



# PARTNERING TO CRUSH THE CURVE

## INSIGHTS FROM AFRICA'S FIRST RESPONDERS TO COVID-19

**SEPTEMBER 2020**

PREPARED BY MARGARET NAKUNZA  
AND ARIELLE MOLINO

# INTRODUCTION

It is no secret that the Covid-19 pandemic hit us like a tsunami, unawares and unprepared. As the pandemic continues to overwhelm countries around the globe, it has transformed the way we live, work and even interact within our communities. Africa was one of the last continents in the world to contract the virus, and watched the rest of the world battle the pandemic, knowing it would eventually hit and knowing that the impact would be devastating.

To begin with, most countries in Africa have precious healthcare systems in place and the vast majority of people have no access to health insurance. For instance, 4 out of 5 people in Kenya lack health insurance.[1] Africa witnessed first-world countries with advanced healthcare systems, hospitals, and equipment get quickly overrun and overwhelmed by the virus. If they couldn't handle Covid-19, how on earth would Africa manage this disease?

Furthermore, Africa's informal economy makes up approximately 41% of its GDP.[2]

The very nature of this informal economy has no cushioning - for those who are informal workers, not working means not getting paid. And not getting paid means you can't feed your family for every day you can't work. An economic slowdown in Africa means that a vast majority of people will no longer be able to feed their families on a daily basis. Stay-at-home mandates for many low-income day laborers in Africa means they will be starving. Most people would run the risk of exposure to Covid-19 by working, rather than starve because they can't generate an income staying at home.

To address these issues, various organizations have been taking urgent actions to assist the families living in these communities, but most organizations are still testing the waters to see what works and what doesn't. Some are adapting already-existing measures to better suit the crisis, but all are piloting and pivoting as they go. With most African countries facing similar challenges, from poor and ill-equipped healthcare systems to overrun informal settlements and congested public transport, there is a great opportunity for these initiatives to learn from each other, within and across borders, to lessen Covid-19's impact on the continent.

We launched this series to facilitate learning, highlight successful examples, and promote collaboration across the African continent. The approaches for dealing with Covid-19 in Africa will - and should - look distinctly different from other parts of the World. There is no silver bullet, but we hope these learnings and insights will help not only shorten learning curves for dealing with Covid-19, but ultimately, rebuild our ecosystems to be stronger and more resilient in the future.

# STRENGTHENING COMMUNITIES

|    |                                                                                  |
|----|----------------------------------------------------------------------------------|
| 03 | About Us                                                                         |
| 05 | Acknowledgements                                                                 |
| 06 | About the Series                                                                 |
| 09 | A word from our participants                                                     |
| 10 | Key Challenges Surfaced                                                          |
| 12 | <b>PART I: RESPONSE</b>                                                          |
| 16 | Series 01: Protecting & Preparing Informal Settlements                           |
| 20 | Series 02: Access to Food & Basic Needs for Those Living in Informal Settlements |
| 24 | Series 03: The Economic Impact of the Covid-19 Pandemic                          |
| 28 | Series 04: Access Education During the Covid-19 Pandemic                         |
| 32 | Series 05: Gender & Domestic Violence During the Covid-19 Global Pandemic        |
| 36 | Series 06: Access to Affordable & Adequate Healthcare for Covid-19 Patients      |
| 39 | Series 07: Communication & Misinformation During Covid-19                        |
| 43 | Series 08: Mental Health & Wellness During Covid-19                              |
| 47 | <b>PART II: RECOVERY</b>                                                         |
| 50 | Series 09: Supporting SMEs During Covid-19 and Beyond                            |
| 53 | Series 10: Rebuilding the Ecosystem - Discussions with Social Investors          |
| 54 | <b>PART III: RESILIENCE</b>                                                      |
| 61 | Recommendations                                                                  |
|    | Contacts                                                                         |
|    | Annexure   Participating Organizations                                           |
|    | References                                                                       |

## SANKALP FORUM

---

Sankalp Forum, an Intellectap initiative, was started in India in 2009 to create a thriving ecosystem for business-led solutions to achieve the UN Sustainable Development Goals (SDGs) by 2030 across the Global South. Over the past 11 years, Sankalp has built one of the world's largest impact enterprise focused platforms that has showcased and discovered 1,800+ entrepreneurs through 23 editions of its flagship summits and has connected them to over 600 investors. Sankalp has enabled entrepreneurs to raise over \$270 million USD in funding. Sankalp also engages with governments corporations, influential platforms like the G7 and G20, media and civil society to drive a paradigm shift in inclusive development approaches. Sankalp's core is the entrepreneur and it uses the framework of knowledge, capital, and networks to create an enabling ecosystem for their success.

### **Sankalp Dialogues**

Sankalp Dialogues are comprehensive discussions, facilitated through the year, across the Global South including Pakistan, Bangladesh, Zambia, Sudan, and Somalia. These are short duration convenings designed to build ecosystems that enable entrepreneurs to address complex development challenges using local solutions. Sankalp Dialogues are uniquely configured for both, in-person and alternative virtual platforms.



## AFRICAN VENTURE PHILANTHROPY ALLIANCE

---

The African Venture Philanthropy Alliance (AVPA) is a unique Pan-African network for social investors interested in collaborating to increase the flow of capital into social investments in Africa and ensure that capital (financial, human and/or intellectual) is deployed as effectively and innovatively as possible for maximum social impact. AVPA views social investment as a deployment of capital seeking social returns and varying expectations of Financial returns and this encompasses a range of capital from philanthropy and venture philanthropy to impact investing, CSR and sustainable investments by private businesses. AVPA calls this the “Continuum of Capital.”

