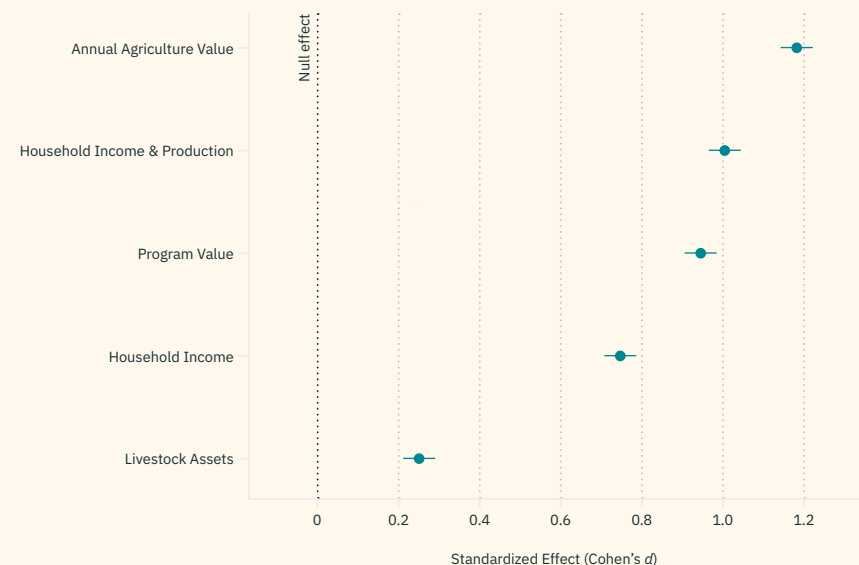
### Standardized Program Effects

The analysis applies a Difference-in-Differences (DiD) approach, comparing changes over time between partner and peer households. Impacts are reported as standardized effect sizes (Cohen's *d*, in standard deviation units) with confidence intervals. **By convention, 0.2 is considered small, 0.5 medium, and  $\geq 0.8$  large.**

**For the 2023 cohort graduating in 2025, findings show statistically significant program impacts, with most outcomes in the large range ( $\geq 0.8$ ) led by agriculture.**



Standardized Treatment Effects  
2023 Cohort, Baseline to Graduation



#### **Annual Agricultural Value** **1.18 (large effect)**

Agriculture is the strongest driver of economic progress.

#### **Household Income and Production** **1.00 (large effect)**

Comprehensive gains across income and production (net of income).

#### **Annual Program Value** **0.94 (large effect)**

Overall economic difference across income, production, and livestock assets.

#### **Household Income** **0.74 (moderate-to-large effect)**

Significant improvements in overall income.

#### **Livestock Assets** **0.25 (small)**

Modest but positive asset accumulation.

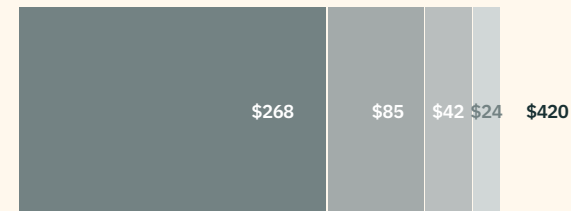
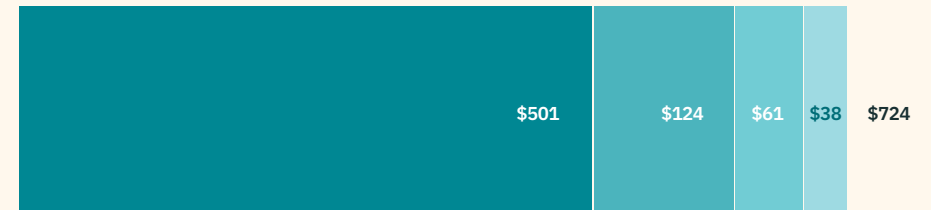


## Household Consumption Expenditures

Partner communities are transforming higher earnings and improved financial access into improved consumption.

2023 Cohort at Month 24

● Food (own and purchased) ● Education ● Non-Durables ● Durables



Partner households are translating higher earnings into stronger consumption patterns, spending **72%** more than peers overall.

**87%** ↑  
Food  
Purchased and  
own production

**45%** ↑  
Education

**44%** ↑  
Non-durable  
goods & services<sup>12</sup>

**59%** ↑  
Durables<sup>13</sup>

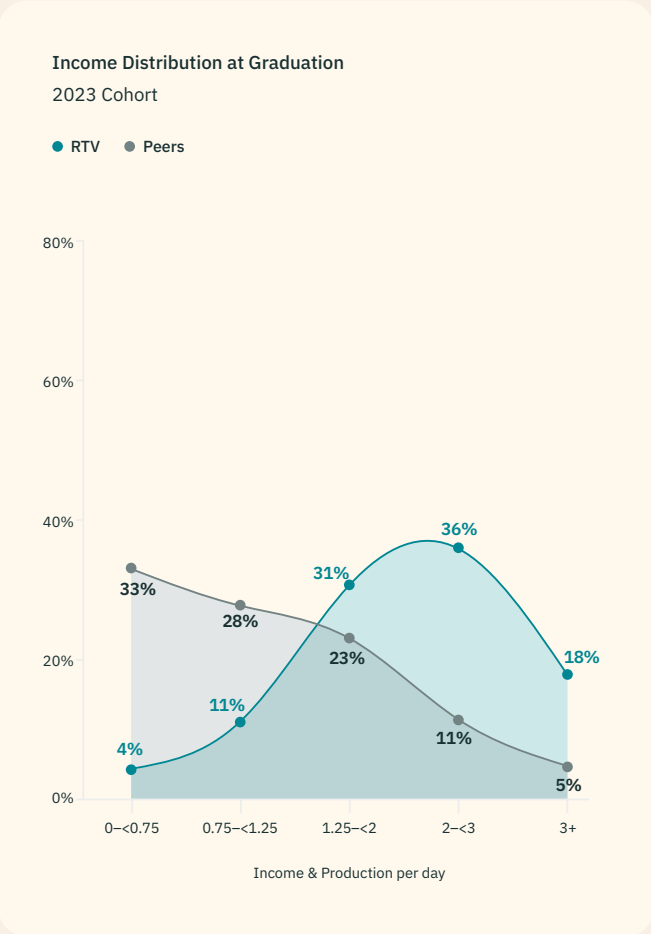
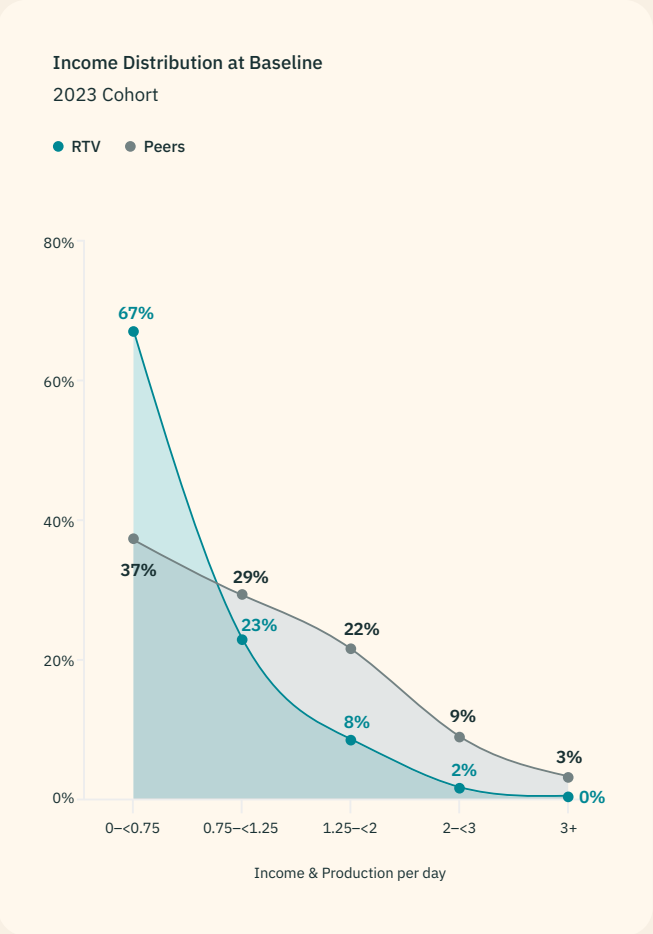
<sup>12</sup> Medical care, recreation, transport, utilities, personal products, home rent, gifts/recreation and phone credit

<sup>13</sup> Clothing, household items, furniture and appliances, home maintenance and repairs



# Income Distribution

By graduation in 2025, we see an increased proportion of households earning more, with a significant percentage of households moving into higher income brackets.



## Low-Income brackets

**<\$0.75/day:** Reduced from **67%** to **4%** with a 35% rise in average income and production per day. Peer households reduced from 37% to 33%, with their average income and production reducing by 0.73%.

**\$0.75 – <\$1.25/day:** Fell from **23%** to **11%**, with a 6% increase in Average Household Production per day. Peers saw a negligible reduction from 29% to 28% with a 3% increase in average earnings.

## Mid-Income bracket (\$1.25 – <\$2/day)

As households continue to progress out of ultra-pov-erty, we see upward mobility to the mid-tier income bracket. Households in this bracket increased from **8%** to **31%** vs peer households, increasing from 22% to 23%. Partner households in this bracket saw a 9% income+production increase.

## Higher income bracket (>\$2/day)

At baseline, only **2%** of partner households were making above \$2/day in income and production. By graduation, this increased to **54%**, including **18%** earning >\$3/day. Peers saw an increase from 12% to 16%, with only 5% making >\$3 at month 24.

# Impact by Income Groups

We segment partner villages into baseline Household Income and Production quartiles and compare each to its peer-group counterpart from enrollment to graduation.

**In the 2025 graduating cohort, all income + production quartiles in RTV villages saw strong gains over 24 months.**

**Strongest relative growth among the lowest earning groups:** Households in the lowest two quartiles advanced at the fastest rates, substantially outpacing their peer counterparts.

**Largest absolute gains in mid-lower groups:** Groups 2 and 3 recorded the highest differentials over peers at endline.

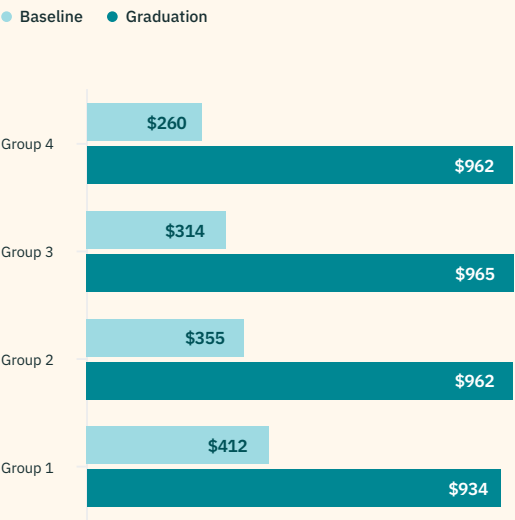
**Equitable outcomes across quartiles:** Despite varied baselines, all RTV quartiles converged around ~\$2.15 – \$2.20/day by graduation, highlighting broad and equitable progress.

RTV households achieved stronger gains in Annual Household Value across all groups outpacing peers. Income and production drove the largest improvements in Household Value, particularly amongst Groups 4 and 3, the lowest earning groups.

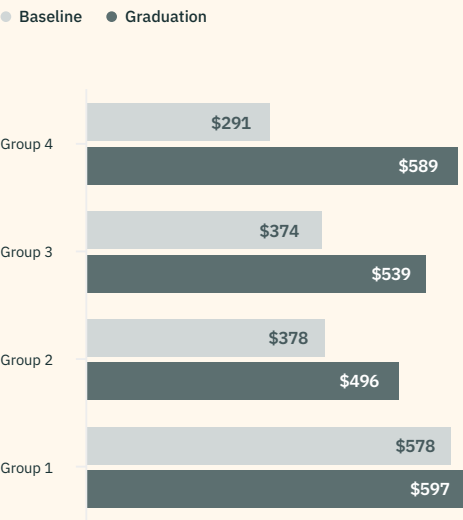
Quartile Analysis: Household Income & Production per day  
2023 Cohort graduating in 2025

| Income Groups                     | RTV      |            |                            | PEER     |            |                            | DIFFERENTIAL |            |
|-----------------------------------|----------|------------|----------------------------|----------|------------|----------------------------|--------------|------------|
|                                   | Baseline | Graduation | Improvement over 24 months | Baseline | Graduation | Improvement over 24 months | Baseline     | Graduation |
| Group 1<br>Highest Earners        | \$0.92   | \$2.14     | 132%                       | \$1.29   | \$1.34     | 4%                         | -\$0.37      | \$0.80     |
| Group 2<br>Second Highest Earners | \$0.77   | \$2.20     | 186%                       | \$0.78   | \$1.09     | 39%                        | -\$0.02      | \$1.11     |
| Group 3<br>Second Lowest Earners  | \$0.64   | \$2.20     | 245%                       | \$0.65   | \$1.04     | 60%                        | -\$0.01      | \$1.16     |
| Group 4<br>Lowest Earners         | \$0.45   | \$2.15     | 376%                       | \$0.50   | \$1.07     | 113%                       | -\$0.05      | \$1.08     |

RTV Annual Household Value by Income Groups  
2023 Cohort, 0–24 months



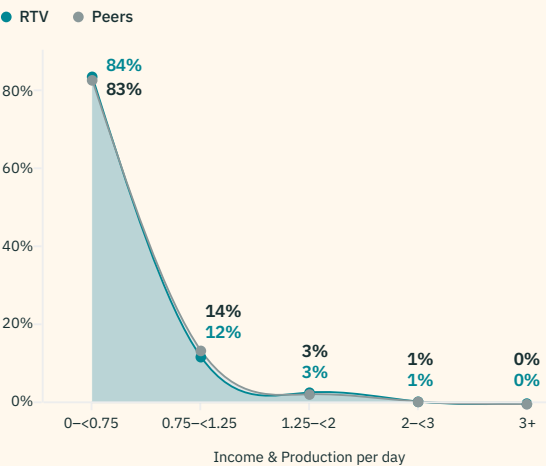
Peer Annual Household Value by Income Groups  
2023 Cohort, 0–24 months



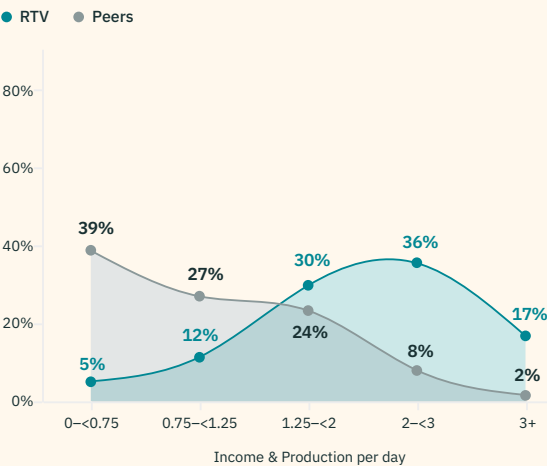


# Group 4: Income Distribution

Group 4 Income Distribution at Baseline  
2023 Cohort



Group 4 Income Distribution at Graduation  
2023 Cohort



At baseline, 84% of Group 4 households lived on less than \$0.75 per day. By graduation, partner households in the lowest earning group had moved up the ladder with **5%** remaining in the lowest bracket, while households above \$2/day rose from 0.8% to **53%** (with **17%** earning \$3/day +).

In contrast, 39% of peer households in the same group remain in the <\$0.75 bracket by month 24, with only 10% in the \$2+ bracket, highlighting our program’s effectiveness for the most vulnerable.



# Social and Development Drivers

Social and service determinants are foundational to lasting impact, translating into higher disposable incomes, greater engagement in economic life and better well-being.

## Food Security and Nutrition

Our food security interventions address immediate nutritional needs while building long-term resilience in partner communities. We pair vegetable starter kits with structured nutrition education and agronomic coaching so households establish reliable home-grown food sources, improve dietary diversity, and — where feasible — generate modest supplemental income from surplus produce.

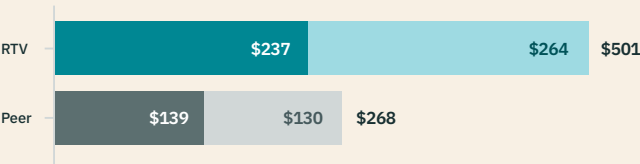
**At graduation, partner households are eating more and better, strengthening day-to-day nutrition and building resilience to seasonal gaps.**

### Higher food consumption and production

Partner households demonstrate stronger food consumption patterns, with greater reliance on own production and wider inclusion of homegrown vegetables.

Annual Food Consumption  
2023 Cohort

● Own production    ● Purchased



87%

**Higher Annual Food Consumption** in partner households in comparison to peers, particularly food consumed from own production.

71%

**Higher Annual Food Consumption** from own production among RTV households compared to peers.

87%

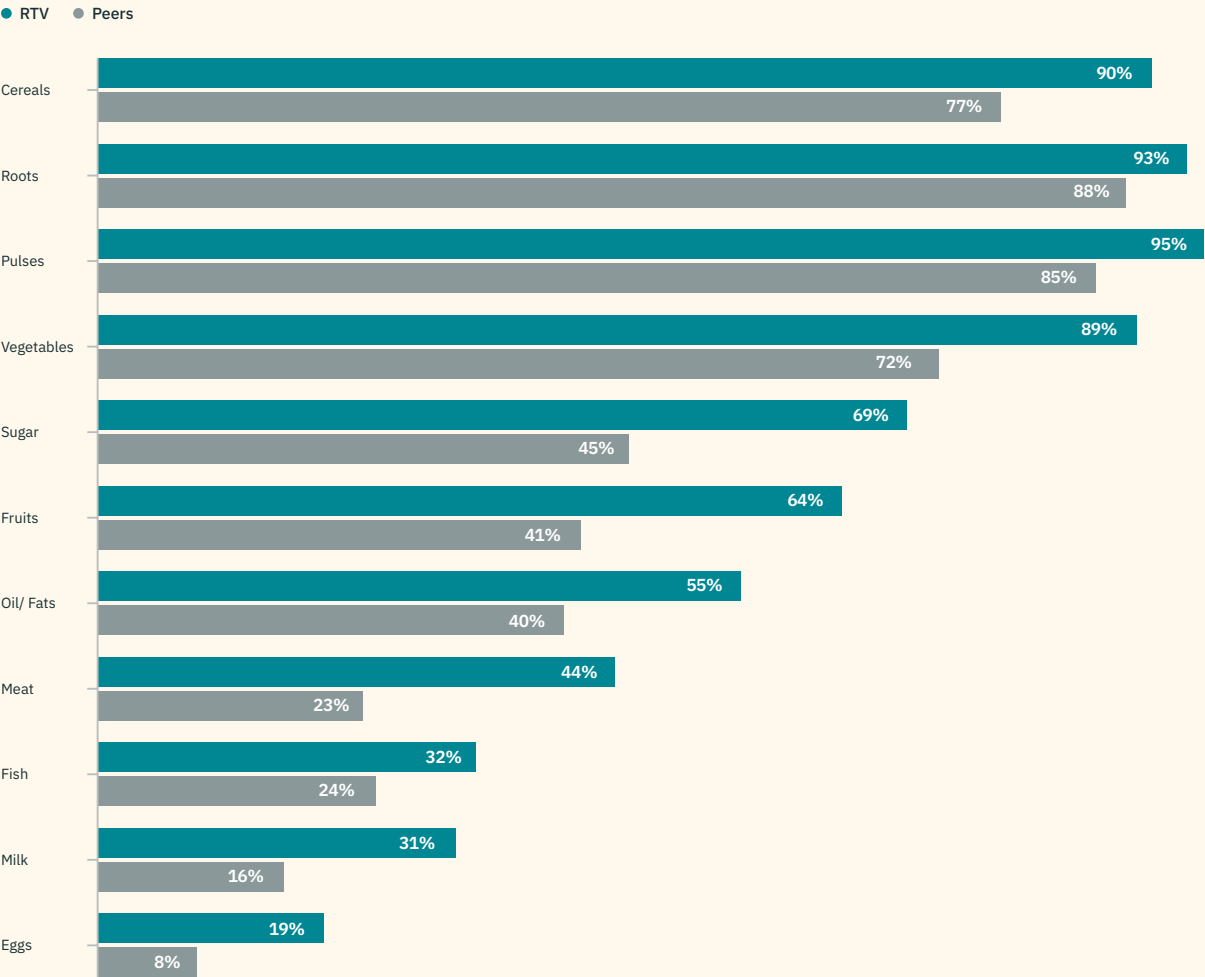
**Partner households are consuming vegetables grown in their own gardens at graduation, 37 percentage points more than peers.**



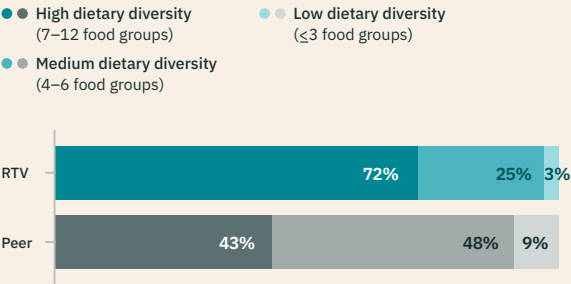
Food Adequacy and Diversity

RTV households demonstrate greater dietary adequacy and diversity than peers.

Household Dietary Diversity by Food Group  
2023 Cohort at Month 24



Distribution of Household Dietary Diversity



**80%**  
of RTV partner households (adults and children 6+ years) at graduation have an acceptable **Food Consumption Score (FCS) >35** compared to 64% in peer communities. An ‘acceptable’ FCS indicates that, over the previous seven days, a household’s diet met the World Food Program’s (WFP) minimum adequacy threshold for frequency and diversity across food groups.

**72%**  
of partner households fall into the **high Household Dietary Diversity category** (consuming ≥ seven food groups) compared to 43% of peers at month 24. On average, partner households consumed foods from eight groups versus six among peers, with more households consuming notably higher intake of vegetables (**89%** vs 72%), fruits (**64%** vs 41%) and proteins such as meat (**44%** vs 23%). These patterns point to broader access to nutrient-rich foods and stronger household food security among RTV participants.



## Spotlight

### Lean Season Food Security

As part of the Randomized Control Trial (RCT) on the 2020 and 2021 cohorts, the principal investigators conducted a follow-up phone survey during the 2024 agricultural lean season, nine months after the endline survey. The survey captured household consumption and dietary outcomes at the most food-insecure time of year, when production is low and cash constraints are highest. Results show that RTV households sustained higher consumption, dietary diversity, and food security than peers, with effects larger than those observed at endline—suggesting program benefits are most pronounced when households are most vulnerable.

**39%**

**Higher total household consumption** during the lean season among RTV households compared to peers, with food consumption accounting for over one-third of the total gain.

**36%**

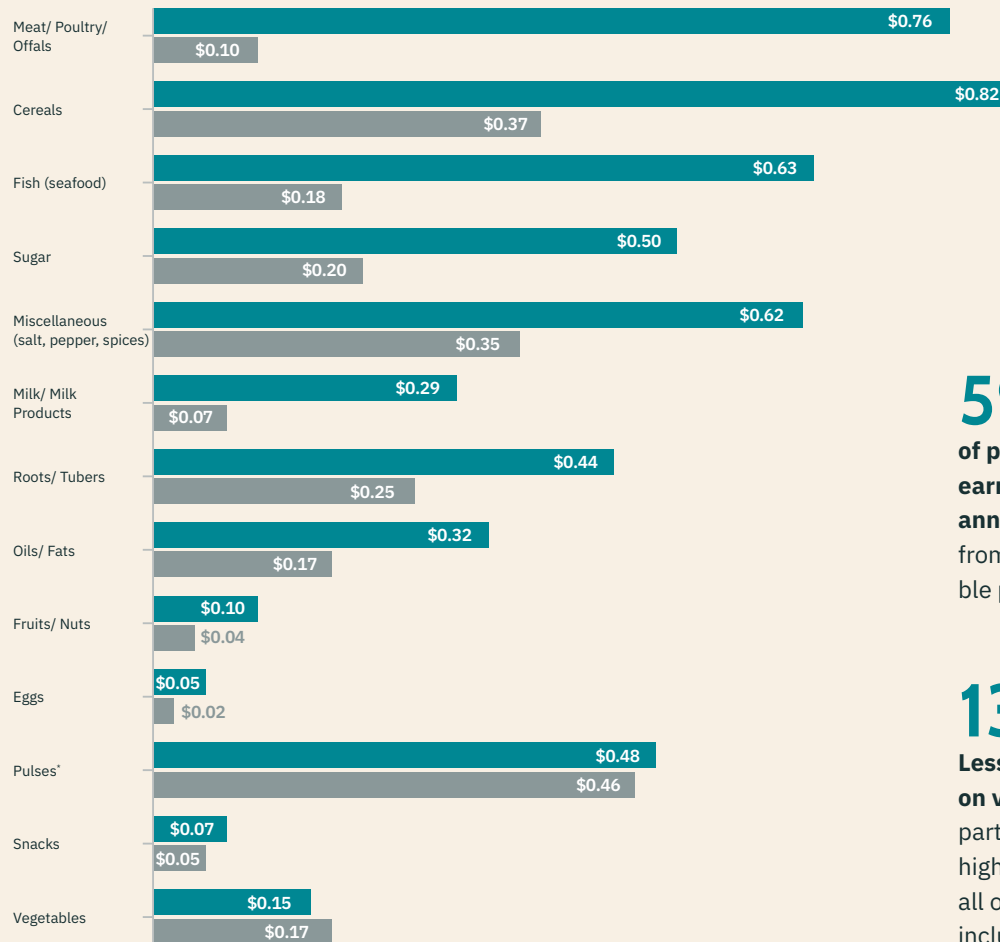
**Higher food consumption** during the lean season among RTV households, driven by both own production and food purchases.

### Food Spending and Surplus Income

Partner households are spending more on diverse foods while relying on their own production for vegetables, with surplus sales providing supplementary income.

Food Expenditure (Last 7 days)  
2023 Cohort at Month 24

● RTV ● Peers



\* Pulses: Results not statistically significant

<sup>14</sup> At the topline level income and value streams, vegetable crop value and incomes are included in seasonal income.

**59%**

**of partner households earned supplementary annual income<sup>14</sup> of \$26** from their surplus vegetable produce at graduation.

**13%**

**Less weekly spending on vegetables** by RTV partner households but higher spending across all other food groups — including cereals, fish, meat, sugar and milk.



## Health

RTV's health programming focuses on prevention: we combine WASH training and adoption support with the provision of clean-water infrastructure in water-stressed areas, and deliver Health Outreach (HOR) sessions to strengthen preventive care and health awareness. Our analysis shows that a decline in illness rates is correlated with increased household income, which in turn contributes to the economic stability of partner communities.

**Partner households experienced better health outcomes, with fewer reporting illnesses and reduced medical spending than peers.**



### Physical and Mental Health

**13**

**percentage points fewer partner households reported illnesses** in the last 30 days than peer communities.

**13**

**percentage points fewer households reported instances of waterborne diseases** in the last 30 days compared to baseline (from 21% at baseline to 8% at graduation), six pp less than peers at month 24.

**64%**

**of RTV households reported no depression at graduation** versus 43% of peers — a 21 percentage points difference. Rates of mild, moderate and major depression were consistently lower among RTV households compared to peers.

