



Farmer Support Agent Training,
Mityana, Uganda, July 2024



OPPORTUNITY
International

Opportunity in Uganda

YOUR IMPACT REPORT
FALL 2024



Mityana, Uganda: Opportunity Zone

Opportunity International brings together its core competencies in a coordinated manner to tackle extreme poverty in Uganda. The Mityana Opportunity Zone is built on components of agricultural finance for job creation, education finance for children and youth education, and targeted training services for microbusinesses to increase incomes and create jobs. **For the new grant cycle launched in 2023**, to date, our financial institution Opportunity Bank Uganda, Ltd. (OBUL) has disbursed **\$2.7M in loans to farmers, agribusinesses, schools, parents, and vocational students, towards a 2025 goal of \$8.45M**. Local communities in Mityana, Uganda continue to create sustainable, impactful change.

Programs, Partners, and People

In the Mityana Zone, we continue focusing on our North star: reaching people who are most in need, and providing **training, access to financial resources, and group support** that will enable them to move out of extreme poverty and create sustainable livelihoods for themselves, their families, and the community. Opportunity's work in **agriculture, education—including technical/vocational training—and digital innovation** enables the families living in Mityana to build a path to sustainable livelihoods.

Senior Leadership Update

For this quarter's report, we asked Tineyi Mawocha of the Africa Regional Office to share what we are learning from our work in Mityana, and how we are applying those lessons:

Lessons learned to date in Mityana

- A holistic approach to development involving agriculture finance, education finance, microenterprise finance, and training is required to facilitate more families to escape poverty and grow livelihoods. Healthcare may also be needed going forward.
- We need to develop a product to serve the poorest schools where mostly smallholder farmers send their children. The confluence between education finance and agriculture finance requires more philanthropic capital to reduce the cost of borrowing for both school proprietors and parents for school fees.
- While we have trained many TVET students, the number and value of loans issued is relatively low because this appears too risky for financial institutions. We need to raise more philanthropic funds to guarantee financial institutions lending to graduating vocational students.
- We need to identify mentors and trade experts to mentor TVET students after graduation to develop business skills.
- We need to help more women to access financial services through training, interest buy-downs, and collateral substitution.

Application of these lessons

- Lessons learned in Mityana are being applied to other regions in Uganda.
- We will be piloting the agriculture finance and education finance joint programming in Malawi targeting those families moving from ultra-poverty graduation programs.
- We are applying lessons learned in Mityana to Nigeria, the most populous nation in Africa, where we have recently commenced programming.



AGRICULTURE

We are pleased to share the results of several recent farmer trainings:

Uganda Coffee Farmers Alliance

The Uganda Coffee Farmers Alliance (UCFA) is a farmer-owned organization established to provide agribusiness services to coffee farmers' cooperatives in Uganda; it is a national-level organization whose members include cooperative societies. UCFA promotes the viability of these coops by emphasizing value addition and marketing. Its main purpose is to act as a support unit and services agency for its members.

To date, the UCFA supports smallholder farming households with a total population of nearly half a million individuals in various regions of Uganda. These are grouped into 124 cooperatives and 2,006 producer organizations.



Farmer Support Agents trained on group dynamics and CommCare, Luwero, Uganda

Uganda Coffee Farmers Alliance: Mityana Farmer Group

Opportunity International has helped to deploy 39 Farmer Support Agents (FSAs) in the Mityana and Kasanda region which has 15 cooperatives; seven FSAs are women and 32 are men; 36 FSAs attended the July 2024 training.

Uganda Coffee Farmers Alliance: Luwero Farmer Group

Opportunity International has helped to deploy 31 FSAs in the greater Luwero region which consists of Luwero, Nakaseke, and some part of Nakasongola districts. Greater Luwero consists of 24 cooperatives. Out of the 31 FSAs trained, five are women and 26 are men.