AVPA leverages the successful experience and momentum of its partner organizations in Europe, Asia and more recently in Latin America – that together form a growing global movement – to connect African social investors to their global peers for co-investment and collaboration purposes. AVPA is headquartered in Nairobi, Kenya with additional offices in South Africa and Nigeria. This footprint helps facilitate the flow of human, intellectual and financial capital, not only within Africa, but also with the vast network of over 600 members of partner networks in Europe (<https://evpa.eu.com/>), Asia (<https://avpn.asia/>) and Latin America (<http://latimpacto.org/en-us/About-us>). AVPA aims to help close the Social investment financing challenge on the continent especially when one considers that traditional approaches to financing social challenges, fueled primarily by philanthropy and government spending, will not be sufficient to solve the problems of today and tomorrow. Social Investment is absolutely critical for Africa to fulfill its potential at the speed needed to address the acute challenges it faces. Vastly expanded amounts of capital driving innovative, high-impact solutions are needed across Africa, with much greater levels of efficiency and sustainability. Accomplishing this is AVPA’s vision.

# ACKNOWLEDGEMENTS

This paper is intended to provide some adaptable responses that organizations or individuals can incorporate in their responses to the Covid-19 pandemic. The authors would like to recognize the contributions of the many participants that took the time to attend the webinar series, who provided insights of their own from their day-to-day interventions. A special thanks goes out to our speakers for graciously taking the time to share these insights and the United States African Development Foundation (USADF) for supporting the series.

## ABOUT THE U.S. AFRICAN DEVELOPMENT FOUNDATION

---

The U.S. African Development Foundation (USADF) is an independent U.S. government agency established by Congress to invest in African grassroots organizations, entrepreneurs and small and medium-sized enterprises. USADF's investments promote local economic development by increasing incomes, revenues and jobs, and creating pathways to prosperity for marginalized populations and underserved communities.

Utilizing a community-led development approach, USADF provides seed capital and local project management assistance improving lives and impacting livelihoods while addressing some of Africa's biggest challenges around food insecurity, insufficient energy access, and unemployment, particularly among women and youth.

Over the last five years, throughout Africa, with an emphasis on the Horn, Sahel and Great Lakes regions, USADF has invested more than \$115 million dollars directly into over 1,000 African owned and operated entities and impacted over four million lives.



Photo by Tai's Captures on Unsplash

## ABOUT THE SERIES

The Sankalp Dialogues, in partnership with the Africa Venture Philanthropy Alliance (AVPA), kicked off a webinar series in April 2020, Partnering to Crush the Curve. Our intention was to understand what various organizations across three Africa regions were doing to #CrushTheCurve. This virtual series aimed to:

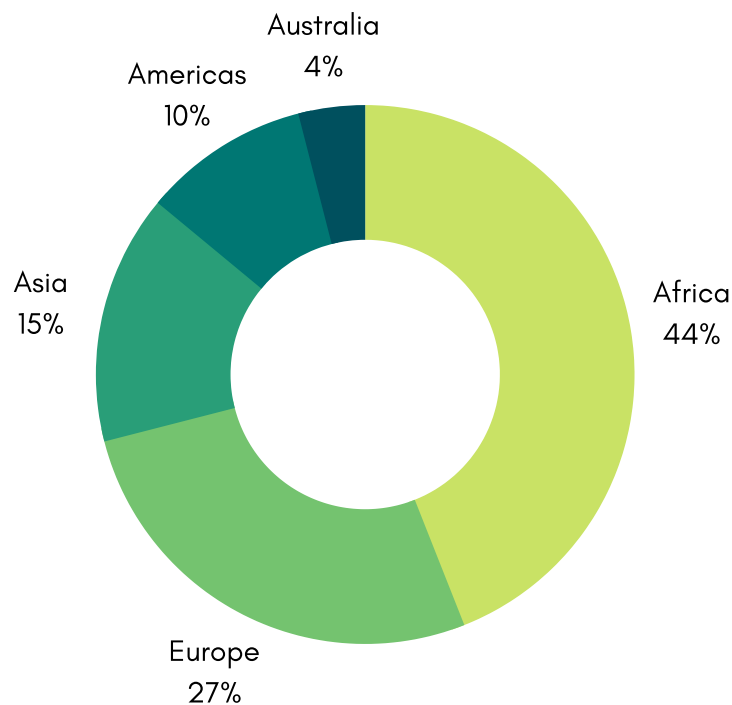
- **Highlight examples** of how program implementers are responding to the outbreak, ranging from preparedness to mitigation
- **Hear from voices on the ground** and discuss how best to address upcoming challenges and reduce their impact
- **Share solutions** that can be easily embraced and implemented effectively, efficiently and quickly

In this report we hope to share the learning and insights we have been able to garner over the course of ten webinars. All webinars can be viewed [one Sankalp Forum Live](#) and on [AVPA's YouTube channel](#).

## Geographic Reach

Although the webinar series was primarily intended for an African audience, we had strong representation from 49 countries across 6 continents. The map below highlights the specific countries that we reached and the concentration from those continents.

