India COVID-19 Rapid Response Fund – Phase 1  
May 2021

Last mile emergency relief reaching 4M client families

In response to the massive crisis crushing millions in India, Opportunity and our partners are immediately pivoting our trusted local microfinance presence to provide last-mile health delivery and emergency relief to those being hit the hardest. The first phase response will work through our current partner offices and staff with an established current outreach of 4M clients and their families.

Our strategy: focus on last mile health services

1. To prevent infection in vulnerable populations at risk, we’re tackling rampant misinformation through SMS, WhatsApp, comics, posters, voice messages and in-person meetings where possible.

2. For those with mild symptoms or exposure to COVID-19, we’re distributing food ration kits and medicine so they can isolate safely.

3. To manage COVID-19 cases and mental health at home, we’re providing remote care through telemedicine (via helpline and mobile app).

4. For people with worsening COVID-19 symptoms, we’re using existing branch offices to set up basic care beds and oxygen and establishing a temporary ambulance service.

5. To expedite mass vaccinations to improve immunity, we’re collaborating with local governments to organize and facilitate vaccination camps given our trusted presence in our communities.

Opportunity works with community-based microfinance partners to provide emergency relief to last mile vulnerable communities where essential health services are decimated.

COVID-19 decimating India

India is engulfed in the world’s worst coronavirus outbreak with more than 1 million new cases every three days. Cases have topped 20 million and more than 226,000 people have died. *The Lancet* reports the true death toll is likely 31 times higher. With the country back in lockdown, the poorest are struggling to access daily necessities with no income.

A lack of hospital beds, oxygen shortages and delayed vaccine rollouts are proving deadly. Families living in poverty are the hardest hit. They have lost loved ones, and their livelihoods are decimated. Many don’t know how, or if, they will eat from day to day.

*The World Bank estimates* that 150 million more people will be pushed into extreme poverty as a result of COVID-19.

Immediate Funding Target: $2 million

Our Critical Interventions

Prevention of new infections & hospitalizations

*Testing is out of reach, due to supply and price, for the poor. Prevention, isolation and self-treatment of symptoms is key. We are:*

- Enabling isolation by distributing emergency food rations to vulnerable households in need or in quarantine
- Mobilizing the network of 2,340 female community health workers to reach 500-1,000 villages with the latest preventative measures and how to refer families for medical attention
- Providing mass awareness messages to 140,000 people daily through trusted microfinance staff to tackle damaging misinformation and mistrust
- Partnering to provide ambulance dispatch to transport critically ill patients to medical care centers
- Providing 625,000 people in rural villages with telehealth, psychosocial support, and counselling consults for monitoring of patients, delivering support, and answering urgent questions at 336 clinics
- Facilitating 500 vaccination camps and mobile vaccination vans (picture above) in partnership with local governments and hospitals – using our footprint, outreach and tracking systems

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Source: *Lancet* study [https://www.thelancet.com/journals/lancet/article/PIIS01406736(20)30943-7/fulltext]
Mobilizing microfinance networks to reach critically affected people

The health system is overwhelmed, and government institutions are mistrusted. Vulnerable communities don’t know where to turn for health or daily needs. Mobilizing our local, long-standing, trusted partners sets up an immediate last-mile health access infrastructure to rapidly reach millions. We are:

- Equipping microfinance branch offices as regional COVID-19 response centers – providing fever detection and management camps, as well as district-level critical care beds with oxygen monitored by paramedics and community health workers
- Providing working capital to individuals to revive their businesses that have suffered as a result of long closures, and finding income options for those whose livelihoods are lost

Our first-phase response activities will focus on ten states: Kerala, Tamil Nadu, Karnataka, Maharashtra, Madhya Pradesh, Chattisgarh, West Bengal, Bihar, Jharkhand and Assam.

The need is urgent. Thank you for your consideration of a fast response to help our current clients and their communities to survive the crisis and thrive when conditions permit. The hammer is falling the hardest in the most vulnerable communities – and we must respond.

Please visit www.opportunity.org/supportindia to help.