July 2024 training for both Mityana and Luwero included:

- CommCare training enables Farmer Support Agents to profile farmers' needs and progress, as well as deliver training on best ag practices.
- Group dynamics training includes learning about group formation, group leadership, problem-solving, conflict resolution, group constitution development, and record keeping.
- Farmer Support Agents (FSAs) learned how to organize a savings group ledger book manually by attendance register, social fund ledger, savings ledger, loans ledger, fine ledger, cash book ledger, meeting minutes, training register ledger, and share out report section.
- The manager of Opportunity Bank Gayaza Branch and her team presented bank product sensitization.
- Most of the FSAs opened bank accounts.



Ibanda Youth and Child Development Center

- Trained 30 Farmer Support Agents—eight women and 22 men—in group dynamics.
- Trained on use of CommCare for tracking farmers' needs and training.
- After learning from visual aids, storytelling, discussion groups, homework, and presentations, all FSAs passed the training post-training test!
- Next steps include training in savings group methodologies and mobilization of youth farmers into savings groups. An Opportunity project officer will work with and monitor these youth groups.



Youth Farmer Support Agents learning how to create savings groups ledgers

EDUCATION

In Mityana, 37 schools were enrolled in Opportunity's EduQuality program:

- Masaka: 22 schools
- Mityana: 6 schools
- Mubende: 9 schools

School Leader Professional Development (SLPD)

Year 3, SLPD 3rd Workshop: Creating a Positive School Culture

After completing the Building School Infrastructure workshop by May 2024, school leaders attended the third workshop of the year, focused on creating a positive school culture.

As school leaders often prioritize their administrative duties, this module focuses on the importance of upholding a positive school culture to ensure that pupils receive quality, encouraging education. Education Specialists shared the characteristics of a positive school culture, emphasizing that culture aligns with the mission of the school and is therefore unique to each school environment.

This module links to the Teacher Mentor Professional Development Year One module on Positive Behavior Management, in which teacher mentors were introduced to the importance of child protection. This module demonstrates the role that school leaders play in upholding child protection by creating a behavior management policy for the school. Developing school routines that minimize disruptions to the school, such as a bell to indicate a break and start of class, also strengthens positive behavior management.

Teacher Mentor Professional Development (TMPD)

Education Specialists have partially completed the delivery of the session outlined below before the national school holidays in August. The team will continue to deliver this module to the remaining clusters in September 2024.



Year 3, TMPD 4th Workshop: Effective Feedback



Mrs. Ngobi and her primary school learners

Teacher mentors learn what characterizes effective feedback and why this is important for learning. An emphasis on peer assessment as a learning tool is provided. Education Specialists also focus on the importance of having the right classroom culture to support peer assessment, as well as appropriate times to apply peer assessment. Teacher mentors can reflect on the previous use of peer assessment through the module “Checking through Understanding” and are asked to identify when it worked very well and compare it to instances which just merely “well.”

- The “success criteria” method: For this method, teachers create and demonstrate precise criteria for learners to succeed, to establish direct expectations, and provide areas of improvement to make learning effective.
- Effective feedback: Teachers are encouraged to personalize and provide detailed feedback that learners receive after every assessment, both formative and summative. Rather than acting as a form of discouragement, the feedback should highlight the key areas and methods of improvement for the learner.

Next Quarter Activities

In the coming quarter (FY24Q4), Education Specialists will conclude the core EduQuality program. The fourth school leadership professional development workshop will focus on “**Running an Efficient School.**”

Teacher mentors will also continue through Year 3 of the EduQuality program, attending training sessions on how to **give effective feedback to learners**, as well as the final session of the EduQuality program, the fourth part of “**Phonics Best Practices**” that provides a recap of the modules from the previous year.

Teacher Mentors will continue to **conduct classroom observations and coaching for their peers**. Schools will continue to benefit from an in-person school visit by their Education Specialist over the year to provide individualized support for their implementation of their school development plan.