### Health Spending

**16%**

**less spending by partner households on treatment of illnesses** compared to peers in the last 30 days.



### Water and Sanitation

**83%**

**of RTV partner households have access to clean water** from protected sources at graduation compared to 61% at baseline.

**82%**

**of RTV households used at least one water treatment method** compared to 69% of peers indicating stronger adoption of safe practices and reduced exposure to unsafe drinking water.



“

I used to walk more than two hours to and from the water source to collect water for my home. It was always difficult to manage my daily tasks because I spent a significant amount of time on just one activity. Now that we have a covered spring tank, I spend about 15 to 20 minutes on each trip collecting water. This has freed up enough time for me to engage in other activities, such as caring for my farm and organizing my home.

**Nothianta**

Partner Community Member, Rukiga District





## Children's Well-being

Children's well-being rises when households are economically secure. Our approach grows income and production, expands access to savings and loans and improves food and health practices — conditions that impact children's well-being.

**Children in our 2025 graduating cohort experienced improvements in their nutrition and education.**

### School attendance

Stronger household finances — including access to savings and loans — help families cover school costs. In the 2025 graduating cohort, **23%** of all loans accessed by partner communities were used for school fees.

# 84%

**of children between 6–12 years in partner households are enrolled in school**

compared to 69% at baseline. In peer communities, 75% of the children in that age group are in school at month 24 (vs 72% at baseline).

# 81%

**of children between 13–18 years are in school at graduation** compared to 66% at baseline. In peer communities the proportion of children in that age group in school is 73% at month 24 vs 69% at baseline.

### Food security

More food from own production and access to balanced diets has positive impacts on children's well-being.

# 85%

**of partner households with children under five years have acceptable food consumption levels (FCS)**

compared to 71% of comparable peer households — indicating that more children in partner communities are consuming nutritionally diverse food in sufficient frequency.





# Equity and Inclusion

Tackling poverty sustainably requires the full participation of women and youth — key drivers of household well-being, community resilience and growth. Our approach strengthens their participation and influence by increasing representation in community leadership, shifting norms toward equity and inclusion and building confidence to participate in social and economic decision-making at household and community levels.

**Evidence from partner communities shows women and youth advancing in leadership, reporting stronger economic progress and greater equity in household decision-making.**



## Higher Representation in Community Leadership

10,976

**new community leadership positions were created** to strengthen project ownership and sustainability, with 37% of the positions held by adult women and 31% by young men and women.

## Perceptions of Progress

68%

**of women-headed and 75% of youth-headed households feel their economic condition has improved** in the past 12 months, compared to 31% and 40% of their respective peer counterparts.

66%

**of women-headed and 72% of youth-headed households report improvement** in capacity to overcome development challenges in the last 12 months, versus 34% and 45% of respective peers.

84%

**of women and youth-headed households report fewer economic constraints** and **83%** reported reduced time constraints due to RTV program interventions.

## Household Decision Making

46%

**of RTV households report joint decision-making** across all six key domains (family planning, children's education, children's health, household savings, household expenditure and women's employment) compared to 29% of peers (+16 percentage points), reflecting stronger household collaboration and more equitable decision-making. Gains are especially strong in the areas of family planning and women's employment.

76%

**of partner households report women participating actively in decision-making** regarding economic activities, six percentage points higher than in peer communities. Participation extends across multiple areas — from farming to livestock and non-farming economic activities.





“

I was elected as the agriculture champion for my village. The leadership position came with several responsibilities, but I was very confident I would execute them well. For the past two years, I have been visiting homes in my village to ensure they adopt new best practices. Those who needed assistance, I would provide training and help them set up the necessary components properly. I have become quite adept at mobilizing the village, regularly organizing meetings to address various agricultural issues. I feel proud of being able to guide others in my community, especially women, who frequently seek my advice and support.

**Flavia**

Partner Community Member, Mitooma District



## Living Standards and Satisfaction

To understand the improvements in partner communities' quality of life beyond income growth, we evaluate changes in household well-being and aspirations, highlighting perceptions of improved quality of life, optimism for the future and progress toward personal goals such as acquiring assets, improving homes, investing in education, starting businesses and securing land.

**Results reflect key improvements in personal goal achievement and overall life satisfaction amongst partner communities.**

### Goal Attainment and Aspirations

**56%**

**of partner households report achieving a personal goal** in the past year, compared to 38% in peer households. The key primary goals included improvements to their homes, buying livestock assets, sending their children to school, starting small businesses and acquiring land.

**71%**

**of partner households report perceived improvements** in development capacity and economic conditions to overcome development barriers in the past 12 months, compared to 41% amongst peers.

### Improved Quality of Life

**65%**

**of partner households feel that their quality of life has improved** in the past year compared to 31% of peer households.

**76%**

**feel optimistic** about continued improvement in the next year compared to 47% of peer households.

**7.1**

**is the average life satisfaction score** reported by RTV households on the Cantril scale, compared to 5.8 among peers. Nearly half (46%) rated their satisfaction between 8–10 versus just 21% of peers, with far fewer RTV households at the low end — pointing to a clear shift toward higher perceived quality of life.



# Women-Headed Households

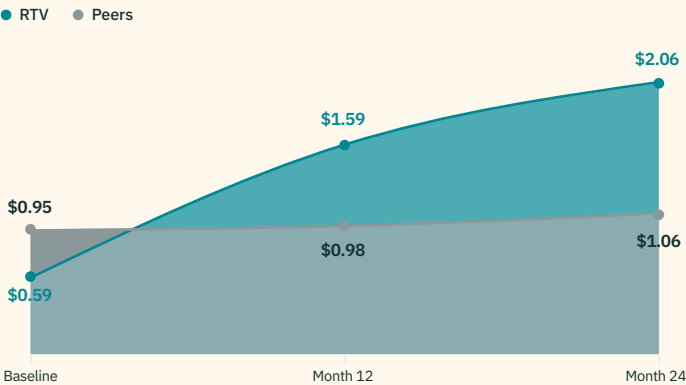
Women-headed households face higher poverty, carrying both earning and caregiving roles. We prioritize them by reducing systemic barriers, expanding leadership pathways, shifting gender norms and prioritizing inputs where most effective — supporting equity and community progress.

Overall, the program unlocked \$798 per woman-headed household in Total Program Value over 24 months, translating to 6X the program investment per household.

## Household Income and Production

At graduation in 2025, women-headed households reached \$2.06/day in Household Income and Production, an increase from \$0.59/day from baseline, cumulatively \$1.99/day more than their peer counterparts over 24 months.

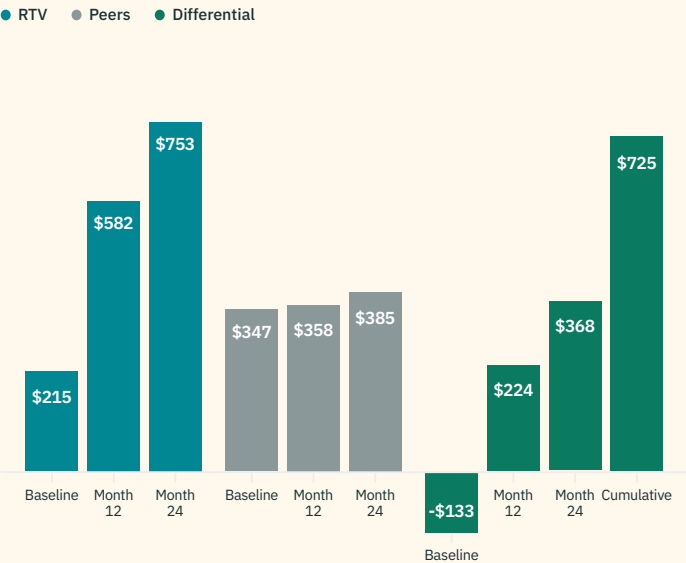
Household Income and Production per day  
2023 Cohort, 0–24 months



## Annual Household Income and Production

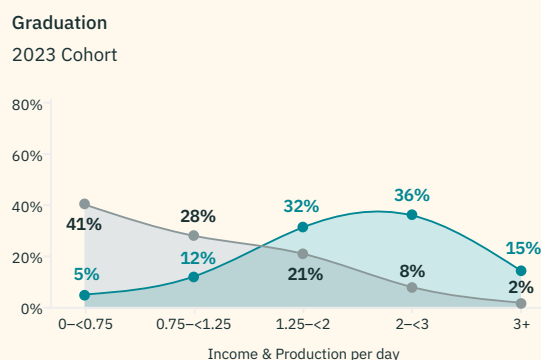
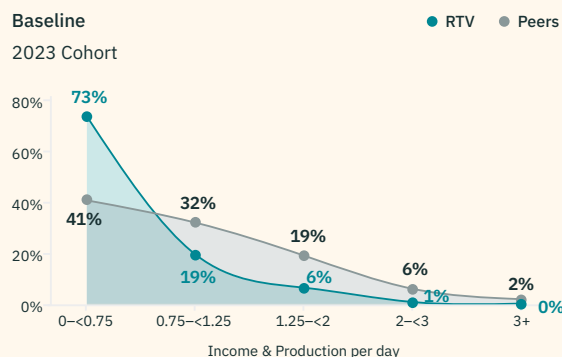
Annual Household Income and Production increased by 251%. Over 24 months, women-headed partner households made \$725 more than peers in income and production.

2023 Cohort, 0–24 months





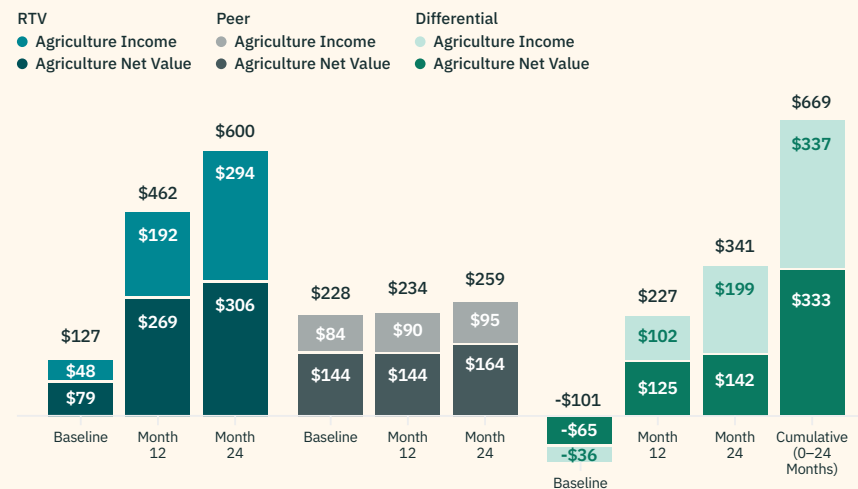
## Household Income Distribution



In RTV villages, the share of women-headed households earning under \$0.75/day fell from 73% at baseline to **5%** at graduation, while those earning \$2/day or more rose from 1% to **51%**, with 15% making above \$3/day in Household Income and Production. Amongst peer women-headed households the proportion of households making <0.75/day remained at 41% from 0 to month 24 and the share of those making >\$2 saw a moderate increase from 8% to 10%.

## Agriculture

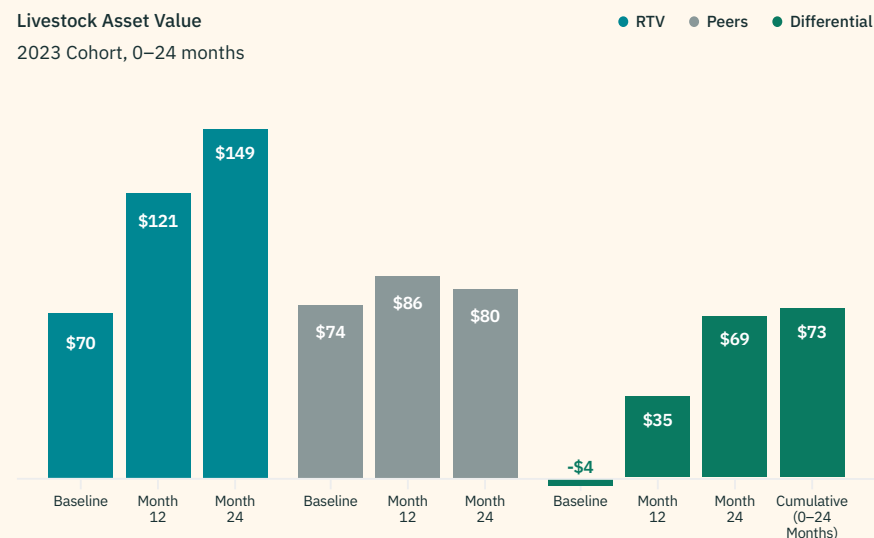
Annual Agriculture Value & Income  
2023 Cohort, 0–24 months



Annual Agriculture Value increased **372%**, with RTV households producing **\$669** more than peers over 24 months. Annual Agricultural Income increased by **513%**, with the cumulative differential of **\$337** over peers, contributing **88%** to total income gains.

## Livestock Assets

Livestock Asset Value  
2023 Cohort, 0–24 months



Livestock Assets increased by **113%** vs. 9% for peers, adding **\$73** more in Livestock Asset Value from baseline to graduation.

“

After the financial literacy training and forming our VSLA, we started with an Irish potato project. We earned over UGX 24,500,000 (approximately USD 6,800) in two cycles and used the funds to buy livestock and start a sanitary pad-making business. Easy access to affordable sanitary pads has always been a challenge for women and girls in our community, and our daughters were dropping out of school because of it. With our earnings and income, we agreed as a group to tackle this problem. Now we make and sell reusable sanitary pads to schools, markets and shops.

**Emily**

Women VSLA Chairperson, Rubanda District





# Youth-Headed Households

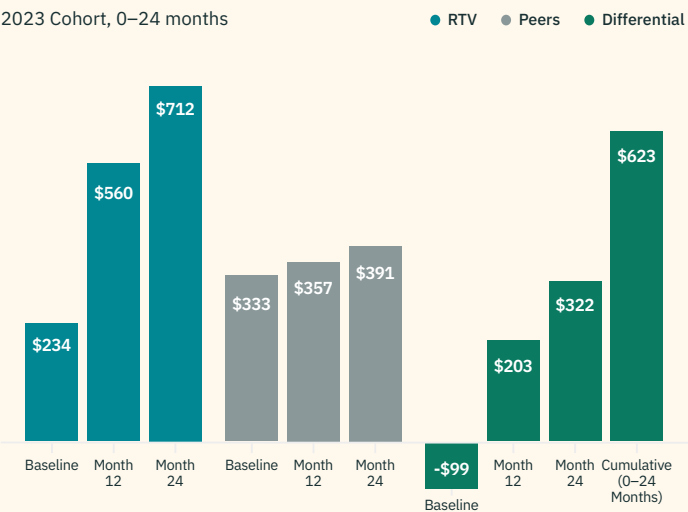
Uganda’s population is young and fast-growing. Youth-headed households (ages 18–30) in last-mile communities face limited access to education, jobs and basic resources, including land. We prioritize these households with targeted inputs, youth-focused financial inclusion and youth-inclusive leadership structures.



Youth-headed households in partner communities unlocked a Total Program Value of \$678 per household over 24 months in comparison to peers, translating to 5.5X the program investment per household.

## Annual Household Income and Production

Youth-headed households in partner communities tripled their **Household Income and Production** from \$234 (\$0.64/day) to **\$712 (\$1.95/day)** at graduation — cumulatively **\$623** more than peers over 24 months.

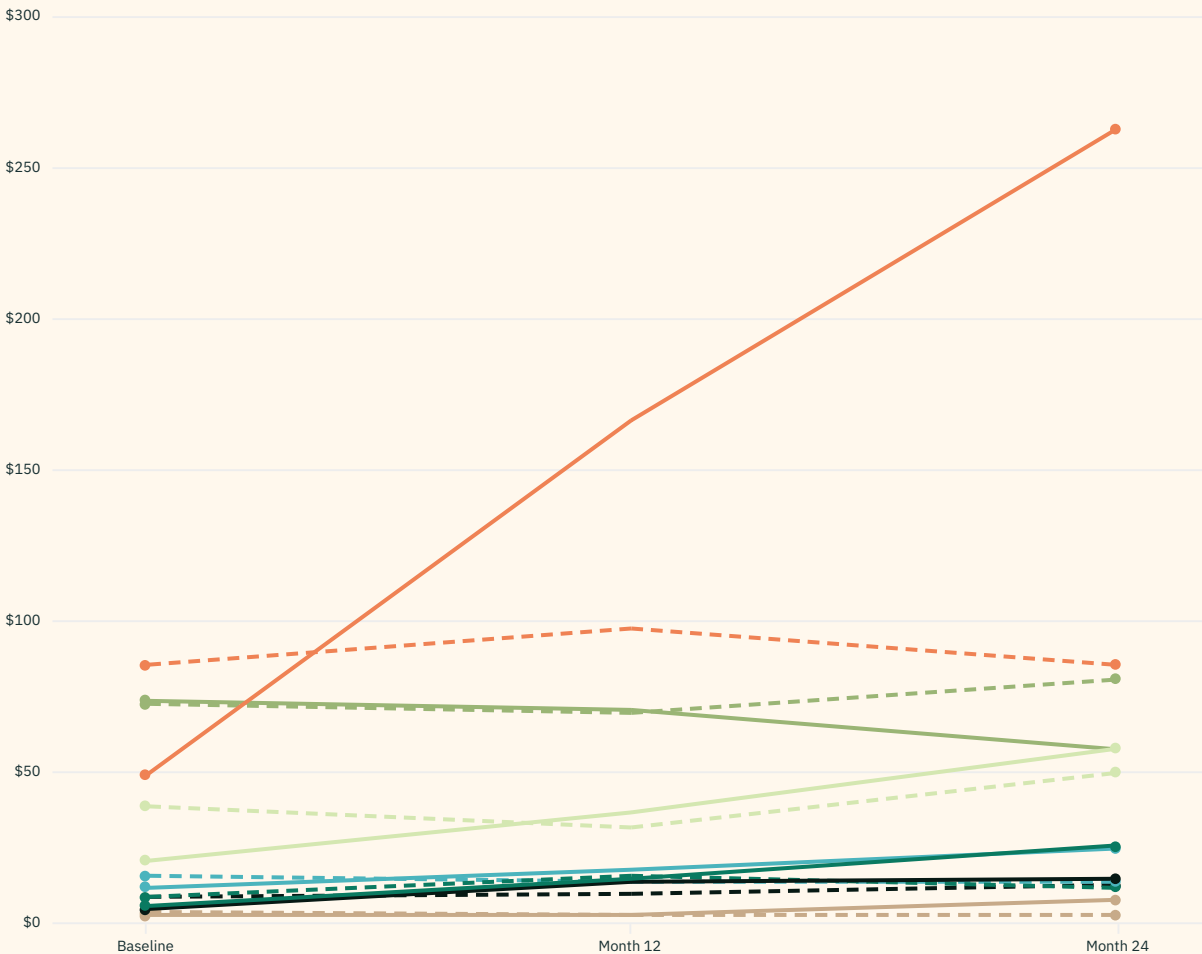


# Household Income by Sources

Partner youth-headed households increased income and production beyond peers while shifting away from casual labor toward agriculture and small business, building higher and more stable earnings. Agriculture Income contributed **83%** to total income gains over peers, followed by **9%** from Small Business Income.

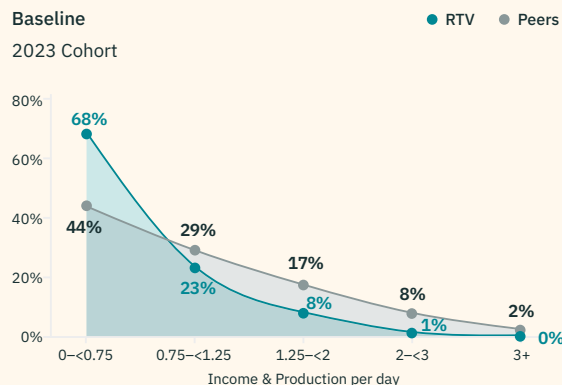
|                          |             | Baseline | Month 24 |
|--------------------------|-------------|----------|----------|
| RTV Agriculture          | <div></div> | \$49     | \$262    |
| RTV Small Business       | <div></div> | \$20     | \$57     |
| RTV Livestock            | <div></div> | \$5      | \$25     |
| RTV Salaried Employment  | <div></div> | \$11     | \$23     |
| RTV Gifts & Remittances  | <div></div> | \$4      | \$14     |
| RTV Rent                 | <div></div> | \$2      | \$6      |
| RTV Casual Labor         | <div></div> | \$73     | \$57     |
| Peer Agriculture         | <div></div> | \$85     | \$85     |
| Peer Small Business      | <div></div> | \$38     | \$49     |
| Peer Livestock           | <div></div> | \$8      | \$11     |
| Peer Salaried Employment | <div></div> | \$15     | \$13     |
| Peer Gifts & Remittances | <div></div> | \$8      | \$12     |
| Peer Rent                | <div></div> | \$3      | \$2      |
| Peer Casual Labor        | <div></div> | \$72     | \$80     |

2023 Cohort, 0–24 months

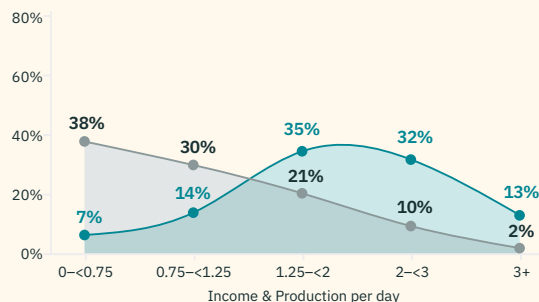




## Household Income Distribution



**Graduation**  
2023 Cohort

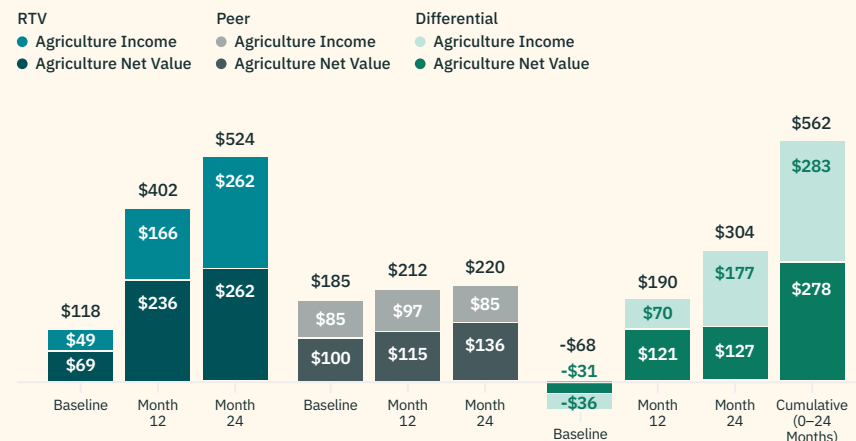


In RTV villages, the share of youth-headed households making under \$0.75/day in Household Income and Production fell from 68% at baseline to **7%** at graduation, while those above \$2/day rose from 1.5% to **45%**, with **13%** making above \$3/day compared to only 0.2% at baseline. Their peers earning under \$0.75 stood at 38%, with only 12% making above \$2/day at endline.

## Agriculture

Youth-headed households achieved **345%** growth in Annual Agriculture Value — **\$562** more than peers. Annual Agricultural Income increased by **439%**, **\$283** more than peers over 24 months, contributing **83%** of the total income gains.

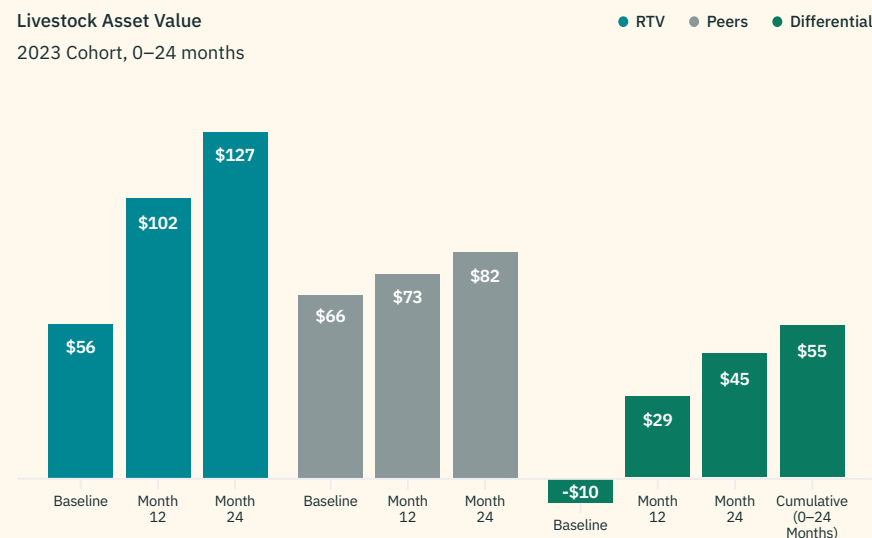
**Annual Agriculture Value & Income**  
2023 Cohort, 0–24 months



## Livestock Assets

Youth-headed partner households also increased their Livestock Assets by **127%** vs. 24% for peer counterparts, adding **\$55** more in Livestock Asset Value from baseline to graduation.

**Livestock Asset Value**  
2023 Cohort, 0–24 months



“

Earlier my yields were low and I could barely earn enough for my family. With the new practices I learned, my harvests improved significantly. With my increased income over the past two years, I have been able to build a better house for my family. I now rent an extra 2.5 acres of land for farming in addition to the 1.5 acres I own and I plan to start a produce business soon.

**Emmanuel**

Youth Partner Community Member, Kyenjojo District





# Impact in Focus

A deeper look at program areas, focusing on participating households in our 2023 cohort (2025 graduating cohort) engaged in agriculture, small business, savings groups and livestock.



# Agriculture

Agriculture is the main source of both food and income for partner communities in last-mile villages. Strengthening agricultural production and earnings is central to RTV's programs, acting as a key driver for sustainable livelihoods and long-term economic resilience.

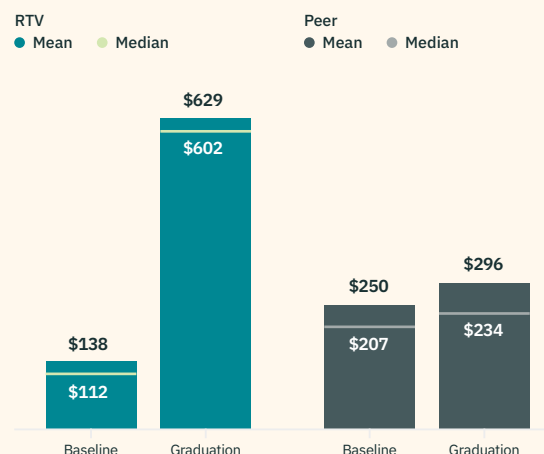
RTV partner communities rely on rain-fed agriculture, with two main growing seasons in most operating areas. During these seasons, households cultivate **seasonal crops** such as maize, beans and Irish potatoes that complete a cycle within one season and address essential food and income needs. Alongside these, households also grow **perennial crops** — including banana, coffee, avocado and jackfruit — that remain productive for many years. While some perennials have distinct harvest peaks, they continue yielding across years. This long-term productivity plays a stabilizing role in helping households reduce both economic and seasonal vulnerability.

## Agriculture Value and Income

Partner communities participating in agriculture are producing more and earning higher incomes from agriculture (vegetables, seasonal and perennial crops), marking a shift away from subsistence farming towards income generation.