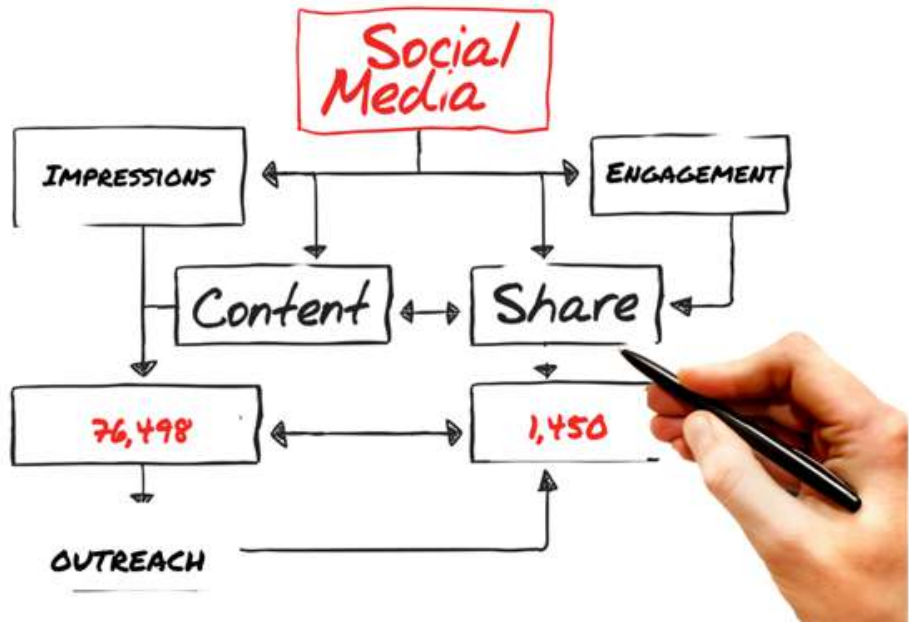
### Where Participants Joined from Across the Globe





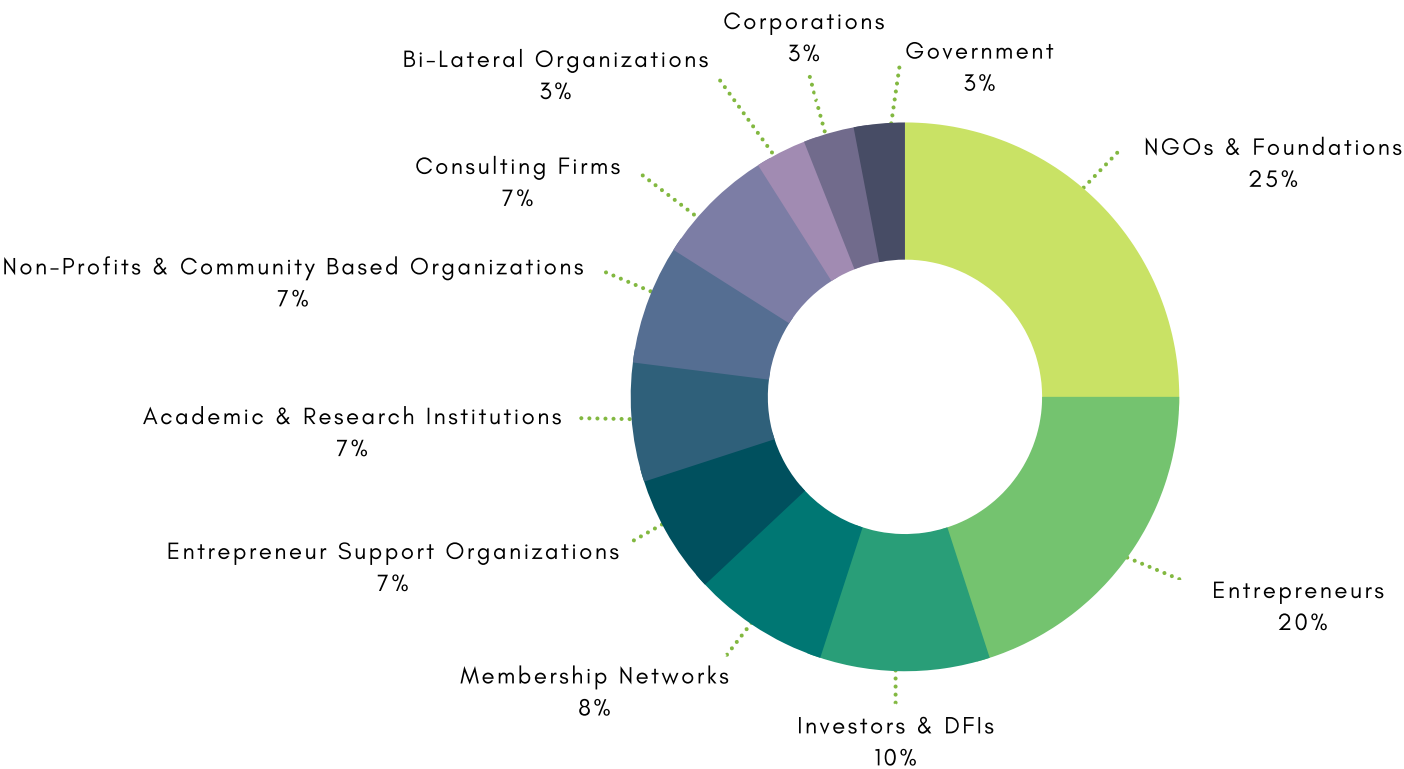
Digital Reach

The Partnering to Crush the Curve series reached over 75,000 individuals on our social media channels. The representation below highlights how many people we reached through our social media content for the entire series.



