



OPPORTUNITY  
International

# UPDATE

SUMMER  
2020



# YOUR IMPACT ACROSS AFRICA

## 1 GHANA Supporting Vulnerable Street Porters

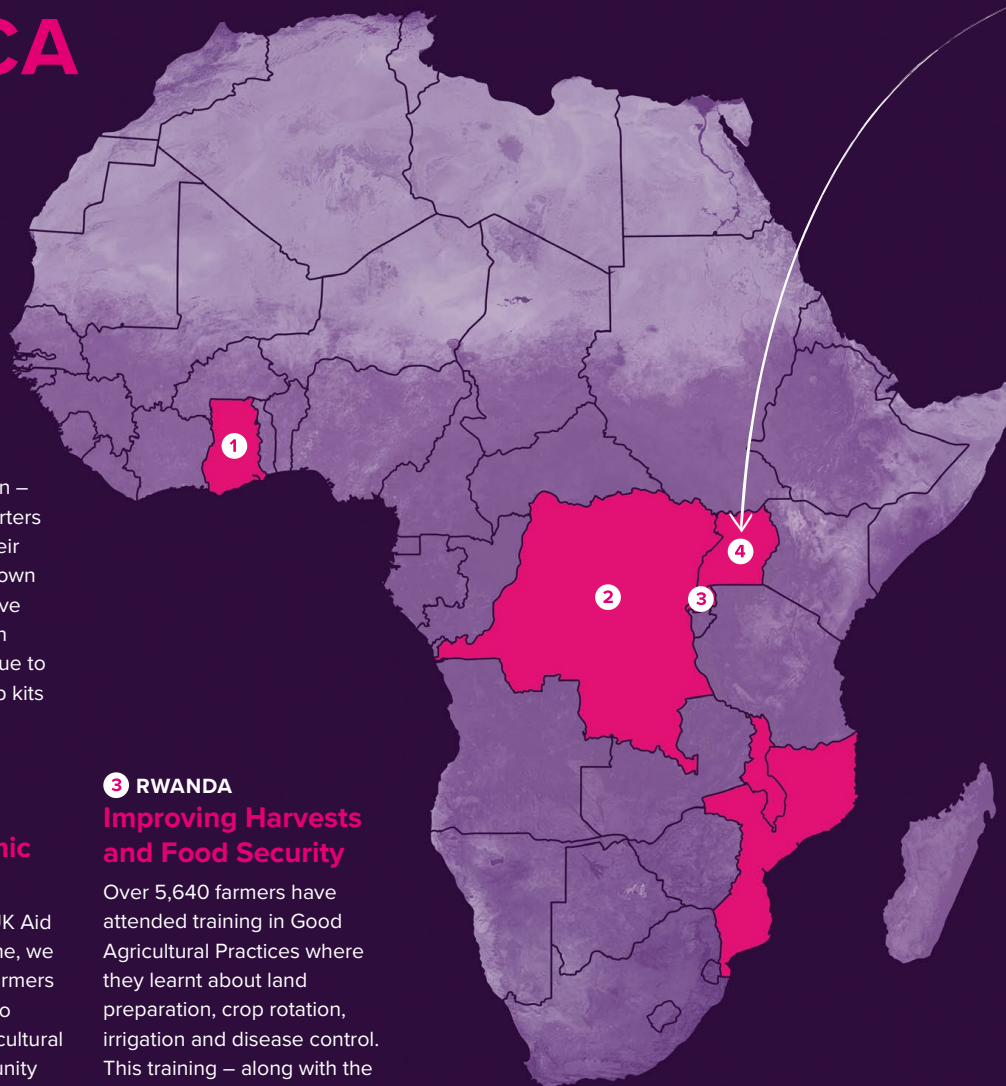
Alongside our other work in Ghana, we are training 75 young women – who live and work as porters in Accra – to manage their finances and build their own business. To date, 23 have started running their own businesses, with more due to receive business start-up kits in the coming months.

## 2 DRC Increasing Women's Economic Empowerment

As part of a three-year UK Aid Match funded programme, we are supporting female farmers in the DRC with access to credit, financial and agricultural training, and the opportunity to open a savings account. To date, 300 women have received loans, with over 120 opening a savings account.

## 3 RWANDA Improving Harvests and Food Security

Over 5,640 farmers have attended training in Good Agricultural Practices where they learnt about land preparation, crop rotation, irrigation and disease control. This training – along with the loans they have received – is helping farmers improve their farm's productivity and increase their income.



## INNOVATIONS Uganda Spotlight

Your support helped us to design three innovative projects in Uganda during 2019. These will provide access to financial services to previously unreached communities:

### People living with disabilities

Funded by the National Lottery Community Fund our project **will give 18,500 people living with disabilities**, their care-givers and family members, the tools, knowledge and self-belief to become economically active. In Uganda 20% of the population experience some difficulty seeing, hearing, communicating, walking or with self-care. We are working with local partners and communities to address the social and cultural barriers that disabled people face in order to access financial services and participate in economic life.