### Agriculture Value

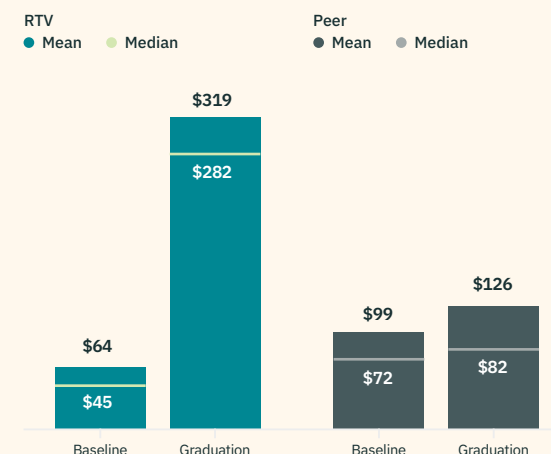
Annual Agriculture Value  
2023 Cohort, Participating households



At graduation, partner households participating in crop cultivation outperformed peers by **\$333** (mean) and **\$369** (median) per household in Annual Agriculture Value — the value of total agricultural production. From baseline to graduation, the mean value increased by **356%** for partner households vs peers' 18%.

### Agriculture Income

Annual Agriculture Income  
2023 Cohort, Participating households



Among partner households participating in crop sales, mean Agriculture Income increased by **396%** from baseline to graduation compared to 27% amongst peers. At graduation, partner households outpaced their peers by **\$193** (mean) and **\$200** (median).



# Drivers of Impact

For last-mile farmers with limited land and significant barriers to access, our program’s training, coaching, inputs and sustainable practices boost participation, land use and crop diversification — driving higher yields, value and income.

## Higher Participation

With access to inputs, knowledge and ongoing support, households increase their participation in cultivation and income generation. RTV households in the graduating cohort show marked gains in both crop cultivation and sales, with clear progress from baseline to graduation.

### Participation in Crop Cultivation

RTV households expanded crop participation significantly across all types, outpacing peers.

- Households cultivating seasonal crops grew near-universal, while perennial cultivation rose from 67% at baseline to **91%** at graduation.
- Vegetable cultivation saw the largest shift, increasing from 26% to **87%** of the households.
- Peer households, by contrast, experienced modest gains in vegetable farming alongside slight declines in perennial and seasonal crop participation.

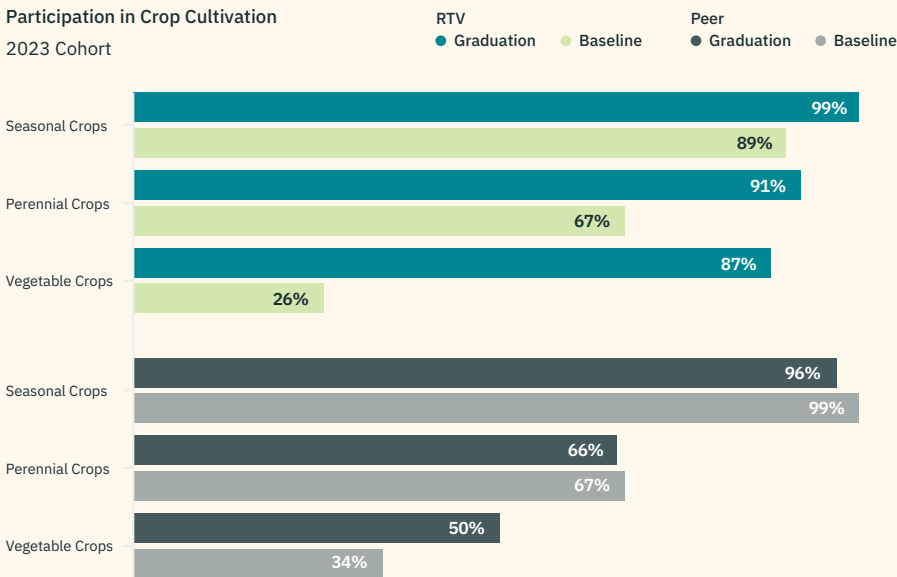
### Participation in Income Generation

Participation in crop sales increased substantially.

- Households engaged in generating income from seasonal crops rose from 70% to **97%**, perennial from 43% to **82%**, and vegetables from 10% to **59%** — reflecting a major shift from cultivation to market engagement. The strongest relative gains in participation were seen in vegetable and perennial crop sales.
- Peers experienced a stagnating trend in market participation across crop types during the same time period.

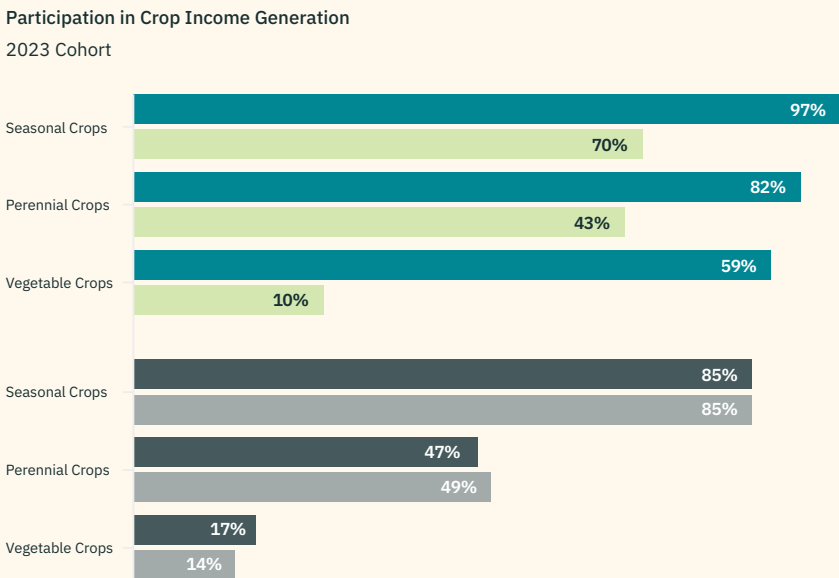
Participation in Crop Cultivation

2023 Cohort



Participation in Crop Income Generation

2023 Cohort





## Crop Diversification

Crop diversification is an important strategy for farmers with small landholdings, helping them secure food, stabilize income and protect soils. Through our training and coaching, farmers learn how to plan and adopt diverse crop mixes that strengthen both household well-being and long-term productivity.

At graduation, RTV households show broader participation across crop types and greater on-farm diversity than peers. With small plots and rain-dependence risks, a mixed crop portfolio spreads shocks, uses land across both seasons, and smooths cash flow and consumption. The result is steadier production, more sales opportunities and higher Agriculture Value and Income.

### Participation in Seasonal, Perennial and Vegetable Farming at Graduation

|                         | RTV  | Peer |
|-------------------------|------|------|
| Seasonal Only           | 2%   | 18%  |
| Perennial Only          | 1%   | 3%   |
| Vegetable Only          | 0.1% | 0.3% |
| Seasonal and Perennial  | 10%  | 28%  |
| Seasonal and Vegetable  | 5%   | 12%  |
| Perennial and Vegetable | 1%   | 0%   |
| All Crop Types          | 81%  | 39%  |

# 81%

of partner households are engaged in seasonal, vegetable and perennial farming by graduation vs 39% of peers.

### Crop Diversity

# 5

**Seasonal crop varieties on average planted** by partner communities, with increased crop diversity (+2) from baseline to graduation. Peers are averaging **three** varieties at month 24.

# 4

**Perennial crop varieties planted** by partner communities, an increase from averaging **one** crop at baseline. Peers on average are planting **two** varieties by month 24.



# Improved Yields and Market Returns

Higher yields in both seasonal and perennial crops remain a core driver of growth in **Agriculture Value** and **Agriculture Income** among partner households. With the use of improved seeds, good agronomic practices and continued support and coaching by our implementation and technical agriculture teams, partner communities are able to improve land productivity, achieve higher yields per unit planted and grow production compared to their peers.

To measure results, we look at **yield improvement** – the change in yield per unit planted from baseline to graduation, aggregated across crops and weighted by participation. **Yield efficiency** per unit planted is another measure that provides insights into the RTV–peer yield gap over the last 12 months measured at graduation, also aggregated and weighted by participation. For root crops (sweet potatoes, cassava), we report average household yield (units differ at planting vs harvest); other seasonal crops use per-unit planted yields.



93%

**Improvement in yield per unit planted** achieved by partner households from baseline to graduation compared to 23% in peers for seven major **seasonal crops**<sup>15</sup>. For root crops, the average yield improvement was 67% vs 51% amongst peers.

51%

**Yield efficiency per unit planted** in comparison to peers for seven major **seasonal crops** in RTV partner households compared to peers.

68%

**Yield efficiency per unit planted** for RTV's core **seasonal** input crops.<sup>16</sup>

345%

**Average yield improvement** in partner households from baseline to graduation for the highest participating **perennial crops** – banana<sup>17</sup>, coffee, avocado and jackfruit. Partner households achieved **29% yield efficiency per unit** in comparison to peers for these crops.

<sup>15</sup> Beans, Irish potatoes, maize, groundnuts, millet, sorghum and soybean.

<sup>16</sup> Beans, Irish potatoes, maize, groundnuts and soybean.

<sup>17</sup> Banana includes plantain, dessert banana and brewing banana (banana used for preparation of fermented products and beverages).

## Reduced Barriers to Access

Reducing access constraints turns intent into investment for farmers. With coaching, inputs, and financial inclusion, partner households scale up cultivation, adopt good practices and participate more in production and income generation.

## Investments in Farming

### Input spending

RTV households maintain broad participation in farm inputs while keeping average spending per household **10%** lower than peers, reflecting greater efficiency and access.

**25%**

**less spending on seeds** vs peers by a greater number of households, indicating broader access within the 24 months program cycle.

**24%**

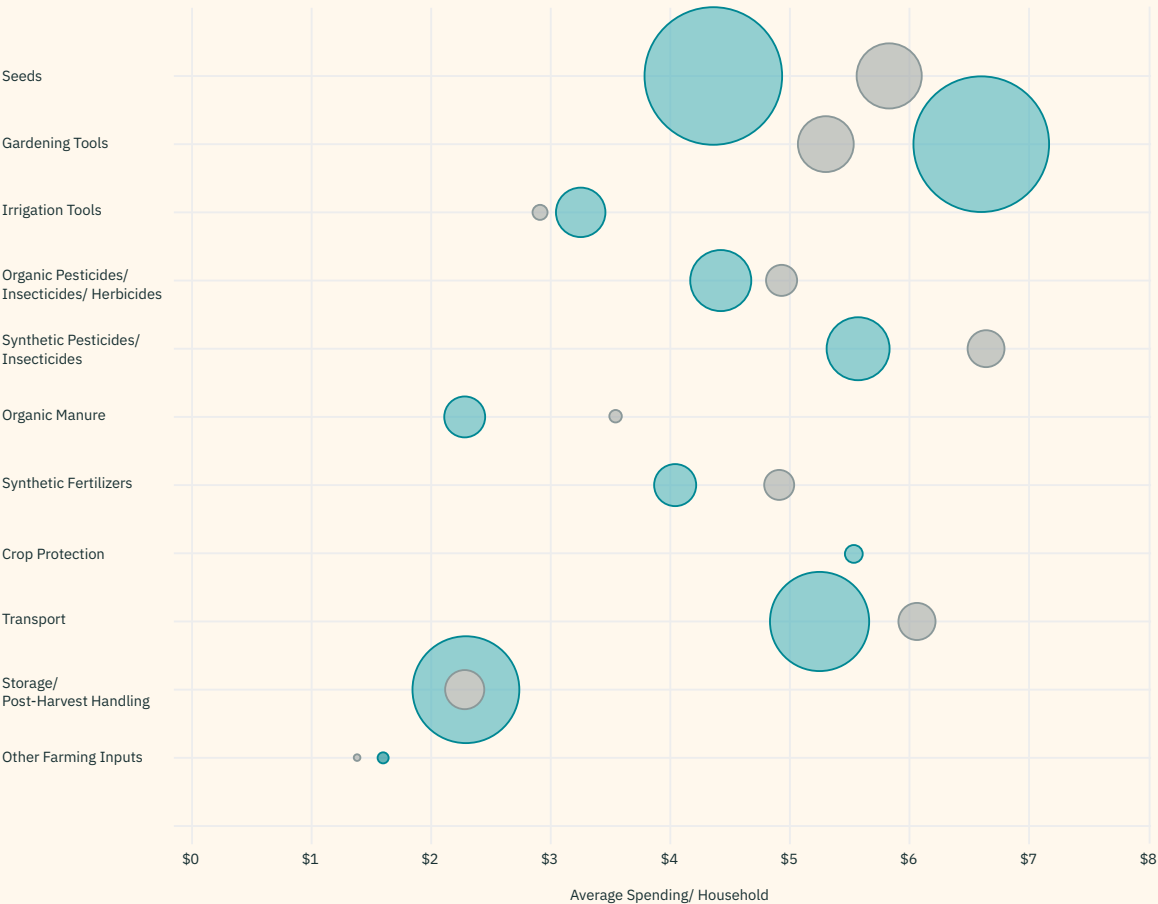
**higher spending** vs peers by a greater number of partner households on gardening tools as production expands.

**10%**

**less spending on organic pesticides and 36% less spending on organic manure** than peers, reflecting the adoption of low-cost, locally made alternatives.

Average Farm Input Spending  
2023 Cohort

● RTV ● Peers  
Bubble size = Number of Households







### Use of improved seed

Higher use of improved seed for seasonal crops suggests better potential yields, resilience and market competitiveness.

**65% of participating partner households use improved seeds** for beans, maize and groundnuts vs 29% of peers in the last 12 months, indicating strong adoption of training and input support offered in the first six months of the project.

### Hired labor

An increase in hired labor indicates that households have improved capacity to supplement household labor and expand production.

**24% of partners vs 14% of peers** invest in hired farm labor with a **4%** higher daily average spend by partner households.

### Land expansion

Although a slightly smaller share of RTV households rented land than peers (**23%** vs 26%), they rented **13%** more acreage and spent **24%** more on average. They also accessed better quality plots with more high-fertility land (**18%** vs 7%) and less low-fertility land (**4%** vs 9%). Nearly all rentals (**99%**) were allocated to agriculture. In addition, RTV households were more likely to purchase land (**3%** vs 2%), acquiring about twice the acreage (**0.69** vs 0.33 acres). This reflects stronger investment in productive land use and growing capacity of partner households to expand agriculture activities.

# Higher Land Productivity

With greater crop diversity and improved farming practices, RTV partner households continue to achieve markedly higher productivity per unit of land than peers. A greater proportion of RTV households practice intercropping — a system that enhances soil health and efficient land use — yet they demonstrate strong performance in both monocropping and intercropping, cultivating a wider range of crops under each and reflecting greater diversification. On average, partner households record **68%** and **84%** higher land-use efficiency in monocropping and intercropping respectively, producing higher average yields from comparable land areas. The analysis adjusts for land size and crop participation, assuming equal allocation of average land across the average number of crop varieties planted under each system by RTV and peers.

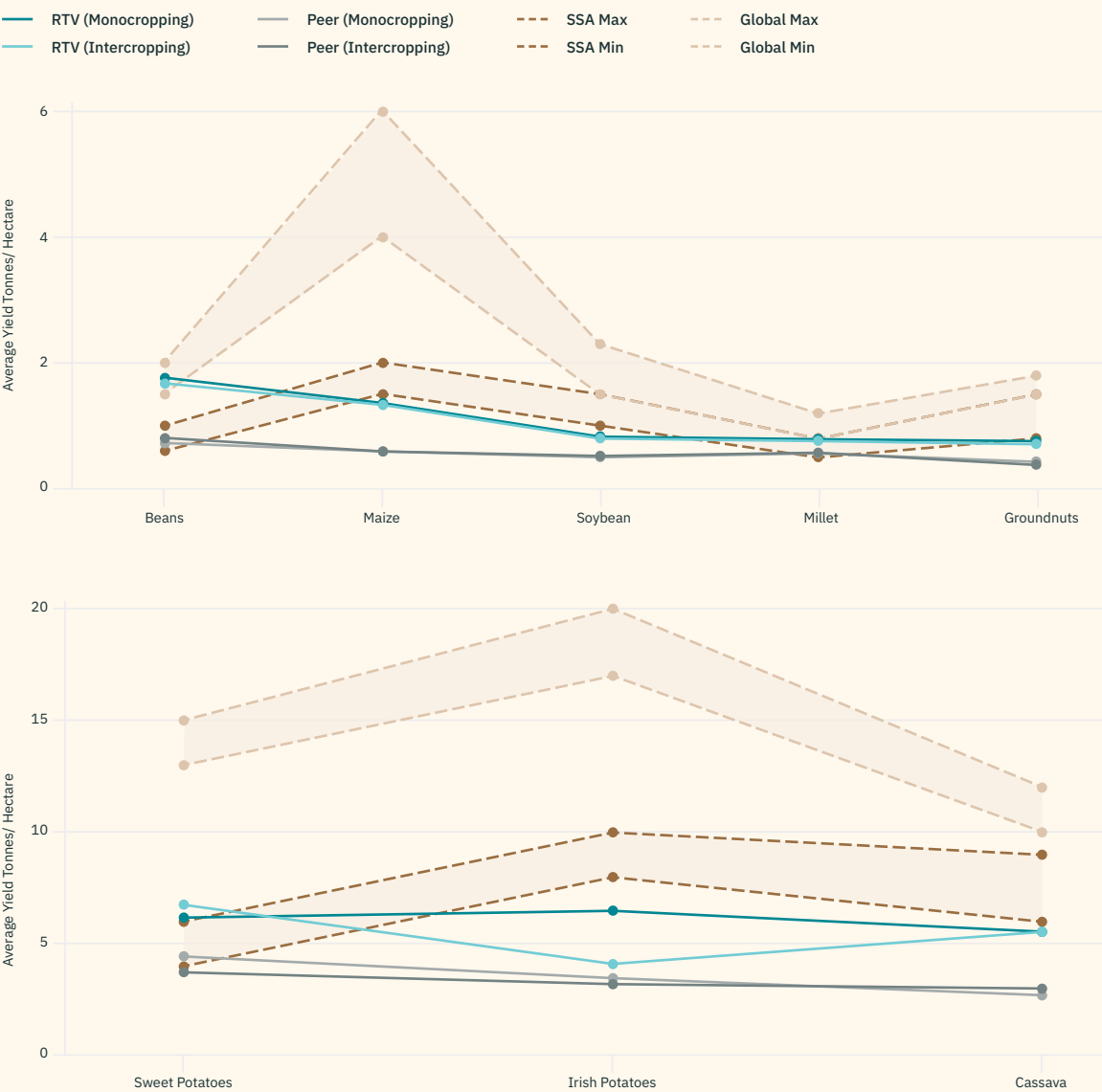
Major crop varieties — particularly beans, millet, sorghum and sweet potatoes — meet or exceed sub-Saharan Africa yield benchmarks for RTV households. While global yield benchmarks remain higher due to greater mechanization and input intensity, RTV’s results show how knowledge-driven, smallholder practices can substantially close the productivity gap under rain-fed conditions.

## Access to Credit (VSLAs)

Low-interest VSLA loans reduce upfront cost barriers, enabling timely planting and market participation.

**34%**  
of loans accessed were invested in agriculture inputs by partner communities in the last 12 months, vs 16% by peer communities.

Average Crop Yields Compared to Sub-Saharan Africa and Global Benchmarks







## Adoption of Good Agricultural Practices

A 24-month program with intense group coaching and ongoing household coaching drives durable practice change. Partners on average have knowledge of **six** improved agricultural practices at graduation vs four among peers translating to higher adoption of good practices, monitored throughout the program cycle, which have a strong relationship to higher production.

A multivariable model estimating the independent effects of RTV-promoted agricultural practices on Annual Agriculture Value shows statistically significant positive associations across several practices. The largest gains are linked to the use of three composts, liquid manure and soil management, while water control, post-harvest management and organic pesticides also contribute positively — demonstrating the role of these practices in reinforcing agricultural value.

### Graph Key

#### **Coefficient estimate** (dot)

Represents the independent effect of each practice on Annual Agriculture Value, holding other factors constant. Larger values indicate stronger positive associations.

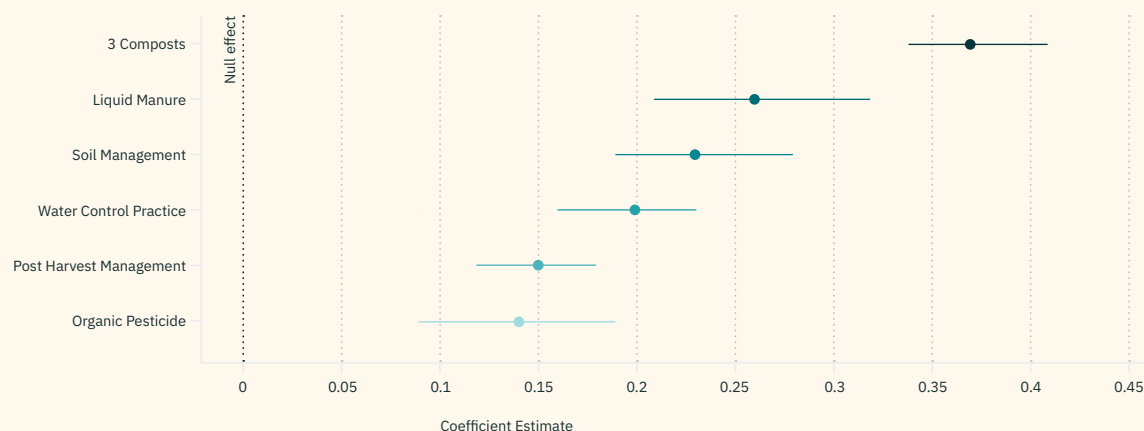
#### **Confidence interval** (line)

Shows the precision of the estimate; intervals that cross 0 are not statistically significant.

#### **Zero line** (dashed)

Represents no effect; estimates to the right indicate positive effects, while those to the left would indicate negative effects.

Relationship Between Adoption of Good Agricultural Practices and Agriculture Value  
2023 Cohort



# Guided by Data, Driven by Communities

## Promise's Journey

### Starting from the Last Mile: Learning New Ways to Farm

In a last-mile village in Rukiga District, 25-year-old Promise reflects on how much has changed over the past two years since participating in RTV's program. When she first joined the program, the introduction of techniques such as planting in rows, setting up keyhole gardens, and producing organic manure was entirely new to her. "I was thrilled to experiment with them for the first time," she recalls. "I actively participated in practical demonstrations, such as gathering raw materials for the production of organic manure. Additionally, I helped establish a demonstration garden for my village. This experience significantly enhanced my understanding of the training sessions." Promise grows Irish potatoes, beans, peas, millet and bananas. With good quality seeds that she received after the training sessions, Promise saw her farm yields improve while eleven varieties of vegetables brought diversity to her household's meals and boosted nutrition.

### Building Financial Stability and a Healthy Household

The shift was not only about agriculture. Early on, Promise joined a youth savings group, where she learned to set savings targets and manage funds with purpose. Access to credit and collective resources through the VSLA enabled her to plan for her family's needs while investing in her farm. Vital yet straightforward practices such as boiling water, washing hands and maintaining sanitation structures began to shape a healthier home environment. "My family drinks boiled water, and I ensure that our environment is clean. We have a functional tippy tap, a covered latrine, and a dish rack. We also enjoy the vegetables we grow in our keyhole and backyard gardens," she shared.



*Promise in her farm in  
Rukiga District*



“

**RTV team frequently visited my home to check on various components I had implemented and offer help in setting up a keyhole garden, building a tippy tap, and demonstrating how to create proper compost pits**

Promise’s biggest challenge was digging water trenches and compost pits, key practices to support agriculture. “The officer provided assistance and gathered community support. I often engaged in extensive and fruitful discussions with the officer,” Promise shared.

Household-level coaching ensures adoption, and household progress data, recorded through our custom-build Implementation Application, guides prioritization and delivery.

This cycle of learning and adjustment means that communities don’t just adopt practices temporarily, but integrate them into daily life in a way that lasts. As the RTV team member who worked with Promise observed, “Promise gradually gained confidence and expressed herself more openly, especially in areas where she faced obstacles. This made it easier for me to assist her.”

### Results and Lasting Change

Two years later, Promise’s household is thriving. Her Household Income and Production has more than tripled, rising from <\$1 to over \$2/day in 24 months. With improved harvests, healthy meals from her vegetable garden and savings from the VSLA, she now speaks of the future with confidence.

As Promise looks ahead, she plans to expand her farm and contribute more to her savings group. Her story is one among many in last-mile communities that shows how household coaching, regular monitoring, and long-term evaluation come together to create a foundation for sustainable progress.

### Coaching and Data in Action

Behind these changes was a system of household coaching that blended personal follow-up, real-time data, and continuous learning, supporting Promise and her neighbors in steadily building toward lasting change. During her first six months, Promise participated in agriculture, financial literacy, hygiene, and livestock training sessions, each lasting four to five hours and reinforced with hands-on practice. RTV team members visited her home to connect with her on a household level and provide guidance. “RTV team frequently visited my home to check on various components I had implemented and offer help in setting up a keyhole garden, building a tippy tap, and demonstrating how to create proper compost pits,” she shared.



top Promise using the tippy tap she installed for hand washing

bottom RTV team member with Promise during a household-level coaching session

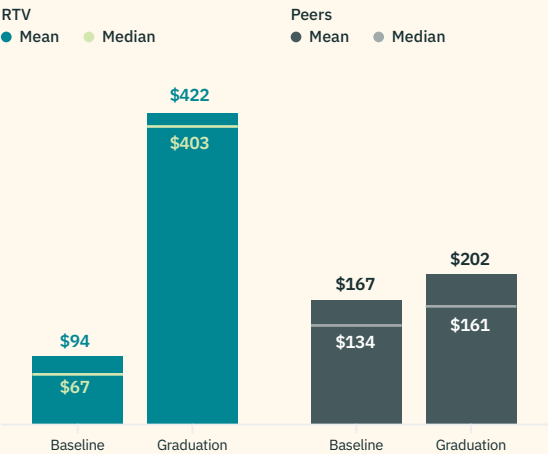
# Seasonal Crops

Seasonal crops with the highest participation are driving clear gains for RTV households. Production value rose sharply for all growers, income jumped among sellers, and consumption-only households also advanced and outpaced their peers.

## Seasonal Value and Income

### Seasonal Value *Growers*

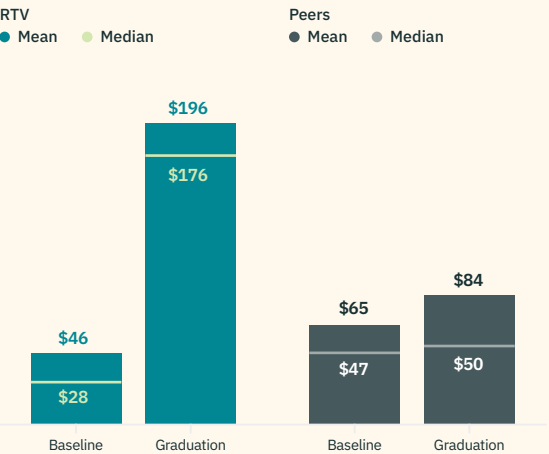
Annual Seasonal Value  
2023 Cohort, Participating households



RTV growers increased their mean **Seasonal Value** by **347%** from baseline to graduation compared to 21% for peers. At graduation, partner households outpaced their peer counterparts by **\$220** (mean) and **\$241** (median).

