

“ The number of poor... could represent a **reversal of approximately a decade of progress** in reducing poverty. In regions such as the Middle East and North Africa and sub-Saharan Africa, the adverse impacts could result in **poverty levels similar to those recorded 30 years ago** in 1990.”

UNITED NATIONS UNIVERSITY WORLD INSTITUTE FOR  
DEVELOPMENT ECONOMICS RESEARCH

# COVID-19 RAPID RESPONSE REPORT

## THANK YOU

When COVID-19 began to ripple across the world in March, countries quickly responded with lockdowns, travel restrictions and stay-at-home orders to prevent a massive disease outbreak. However, the economic ramifications of these measures hit the poorest families extremely hard. Each day of not being able to open their business put them closer to desperation. Schools unable to open kept children away from their education, and a reliable daily meal.

Though not emergency responders, Opportunity International pivoted quickly. The tenets of our Rapid Response were:

1. **Financial survival:** defer loans and keep savings accessible
2. **Safety:** equip staff and clients with information, PPE and other tools to stay safe
3. **Survival:** local partners and even clients responded to community needs with food and encouragement
4. **Kids' education:** keep schools and teachers engaged to protect children's education

Thanks to your generosity, we raised and disbursed more than \$2.3 million in just three months. The funds went to Opportunity's Education Finance and AgFinance programs, and to our local operations in Ghana, Uganda, Colombia, Nicaragua and Haiti – focused on the hardest-hit households and communities.

*I know that the Lord secures justice for the poor, and  
upholds the cause of the needy.*

PSALM 140:12

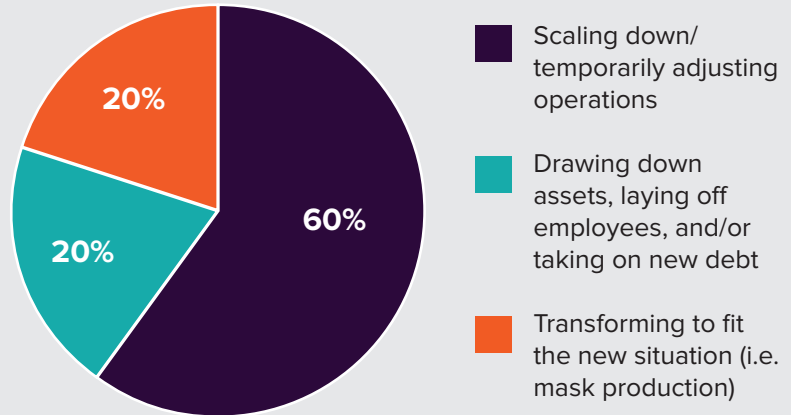


**OPPORTUNITY**  
International

## GLOBAL LANDSCAPE: MICROBUSINESSES HIT HARD

The International Trade Commission (ITC)'s data (April-June 2020) shows that two thirds of micro and small businesses have been strongly affected by the crisis, and **one in five are at risk of shutting down permanently**. Small businesses in richer countries are getting more support than those in poor countries. Women-owned businesses are ten percent more likely to have been severely affected.

### Entrepreneurs are taking three approaches to survival:



## OPPORTUNITY'S RESPONSE: DIGITAL TOOLS

For years, Opportunity has worked to bring clients into digital banking and to supplement in-person training with technology-based methods. Those foundations proved invaluable when COVID-19 hit. Digital tools enabled clients to keep accessing their funds and receive vital information, while keeping clients and staff safe.

### CLIENT ENGAGEMENT

- Voice messages with info and tips
- Health messages
- Client check-ins

### MOBILE BANKING

- Ensure banking access
- Reduce fees and transaction limits
- Facilitate cash transfers

### AGENT BANKING

- Increase outreach
- Operational efficiency and safety

### CALL CENTERS

- Enable remote work
- Toll-free lines
- Assist clients

## OPPORTUNITY'S RESPONSE: COLOMBIA

In Colombia, Opportunity's Rapid Response is helping programs survive so clients can thrive:

- AGAPE has delivered 931 food packages to vulnerable families, which provide a month's worth of food
- AGAPE is also educating its clients in COVID-19 prevention and health best practices
- Launched 51 savings groups with 739 clients



## RESILIENT ENTREPRENEURS

Abena is a grain seller who normally purchases from farmers to sell in the market of her small town in central Ghana. During the lockdown, she was unable to travel to purchase goods. Food became scarce and prices shot up. Her income has declined by 50%, and she had to lay off her two part-time workers. She was grateful for a loan payment deferral from the local Opportunity partner. “Life is becoming very challenging. I hope and pray that this virus will disappear soon.”