Education Specialists will introduce schools to the newly created “**Phase II transitional year**” to ensure that schools are equipped with the needed information to sustain the impact that has been achieved since 2021 and continue to grow after “graduation.” With the cluster model already forming a sustainable model, the final year will focus on fostering continued collaboration among schools within clusters outside the time schedule of the module deliveries and will encourage school leaders to take full advantage of the networking opportunities in all regards to encourage sharing knowledge, findings, and best practices.



TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING (TVET)



Joel Okalany, founder of Jewel Trends, and entrepreneur committed to social impact

Over the summer months, most TVET activities focused on field mobilization training preparations and monitoring of loans and start-up businesses. For that reason, this quarter we are pleased to share the success story of Joel Okalany, a recipient of a TVET business loan, now a successful entrepreneur providing training for up-and-coming businesspeople. In Joel's words:

As the founder of Jewel Trends, a distinctive fashion house in Uganda dedicated to revolutionizing Afrocentric fashion, I embarked on a transformative journey that reshaped my destiny and left an indelible mark on the industry.

The partnership between Opportunity Bank Uganda, Ltd (OBUL) and Opportunity International's Street Business school training model... provided me with the necessary resources, entrepreneurship training, connections, and expertise to navigate the complexities of securing substantial financial backing.

I secured a 12-month loan from OBUL in November 2023 for \$1,315. To obtain the loan, I meticulously conducted a comprehensive risk assessment and mitigation strategy, ensuring every aspect of the

loan acquisition process was scrutinized and managed. Jewel Trends strategically utilized the loan from OBUL to acquire assets, expand production capacity, and foster social impact:

- **Investing in equipment and infrastructure:** *I acquired five high-quality sewing machines, enhancing our production capabilities, increasing efficiency, and enabling Jewel Trends to scale up its manufacturing operations.*
- **Optimizing marketing:** *Targeted marketing campaigns propelled Jewel Trends into the spotlight, captivating audiences with its distinctive blend of Afrocentric aesthetics and contemporary flair.*
- **Generating employment:** *Recognizing the importance of skilled labor in the production process, I made strategic hiring decisions to recruit eight skilled tailors and twenty-one casual laborers.*
- **Partnering with MoTIV for Skills Development:** *We launched a training program aimed at empowering young people with valuable technical skills, hands-on training, and mentorship. In this way, I have expanded my leadership in my community.*
- **Building capacity and social impact:** *The training program not only equipped participants with technical skills, it also instilled a sense of empowerment and self-reliance among the youth. By skillfully blending business objectives with social responsibility, I demonstrated my commitment to fostering economic empowerment and sustainable development within the community.*



Joel speaks with fellow graduates from the Street Business training program, explaining how the loan from Opportunity enabled him to improve his business and acquire better equipment.



REFUGEES: INNOVATION, SELF-RELIANCE, AND EMPOWERMENT

Since 2019, the Refugee project in Uganda’s Nakivale Settlement has focused on building resilience and promoting self-reliance among refugees by establishing income-generating activities and enhancing economic activity in settlements, thereby lessening dependency on humanitarian aid.

Women refugees are especially vulnerable, so our interventions make a

special effort to boost their confidence and increase their economic participation. To date, we have reached **over 31,000 refugees and hosts** through financial inclusion, setting families on a path to sustainability and security.

| REFUGEE TOTAL PROGRAM REACH | |
|---------------------------------|---------------|
| Individual accounts | 15,067 |
| Savings group accounts | 1,659 |
| TOTAL | 16,726 |
| Loans disbursed | 2,769 |
| Financial literacy participants | 31,252 |
| Jobs created | 251 |
| Jobs improved | 471 |

Opportunity Bank Uganda’s bank branch in Nakivale opened in October 2021 and was officially opened by HRH The Princess Royal, Princess Anne in October 2022. The presence of the branch has made a significant difference to the local communities and has increased Opportunity’s visibility in the settlement. Through the branch, Opportunity Bank can process remittances and provide a currency exchange facility, both of which have proved vital to refugee needs. Having an ATM on site also means that all refugees—and not just Opportunity Bank clients—can withdraw cash as long as they have a bank card.