Stakeholder Engagement

This series engaged a diverse array of stakeholders, representing nearly every stakeholder group in the entrepreneurial ecosystem.



# A WORD FROM OUR PARTICIPANTS

When we started this series, our aim was to educate and ensure that there are meaningful learnings and collaboration at the end of it all. Here is what our audience thought about the series:



"Thanks for your role in organizing this impact-focused series of webinars. I've been attending a lot of webinars, but this is the first full series I've found that focuses on impact and specifically in the African context. Thanks again for setting it up and keeping it going: sharing information and organizational responses is only going to become more critical as we move further into this crisis."

- Michelle Matthews, Rock Paper Scissors



"The best thing about this webinar is that it brought decision makers from a wide range of backgrounds together into one discussion, looking at a subject matter, which is both very urgent and very topical. The breadth and range of discussion went far beyond what we would normally discuss in our respective coordination fora/mechanisms. Many thanks for organizing this."

- Matthew McIlvenna, UN World Food Programme



"This series for me illuminated the path that has allowed me to maneuver through the pandemic. It has proven to be a great eye-opener in understanding the intricacies of not just working, but living during a pandemic. It opened up different facets of our world and brought people closer to opportunities and solutions. Through this platform I have found opportunities for collaboration and through that, have forged strong, strategic and impact-driven partnerships."

- Sharon Cheramoss, Bridge International Academies



"Thank you for inviting me to participate in the webinar on Partnering to Crush the Curve. I found it enriching and informative."

- James Gatere, I&M Bank Foundation



"It was fantastic to share our ideas about using emergency cash transfers to protect the basic needs of vulnerable Kenyans during this COVID crisis, and be inspired by what others are doing across the continent. Thanks for putting this conversation together!"

- Samir Ibrahim, Shikilia Initiative and SunCulture

# KEY CHALLENGES SURFACED

As we launched this series, the teams at Sankalp Dialogues and AVPA took some time to identify the most critical challenges that Covid-19 was having on communities – especially those living in Africa's sprawling informal settlements. Many of these topics are intimately intertwined, and provided the basis for the webinar series.

## **Access to food**

Most of the people living in informal settlements live hand-to-mouth. Due to Covid-19 lockdowns, businesses are either slow or at a standstill because the majority of the people living in informal settlements are day laborers.[3] This situation has translated to little or no cash to buy food and other essentials for thousands of people and their family members. Making matters worse, even for those who have saved up a little money, the current inflation in food prices – for instance, in Kenya – makes it hard to survive.[4] The most common question that arose during the webinar series was: Which is better, giving food directly to the families most affected, or giving them cash?

## **Security**

In the face of unemployment and greatly increased stress levels caused by the pandemic, insecurity levels are rising. This includes crime, gender-based violence, and especially domestic violence. Another form of insecurity involves the risk of Covid-19 transmission, as people are often hiding their symptoms due to the fear of being stigmatized, or worse, isolated in quarantine. Reduced income opportunities through loss of employment With the economic slowdown and the need for social distancing, most businesses that employ day laborers have been forced to shut down and send people home until further notice. Additionally, most development organizations and enterprises that might have provided support or employment for these workers are still trying to navigate the process of taking their businesses online – hence there are fewer and fewer work opportunities for informal workers.

## **Access to education**

Most schools have moved their education to online platforms until further notice. However, the majority of families living in informal settlements have limited or no access to electricity, the internet, or devices to enable e-learning. This inequitable access to online education will only exacerbate the gap between the poor and the rich.

## **The practicalities of social distancing**

Families living in informal settlements are faced by overcrowding on three fronts: (1) six or more individuals living in a small space, often times a single room, (2) housing units are built very close together, and (3) public transport is congested, but there are no other affordable modes of transportation. Due to these factors, social distancing is near impossible to implement in low-income settings, particularly in urban settings.

## Information on Covid-19

There is so much information about Covid-19 being circulated from different sources that the truth about the virus is often being obscured. One webinar participant suggested that there should be a specific messaging channel for individuals living in informal settlements, such as a community newspaper, or posters and fliers with essential and accurate information. Tunapanda Institute, an organization that participated as speakers in this particular webinar, is developing a digitized manner to spread accurate information on the virus. When it is so easy to spread information so rapidly via social media, how can any government or institution keep misinformation from being circulated?

## Access to healthcare, water, and sanitation

Access to healthcare services – even medical expertise provided from a distance via telemedicine or phone consultations – is vital to protecting those living in informal settlements. These families often lack the basic necessities, like water and sanitation, to prevent the spread of Covid-19. Some organizations are responding to those needs, including Safe Hands Kenya, which was formed in March 2020 by an alliance of Kenyan companies to deploy free hand sanitizers, soap, face masks, and surface disinfectant to families living in Kibera (the largest slum area in Nairobi) as a first line of defense against Covid-19.

As development organizations, businesses and local government agencies try to flatten the curve, people in informal settlements continue to bear the hardest economic impact – and we don't know how long the situation will continue. So, the broader question of what we can do to provide adequate support to families in informal settlements will lack a conclusive answer: It will depend on what the future holds as Africa, and the world, continue to navigate these challenging times.





# PART I: RESPONSE

## Series 01: Protecting & Preparing Informal Settlements



*There is no medicine or vaccine that can cure  
the corona virus, we are the cure. #TIBANISISI.*

– Safe Hands Kenya motto

### Challenges

A major part of the transformation we've seen in Covid-19 are the full or partial lockdowns that most countries have undertaken to ensure that their citizens are safe. This "stay at home" legislation is based on the assumption that one's home provides protection against contracting and spreading the virus.