## RURAL RESILIENCE

As travel restrictions cut farms off from markets, threatening farmer livelihoods and food to marginalized communities, Opportunity’s AgFinance team worked quickly to continue business where possible with the 58,000 farmers across Africa.

- Banks rescheduled loans to provide buffers to farmers
- Rapid Response funds enabled all AgFinance staff to stay employed and undertake key activities:
  - Developed new farmer-to-farmer training videos and radio messages on COVID-19 and financial management in crisis
  - Provided digital messaging and training to 34,000 farmers
  - Aided farmers in aggregation and transport



## FARM TO MARKET

Above (top) is a group of our farmers, standing with their entire harvest: 163 bags of soy. With Opportunity’s guidance and by aggregating their crops, they earned about 40 percent more than if they had sold it separately in the local market. One of our breakthroughs was securing letters from the government of Malawi approving Opportunity International as a “critical service.” With this classification, we secured large trucks to come to the villages. Farmers receive more by selling in bulk; hungry families pay lower prices for their daily food. This is not a service we typically provide, but COVID-19 has changed operations.



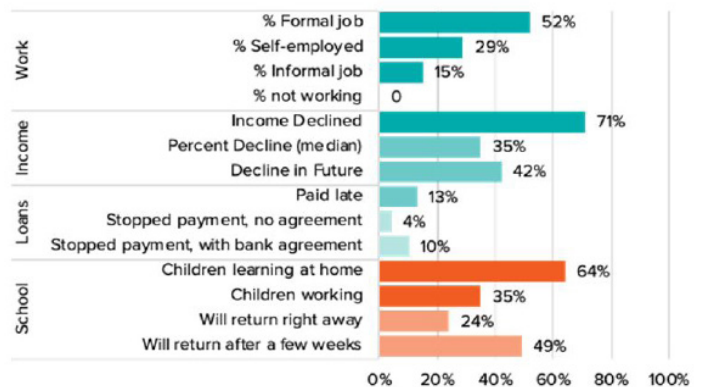
## GLOBAL LANDSCAPE: EDUCATION EMERGENCY

UNESCO estimates that 1 billion children are out of school. As of August, two-thirds of schools worldwide remain completely closed, and 24 million children are at risk of never returning. While more fortunate students have access to remote learning, poorer students with no internet access are locked out. Children unable to return to schools are at high risk of early marriage and child labor, which are already on the rise.

# OPPORTUNITY'S RESPONSE: COPING UNTIL REOPENING

The EduFinance team surveyed families and schools in multiple countries to understand the pandemic's impact on work, income, and education, to better support children's education. The surveys in Mozambique and other locations found schools and parents facing significant education challenges. The EduFinance team quickly pivoted to providing online resources via podcasts, Facebook Lite, WhatsApp, and Zoom to help schools cope financially through the crisis and provide some remote learning where resources allowed. Opportunity also provided funds to help schools keep teachers paid.

**Figure 4: Mozambique, Impact on Parents**  
(% of parents surveyed, July 2020)



## RESILIENT SCHOOLS

Teachers like Jude Nsumba, the head teacher at a school in Kampala, Uganda, are creatively responding to the crisis to ensure children can continue to learn. Jude was an active participant in Opportunity's Education Quality program where he was learning how to improve the school's student achievement. As COVID-19 hit Uganda, he knew he had to adapt to protect his students and his school.

Jude, along with other educators in his community, joined Opportunity's WhatsApp group in Kampala. On the online platform, Opportunity has been providing updates and resources for educators to help them weather the crisis. He has particularly benefited from Pathways to Reopening, which offers educators resources to help their schools stay afloat and facilitate remote learning while schools remained closed. Jude brought together parents and teachers. Together, they decided to establish vegetable gardens on the school grounds and set up a market stall to sell the produce, earning income to support ongoing school costs like teacher salaries.

Most importantly, Jude organized and trained his teachers to prepare parent and learner-friendly content and print workbooks and assignments to deliver to students at home. The teachers collect the work and provide ongoing feedback. Parents have greatly appreciated this creative solution, ensuring their children can continue learning.



**On behalf of hardworking families around the world, thank you for your kindness and generosity during these tumultuous times.**