In 2022, a project spearheaded by Opportunity UK worked with Opportunity Bank to build on the work in Nakivale to serve urban refugees in Kampala. This work recognized that many refugees do not remain in the settlements but rather head to major urban hubs seeking work and livelihood opportunities. Opportunity Bank has been able to utilize the same products and approach used in Nakivale, recruiting an additional financial inclusion officer to deliver training in Kampala.

Youth Financial Inclusion Programming

| YOUTH FINANCIAL INCLUSION | |
|---------------------------------|--------------|
| Individual accounts | 2,540 |
| Savings group accounts | 250 |
| TOTAL | 2,790 |
| Loans disbursed | 197 |
| Financial literacy participants | 7,855 |
| Jobs created | 251 |
| Jobs improved | 471 |

A new project started in October 2022 as part of the United Kingdom’s *Challenge Fund for Youth Employment* focused on job creation and decent work for refugee youth. The project partners with refugee-led organizations to strengthen their capacity and position them to best serve their communities.

This project works across Nakivale and Rwamwanja Refugee Settlements, supporting refugee youth through job creation and job improvement. Opportunity Bank

works with both settlements, expanding their offering of financial products and services.

- In Nakivale, Opportunity is working with partners to support entrepreneurs and social enterprises with business development skills and opportunities.
- In Rwamwanja, Opportunity has partnered with two refugee-led organizations to support smallholder farmers and farmer groups with agricultural training and agribusiness skills to support self-employment opportunities and job creation. One of the partners has established their own social enterprise, Turaco



Valley Foods, a maize milling facility which helps with market linkages for farmers and ensuring a fair price for crops.

The project’s goals include the creation of 1,194 jobs and improvement of 560 jobs. Opportunity Bank will also ensure that 10,000 young refugees and hosts will be supported in financial inclusion. To accomplish this audacious goal, the team has studied how financial inclusion can lead to job creation and improvement. Monitoring tools have been adapted to capture this information; early indications show evidence that financial inclusion is indeed leading to job creation and improvement—whether as a result of receiving a loan or through financial literacy training.

Early Childhood Development Programming

| EARLY CHILDHOOD DEVELOPMENT | |
|---------------------------------|-------|
| Savings accounts | 482 |
| Loans disbursed | 33 |
| Financial literacy participants | 1,355 |

The Early Childhood Development project is funded by the Hilton Foundation and brings together a consortium of several financial partners as well as Opportunity International. As the lead partner, FINCA already operated in Kiryandongo Refugee Settlement and had developed refugee-

specific financial products. Thanks to this already-established relationship, the early child program works across Nakivale and Kiryandongo Refugee Settlements and with urban refugees in Kampala.

The project started in April 2023 as a two-year pilot and could be extended and scaled beyond that, if funding is secured. The project addresses the lack of access to affordable, sustainable, and quality early childhood development services in Uganda, particularly in refugee-hosting locations. The aim is to help build the financial capacity of Early Childhood centers and support social enterprise development so they can diversify their income streams, and to support parents in developing viable income-generating activities.

The first year of the program has been very successful with the consortium partners surpassing most of the milestones. The "Two-Generation Early Childhood Development as a Business" approach was embraced and implemented by the participating Early Childhood centers, the parents, and the caregivers. The key to the successes in year one was the deliberate, continuous, and human-centered engagement of the targeted community members, and facilitation by local refugee-led organizations. Members defined their priorities, the solutions they wanted to test, and the support they needed to succeed.