However, this isn't always the case – at least not for the most vulnerable communities in cities around the world. Globally, approximately 1 billion people are living in informal settlements. Of this 1 billion, approximately 238 million people are in sub-Saharan Africa.[5] Even in the best of times, conditions in these informal settlements are often grossly inadequate. The communities are over-crowded, families living there frequently do not have regular income, and experience limited access to adequate water and sanitation. Those that do have employment are mostly day laborers, which means if they don't work, they don't get paid. All of this leaves them unable to perform the basic elements of COVID-19 prevention, such as staying at home, social distancing, and hand washing.

*Audience Poll: Which are the most pressing issues for individuals living in Africa's informal settlements in surviving the Covid-19 pandemic?*



## Learnings

1. Community trust is key. Partnering and leveraging on relationships with organizations or individuals that are part of the informal settlements, whom community members trust, is the best way to reach the families, be it for information dissemination or food distribution. Grassroots organizations and institutions like churches can be the best places to start.
2. Many organizations have stepped up to assist families living in the informal settlements. However, there is still no sure way of reaching the masses. So far, what is being done or has been done, has been on a small scale. Additionally, in cases where grassroots organizations are being utilized to reach more people, it is critical to assist the members of that institution first. This is so because, most grassroots organizations employ people from the communities in which they exist in, hence, whatever issue that is being solved, they also go experience it. Therefore, it is important to ensure that the employees are well taken care of, in order to assist the community as well.
3. The power of networks goes a long way. For instance, in the case of Safe Hands Kenya, a lot of the organizations in the coalition, may not be as big as other corporate organizations, however, they have networks of people at a global level. A majority of the work that Safe Hands Kenya has been able to do, has been on the bank of the philanthropic grants received from outside Kenya.
4. Have an open channel of engagement with the government. A lot of relief products may be brought in and it is critical to involve the governments to help reduce some of the importation costs, duties, taxes and tariffs to be able to bring these materials so that each dollar spent ensures that there is more of the products available to the people. For instance, with hand sanitizers, ingredients such as ethanol are not readily available in some countries due to the demand that the pandemic has put on the systems that are already in place.

## Key Elements to Scale

01

### **CONNECT TO DISTRIBUTION NETWORKS**

By the time organizations were springing to action to assist families living in the informal settlements, most managed to assist on a small scale because they did not know the layout of the informal settlements. So only a portion of the families in the settlements were receiving aid. Hence, connection to institutions that have a lay of the land is critical to scale which ensures that the resources are well and equally distributed.

02

### **PLAN FOR LONG-TERM SUSTAINABILITY**

Considering the fact that the pandemic caught us unawares, most of the organizations were reacting to it. With no emergency funds in place, even organizations with the sincerest urge to assist the families living in informal settlements are limited long term. The pandemic has been in Africa now for more than 5 months, and doesn't seem to be going away any time soon. Relief interventions need to have long-term perspective for the best success.


03

### **ALIGN WITH GOVERNMENT AGENCIES**

The first place that families would turn to for help are the governments, which we often see in the news when people ask local governments for assistance. Grassroots organizations alone cannot handle the masses in the informal settlements, however, local governments often don't have the trust of local community members that grassroots organizations have. Hence working alongside government agencies can offer better opportunities for success to offer relief in informal settlements.

# CASE STUDY

## SAFE HANDS | KENYA



Safe Hands Kenya is not your typical grassroots organization. It is a coalition of 35 different organizations who came together due to the COVID-19 pandemic for the sole purpose of addressing issues of sanitation, hygiene and the provision of reusable masks to curb the spread of the disease. One of the things that makes the partners involved in this coalition quite unique is that they have a presence in literally all areas of the country including the informal settlements. The criteria that coalition partners needed to commit to was:

1. The suspension of profit motive: if there were services that were going to be utilized by the families in these communities, and they would naturally be paid for, the organizations would give without the motive of a profit.
2. Speed to get to the market: they need the ability to bypass traditional avenues to respond to urgent needs and provide quick mitigation to the crisis
3. Last mile saturation: the project aimed to provide products to all Kenyans, especially those in at-risk communities and hard-to-reach areas

Safe Hands Kenya was initially formed to cater for the three major pillars of WASH Sanitation products, sewage extraction, and water supply. However, in order to move quickly the team phased out the water and sewerage extraction pillars and focused on the availability of products such as soap, hand-sanitizers, disinfectants, and masks. Since the partners involved in the coalition have presence in all areas of the country, it was easy to map out their physical presence, overlay that with data on population density, and then try to deliver enough product to saturate each particular area in a very structured way.

The coalition put together a behavioral change campaign, which spoke about each of us being the cure. It was based on the premise that there is no cure to COVID-19 right now and the only cure is to change our behaviors to wearing a mask, washing hands, and social distancing, in order to reduce the exposure of others around us.