### Refugees

Uganda is Africa's largest refugee hosting state, and the world's third largest, with over 1.5 million refugees across 30 settlements. We are now working with refugees in two of these where we will provide **up to 20,000 refugee households** with access to a variety of financial products, training and services.

### Youth

In Uganda, almost 80% of the population is under the age of 31. We are connecting young people with the training and financial support they need to develop a business or find employment in a market where opportunities are scarce. Alongside financial, agricultural and entrepreneurship training, we will provide access to tailored savings and loans to **6,000 young people** in rural Uganda.





## HOW DIGITAL TECHNOLOGY IS SUPPORTING OUR CLIENTS DURING COVID-19

**COVID-19 caused an almost worldwide lockdown, forcing many of us to stay at home and avoid unnecessary contact with others. This disproportionately affected people living in poverty – those who do not have reliable and steady sources of income, enough savings in the bank, or access to credit to help tide them over.**

For the last 10 years, we have been using digital technology to help us improve people's access to these financial services through mobile devices – predominantly through basic cellphones without internet connectivity. This has enabled our clients to send and save money, pay bills, monitor and check their account balance, and access credit and insurance without having to visit a bank

branch. This is vital for rural communities; it enables them to access the support services needed for their businesses and families.

As many countries in Africa face the challenges of social distancing and self-isolation, these digital services have never been more critical in supporting our clients.

Today, 5.7 million Opportunity clients across 21 partners in Africa and Asia own a digital account and can obtain financial services on their phone or by visiting a local agent. Mobile banking, digital field applications on tablets, and popular communication tools such as WhatsApp, are helping to keep our clients supported and able to access the services and advice they need.

Nick Meakin, Director of Digital Financial Inclusion in Africa, comments: **"We have been working alongside our partners to develop robust systems of cellphone banking along with networks of banking agents who provide basic financial services from nearby shops or kiosks.**

**Over 48,000 Opportunity clients across Africa are actively using mobile banking. Since COVID-19, many clients are using**

**it more frequently than before. From February, transaction volumes through digital channels have dramatically increased. This shows a strong demand for digital financial services during these times of crisis. These services are helping clients reduce the spread of COVID-19 and better protect themselves by reducing their need to visit bank branches, meet with staff and handle cash."**

The COVID-19 global pandemic has brought uncertainty for us all but we remain as committed as ever to ensuring that households and businesses across Africa have access to the financial tools and services they need.

### Meet Janet

**Janet lives in Kumasi, Ghana. She sells secondhand clothes door-to-door, visiting homes and offices to showcase her stock. She received her first loan 10 years ago and her business has been growing.**

"I registered the same day I heard about Opportunity Mobile because I wanted to check my account balance from home. It saves me the cost of taking public transportation to the branch. It also saves me time. I used to check my balance every 3 months and it would take 1-2 hours for me to get to the branch, and then I would have to stand in a queue. If there's ever a problem, it can be resolved quickly because Opportunity International has everything on the system."





# WHAT IS GENDER AWARENESS TRAINING AND WHY DO WE DO IT?

When a woman's status is elevated, entire communities are lifted out of poverty. However, women face many social, economic and cultural barriers that prevent this, especially in rural communities. That's why gender awareness training is a fundamental part of Opportunity International's work.

Our approach includes men and women and breaks down gender barriers at home, on the farm, and across the community. Genuine transformation occurs only when **everyone** is involved.

Two years ago we ran our 'Roots of Change' appeal. All donations were matched by the UK government and used to support our agricultural projects in Ghana and the DRC. To date, nearly 1,500 clients, spouses and community members have participated in gender awareness training. The results have been astonishing.

## Communities are reporting improved:

- **Communication**
- **Sharing** of household activities.
- **Understanding** of women's rights.
- **Participation** – 99% of clients report that household decisions are now made jointly or independently by women.
- **Confidence** amongst women because they have learned good agricultural practices and their yields are increasing.



Thank you for enabling women to build their confidence, influence and impact on their communities.  
**Your donations have made this happen.**



Photo: Kate Holt

“Men were the only leaders in the past, making all decisions. The decision-making is now a shared responsibility, where women and youth contribute.”

Male community leader



Photo: Kate Holt

“My husband now makes decisions with me as what needs to be done, shares ideas and asks for my opinion.”

Female client

“Now I believe that I and my girls can achieve the same as men. The training made me aware of my rights as a woman I never knew I had.”

Female farmer





## Meet Sanatu

Sanatu is 35 years old, married and has four of her own children in addition to four step-children who all live at home. She faces many challenges in bringing up her family but is hopeful for the future. This is because of the training and access to finance that she has received thanks to YOUR support:

**“I have already seen an improvement in my income and that makes me better**

**off than the previous year. My children have good nutrition and I am able to provide for better clothing.**

Women have the capabilities to strive economically but our culture does not permit us. I now feel confident about the future. Knowledge is now shared with the entire community; both men and women are enlightened about finances and managing the household.”



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