### Seasonal Income *Sellers*

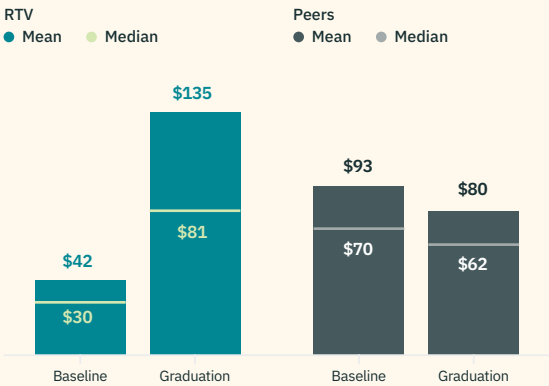
Annual Seasonal Income  
2023 Cohort, Participating households



Among RTV households selling seasonal crops, mean **Seasonal Income** increased by **323%** from baseline to graduation while peers increased by 29%. Partner households earned **\$112** (mean) and **\$126** (median) more than peers at graduation.

### Seasonal Value *Non-Selling Growers*

Annual Seasonal Value  
2023 Cohort, Participating households



At graduation, the proportion of non-selling seasonal growers reduced from **22% to 2%** by graduation. These vulnerable households increased their mean **Seasonal Value** by **222%** versus a 15% decline experienced by peers. At endline, partner households in this group earned **\$55** (mean) and **\$18** (median) more than peers.



# Analysis by Crop Type

For seasonal crops with the highest cultivation, partner households achieved higher yields and maintained competitive prices to peers across all major varieties. The nine key crops — beans, maize, sweet potatoes, cassava, groundnuts, Irish potatoes, millet, sorghum and soybean — account for **96%** of seasonal production by use in partner communities and 97% amongst peers. While communities cultivate a broader range, these crops capture the vast majority of seasonal agriculture in both partner and peer households. The crops representing major RTV inputs — beans, maize, groundnuts, Irish potatoes and soybean — represent a weight of 57% in partner communities and 56% among peers.

## Seasonal Value and Income

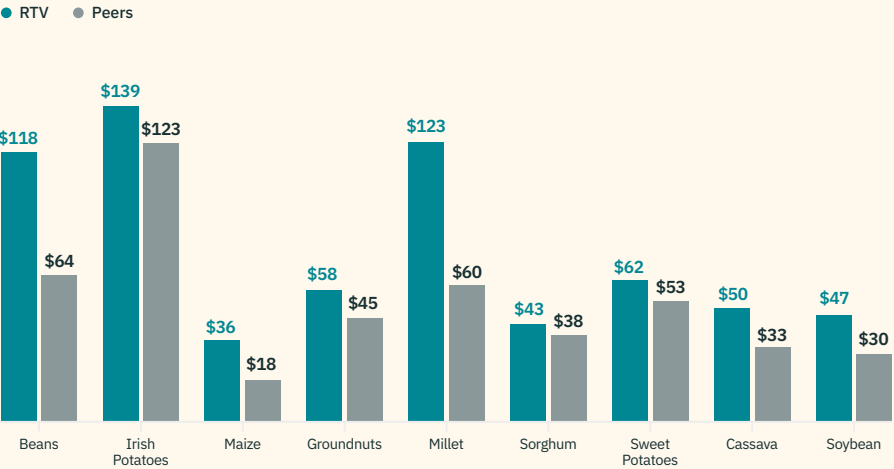
Partner households not only generate higher crop values than peers across nearly all major varieties, but also convert those gains into higher crop income, reflecting stronger yields and market integration.

Partner households exceeded the peer households in Seasonal Crop Value and Income for these major seasonal crops with a topline weighted average differential at graduation of **48%** and **60%**, respectively. For RTV input varieties beans, maize, groundnuts, Irish potatoes and soybean, partner households gained **51%** in Seasonal Crop Value and **70%** in Seasonal Crop Income compared to peers.

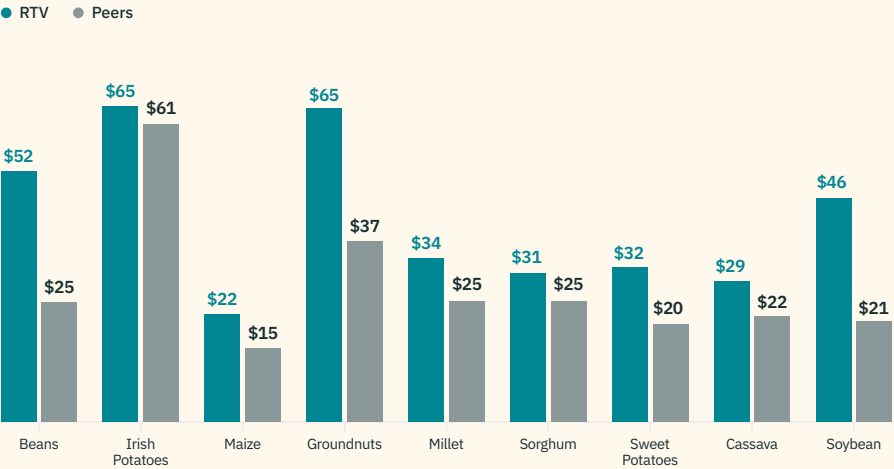
Partner households outpace their peers for all crop varieties in **Seasonal Value** with the highest value differential, in terms of relative and absolute gains, in millet (**104%**, **\$63**), beans (**84%**, **\$54**) and maize (**98%**, **\$18**).

Across all varieties, RTV households achieved higher **Seasonal Incomes** than peers. The highest income differential is observed in soybeans (**124%**, **\$26**), beans (**109%**, **\$27**) and groundnuts (**74%**, **\$28**), three of RTV’s key input crops.

Annual Seasonal Crop Value by Crop Type  
2023 Cohort



Annual Seasonal Crop Income by Crop Type  
2023 Cohort



Quantities Produced and Sold

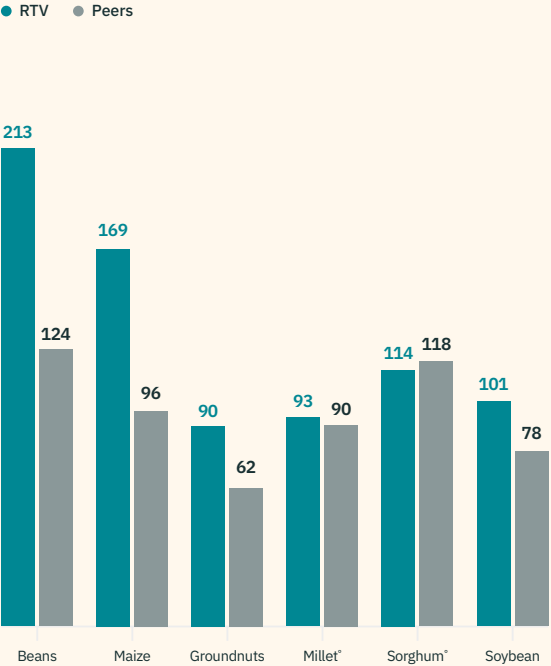
Partner households produced more and sold more across crop varieties. On average (weighted by participation), participating partner households produced **44%** and sold **43%** more than peers at graduation for all nine crops.



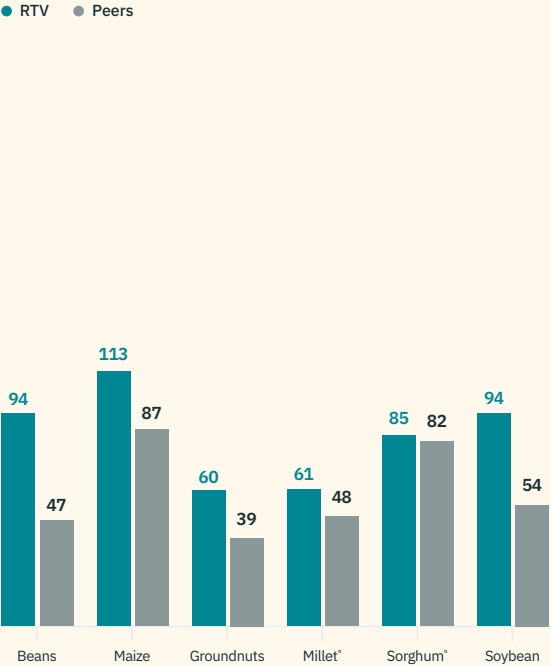
**Partner households produced higher quantities than peers across seven crops** (millet and sorghum results not statistically significant) with the highest quantity gains in beans (+73%), maize (+75%) and groundnuts (+45%), the major RTV input crops.

The highest proportion of gains over peers in quantities sold was for major RTV input crops: beans (+101%), soybean (+76%), groundnuts (+54%) and sweet potatoes (+35%).

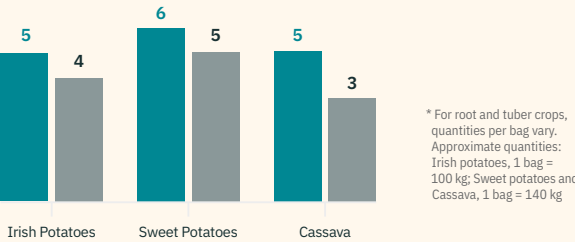
Annual Seasonal Crop Quantities Produced (kg)  
2023 Cohort



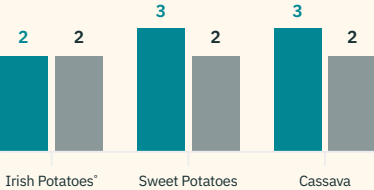
Annual Seasonal Crop Quantities Sold (kg)  
2023 Cohort



Annual Seasonal Crop Quantities Produced (Bags)  
2023 Cohort



Annual Seasonal Crop Quantities Sold (Bags)  
2023 Cohort



\* Results not statistically significant



Yields per Unit

Improved yields and yield efficiency per unit planted translated to bigger harvests for partner communities.

Yield Improvement — Baseline to Graduation:

RTV households achieve higher yield improvements across all crop types from baseline to graduation, outpacing peers who see a decline in yields for maize and cassava. Highest yield improvement (per unit planted) is seen in groundnuts, beans, millet and maize.

| Crop Type                                                      | RTV  | Peer |
|----------------------------------------------------------------|------|------|
| Beans                                                          | 99%  | 50%  |
| Irish Potatoes                                                 | 54%  | 59%  |
| Maize                                                          | 71%  | -18% |
| Groundnuts                                                     | 200% | 39%  |
| Millet                                                         | 80%  | 10%  |
| Sorghum                                                        | 30%  | 0%   |
| Soybean                                                        | 32%  | -11% |
| Topline Yield Improvement Per Unit (Weighted by participation) | 93%  | 23%  |
| Sweet Potatoes                                                 | 75%  | 66%  |
| Cassava                                                        | 48%  | -7%  |
| Topline Average Yield Improvement (Weighted by participation)  | 67%  | 52%  |

Yield Efficiency — RTV vs Peers:

Partner households achieve higher yield efficiency per unit planted in comparison to peers across all crop types, with the highest efficiency achieved for groundnuts and maize. At the topline level, the yield efficiency is influenced by the crop participation weights, which is highest for beans, maize and groundnuts amongst partner communities.

| Crop Type                           | Yield Efficiency/ Unit Planted vs Peers |
|-------------------------------------|-----------------------------------------|
| Beans                               | 32%                                     |
| Irish Potatoes                      | 34%                                     |
| Maize                               | 101%                                    |
| Groundnuts                          | 104%                                    |
| Millet                              | 26%                                     |
| Sorghum                             | 13%                                     |
| Soybean                             | 48%                                     |
| Topline (Weighted by participation) | 51%                                     |





### Distribution of Yield Per Unit — RTV vs Peers:

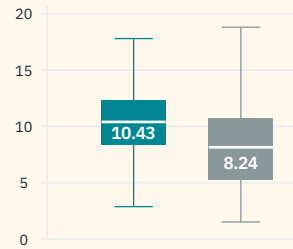
RTV partner households achieved higher median yields per unit planted across all major<sup>18</sup> crops analyzed, with yield distributions generally higher than those of their peers.

*The box-and-whisker plots show the distribution of crop yield per unit, with the box representing the middle 50% of reported yields and the line/label marking the median. The whiskers extend to show the overall range of yields observed.*

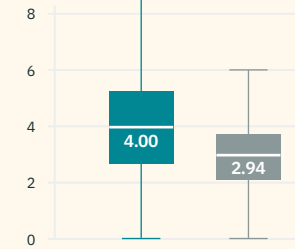
● RTV ● Peers

<sup>18</sup> For root crops, cassava and sweet potatoes the box-and-whisker plots are based on average yield. For all other crops, they are based on yield per unit planted.

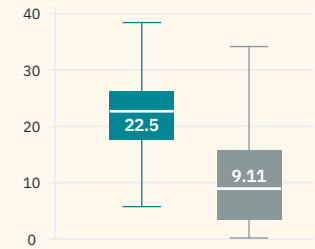
**Beans**  
Yield per unit (Kg)



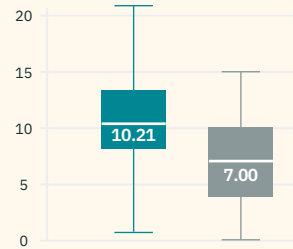
**Irish Potatoes**  
Yield per unit (Bag)



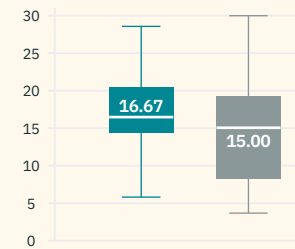
**Maize**  
Yield per unit (Kg)



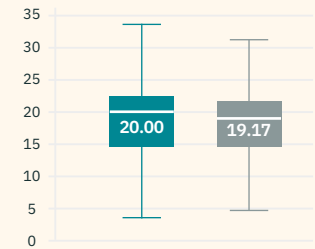
**Groundnuts**  
Yield per unit (Kg)



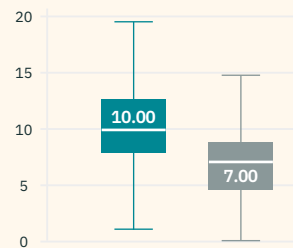
**Millet**  
Yield per unit (Kg)



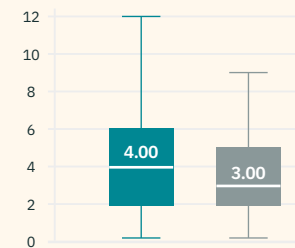
**Sorghum**  
Yield per unit (Kg)



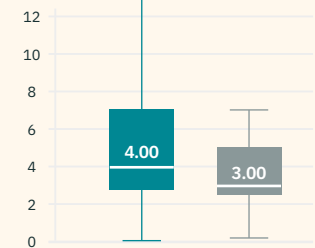
**Soybean**  
Yield per unit (Kg)



**Sweet Potatoes**  
Yield per unit (Bag)



**Cassava**  
Yield per unit (Bag)



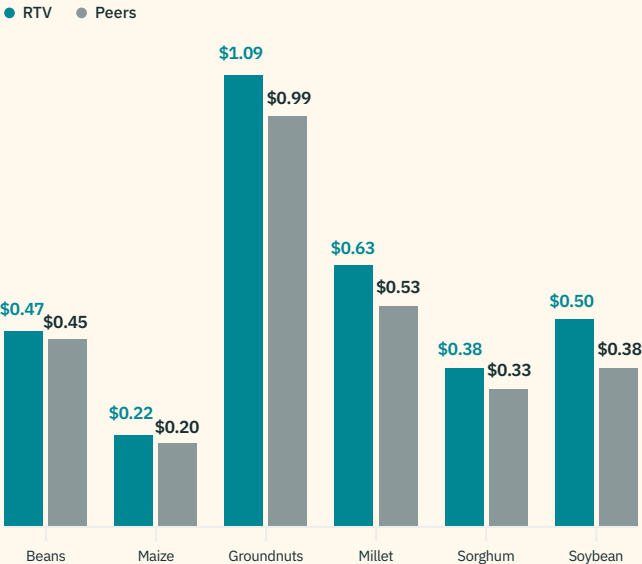


Market Price per Unit

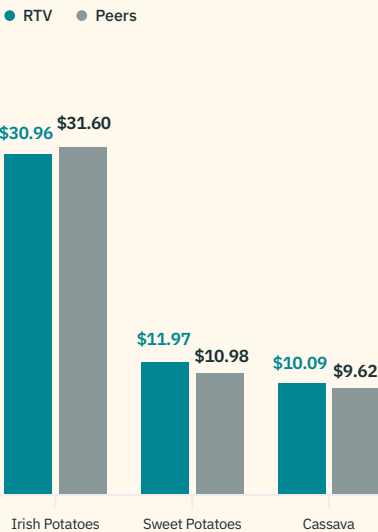
Partner households secured higher market prices across most major crops. While price differentials may be influenced by several factors, good post-harvest practices and higher volumes are likely contributors to improved average prices observed among RTV households.

On (weighted) average, partner households sold seasonal crops at an **8%** higher market price than peers with eight of the nine major crops fetching higher average market prices per unit sold. We see a more pronounced differential in average market price between partner households and peers, particularly for soybean (+31%), millet (+17%), sorghum (+15%), maize (+10%) and groundnuts (+10%).

Seasonal Crop Average Market Price/Unit (kg) by Crop Type  
2023 Cohort



Seasonal Crop Average Market Price/Unit (bags) by Crop Type  
2023 Cohort



**Distribution of Market Price Per Unit (\$) — RTV vs Peers:**

Median market prices per unit were higher for most major crops — including beans, maize, groundnuts, millet, sorghum, soybeans and sweet potatoes — and comparable for Irish potatoes and cassava, suggesting RTV and peer households have access to similar markets, though RTV farmers generally reported higher ranges.

*The box-and-whisker plots show the distribution of reported market prices per unit, with the box representing the middle 50% of reported values and the line/label marking the median price. The whiskers extend to show the full range of prices observed.*

● RTV ● Peers





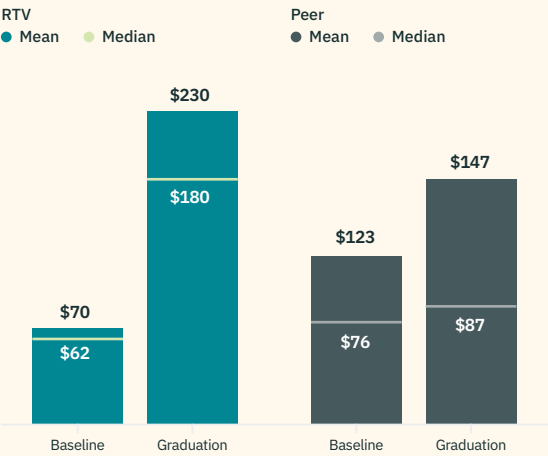
# Perennial Crops

Perennial crops for participating households are generating sustained value gains for RTV households. Growers and sellers saw sharp increases in value and income, and the proportion of consumption only households decreased, strengthening their base compared to peers.

## Perennial Value and Income

### Perennial Value *Growers*

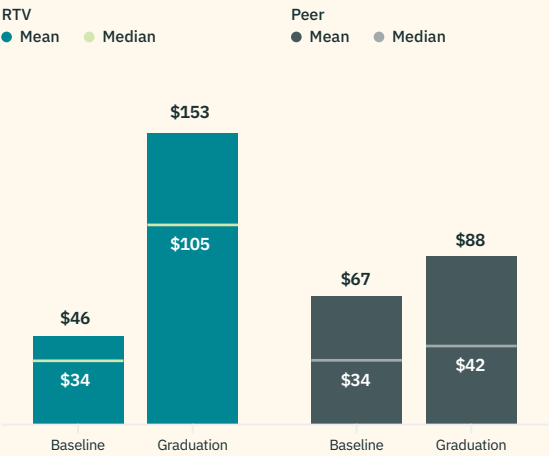
Annual Perennial Value  
2023 Cohort, Participating households



RTV perennial growers increased their mean **Perennial Value** by **228%** from baseline to graduation compared to peers’ 20%. At graduation, partner households generated **\$83** (mean) and **\$93** (median) higher perennial value than peers.

### Perennial Income *Sellers*

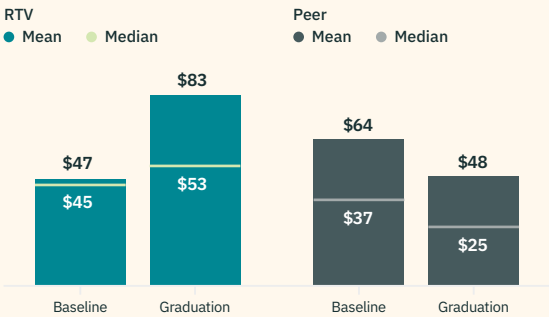
Annual Perennial Income  
2023 Cohort, Participating households



Among perennial sellers, mean **Perennial Income** in RTV households increased by **234%** vs 31% amongst peers. Partner households earned **\$65** (mean) and **\$63** (median) more than peers at graduation.

### Perennial Value *Non-Selling Growers*

Annual Perennial Value  
2023 Cohort, Households participating in cultivation only



At graduation, non-selling perennial growers were **11%** of RTV households (down from 36% at baseline). These vulnerable households lifted their mean **Perennial Value** by **78%** from baseline to graduation. Comparable peer group (28% of households) declined 25% in the same time period. RTV households in this group generated **\$35** (mean) and **\$28** (median) higher value than their peer counterparts at graduation.

“

Farming has always been my main source of income. But in the past, my banana and coffee garden never used to look as good as they do today. We did not know about the use of fertilizers or good quality seeds. Now with the manure we make and the training we received, they are thriving and our harvests have grown.

**Provia**

Partner Community Member, Rubirizi District





## Analysis by Crop Type

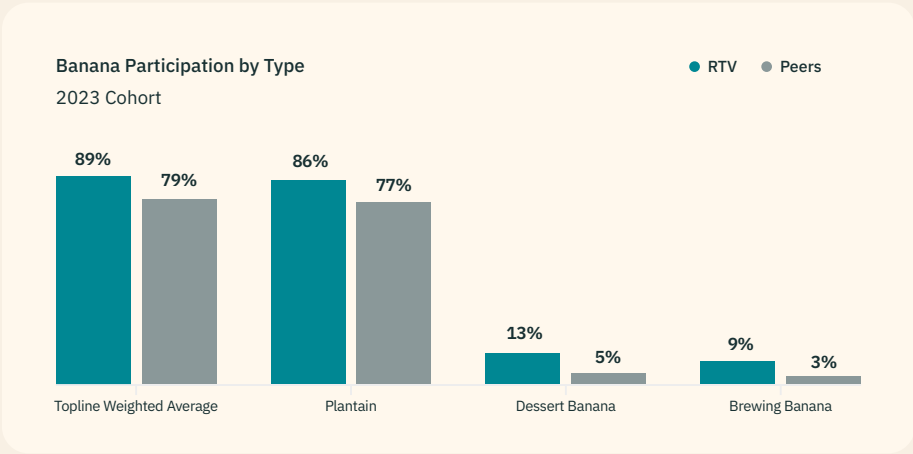
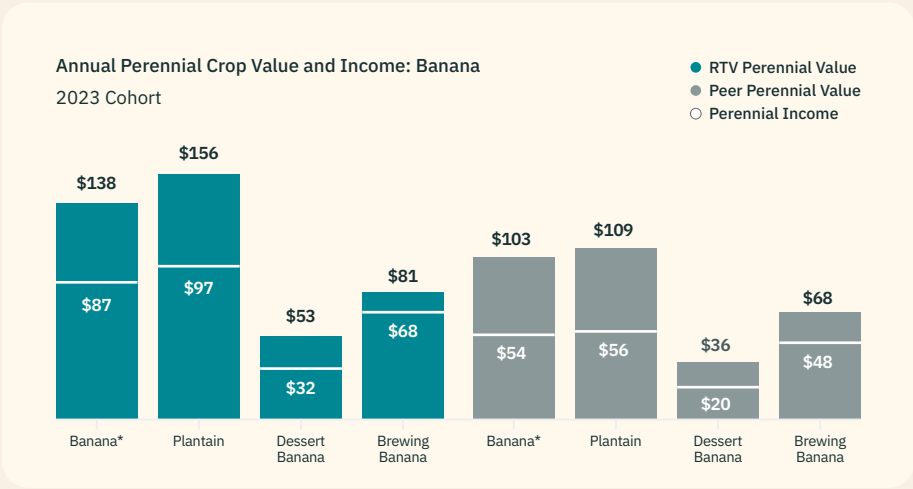
For the major perennial crops with the highest participation – banana, coffee, avocado and jackfruit – partner households produced more and sold more than peers. While partner households cultivate a variety of perennial crops based on local conditions, geography and availability, our analysis focuses on the top contributors to participation, representing an aggregate weight of **72%** in partner and peer households. By adopting improved agricultural practices, such as controlling the spread of Banana Bacterial Wilt (BBW), adding value to coffee production and following good post-harvest management practices, partner households have been able to not only increase their production and quantities sold, but also capitalize on competitive markets for many of these crops.

### Perennial Value and Income

Partner households not only generate higher perennial crop values than peers for major crops but also convert those gains into stronger crop income, reflecting sustained yields and market participation.

Partner households exceeded peer households in Annual Perennial Crop Value and Income for these four major perennial crops, with a topline weighted average differential at graduation of **38%** and **69%**, respectively. The most significant gain in value weighted by crop participation is for coffee with partner households achieving **104%** higher income and value than peers.

### Banana

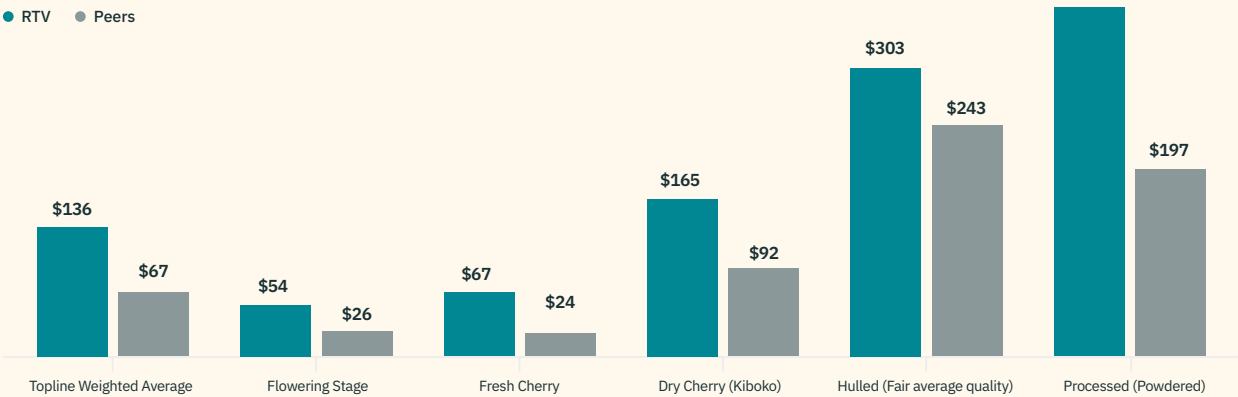


Partner households show higher value and income across all banana varieties, outpacing peers by **33%** in value and **63%** in income (topline weighted average) – reflecting stronger productivity and market participation across all varieties. Plantain is the most valuable variety with the highest participation amongst both partners and peers, contributing **\$156** in Annual Value and **\$97** in Annual Income to partner households compared to \$109 and \$56 for peers.