Photo by Mufid Majnun on Unsplash



## Series 02: Access to Food & Basic Needs for Those Living in Informal Settlements

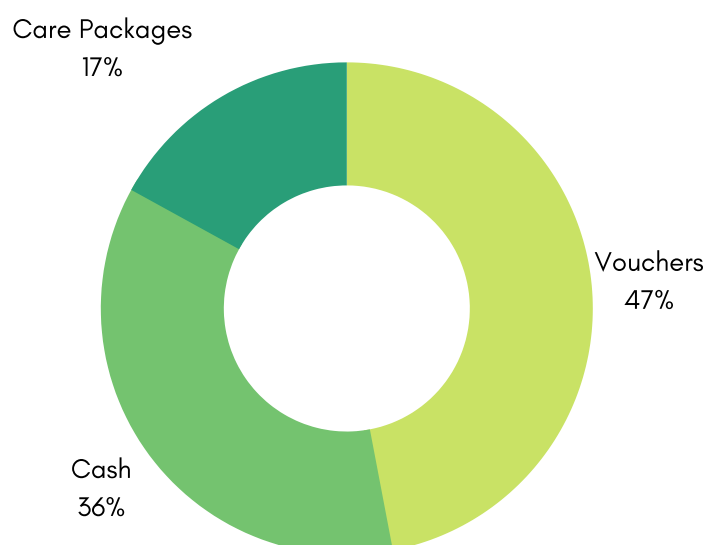
“Measures to stop the spread of Covid-19 have destroyed informal labor markets and daily incomes that households rely on. So, at the moment, most organizations are trying to answer the question, ‘How do we help the most economically vulnerable communities replace lost income during Covid-19 and increase health, wealth, and happiness?’

– Samir Ibrahim, Shikilia Initiative

### Challenges

The Covid-19 pandemic represents a huge crisis since we are moving from a public health pandemic to a hunger pandemic, particularly for daily wage earners, who are the hardest hit economically. The ‘stay at home’ mandate simply doesn’t work for daily wage earners, who can’t eat if they don’t work. We’ve heard a frequent narrative that they would rather die from Covid-19 than from hunger. Meeting the emergency food assistance needs in the horn of Africa alone in the coming months could exceed \$500 million.[6] While governments, community-based organizations, local non-profits, and individual well-wishers all try to ensure basic survival for those most negatively affected, we heard from several different strategies being implemented across the continent.

*Audience Poll: Which one of the following interventions do you think would work best in providing access to food and basic needs in the informal settlements?*



## Learnings

1. Direct cash transfers through mobile money are the most efficient method to replace minimum income lost due to COVID-19. This eliminates the possibility of in-person contact and enables families to purchase essential materials uniquely suited per household, other than just food. Additionally, cash programs around the world and in Kenya have demonstrated that they lead to immediate and long-term relief from poverty.[7]
2. Cash transfers have an economic multiplier effect by stimulating local markets and supply chain, where every dollar boosts local GDP by \$2.60. They enable the local economy (which again is made up of informal shopkeepers) because families receiving cash transfers will spend the money in the local shops they normally frequent.[8]
3. It is important to transfer cash through a transparent and auditable targeting process driven by data analytics. This ensures that you are reaching a wider audience and eliminates redundancy which leads to assisting more than a few families.
4. Families need to have the power to choose what they need. We are barely meeting the bare minimum in assisting these families. Other than food, we have people in the informal settlements who are living with chronic diseases that need medication, we have kids who are not going to school anymore and they need to have access to internet for virtual learning, or small children who need diapers and milk, all of which needs money. Even in a voucher-based system, families that had the power to choose what they needed was received better.
5. Most households in the informal settlements have no idea how much more they will spend on food now since pre-COVID, their children would get meals at school. Now that the children are at home due to school closures, the task to feed everyone at home becomes increasingly difficult.

## Key Elements to Scale

01

### **RAPIDLY DEPLOY FUNDING**

The more we raise, the more households we can reach, and the longer we wait the more people go hungry. People are going hungry right now and cash transfers can help soften the blow. Every program initiated by different organizations can only scale and reach masses if they have the funding to do so.

02

### **LEVERAGE BOTH DATA AND COMMUNITY INFLUENCERS**

Other than using data, there is need to leverage on community leaders and/or influencers to get to the people that you need to reach. Community leaders and/or influencers such as area chiefs, pastors, imams... are some of the people who know the ins and out of a community and they almost always have trust from the people. This is one of the most effective and simple methods to ensure transparency in a distribution system.

03

### **PARTNERSHIPS**

There is need for organizations that are already working to ensure that families receive food and basic needs to come together and join resources to ensure that we are not just reaching more people but doing it in a manner that ensures their sustainability.

# CASE STUDY

## SHIKILIA | KENYA



Photo by Anshu A on Unsplash

In an effort to replace the lost income for 2 million Kenyans in low-income communities that have been the hardest hit by COVID-19, Shikilia began sending monthly cash transfers to low income households during the pandemic. They were targeting the most vulnerable people and sending them KES 3,000, which is about USD \$30, a month for three months.

Successful cash delivery programs already existed in Kenya, so Shikilia adapted the already existing programs to respond to COVID-19. When you simplify cash transfer programs, there are four things to ensure that they work really well: 1) target the right individuals, 2) Transfer funds in an efficient, coordinated and transparent manner, 3) Fundraise, and 3) Evaluate the impact.

Shikilia adapted to these four parts of cash transfer programs to leverage technology to scale. They are working with researchers to use geospatial demographic data to target the most vulnerable during the pandemic. They are using mobile money to end funds as opposed to banks to eliminate the person to person contact, they are leveraging the power of a coalition to coordinate fundraising, which means money can come in and be distributed faster. When it comes to evaluation, they are expanding their mini operations to include phone calls and SMS's to ensure scale.