To date, 27 Early Childhood centers have trained in governance, business models, financial management and social entrepreneurship. Out of these, more than 500 parents and caregivers have generated over \$10,000 in additional revenue from their new lines of business and 40 action groups have seen increased income and savings of \$15,000 in this period. The participating centers also have seen an increase in student attendance. Financial inclusion at this stage is still low; this was to be expected as the initial work focuses on mindset change, ownership and working towards sustainable outcomes.



Early childhood center, Uganda



Street Business School (Business Skills Pilot)

Opportunity Bank is piloting a hands-on business skills training program following the *Street Business School* curriculum. A certified financial inclusion officer has delivered tailored business trainings to a total of 258 refugees (163 women, 95 men) for a period of three months. The training prepares participants to establish small businesses and improve their livelihoods. Participants are empowered to keep business records, have access to financial services and markets for their businesses. Reporting on the first cohort of 65 participants indicated that 49 participants started small businesses and were earning between \$15 to \$35 per month.

Refugee Working Groups

Opportunity continues to participate in various refugee working groups including the National Cash and Livelihood Working Group and the Urban Refugee Working Group, as part of our goal to share lessons learned through our refugee programs. Opportunity's refugee program also is represented in the settlements and communities for different events such as World Refugee Day and International Youth Day. These community-centered occasions raise visibility and showcase the financial products and services available for refugees and hosts.

REFUGEE STRATEGIC PLAN (2024-2028)

Building on our current work, we have identified a five-year strategic plan rooted in five critical pillars also used by the UN Human Rights Council:

1. Financial inclusion
2. Skills and employment
3. Enterprise development
4. Graduation
5. Agriculture value chain

The strategy is designed to be “bank agnostic” allowing us to work with more financial institution partners. Key additional elements include considering financing options to support refugee-led enterprise development, such as seed capital and investment funds; introducing an ultra-poor graduation model for refugee households; and working with Opportunity International's Agriculture Finance team to deliver agriculture training, provide market linkages and support financial institution partners to develop refugee-specific agriculture loan products.



Porter, Nakivale Refugee Settlement, Uganda



Meet Samuel: Entrepreneur and Employer



Samuel, business entrepreneur, Nakivale Refugee Settlement, Uganda

Samuel's business idea—to cultivate and sell fruit tree seedlings—was inspired by his own experience and desire to find a solution to his health problems. On arrival in Nakivale refugee settlement Samuel developed a persistent cough; doctors told him that the air quality in Nakivale was poor, however he struggled to find or afford suitable medicine. An idea sparked in Samuel's mind: perhaps he could contribute towards improving the air quality and environment in Nakivale by planting trees—an endeavor that might also create employment for others! However, without funds or knowledge of business skills he was unsure how to make his dream a reality.

Samuel attended an entrepreneurship training program where he learned financial literacy, business skills, and planning. Samuel secured a small amount of capital to purchase seeds, starting with orange and avocado due to their high nutritional value.

He launched the business by teaching the community about the importance of growing fruit trees to improve the air quality and provide access to good nutrition. For three days he gave his seedlings away for free and talked to people in the

settlement about the importance of caring for the environment. He also sought feedback on the types of fruit trees that people would like to grow so that he could expand his offering.

Samuel already has four employees: one in charge of watering and nurturing the seedlings; one who is responsible for keeping accurate business records; a third in marketing and sales; and another who focuses on educating the community on the importance of caring for the environment and growing nutritional food. Samuel manages and motivates his team and follows up with each customer after two weeks, to ensure that the seedlings are thriving.

Samuel's passion and drive are clear; his primary motivation for starting the business was to improve his local environment, and with each seedling that is planted he is doing just that. He says, *"This is our new place; we are not going to move on from here, so we have to make a difference where we are."*

No one chooses to be a refugee. We feel it is both a necessity and a privilege to work with families who have been driven from their homes by circumstances beyond their control. We are inspired every day by the commitment of these families to build sustainable, healthy lives; we are grateful for your support which allows refugee families to build a path toward a brighter future. Thank you for believing in everyone's right to live with dignity and purpose.