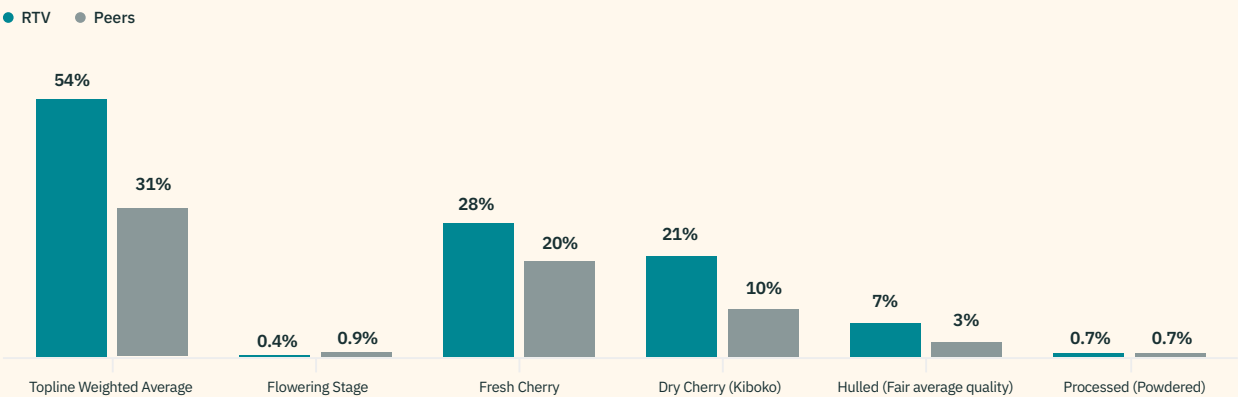
\*Topline Weighted Average

Coffee

Annual Perennial Crop Value and Income: Coffee  
2023 Cohort



Coffee Participation by Selling Stage  
2023 Cohort



Topline Weighted Average

Flowering Stage

Fresh Cherry

Dry Cherry (Kiboko)

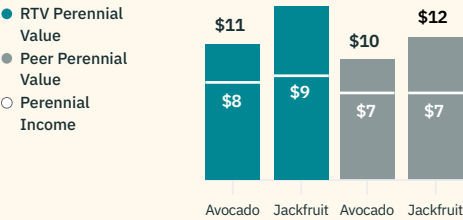
Hulled (Fair average quality)

Processed (Powdered)

RTV households are participating more in coffee production and sale. While a small share of households sell prematurely at the flowering stage to meet urgent needs — locking in lower prices — most RTV growers sell at later stages such as fresh cherry, dry cherry, hulled, or powdered coffee, where returns are significantly higher. The largest value gains are realized at the processed stage, where RTV households nearly double the income of their peers, although participation at that stage remains limited. Across all stages, partner households are achieving higher average value and income gains than peers, with the highest relative price gains achieved in fresh cherry (+183%), the highest participating selling stage.

Other Crops

Other Crops Annual Perennial Crop Value  
2023 Cohort



Avocado Jackfruit Avocado Jackfruit

Though smaller contributors to value, both avocado and jackfruit have high participation in the communities and provide meaningful dietary diversity and modest income. For jackfruit in particular, partner households outpaced peers by 22% in value and 35% in income.



### Banana Bacterial Wilt

Bananas remain the backbone of household diets and incomes in Uganda, where they are consumed daily and provide a reliable year-round harvest. Yet this critical crop faces a persistent threat from Banana Bacterial Wilt (BBW), one of the most devastating diseases in the region. BBW infection destroys the entire mat, with potential to wipe out 100% of production if left unmanaged — jeopardizing both food security and household earnings.

In the past 12 months, 40% of RTV partner households and 56% of peer households reported BBW on their plantations. Evidence shows that simple management measures — such as removing infected plants, disinfecting tools and planting resistant varieties — significantly reduce the spread.

Through regular coaching and field demonstrations, RTV builds awareness and promotes adoption of these practices. As a result, **90%** of partner households are actively managing BBW, compared to 82% in peer communities, with a higher proportion following the best practices of cutting and burying, and disinfecting tools, helping safeguard one of Uganda's most important crops against severe losses.





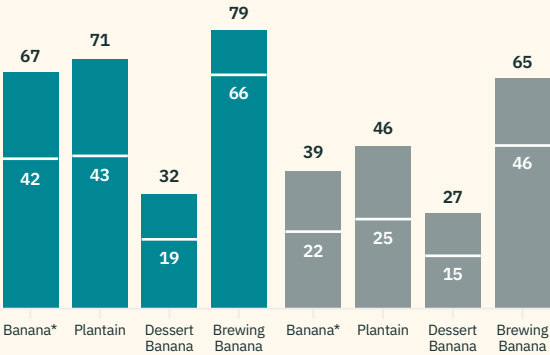
Quantities Produced and Sold

Partner households produced more and sold more across perennial crops. On average (weighted), participating partner households produced **47%** and sold **67%** more than peers in the last 12 months.

Banana

Perennial Crop Quantities Produced and Sold: Banana (Bunches)  
2023 Cohort

- RTV Quantity Produced
- Peer Quantity Produced
- Quantity Sold

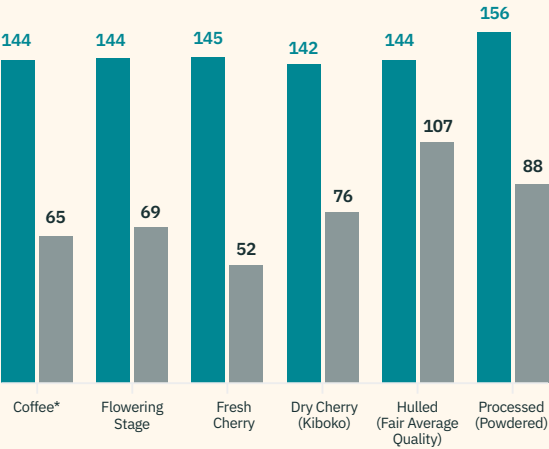


On a topline weighted average, partner households produced **72%** more bananas and sold nearly double (**96%** more) than peers, while also converting a greater share of their harvest into sales. Gains were evident across all varieties, with plantain showing the highest relative gain vs peers.

Coffee

Perennial Crop Quantities Produced and Sold: Coffee (Kg)  
2023 Cohort

- RTV
- Peers

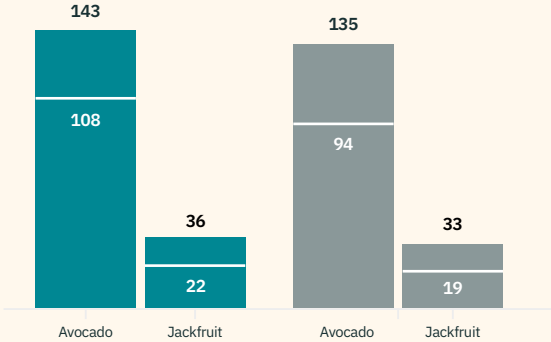


Partner households participating in their respective selling stages are producing and selling **121%** higher quantities than peers, with the highest average quantity differential (**+177%**) in selling fresh cherry, leading to higher coffee value and income for RTV households.

Other Crops

Perennial Crop Quantities Produced and Sold: Other Crops  
2023 Cohort

- RTV Quantity Produced
- Peer Quantity Produced
- Quantity Sold



RTV partner households produced slightly larger quantities of avocados and jackfruit than peers and sold more of what they produced, particularly for avocados.

\* Topline weighted average



## Yield per Unit

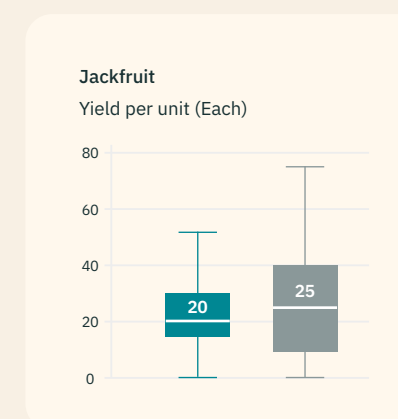
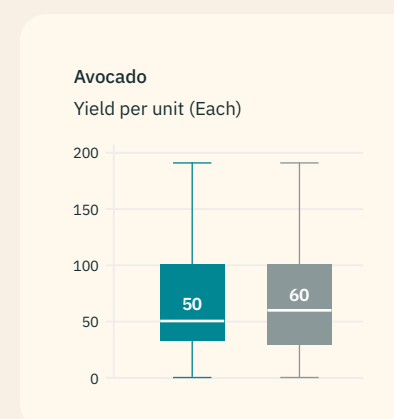
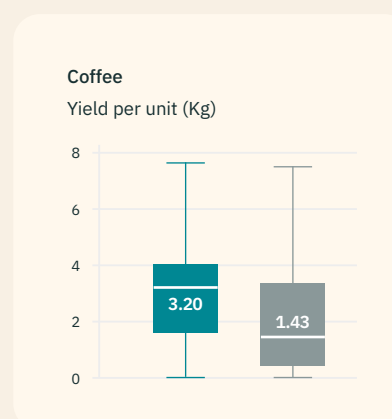
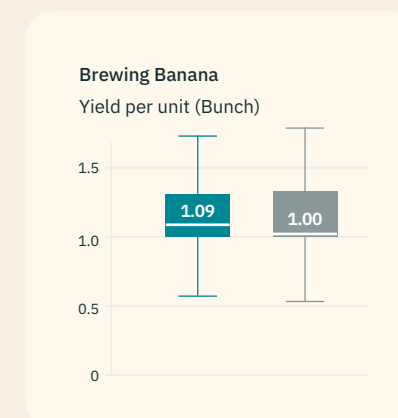
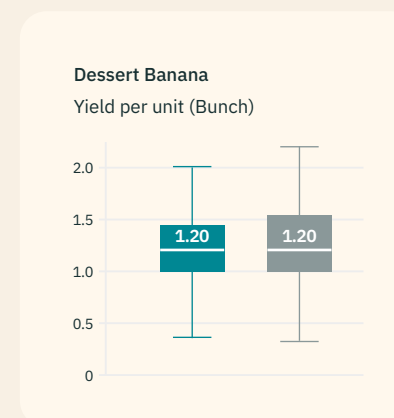
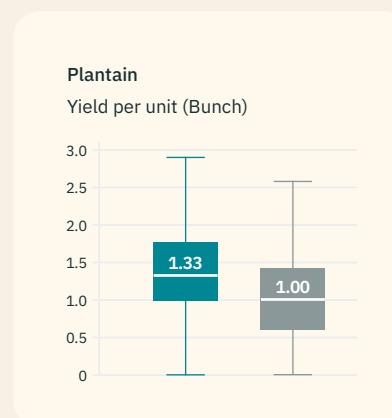
Partner households achieved higher yields per unit planted than peers and improved their yields from baseline to graduation across the four crops. There is a **345%** improvement in average yield and **29%** yield efficiency per unit compared to peers for these crops in partner households. Coffee shows the sharpest efficiency gain, achieving **43%** higher yield per unit in comparison to peers.

|                                                            | YIELD IMPROVEMENT PER UNIT<br>(Baseline to Graduation) |       | YIELD EFFICIENCY/<br>UNIT |
|------------------------------------------------------------|--------------------------------------------------------|-------|---------------------------|
|                                                            | RTV                                                    | Peers | RTV vs Peers              |
| <b>Banana – Topline Weighted Average</b><br>(Bunches/ Mat) | 104%                                                   | 45%   | 21%                       |
| <b>Plantain</b><br>(Bunches/ Mat)                          | 104%                                                   | 49%   | 19%                       |
| <b>Dessert Banana</b><br>(Bunches/ Mat)                    | 94%                                                    | 30%   | 39%                       |
| <b>Brewing Banana</b><br>(Bunches/ Mat)                    | 86%                                                    | 23%   | 17%                       |
| <b>Coffee<sup>19</sup></b><br>(Kg/ Tree)                   | 112%                                                   | 36%   | 43%                       |
| <b>Avocado</b><br>(Each/ Tree)                             | 116%                                                   | 66%   | 14%                       |
| <b>Jackfruit</b><br>(Each/ Tree)                           | 80%                                                    | 172%  | 30%                       |
| <b>Perennials – Topline Weighted Average</b>               | 345%                                                   | 172%  | 29%                       |

<sup>19</sup> Coffee yield per unit was standardized by converting sales across different processing/selling stages into fresh cherry equivalents: Ghosh, P., & Venkatchalapathy, N. (2014). "Processing and Drying of Coffee – A Review." International Journal of Engineering Research & Technology (IJERT), 3(12), 784–794.

**Distribution of Yield per Unit — RTV vs Peers:** Among major perennial crops, RTV households show higher median yields for coffee and plantain, with upward-shifted distributions relative to peers. In contrast, peers recorded comparable or higher medians for dessert banana, avocado and jackfruit, with notably wider yield variation for jackfruit.

● RTV ● Peers

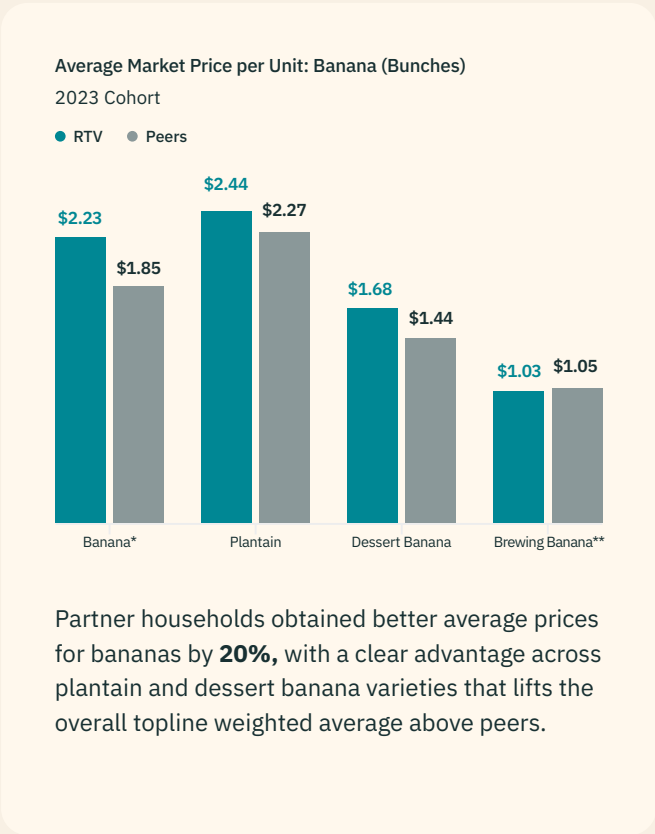


Market Price per Unit

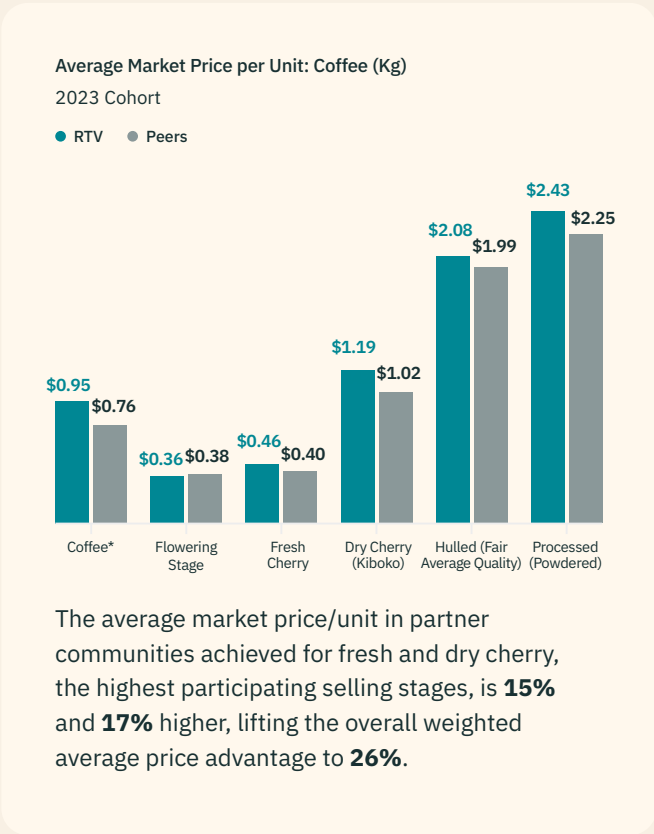
RTV households fetched higher average prices across nearly all perennial crops, with premiums most pronounced in bananas and coffee at later stages. Exceptions were brewing banana, avocado and coffee sold prematurely at flowering, where prices are structurally lower (statistically insignificant). When weighted by crop participation, the overall average

price is 3% below peers. This outcome reflects RTV’s broader participation, including greater engagement in lower-value crops such as avocado and jackfruit. While this weighting pulls down the topline average price, RTV’s wider crop engagement and larger yields translate into stronger overall income and value gains.

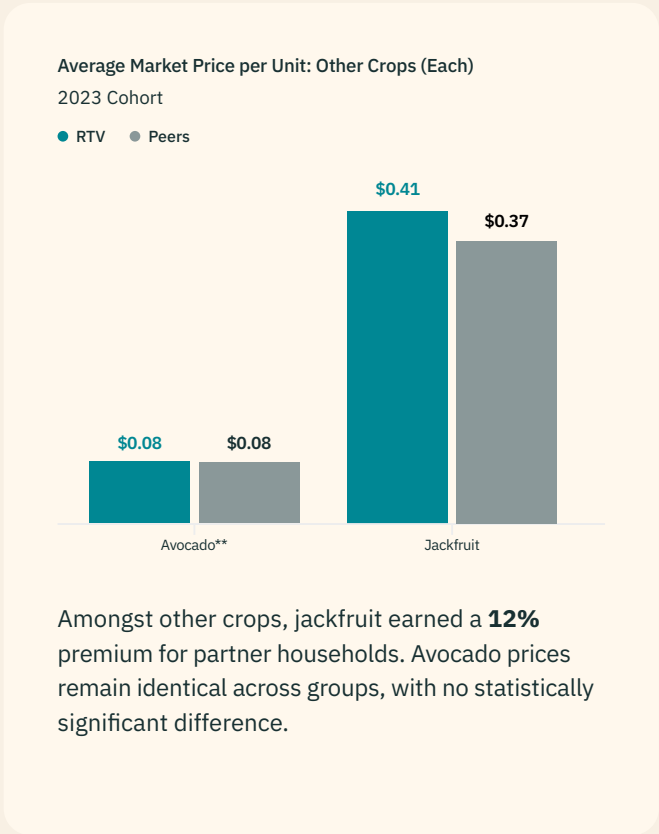
Banana



Coffee



Other Crops



\* Topline weighted average  
\*\* Differential not statistically significant

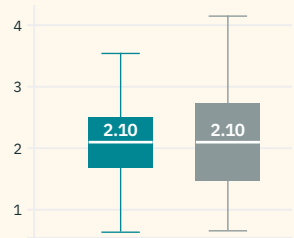


**Distribution of Market Price Per Unit (\$) — RTV vs Peers:**

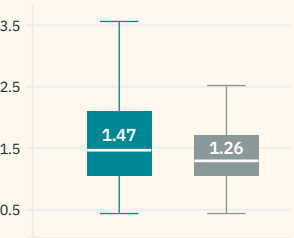
Median prices per unit are largely comparable between RTV and peer households across perennial crops, suggesting similar local market conditions. Across coffee's selling stages, RTV households report higher median prices for processed and dry-cherry coffee, similar prices for fresh-cherry coffee and slightly lower prices for hulled (FAQ) and flowering-stage coffee. Among bananas, dessert varieties trade at marginally higher prices for RTV, while plantain and brewing bananas show comparable medians, with peers showing some higher top-end prices for plantain. For fruit trees, RTV households secure higher median prices for jackfruit, while avocado prices remain equivalent across groups, with peers showing a narrower range of reported prices.

● RTV ● Peers

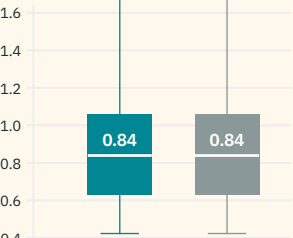
**Plantain**  
Price per unit (Bunch)



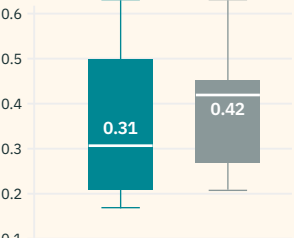
**Dessert Banana**  
Price per unit (Bunch)



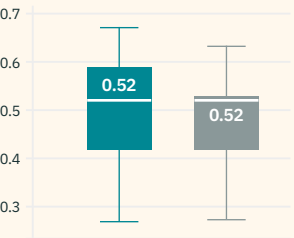
**Brewing Banana**  
Price per unit (Bunch)



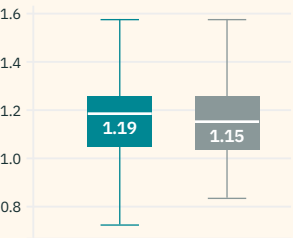
**Coffee Flowering Stage**  
Price per unit (Kg)



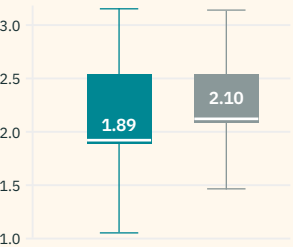
**Coffee Fresh Cherry**  
Price per unit (Kg)



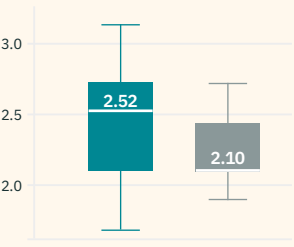
**Coffee Dry Cherry (Kiboko)**  
Price per unit (Kg)



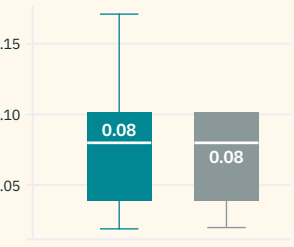
**Coffee Hulled (FAQ)**  
Price per unit (Kg)



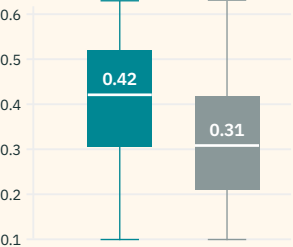
**Coffee Processed**  
Price per unit (Kg)



**Avocado**  
Price per unit (Each)



**Jackfruit**  
Price per unit (Kg)



# Coffee Performance by Variety

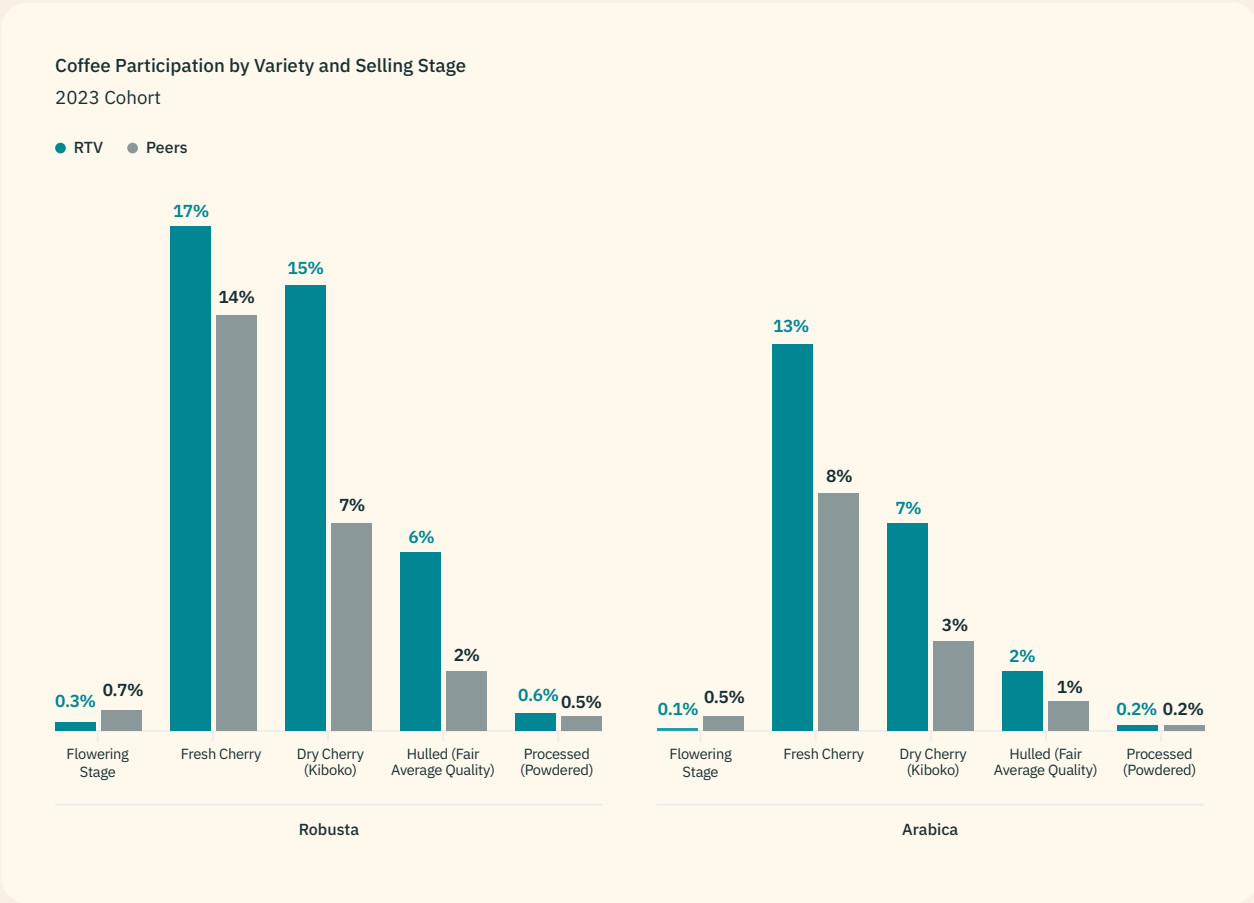
Coffee is a major perennial cash crop in Uganda, with production dominated by **Robusta** in the central and western regions and **Arabica** concentrated in the eastern and highland areas. The two species differ significantly in both agronomy, market dynamics and their sensitivity to weather and geography.

Robusta offers scale and resilience for smallholders, while Arabica offers higher value but with greater agronomic risk. Analyzing coffee performance by variety, we see a higher participation in Robusta, with the cultivation of Robusta twice as prevalent as Arabica in both partner and peer coffee-growing farmers.

## Participation Patterns

In partner communities, **37%** of households are participating in Robusta, and **21%** in Arabica coffee cultivation, versus 21% and 12% amongst peers at a topline weighted average level.

Observing participation by selling stage, most sales occur at early stages (fresh and dry cherry), where RTV’s advantage in participation and yields is strongest translating to higher value and income. Value-added stages (hulled and processed) remain small for both RTV and peers, highlighting an opportunity for moving households higher up the value chain.





Value Contribution

At the topline level, partner households achieved **107%** higher value than peers for Robusta, and **132%** for Arabica. For fresh cherry and dry cherry, selling stage with the highest participation by RTV and peers, partner households are averaging significantly higher values than peers with the highest gains vs peers for both Robusta and Arabica varieties. The strongest gains come at later processing stages, particularly for Arabica, where value differential quadruples compared to peers, although participation remains low.

+50%

Higher yield efficiency per unit for Robusta and +27% for Arabica for partner households in comparison to peers at month 24.