## Series 03: The Economic Impact of the Covid-19 Pandemic

“*The informal sector is the next great frontier of Africa. It is unrecognized because it is either invisible or massively fragmented due to the multitude of individual little businesses that we never seem to realize the massive scale of it. We need to change the lens of what we recognize as a business and understand the dynamics of different sectors.*

– GG Alcock, Author of Kasinomics

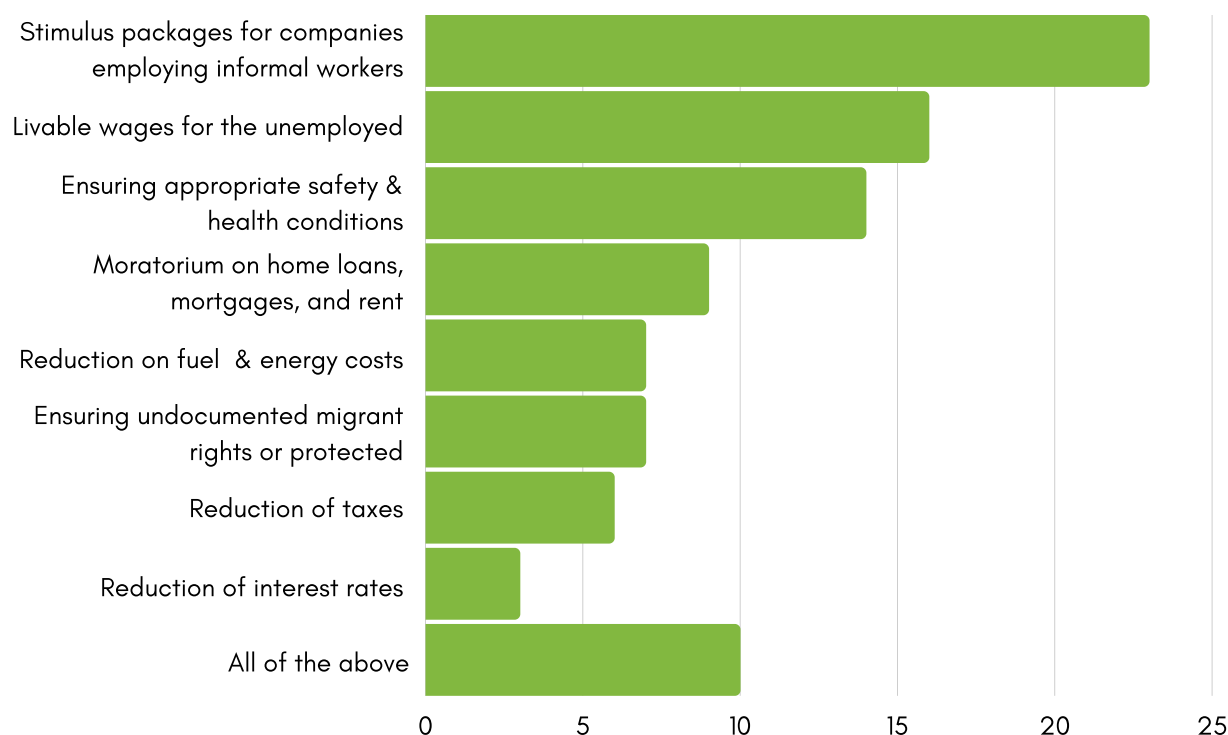
### Challenges

It has been months since the first case of the Covid-19 virus was reported in China and the world is still struggling to deal with the consequences of the virus. While Africa had some lead time to prepare for the inevitable arrival of the virus due to the delayed spread of the virus to the continent, the difference in economies and politics make it hard to draw many relevant lessons from the responses in China or Western countries.

Despite the fact that governments are using self-isolation as the first line of defense, this strategy doesn't favor Africa's informal sector which makes up 41% of the continent's GDP.[9] These informal economy workers mostly rely on face-to-face interactions and survive on daily incomes. Ultimately, they are the ones who have been hit the hardest by the economic consequences of the pandemic. Despite the economic relief efforts of many African governments, most of these interventions either do not apply to the informal sector or just don't reach them. For example, informal businesses are not profiting from tax relief since they don't normally pay the full set of formal taxes.

Though the informal sector makes up a significant portion of the economies in developing countries, in Nigeria it makes up 70% of the country's GDP. Though the informal sector is most often excluded by governments, it is an economic powerhouse. South Africa's informal sector for instance, is massively disrupting the formal sector: their spaza shops are turning over about 200 billion rand a year (\$11.9 billion USD), by comparison the formal sector is turning 250 billion rand a year (\$14.8 billion USD). Their *kasi* fast food outlets generate about 90 billion rand (\$5.5 billion USD) in turnover a year, which is seriously challenging the likes of KFC and McDonald's. There are many of these examples across Africa, unfortunately, the informal sector has always been overlooked.

*Audience Poll: What measures could best reduce the impact of Covid-19 on the informal economy?*



## Learnings

1. The ability of small businesses to be agile by bunkering down, and pivoting their businesses to adapt rapidly, is something large corporations are unable to do, but should aspire to emulate.
2. Customers often want lots of small amounts of supplies, but in regular frequency. That said, small businesses should look to build route-to-market models with this in mind. This will lead to the need for better infrastructure like databases with geolocations, online payment methods and ordering systems which use platforms like WhatsApp and WhatsApp bots.
3. While the informal economy is not yet fully technologically driven, and that can be seen as a stumbling block, this scenario presents a massive opportunity to grow these businesses both now, and in the future. There is no business that cannot be tech-enabled.
4. It is important to stay close to consumers and gather recent data on their consuming behaviour. Seeing that most businesses are taking to technology which is not bound by geography, this is the most valuable to businesses currently.