38%

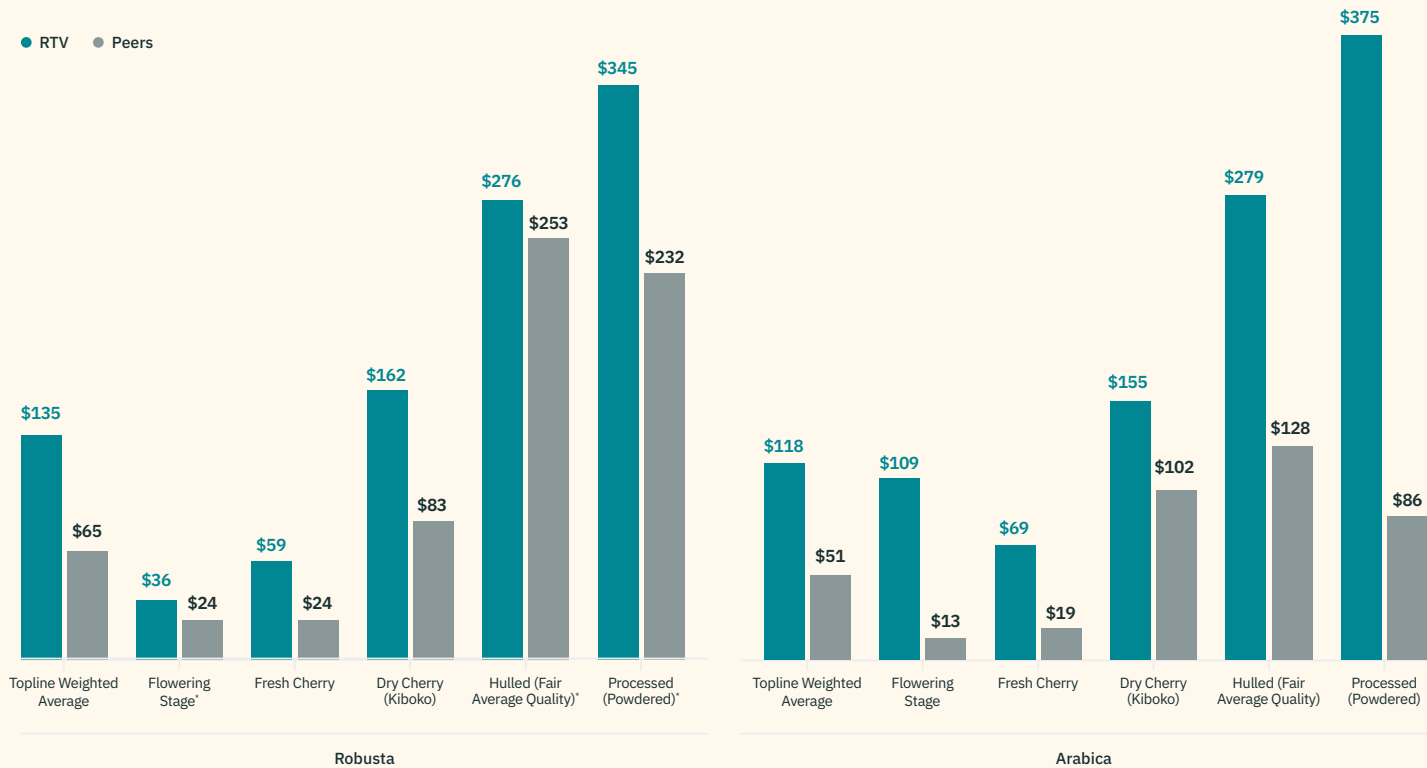
Higher market price per unit on average for Robusta for partner communities. Arabica is averaging 8% more, with the highest gains achieved for Robusta fresh cherry.

114%

Higher average quantity yielded and sold for Robusta and 126% more for Arabica for partner households vs peers. For Robusta production by selling stage, results were not statistically significant for FAQ and processed selling stage.

Coffee Value by Variety and Selling Stage  
2023 Cohort

RTV Peers



\*For Robusta, results are not statistically significant for the Flowering, FAQ, and Processed selling stages.

# Small Business



In the current graduating cohort, small-business participation and earnings outpace peers.

Small businesses provide last-mile households with a pathway to diversify income. Building on improved resilience, dependable savings and access to affordable credit, partner families are able to start or expand micro-enterprises, while VSLA group ventures generate shared revenue streams. Financial literacy strengthens money management, and ongoing coaching supports households in navigating challenges. Together, these elements foster entrepreneurship, strengthen livelihoods and broaden economic opportunity.

## Small Business Income

Participating households in small businesses improved their income from graduation, outperforming small businesses in peer communities.



Partner households with small businesses increased their mean income from this stream by **62%** from baseline to graduation, compared to 31% growth amongst peers. At graduation, RTV households generated **\$38** more in mean Annual Small Business Income and **\$82** more in median income compared to their peers.

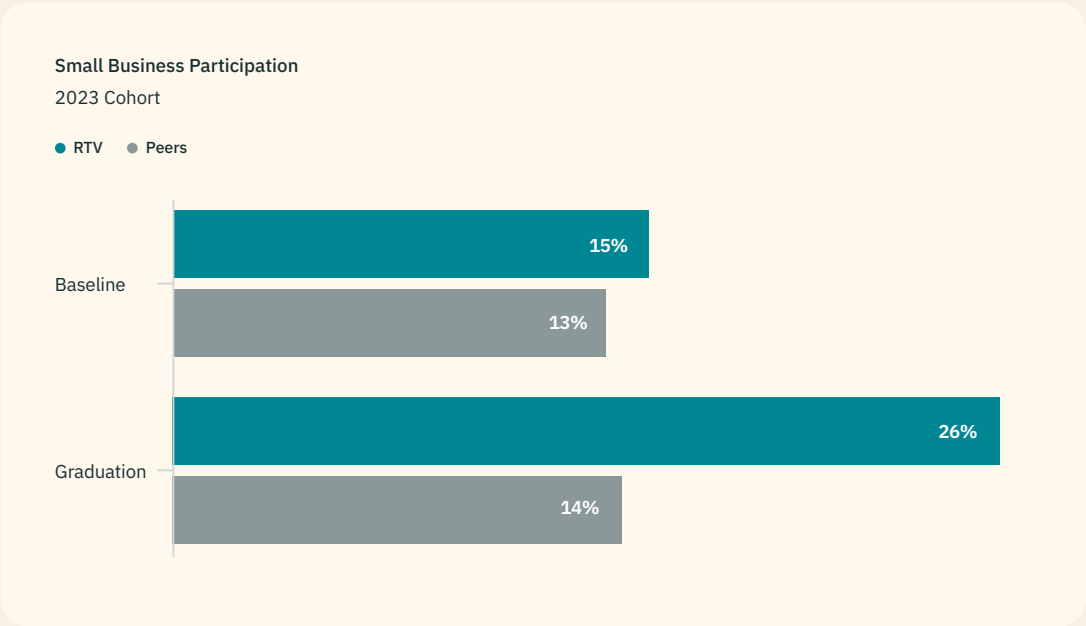
# Small Business Participation

Participation in small businesses increased in partner communities from baseline to graduation.

26%

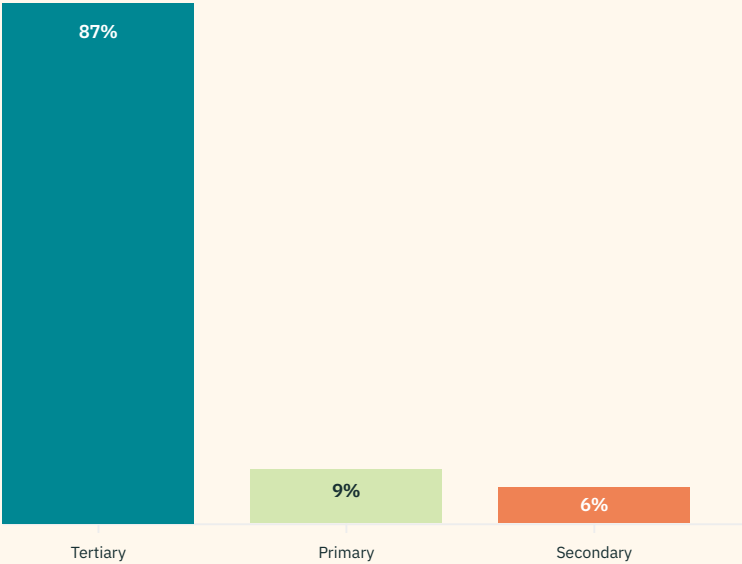
of partner households are engaged in small business at graduation, increasing from 15% at baseline. Peers see a marginal increase of 0.52 percentage points in participation during the same period to 14% participation at month 24.

RTV partner communities are increasing their business income from group enterprises as part of RTV VSLAs, with 10% of all partner households earning from VSLA proceeds including profits from group enterprises<sup>20</sup> vs 4% amongst peers.



<sup>20</sup> VSLA group enterprises are excluded from the analysis of small business income among participating households. However, generalized results presented in earlier sections include VSLA proceeds within total small business income.

RTV Small Business Participation by Sector  
2023 Cohort at Graduation



At graduation, RTV partner households participating in small businesses ownership are concentrated in the **tertiary sector**, which accounts for **87%** of all participation. Tertiary businesses typically include home-based or small-scale services such as retail shops, food vending, transport riding, tailoring, craft-making, hair-dressing and welding.

By comparison, **9%** of households operate in the **primary sector**, which involves extracting or harvesting natural resources, such as agriculture, fishing or related activities. Another **6%** engage in **secondary sector** businesses, such as brick making, masonry or grain milling, where raw materials are processed into finished goods.



# Small Business Performance By Business Type

| MONTHLY SALES | MEAN  |       |            | MEDIAN |      |            |
|---------------|-------|-------|------------|--------|------|------------|
|               | RTV   | Peer  | Difference | RTV    | Peer | Difference |
| Primary       | \$220 | \$146 | \$73°      | \$76   | \$63 | \$13       |
| Secondary     | \$158 | \$127 | \$31°      | \$105  | \$80 | \$25°      |
| Tertiary      | \$172 | \$96  | \$76       | \$73   | \$52 | \$21       |



With the highest participation in partner communities, **sales for tertiary small businesses are \$76 (mean) and \$21 (median) higher** compared to peers at month 24.

| OPERATING MONTHS | MEAN |      |            | MEDIAN |      |            |
|------------------|------|------|------------|--------|------|------------|
|                  | RTV  | Peer | Difference | RTV    | Peer | Difference |
| Primary          | 9    | 8    | 1          | 10     | 8    | 2          |
| Secondary        | 9    | 6    | 3          | 8      | 6    | 2          |
| Tertiary         | 8    | 7    | 2          | 7      | 7    | 0°         |



**Businesses in partner communities are operational for longer periods** on average during the year compared to peers, particularly in the secondary sector, indicating enhanced resilience and sustainability.

| MONTHLY PROFITS | MEAN |      |            | MEDIAN |      |            |
|-----------------|------|------|------------|--------|------|------------|
|                 | RTV  | Peer | Difference | RTV    | Peer | Difference |
| Primary         | \$31 | \$25 | \$6        | \$29   | \$18 | \$12       |
| Secondary       | \$29 | \$23 | \$5        | \$21   | \$14 | \$7°       |
| Tertiary        | \$26 | \$19 | \$7        | \$21   | \$12 | \$9        |



**Monthly profits are higher in partner communities** compared to peers, with the greatest relative gains of **+36%** achieved in the tertiary sector mean profits. Average gains are also seen in primary and secondary businesses, with partner communities outpacing peers.

Overall, RTV partner households engaged in small businesses are spending **42%** more on monthly operating expenses compared to their peers, including utilities, wages, fuel or rent costs.

| MONTHLY INVENTORY | MEAN  |       |            | MEDIAN |      |            |
|-------------------|-------|-------|------------|--------|------|------------|
|                   | RTV   | Peer  | Difference | RTV    | Peer | Difference |
| Primary           | \$212 | \$81  | \$131      | \$105  | \$31 | \$73       |
| Secondary         | \$176 | \$121 | \$55       | \$63   | \$94 | -\$31°     |
| Tertiary          | \$332 | \$228 | \$104      | \$84   | \$93 | -\$9°      |



**Partner communities maintain higher average inventory across all small business types.** For primary businesses, inventory is **\$131 (mean) and \$73 (median) higher** than peers. Tertiary businesses show higher average gains of **46%** with secondary business also showing **+45%** in mean differentials. Greater inventory levels indicate improved purchasing power and production capacity, allowing for consistent business operations.

# Investment in Small Business

Access to credit is a critical enabler for household businesses. Both RTV and peer communities rely primarily on community-based sources such as VSLAs, but partner households show distinct borrowing patterns marked by much higher participation in RTV VSLAs, broader overall access and smaller average loan sizes.

**23%**  
of households participating in business in partner communities accessed loans in the past 12 months compared to 14% amongst peers.

**75%**  
of business borrowers amongst partner households rely on RTV VSLAs for their business loan needs, with an average business loan size of **\$47**.

**83%**  
of those households accessed loans through VSLAs, compared to 39% among peers.

Average Loan Amounts by Borrowers Engaged in Small Business  
2023 Cohort

● RTV ● Peers      Bubble size = Number of Households



# Savings and Loans

## Village Savings and Loan Associations (VSLAs)

are a key driver of financial inclusion and household resilience in partner communities. Our methodology establishes three categories of VSLAs, complemented by financial literacy training and VSLA coaching to strengthen household savings, improve access to loans for personal and economic needs, and support the creation of group enterprises for asset development and income generation. VSLAs also open vital opportunities for women and youth, combining financial resources with peer support and collective growth.

Partner households in the 2025 graduating cohort demonstrate stronger savings and healthier borrowing profiles than their peers, with VSLA participation amplifying these economic gains and reinforcing financial resilience.

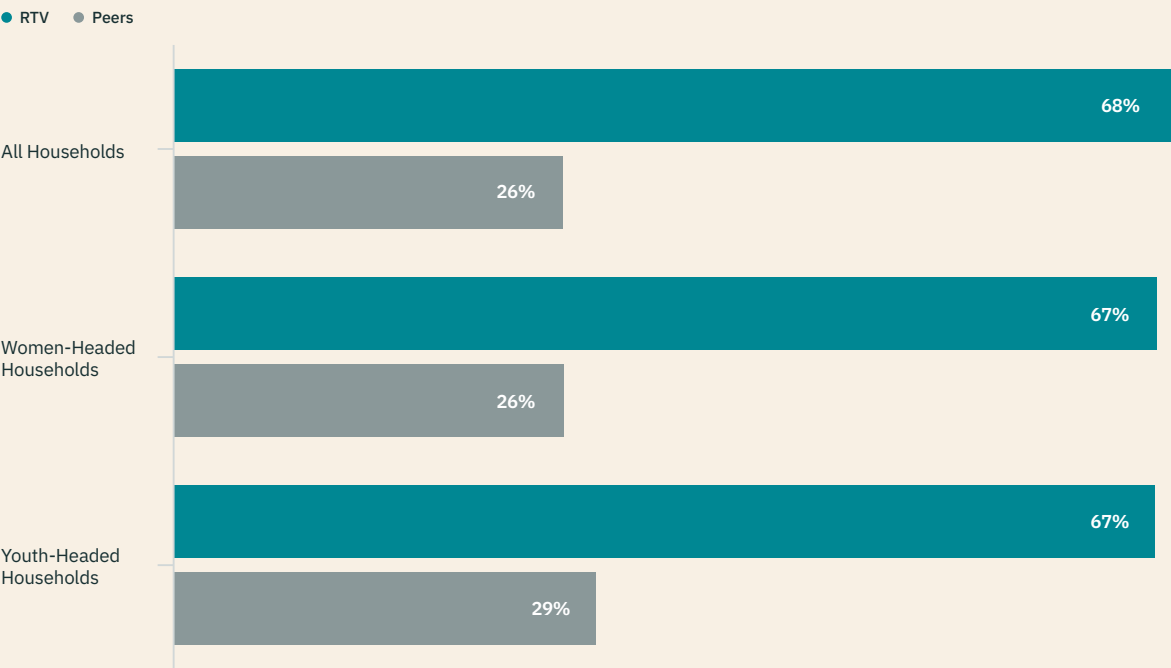
## VSLA Participation

Setting up tailored VSLAs for joint, women-headed households, and youth-headed households, and mobilizing high participation of households is the foundation of our financial inclusion and economic resilience strategy. High and inclusive participation — particularly among women and youth — drives the success of our VSLA programming and sets the stage for stronger household outcomes.

68%

Of partner households participate in VSLAs, compared to 26% of peers, with equally strong engagement among women- and youth-headed households. Of these households 88% are part of RTV VSLAs.

VSLA Participation  
2023 Cohort at Month 24





Economic Results of VSLA Participating Households

Households that join VSLAs achieve stronger economic outcomes than peers and non-participants. VSLA membership consistently leads to greater financial gains and improved resilience compared to peers and non-members in partner communities.

RTV VSLA households consistently outperform both peer VSLA participants and non-participating RTV households across several key economic measures, with the largest gains in agriculture and livestock.

Economic Results, VSLA Participating Households  
2023 Cohort, at Graduation

|                                     | RTV                           |                              | PEER                          |                              | DIFFERENTIAL AT GRADUATION    |                              |
|-------------------------------------|-------------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|------------------------------|
|                                     | VSLA Participating Households | Non-Participating Households | VSLA Participating Households | Non-Participating Households | VSLA Participating Households | Non-Participating Households |
| Household Income + Production / Day | \$2.28                        | \$1.95                       | \$1.39                        | \$1.20                       | \$0.89                        | \$0.75                       |
| Annual Agriculture Income           | \$334                         | \$275                        | \$135                         | \$105                        | \$198                         | \$171                        |
| Seasonal Crop Income                | \$203                         | \$160                        | \$85                          | \$67                         | \$119                         | \$93                         |
| Perennial Crop Income               | \$130                         | \$115                        | \$51                          | \$38                         | \$80                          | \$77                         |
| Annual Agriculture Value            | \$659                         | \$557                        | \$340                         | \$271                        | \$320                         | \$286                        |
| Seasonal Crop Value                 | \$442                         | \$363                        | \$226                         | \$181                        | \$216                         | \$182                        |
| Perennial Crop Value                | \$217                         | \$195                        | \$114                         | \$91                         | \$104                         | \$104                        |
| Livestock Assets                    | \$179                         | \$132                        | \$124                         | \$114                        | \$55                          | \$19                         |

64%

Higher Household Income and Production per day compared to peer VSLA members and 17% higher than non-participating RTV households.

147%

Higher Agriculture Income and 94% higher Agriculture Value than peers and 21% and 18% higher than RTV households not part of a VSLA.

45%

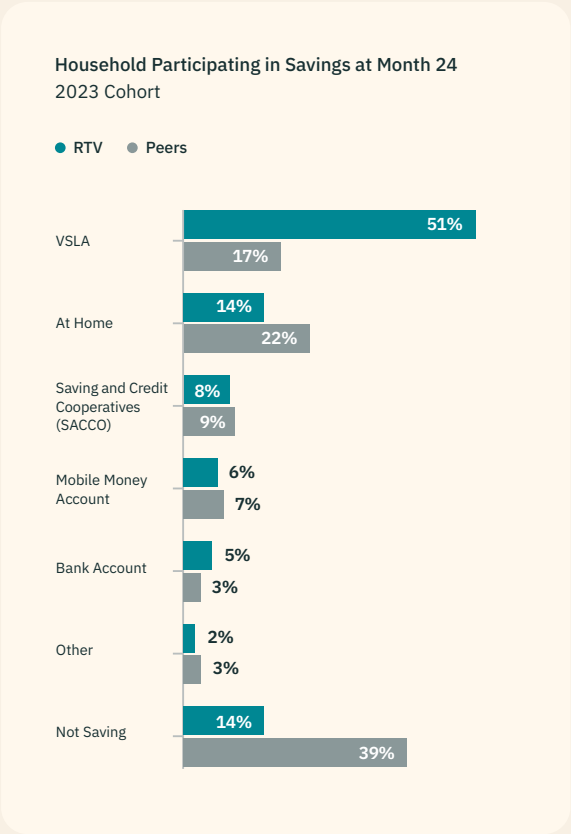
Higher Livestock Assets compared to peer VSLA members and 35% higher than non-participating RTV households.

# Household Savings

With rising household income and production, and accessible savings opportunities through strong VSLAs, families are cultivating a culture of saving that allows them to meet personal needs, withstand shocks and invest in their future.

## Participation in Savings

RTV partner households are actively saving across multiple avenues.



**86%**  
of partner households are participating in at least one monthly saving vehicle compared to 61% in peer communities.

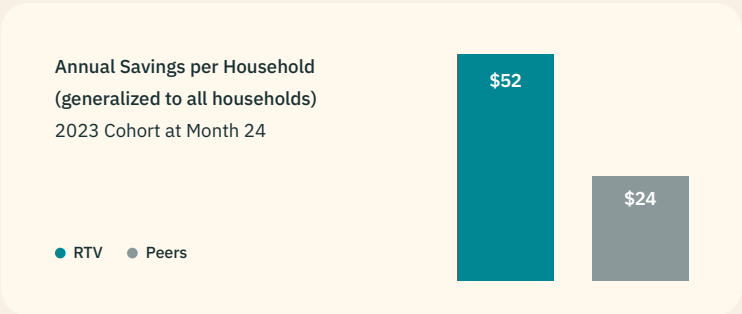
**51%**  
of partner households are saving in their VSLAs, with 46% saving specifically within RTV VSLAs. On the other hand, only 17% of peer households are using VSLAs to save. The primary mode of household savings for peers remains at home.



# Annual Savings

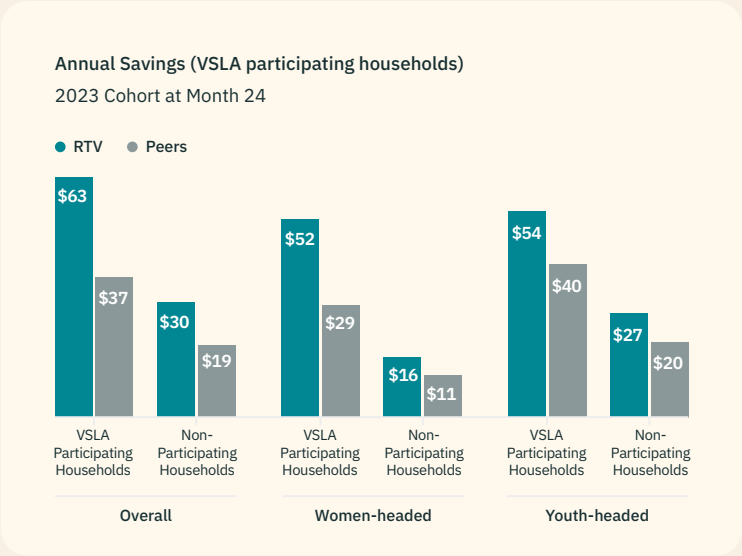
RTV households save more than their peers — and VSLA participation amplifies this effect, with participating RTV households outpacing both peer groups and non-participating RTV households.

## Generalized



**121%**  
**Higher average Annual Savings in RTV communities** (generalized to all households) compared to peers, reflecting stronger financial resilience.

## VSLA Participants

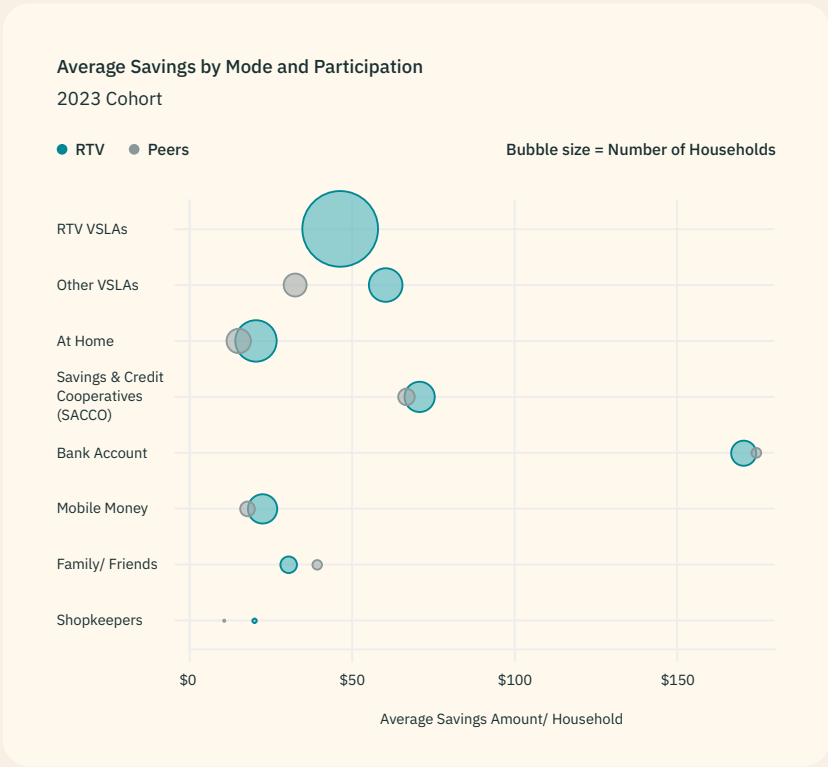


**71%**  
**Higher Annual Savings among RTV VSLA participating households** compared to peer participants, and 59% higher among non-participants compared to their peers.

Women-headed participants see especially strong relative gains, saving **77%** more than their counterparts.

Participation in VSLAs improves household savings in absolute terms in both RTV and peer households.

## Savings Distribution



Across all savings modes, RTV households that save record **34%** higher average savings (\$50) than peers (\$37). Overall, savings participation is higher in RTV communities and VSLAs serve as the primary savings mechanism. In peer communities, fewer households save and more often do so at home, resulting in lower average amounts.

Within their VSLA groups, a greater proportion of partner households are saving with an average savings of **\$49**. By comparison, a smaller proportion of peer households are saving in VSLAs with an average savings of \$32/household.



Access to Loans and Investments

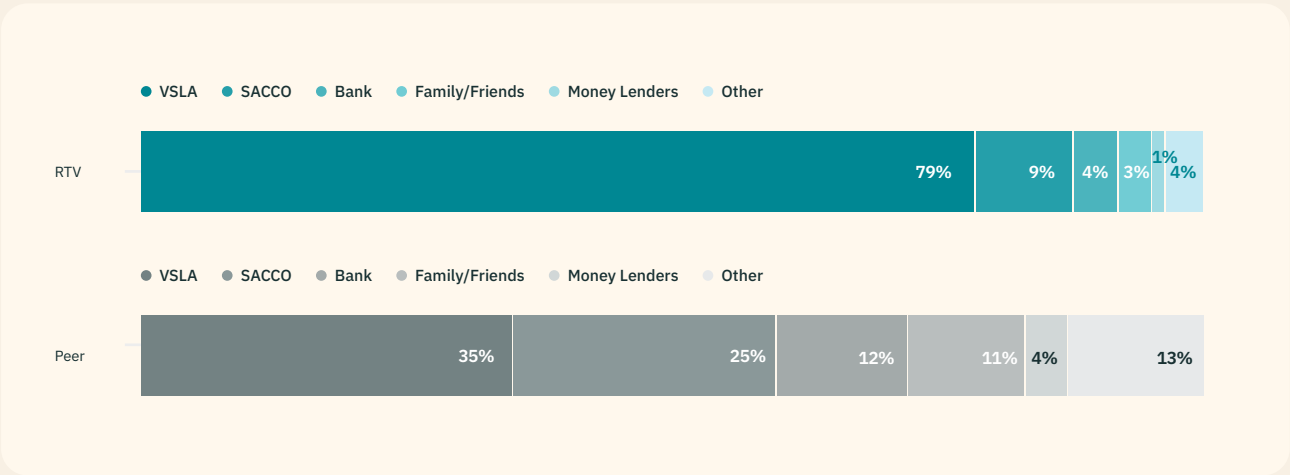
Affordable credit transforms savings into action, supporting immediate needs and fueling household and group enterprises.

Access to Loans

A greater proportion of RTV households participating in VSLAs are accessing loans from multiple sources, with VSLAs as the predominant source for participating households.



Sources of Loans



78%

of RTV households accessing loans relied on VSLAs, compared to just 35% of peers. Peer households relied more on Savings and Credit Cooperatives (SACCOS), banks and family and friends.

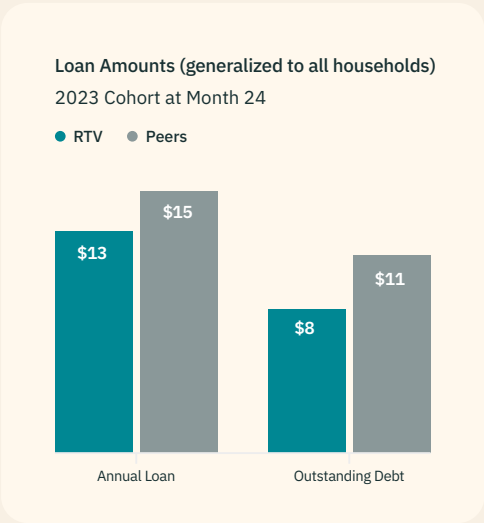
68%

of borrowing households in partner communities relied on loans from RTV VSLAs, which carry lower interest rates (4.7%) on average than other VSLAs (6 to 7%) and SACCOS (5 to 6%).

# Annual Loans

More people are accessing loans in RTV communities with a lower average amount of debt than peers.

## Loans and Outstanding Debt



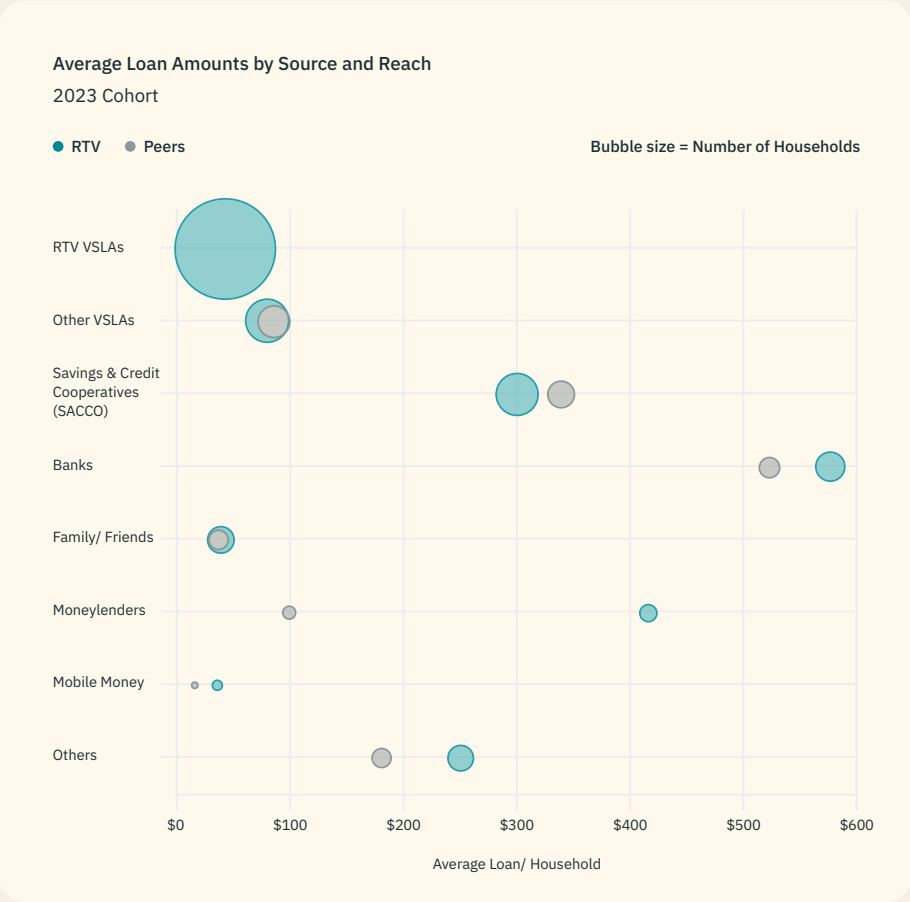
27%

less outstanding debt in partner communities compared to their peer counterparts with **15%** less in annual average loan amounts per RTV household (generalized to all households).

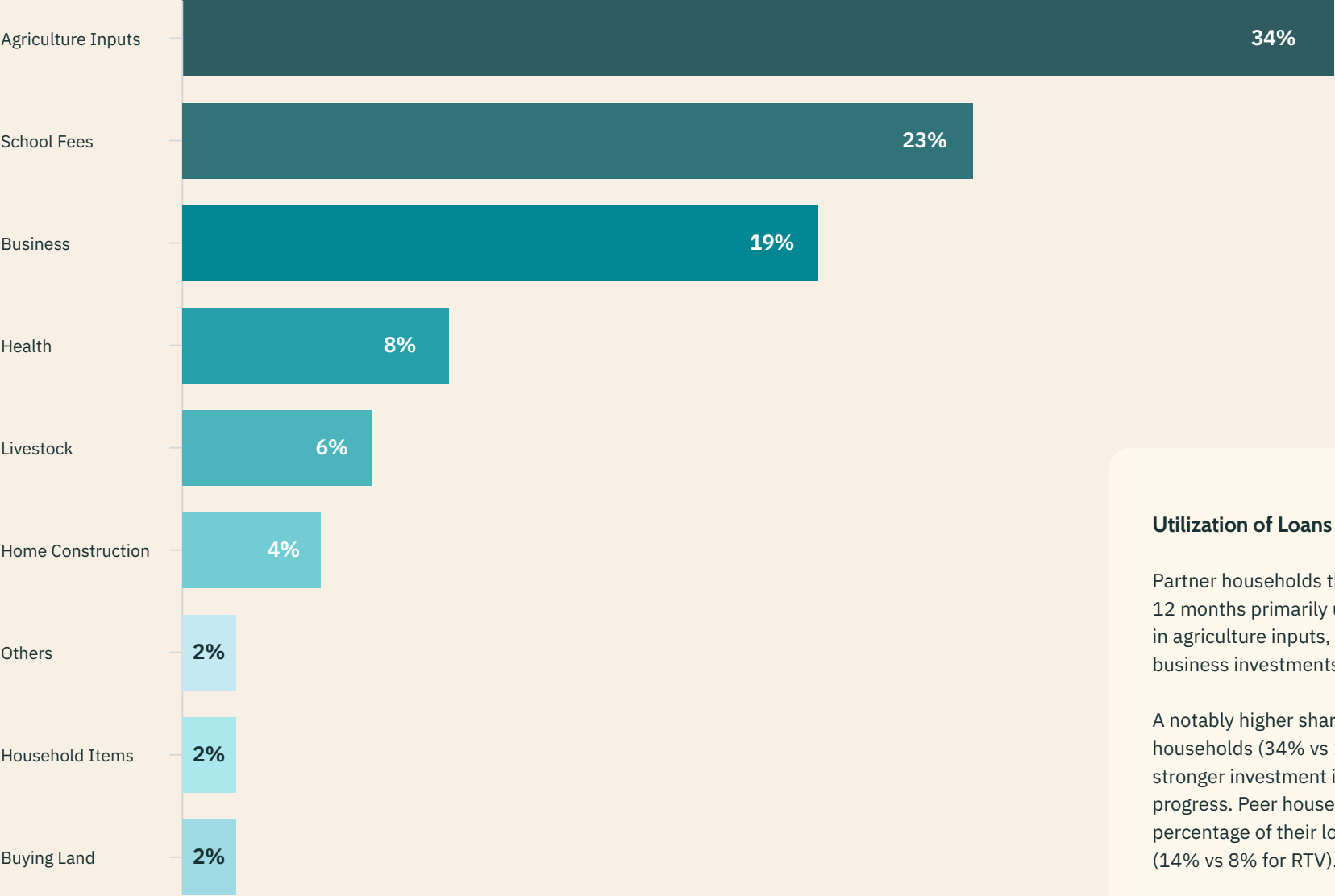
## Loans Distribution – by Sources

Over the past 12 months, a greater proportion of borrowing partner households accessed loans through VSLAs averaging **\$52**/household. The majority of those accessed loans through RTV VSLAs for an average amount of \$44/household. By comparison, a smaller number of peer borrowers accessed loans from VSLAs, with an average loan amount of \$87.

Across all sources, the average loan size among borrowing households was lower in RTV (\$115) than in peers (\$211). This difference is driven by borrowing patterns: a larger share of RTV households borrow overall mainly through smaller loans, predominantly through VSLAs, while fewer peers borrow larger sums from VSLAs, SACCOs and banks.



Purpose of Loans  
2023 Cohort



Utilization of Loans

Partner households that accessed loans in the past 12 months primarily utilized their loans to invest in agriculture inputs, children’s education and business investments.

A notably higher share went into agriculture in RTV households (34% vs 16% of peers), pointing to stronger investment in farming as a pathway for progress. Peer households also utilized a greater percentage of their loans for health and medical (14% vs 8% for RTV).



“

Earlier, I would save the money at home, and we would end up spending it without thinking about the future. When we needed money for personal or business needs, banks were too costly even to consider. I never realized the importance of saving, but with mindset change, I started saving more. For the past two years, we have been saving our increased agricultural incomes in our savings group, which has helped us access affordable loans. I've borrowed from the VSLA multiple times for my livestock business and to cover my children's school fees.

**Ezra**

Partner Community Member, Rukungiri District



# Livestock

Results from partner communities show steady growth in livestock assets, strengthening household resilience and economic stability. While livestock income remains a smaller share of household earnings, the primary value of livestock is reflected in asset accumulation.

Partner households have increased the overall value of their livestock holdings from baseline to graduation, outpacing peers.

## Livestock Assets

RTV’s standard approach to livestock includes training, continued support for best practice adoption, and community-led asset development catalyzed through VSLA savings, loans, and group enterprises. Together, these components drive broader participation and strengthen the growth and management of livestock assets in partner communities.

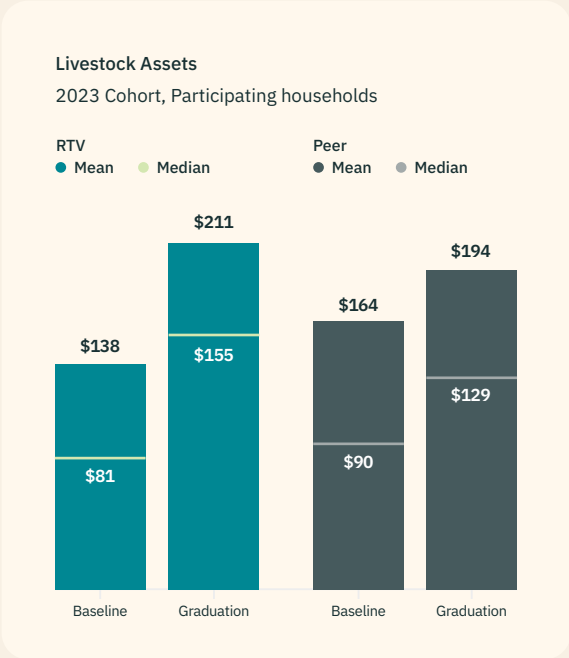
Livestock assets provide a lasting store of value, helping households build resilience and reduce vulnerability to shocks. Growth is evident both in the total value of livestock owned and in the share of households with livestock ownership.

### Livestock Asset Value

Livestock Asset Value represents the aggregate value of different kinds of livestock owned by partner households. The value of livestock assets is calculated by tracking the number of young and mature animals across all categories at the time of survey, multiplied by prevailing market prices reported by respondents validated against market-survey ranges.

**53%**  
**Increase in mean Livestock Asset Value** in participating partner households from baseline to graduation compared to 18% for peers.

**\$26**  
**Higher median Livestock Asset Value** at graduation for RTV households compared to peers.







## Livestock Asset Participation

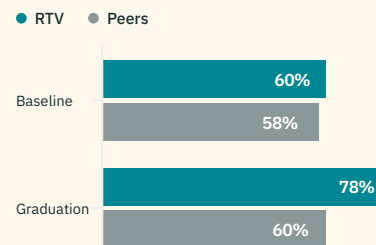
Growing household income, stronger savings and improved access to affordable credit and group initiatives lead to higher livestock ownership among partner households.

Participation in livestock ownership rose sharply in RTV communities, widening the gap with peers by graduation.

# 78%

**of RTV households held livestock assets at graduation**, up from 60% at baseline (+18 percentage points), compared to 60% of peers, up from 58% (+2 percentage points), showing broader participation in partner communities.

Livestock Asset Participation  
2023 Cohort



Livestock Ownership by Type  
2023 Cohort, % of Households

|             | RTV      |            | PEER     |            |
|-------------|----------|------------|----------|------------|
|             | Baseline | Graduation | Baseline | Graduation |
| Goats       | 46%      | 58%        | 54%      | 51%        |
| Chicken     | 52%      | 57%        | 54%      | 47%        |
| Pigs        | 37%      | 48%        | 39%      | 40%        |
| Cows        | 38%      | 42%        | 36%      | 35%        |
| Sheep       | 37%      | 36%        | 32%      | 27%        |
| Ducks       | 20%      | 34%        | 31%      | 25%        |
| Rabbits     | 37%      | 30%        | 26%      | 18%        |
| Turkeys     | 20%      | 22%        | 20%      | 20%        |
| Bees        | 8%       | 13%        | 3%       | 2%         |
| Guinea Pigs | 4%       | 3%         | 2%       | 1%         |
| Quails      | 4%       | 4%         | 0%       | 2%         |

RTV households expanded ownership across most major livestock types, with notable increases in goats, pigs and poultry, while peers showed stagnation or decline in several categories.



# Livestock Income

Livestock income provides an important but supplementary stream for households. In partner communities, income is generated through the sale of animals as well as livestock products. Earnings from asset sales are irregular, driven by seasonal demand or specific household needs rather than continuous sales, particularly in ultra-poor communities with smaller asset ownership. Furthermore, reported income is sensitive to survey timing, depending on whether sales occurred during the recall period.

RTV households more than doubled their livestock income and surpassed peers by graduation, with gains evident across both mean and median measures.

## Livestock Income

**\$21**  
**Higher median Livestock Income**  
for RTV households at graduation  
versus peers.

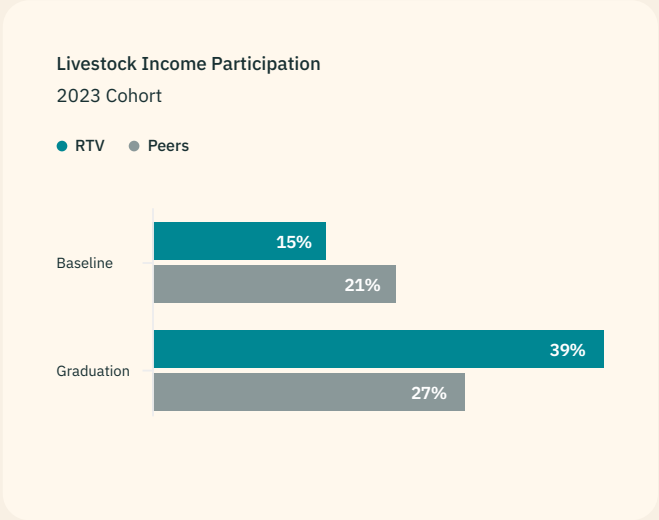
**108%**  
**Growth in mean Livestock Income**  
for RTV households from baseline  
to graduation, compared to +4%  
for peers.



## Participation

Participation in livestock income grew sharply in RTV communities, surpassing peers by graduation.

**39%**  
**RTV households reported livestock income** at graduation, up from 15% at baseline (+24 percentage points), compared to 27% of peers, rising from 21% (+6 percentage points).





“

In the past, my animals roamed freely, damaging crops and sometimes getting lost. With training, I now manage them more effectively, keeping them in shelters and utilizing their dung for organic manure. My livestock farm has now thrived and expanded to include twenty goats and sheep, five cows, four pigs, rabbits, and chickens. I regularly sell some of the animals every three months, which provides income to meet my family's basic needs, covering school fees, and investing in agriculture. My family also enjoys a balanced diet with milk from the cows, eggs from the chickens, and even rabbit and chicken meat once in a while.

**Michael**

Partner Community Member, Kyenjojo



# Appendix

Additional analyses and information.





# Casual Labor

Reliance on casual labor continues to decline as partner households diversify and strengthen their livelihoods.

Casual labor provides ultra-poor households with short-term earnings but remains unstable, shaped by seasonal demand and availability of work. In our context, it refers to temporary, irregular employment — typically unskilled or semi-skilled work performed on a daily or ad-hoc basis.

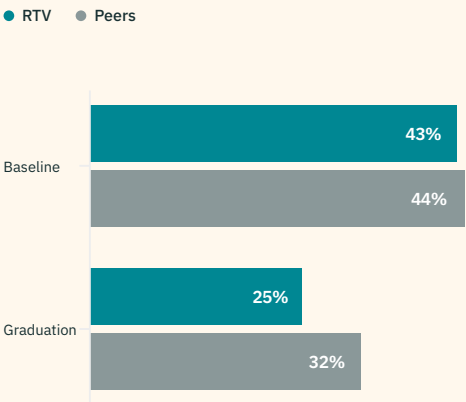
When reporting on casual labor income, we capture both monetary and in-kind earnings. Calculations also take into account the number of days worked each month and the duration of involvement across the year.

## Casual Labor Participation

As agricultural income strengthens, participation in casual labor activities continues to decline.

Casual labor participation fell from 43% to 25% among RTV households, compared to a smaller decline from 44% to 32% in peers, reflecting reduced reliance on casual labor as partner households advance economically.

2023 Cohort



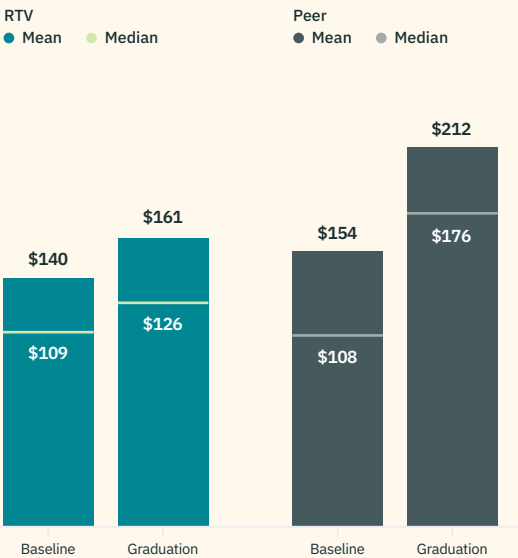
## Casual Labor Income

As reliance on casual labor falls, participating households report lower mean and median income than peers at graduation.

Among RTV households still engaged in casual labor, mean income generated from this stream rose by **15%**, but remained below peer incomes, which increased more substantially by 38%. At graduation, participating RTV households were making **-\$51** (mean) and **-\$50** (median) than peers in Casual Labor Income.

While RTV households are moving out of casual labor, those that remain see modest income gains, though peers achieve higher returns.

2023 Cohort, Participating households



## Casual Labour Earnings

Casual labor earnings reflect not only how much households make, but also how much time they dedicate to these activities. Our analysis shows that partner households are spending less time on casual labor and earning lower weekly wages from this income source than peers at month 24.

### Time Engaged

RTV households worked roughly the same number of months in a year as peers, but by graduation were engaged on fewer days (-12%) per week and hours per day (-24%). This decline in work intensity reflects reduced dependence on casual labor, as households diversify income sources and shift toward more stable activities.

Average Time Engaged  
2023 Cohort

|                         | RTV      |          |          | PEER     |          |          |
|-------------------------|----------|----------|----------|----------|----------|----------|
|                         | Baseline | Month 12 | Month 24 | Baseline | Month 12 | Month 24 |
| Months Worked in a Year | 6.2      | 6.6      | 6.2      | 6.6      | 6.7      | 6.0      |
| Days Worked in a Week   | 3.5      | 3.4      | 3.1      | 3.3      | 3.4      | 3.5      |
| Hours Worked in a Day   | 6.1      | 6.4      | 4.8      | 6.8      | 7.7      | 6.3      |

### Weekly Earnings at 24 Months

Casual labor average weekly earnings improved at a similar pace for both groups, suggesting a market-wide wage effect. At graduation, partner households were earning 3% less than peers in weekly earnings.

Average Weekly Earning  
2023 Cohort

|          | RTV    | Peer   |
|----------|--------|--------|
| Baseline | \$3.93 | \$4.09 |
| Month 12 | \$4.10 | \$4.33 |
| Month 24 | \$4.74 | \$4.90 |



# Casual Labor Activities

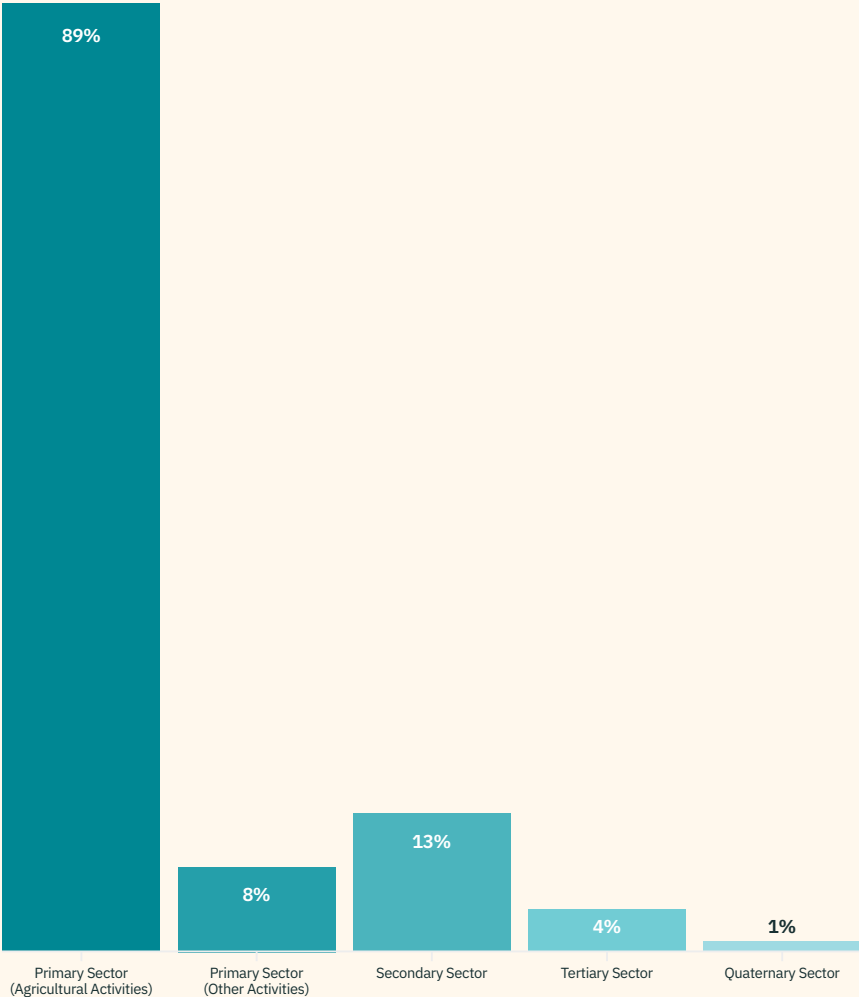
Casual labor takes different forms across sectors in partner communities, but agriculture dominates as the main source of opportunities. Understanding where households participate sheds light on the type of work that sustains short-term income.

Most casual labor opportunities are concentrated in the primary sector, especially agriculture (**89%**). Limited land access for many households drives them to depend on agricultural work for others as a source of income.

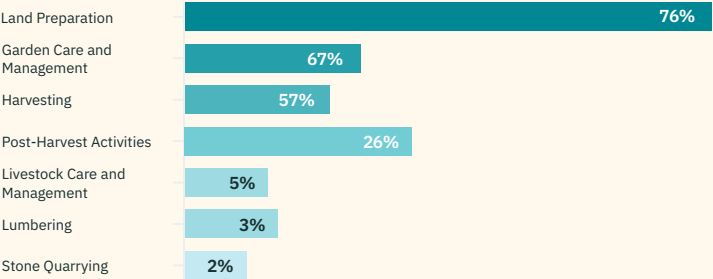
Secondary activities (**13%**) are mainly in construction trades such as masonry, brick laying, and loaders, while tertiary work (**4%**) includes services like cooking, domestic help, petty trade, and waste collection. Only **1%** of casual labor falls into quaternary roles such as data entry or community mobilization, highlighting the narrow range of opportunities.

Within the primary sector, the most common agricultural casual labor activities include land preparation, garden management, harvesting and post-harvest work. These seasonal activities continue to account for the largest share of participation across both partner and peer communities.

RTV Households Casual Labor Activities by Sector  
2023 Cohort at Graduation



Casual Labor Primary Sector Activities  
2023 Cohort, RTV Households





## Casual Labour and Stable Income Sources

Analysis suggests a statistically significant inverse relationship between casual labor participation and more stable income sources in both partner and peer communities.

At month 24, partner households engaged in casual labor report lower earnings from other income streams — including business, salaried employment and agriculture, particularly perennial crop income — compared to households not engaged in casual labor. A similar pattern is observed among peers.

## Casual Labour and Vulnerability

Findings further show that higher participation in casual labor is closely linked to social and economic vulnerability, particularly among youth-headed households.

Youth-headed households record the highest rates of casual labor participation in both RTV (38%) and peer communities (47%) and a greater proportion of household members engaged in casual labor. These households typically have smaller landholdings and lower agricultural income, pushing them to depend more on casual work. In contrast, joint households, often with larger land access and stronger agricultural production, participate at lower rates (23% in RTV; 31% in peers). This highlights how land, household headship, and agriculture income and resources reduce reliance on casual labor.

Casual Labor Relationship to Other Income Streams  
2023 Cohort at Graduation

|                            | RTV                         |                         |              | PEER                        |                         |              |
|----------------------------|-----------------------------|-------------------------|--------------|-----------------------------|-------------------------|--------------|
|                            | Not Engaged in Casual Labor | Engaged in Casual Labor | Differential | Not Engaged in Casual Labor | Engaged in Casual Labor | Differential |
| Salaried Employment Income | \$25                        | \$9                     | \$16         | \$26                        | \$5                     | \$21         |
| Small Business Income      | \$53                        | \$21                    | \$31         | \$47                        | \$17                    | \$30         |
| Agriculture Income         | \$325                       | \$284                   | \$41         | \$125                       | \$88                    | \$37         |

Casual Labor Participation by Household Headship and Relationship to Income Streams  
2023 Cohort at Graduation

|                                            | RTV              |                         |                         | PEER             |                         |                         |
|--------------------------------------------|------------------|-------------------------|-------------------------|------------------|-------------------------|-------------------------|
|                                            | Joint Households | Women-Headed Households | Youth-Headed Households | Joint Households | Women-Headed Households | Youth-Headed Households |
| Participation in Casual Labor              | 23%              | 23%                     | 38%                     | 31%              | 30%                     | 47%                     |
| Average Household Size                     | 5                | 4                       | 4                       | 6                | 4                       | 4                       |
| Household Members Engaged in Casual Labour | 7%               | 8%                      | 16%                     | 9%               | 10%                     | 19%                     |
| Land Size For Agriculture (Acres)          | 1.52             | 1.35                    | 1.02                    | 1.10             | 0.94                    | 0.91                    |
| Casual Labor Income                        | \$38             | \$37                    | \$57                    | \$67             | \$64                    | \$88                    |
| Agriculture Value                          | \$649            | \$613                   | \$542                   | \$316            | \$259                   | \$212                   |
| Agriculture Income                         | \$328            | \$304                   | \$274                   | \$124            | \$98                    | \$83                    |

# Salaried Employment

Salaried employment remains a relatively small share of household income but shows gains among partner communities when generalized to all households as participation modestly increases. While RTV does not directly influence access to salaried work, improvements in household income and resilience may contribute indirectly to these outcomes. Tracking this stream over time provides important insight into longer-term shifts.

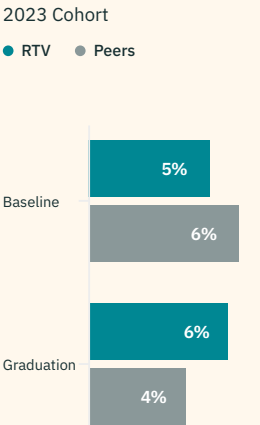
Participation in salaried employment overall remains low. Among the small share of households engaged in salaried work, peers report higher average earnings. However, RTV households demonstrate stronger growth from baseline, indicating expanding access and upward momentum.

## Salaried Employment Participation

Engagement with salaried employment increased in partner communities, while declining in peer communities.

Partner households increased their participation in salaried employment modestly from **5%** at baseline to **6%** at graduation, compared to peers, whose participation declined from **6%** at baseline to **4%** by month 24.

Youth-headed partner households are more likely to engage in salaried jobs (**7%**), compared to joint (**6%**) and women-headed households (**4%**).



## Salaried Employment Activities



Most salaried employment in both RTV and peer communities is in the formal sector, with little difference in distribution between groups.

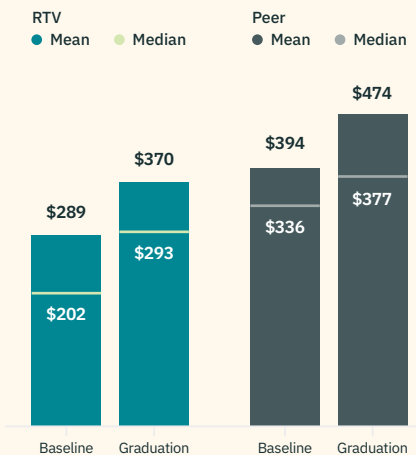
Jobs in education and security dominate the formal sector, whereas roles such as shop attendants, catering and house helpers are more common in the informal sector in both RTV and peer communities.

## Salaried Employment Income

Salaried work remains scarce, but participating RTV households that access it are progressing faster, narrowing the gap in income with peers over time.

RTV participants saw stronger growth in salaried income, with mean earnings rising **28%**, compared to 20% in peers from baseline to graduation. Despite this faster progress, peer households report higher absolute mean and median incomes at graduation than RTV participants.

2023 Cohort, Participating households





# Our Methodology

How our 24-month program model and Venn data systems work together to move last-mile communities from subsistence to sustainable income and production growth.

## Our Approach

Raising The Village works with last-mile communities through a 24-month, village-wide program that equips every household with the tools, knowledge and opportunities to move beyond subsistence. By partnering with all households at once, progress spreads through shared learning and collective momentum, enabling both scale and sustainability. Our approach centers on increasing **Household Income and Production** through agriculture and promoting new ways to earn supported by programs in health and sanitation, mindset and financial inclusion that drive participation and lasting change. Each phase of the program is powered by data and continuous learning, ensuring that what happens in the field continually informs what happens next.



# How the Program Works

The program unfolds in connected phases, each designed to accelerate progress while embedding sustainability with continuous monitoring and evaluation throughout delivery. Powered by **Venn**, our data systems provide instant visibility on progress and allow for rapid adaptation.

By 12 months, households report high adoption, higher yields, improved food security and inclusive leadership. By 24 months, households report higher income and production, diversified income streams and greater savings and asset accumulation, creating a sustainable pathway out of ultra-poverty.

## Preplanning -6 to 0 Months

Our program begins well before launch, with a six-month pre-implementation phase focused on household mapping, baseline assessments, and community co-design. This stage establishes the data and design foundation for context-specific solutions, ensuring readiness, alignment and shared ownership from the start.

## Core Implementation 0 to 6 Months

The first six months after launch are the most intensive. Households receive quality agricultural inputs, tools, and training in modern farming methods, alongside mindset change, financial literacy and gender equality group coaching. VSLAs are formed, resourced and trained to promote savings, loans, and collective resilience. Water, sanitation and health trainings are conducted to improve well-being.

**Group trainings** emphasize strong adoption of good practices. **Household coaching** begins with field teams visiting families regularly to monitor adoption, reinforce training, troubleshoot challenges and record progress for each household through the RTV Implementation Application in real time.

## Transition 7 to 12 Months

With the basics in place, this phase focuses on reinforcing adoption and building self-reliance. Staff guide communities to transition from externally supported delivery toward local management. Additional health outreach sessions are conducted to provide continued health and nutrition awareness and basic treatments, and VSLAs start working on group initiatives and collective enterprises.

**Household coaching** deepens into personalized support using data to target households and community activities that lag in practice adoption or productivity.

## Follow up and Community Ownership 12 to 24 Months

RTV's role shifts from delivery to mentorship and handover, ensuring households maintain and expand new practices. Refresher trainings are conducted based on data-informed insights and community needs. Engagement with community leadership structures, champions and Local Council intensifies for handover.

## Graduation Month 24

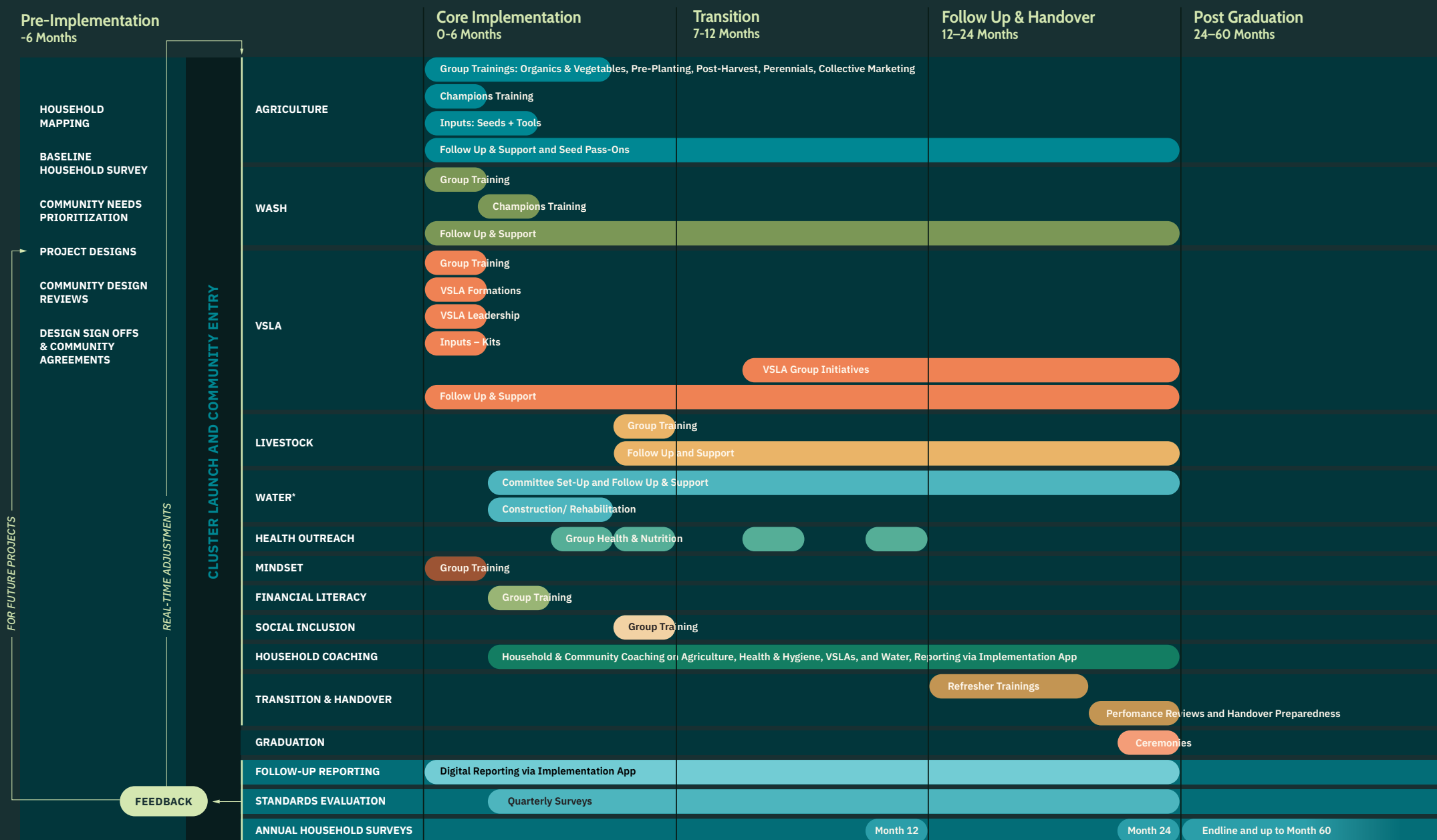
At the end of 24 months, communities celebrate graduation, marking the full handover of projects and local ownership.

Households exit the program with improved assets, diversified income sources and the capacity and confidence to sustain progress beyond support.

## Post-Graduation Evaluation 36 to 60 Months

After the close of the program cycle, annual household surveys measure changes in income, production, assets, food security and social inclusion up to 60 months. Findings are analyzed to inform new program designs, sustainability and scale strategies.

# Program Model



\*Water construction and rehabilitation is dependent on community needs

# Powered by Venn

## The Data Heartbeat of Our Model

Achieving impact in ultra-poor communities means tracking progress as it happens and using evidence to guide decisions. Venn is Raising The Village's data heartbeat and learning engine, powering measurement across every household while strengthening program design and delivery in real time.

### How Venn Works

Venn at RTV is both a department and a way of working.

As a department, it unites three core functions:

- **Data Collection and Integrity** ensures reliable, high-quality data across all households and communities.
- **Data Insights and Innovation** translates data into actionable insights through program analytics, evaluation, predictive and prescriptive modeling, geospatial analysis and machine learning.
- **Software Development** builds custom applications that connect household-level data directly to planners and implementers.

**As a way of working, Venn represents the intersection of data and implementation: evidence continually feeds back into programs to refine, adapt, and scale impact.**

### Cycles of Measurement and Learning

**Pre-Launch:** Household listing, baseline surveys and community needs assessments establish a clear picture of social and economic needs and guide intervention priorities for effective and efficient project designs.

#### **During Implementation:**

- Daily household visits and program activity reporting track participation and adoption of practices across 100% of partner families through our **Implementation Application**. These data equip staff to coach households with evidence in hand.
- Quarterly **Standards Evaluation** surveys conducted through independent data collectors validate adoption through sampled verification.

**Annual Measurement:** Annual Household Surveys using randomized sampling and longitudinal design measure downstream change across income, production, assets, health and other social and economic indicators from baseline up to 60 months.

**Feedback Loops:** Advanced analytics and tools continuously feed insights back to program teams. Predictive models, vulnerability assessments and program scorecards that combine data from multiple sources at the village levels help forecast outcomes, identify risks and guide resource allocation.



### Why It Matters

Venn ensures that impact is not only measured and reported—it is strengthened in real time. Each dataset feeds back into programs: what is learned at the household, village and cluster levels guides implementation today and shapes program design for tomorrow. Alongside this continuous feedback, independent surveys capture both adoption of practices and downstream outcomes, providing rigorous evidence of change over time.



# About Impact Measurement

## Annual Household Survey Methodology and Standards



For impact measurement and reporting detailed in this report, an **Annual Household Survey (AHS)** is carried out to collect household-level data on social and economic indicators and key impact drivers.

### Research Design

For topline impact analysis, we follow the **Longitudinal Study** research design under which the same samples are followed for five years from baseline. RTV also carries out a **Heterogeneity Analysis** by cohorts to ensure we are reaching and impacting the most vulnerable population and understand the category of income earners where our impact is felt most. In our heterogeneity analysis, partner households are divided into four groups based on their household income and production at baseline. To measure the impact of RTV's interventions, the incomes and production of these households are compared at baseline and graduation with counterpart peer groups.

### Sampling Approach

Random sampling of the target and reserve households is done once at baseline, and the same sample is followed for the entire longitudinal study period.

- Sampling Frame: This is a representation of all listed village households.
- Sampling Strategy utilized: Probability sampling
- Sampling Method: Stratified Random Sampling
- The Different Strata include: Men-Headed Households (single or joint), Women-Headed Households (single), and Youth-Headed households (single or joint).

## Sample Selection

RTV applies a (24/30 sampling) approach. From the village census, households are stratified across household types with a random selection of households based on village size aligned with Uganda's 2014 Census village demographics for both peer and RTV households:

- Villages comprising >100 Households: A sample of 30 households is drawn with a 60/20/20 ratio of Men/Women/ Youth Headed Households.
- Villages consisting of <100 Households: A sample of 24 households is drawn with a 50/25/25 ratio of Men/Women/ Youth Headed Households

When a target household drops from the study, it is replaced with a reserve household with similar characteristics and relevant strata from a pool of reserve households. This evaluation is carried out for Year 1, 2, 3, 4 and 5 evaluations.

## Data Collection and Quality Assurance

- Data for AHS is collected electronically using SurveyCTO, programmed with logical flow, consistency checks, and speed violation tracking. Prior to data collection, the AHS is field-tested, and enumerator feedback is incorporated into the tool. During survey administration, enumerators submit daily reports and the Venn team compiles activity reports to identify errors and inform real-time improvements.
- To maintain independence and uniformity, we hire and train independent contractors as enumerators in line with our data privacy and protection protocols. One field supervisor is assigned to every 15 enumerators to ensure oversight and quality.
- In 2025, we introduced Case Management, where households are created as cases with pre-populated forms. This replaces the use of track sheets and manual ID assignment, streamlining workflow and reducing entry errors.
- GPS validation is applied across modules: the household GPS is cross-checked against the time a contractor opens and closes each module, providing contextual verification throughout the survey process.
- Backchecks and callbacks are conducted for 10% of all households surveyed within one week of completion. These random quality checks ensure adherence to protocols and data accuracy.
- Additional data quality audits have also been strengthened in 2025, including audio audits (with respondent consent), and market price caps (informed by market surveys) to standardize and validate reported prices.

## Analytical Approach

We utilize the Difference In Differences (DID) approach to measure the true impact of our program by comparing changes in outcomes over time between partner communities (treatment group) and peer communities (control group).

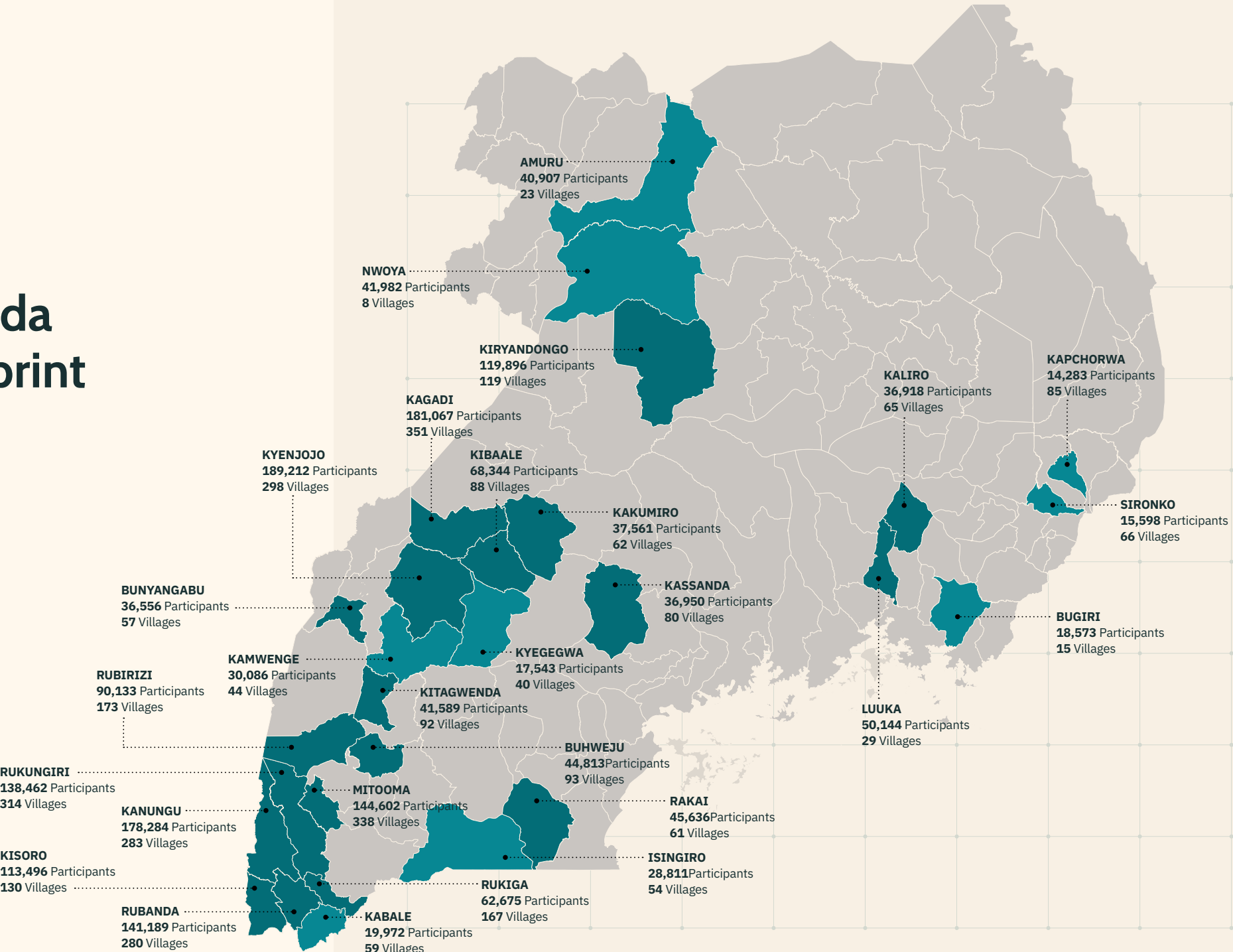
To apply this method, we collect baseline data for both control and treatment groups. Baseline activities involve identifying and randomly selecting control and treatment sub-counties. The pre-treatment differences in outcomes across the two groups are captured at the household level, ensuring that our control and treatment groups have similar characteristics. This creates a level playing field for comparison. The treatment group is then exposed to the intervention, after which we analyze the differences in differences between both groups. The impact of the treatment is the difference after intervention (second difference) minus the difference pre-treatment (first difference).

## Data Analysis

- Utilizing statistical modeling, we perform a regression analysis to assess impact using Alteryx workflows, STATA, and Python. Our analysis includes univariate, bivariate and multivariate methods to investigate the relationships between key variables and household incomes. Univariate analysis is conducted to determine household characteristics, whereas bivariate and multivariate analyses are done to examine key relationships between different key variables and household incomes.
- To manage outliers and achieve a normal distribution, data is sorted in ascending order using household program value. Five per cent of the data is dropped from the analysis (1% at the bottom and 4% at the top) for every cohort at the district level for a true comparison. The dropped data is also not considered for the heterogeneity analysis. Outlier management for both control and treatment is done separately following the same procedure.
- Findings are assumed to be true and published only when 95%\*\* to 99%\*\*\* statistical significance is achieved with a p-value equal to or less than 0.05 or 0.01.
- In 2025, we continue to strengthen our approach by introducing new indicators that expand what we can learn about household outcomes. We have also refined our aggregation methods at a regional level to support greater scalability of topline results as we extend our programs across more districts and regions. These enhancements build on our existing framework, ensuring our analysis keeps pace with the scale and scope of our work.

# Uganda Footprint

- New Districts (2025)
- RTV Districts to date





# Glossary

**The following definitions provided are not all-encompassing but are adequate for understanding the key themes and ideas presented in this report.**

**Agricultural Cycles:** Uganda has two planting seasons in accordance with the weather patterns. Communities are ready to plant from March to May and August to November. RTV launches clusters in alignment with the two planting cycles — January (Agricultural Cycle A) and June (Agricultural Cycle B), respectively.

**Cluster:** A grouping of neighboring villages that share social networks, resources and infrastructure, such as water sources and markets, which help RTV build area-wide community cooperation while maximizing program resources.

**Cohort:** A grouping of clusters according to the time of their launch.

## **Differentials:**

**Annual:** RTV partner communities' annual outcomes minus peer groups' annual outcomes per year. These reflect the trajectory of change in outcomes between partner and peer households for each year under evaluation.

**Cumulative:** Total differential from baseline to the end of evaluation period. For Income and Production streams, the cumulative differential represents the sum total of annual differentials minus baseline differential. For Livestock Assets, the cumulative differential represents the differential at endline minus the differential at baseline.

**Graduation:** The end of the project cycle of 24 months. At the end of the 24-month period, communities are able to independently manage initiatives and graduate from the program. RTV continues to monitor key outcomes after graduation until year five.

**Household:** On average, there are five members in each household across families in partner communities.

**Household Headship:** Household headship is considered our primary unit of impact analysis to assess the economic well-being and progress of the economic status of the entire household. Based on local social constructs, the following household headship categories are used:

**Women-headed households:** Households that are headed by women older than 30 years and are one of the following: single, divorced/separated, never married, or widowed.

**Youth-headed households:** Households that are headed by individuals between 18 to 30 years of age.

**Joint or Men-headed households:** Households that are headed by an adult older than 30 years and are either of the following: married joint households or adult men who are divorced/separated, never married, and/or widowed.

**Household Income (HHI):** HHI includes income generated from salaried employment, business, casual labor, remittances and gifts, as well as agricultural income including seasonal and perennial crops and livestock income.

## **Household Income and Production**

**(HHI+P):** This represents household income and agricultural and livestock production for the year. Household Income and Production per day is calculated over 365 days.

**Household Production:** Total agricultural crop value (seasonal and perennial) + livestock and livestock by-products' consumption. Total production represents the total value of agricultural and livestock production in the year for sale, consumption, and residuals.

**Household Net Production:** Where Household Income and Production are reported as one metric, the production value is net of the agricultural and livestock income to avoid duplication and represents the unsold agricultural and livestock production.

**Last-mile village:** The term “last-mile village” represents isolated communities without paved roads, little access to communication and poor infrastructure. Without access to basic government services, people are disconnected and often left in a perpetual state of ultra-poverty.

**Partner Households:** Partner Households or Communities represent the communities where RTV programs are implemented.

**Peer or Control Group:** To track the progression of RTV partner households over time, in comparison to households where RTV programs have not been introduced, Peer or Control groups are selected. Control groups are randomly selected using STATA at the subcounty level. As part of our methodology, multiple treatment groups are compared to a smaller number of control groups, with a moving baseline used for true comparison by cohort. The number of control villages is selected based on power calculations to ensure that the control group is representative of the overall sample population.

## **Program Value:**

**Annual Program Value:** Differential between RTV and peer households' Annual Household Value, which includes Household Income, Net Production and Livestock Assets.

**Total Program Value:** Cumulative differential represents the sum of cumulative differential (see Differential) of Household Income, Net Production and Livestock Assets over the evaluation period from baseline to endline (end of reported evaluation period). It demonstrates the total Household Value gained, directly or indirectly, as a result of our programmatic interventions in comparison to peers. Return on Investment is calculated based on Total Program Value.

**Poverty Probability %:** Poverty Probability % reflects the likelihood that a household is living below a defined poverty line, derived from responses to a short household survey. RTV reports this measure as a percentage rather than an index score, meaning declining values represent improvement. For older clusters (up to 2023 cohort), Poverty Probability % is calculated using the earlier Grameen methodology, which applies \$1 per day (PPP) poverty line benchmarks. From 2024 onward, RTV has applied the updated version of the tool for new clusters. This ensures alignment with current standards while maintaining comparability across program cohorts.

**Randomized Control Trial (RCT):** RCT is a third-party impact evaluation that uses randomized access to social development programs to limit bias and generate and validate impact assessments of a program. RTV launched our randomized control study with Dr. Riley, University of Michigan, and Dr. Mahmud, University of Exeter, in 2020 for a period of five years post-implementation.

**Residuals:** Residuals are part of the agricultural harvest that are kept by households for future consumption or replanting in the next planting cycle. These are included in net production.

**Returns:**  
**Return on Investment (ROI):** Calculated as the Total Program Value minus the one-time average investment/partner household, divided by the average investment/partner household.  
**Impact Efficiency:** Calculated as the Total Program Value divided by the average investment/partner household.

**Ultra-poverty:** The most severe form of poverty, representing populations experiencing deep disadvantages, including poor health, inadequate living standards, lack of access to education and basic infrastructure and severely low income or consumption.

**VSLA:** Village Savings and Loan Associations (VSLAs) are groups of rural community members with clear by-laws, SMART goals, and agreements outlining financial contributions and responsibilities. They meet regularly to save money towards a specific goal and loan out money to their members. VSLAs facilitate further economic growth beyond our immediate interventions and ensure the sustainability of incomes and asset gains for the communities.

# Abbreviations

|                |                                             |
|----------------|---------------------------------------------|
| <b>AHS</b>     | Annual Household Survey                     |
| <b>BBW</b>     | Banana Bacterial Wilt                       |
| <b>CAT</b>     | Community Agriculture Teams                 |
| <b>CPH</b>     | Cost Per Household                          |
| <b>DID</b>     | Difference-in-Differences                   |
| <b>DRC</b>     | Democratic Republic of Congo                |
| <b>FAQ</b>     | Fair Average Quality (coffee selling stage) |
| <b>FCS</b>     | Food Consumption Score                      |
| <b>GAP</b>     | Good Agronomic Practices                    |
| <b>GPS</b>     | Global Positioning System                   |
| <b>HH</b>      | Household                                   |
| <b>HHI+P</b>   | Household Income and (net) Production       |
| <b>HOR</b>     | Health Outreaches                           |
| <b>IGA</b>     | Income Generating Activities                |
| <b>M&amp;E</b> | Monitoring and Evaluation                   |
| <b>PPP</b>     | Purchase Power Parity                       |
| <b>RCT</b>     | Randomized Control Trial                    |
| <b>ROI</b>     | Return on Investment                        |
| <b>RTV</b>     | Raising The Village                         |
| <b>SACCO</b>   | Savings and Credit Cooperatives             |
| <b>SE</b>      | Standards Evaluation                        |
| <b>UGX</b>     | Ugandan Shilling                            |
| <b>USD</b>     | U.S. Dollar                                 |
| <b>VSLA</b>    | Village Savings and Loans Association       |
| <b>WASH</b>    | Water, Sanitation and Hygiene               |
| <b>WFP</b>     | World Food Program                          |
| <b>YOY</b>     | Year-on-Year or Year-over-Year              |

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