## Key Elements to Scale

01

### **ADAPT TECHNOLOGY TO SCALE**

With the measures to stop the spread of the virus, most businesses have been forced to go virtual and more customers are going online to shop. Businesses that choose not to adapt to the situation are losing out on keeping their clientele.

02

### **IDENTIFY CREATIVE WAYS TO DELIVER PRODUCTS**

Businesses that relied on in-person sales such as local shops, need to think of creative ways to deliver to their customers, especially because people are advised to stay home. It is not just enough to have errand people to do the leg work doing deliveries, you need to ensure that these products need to reach the customers in a timely manner. Businesses can adopt using bicycles and trolleys to reach more people faster.

03

### **PROVIDE FUNDING TO SUPPORT INNOVATIONS**

Targeted funding to support innovations within the business model, to serve customers in a newer and cost-effective way.

# CASE STUDY

## KASINOMICS | SOUTH AFRICA



Photo by Aleks Marinkovic on Unsplash

The informal sector in South Africa has been fast-tracked in this unfortunate time when the world is dealing with a global health pandemic. This sector has grown mainly because of how people working in the informal sector have quickly adapted to facing COVID-19, while still managing to run their businesses. In a way, the widely adopted lockdown, and physical distancing has fast-tracked a new way of doing business. In developed economies, this new way of doing business is online and virtual which is quite different from the trend in Africa and other emerging markets.

Small local businesses are using modern technology like Facebook & WhatsApp to change the way they conduct business. For example:

- After the lockdown was initiated in Johannesburg, Semphakathini Bakery based in Soweto bought trolleys with parasol umbrellas and started delivering bread to interested customers. They managed to continue fulfilling orders by advertising on Facebook and WhatsApp to the local community in their suburbs, and deliveries were tagged to Google Maps locations and the quantity of bread ordered.
- Local food outlets in South Africa are also starting to upload their menus online on both Facebook and WhatsApp where people are using these platforms to order food directly.



## Series 04: Accessing Education During the Covid-19 Global Pandemic



*When it comes to online learning, it's like trying to drink from a firehose.*

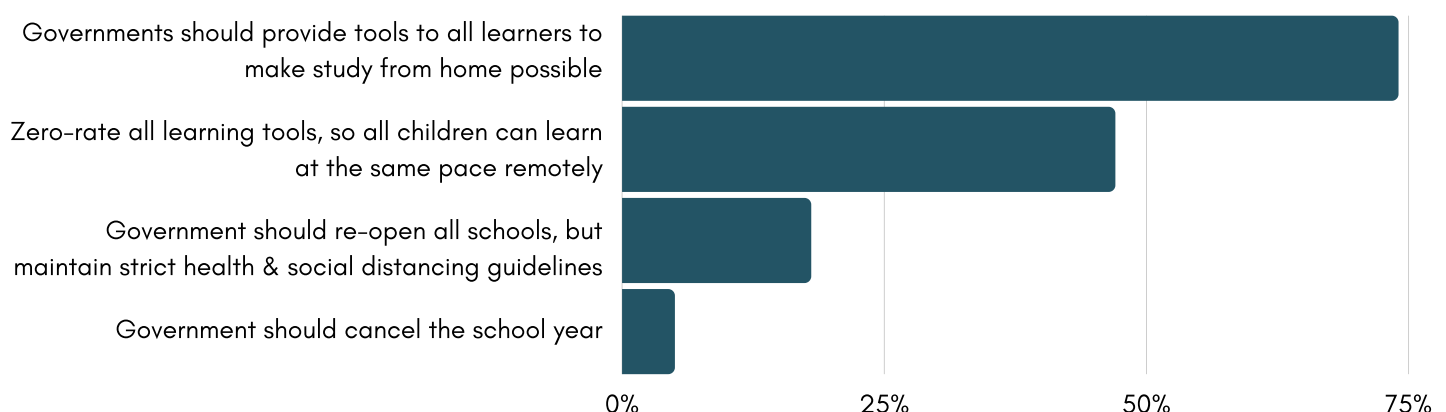
– Henre Benson, CASME

### Challenges

During Covid-19, education is one of the most negatively affected sectors in terms of access and quality. With most governments calling for the closure of learning institutions, 1.2 billion learners have been unable to attend school due to the measures put in place to curb the spread of the virus.[10] Despite the fact that most countries adopted online learning, this came with exposure of yawning gaps in socio-economic equality, as a majority of the families in informal settlements were struggling to provide their children with the necessary resources to access virtual learning. These resources ranged from electricity, internet, and computers just to name a few. As a result, there has been large-scale emergence and adaptation of, national efforts to utilize technology in support of remote learning, distance education, and online learning during the Covid-19 pandemic. A number of countries in Africa as well as organizations (eg. Bridge International) and coalitions of education partners have been working actively to ensure that learners continuously receive education.

In Kenya for instance, we suffer from the central command syndrome. The thinking that the government needs to approve things for them to move forward. It has limited the creativity of many schools since they are more interested in playing it safe and they will only test something if they have seen that it was tested somewhere else, hence, losing so many opportunities and so much time. A survey conducted on primary school teachers, three weeks into the Covid-19 pandemic in Kenya showed that 50% of them were doing nothing online since there was no directive that they received.[11]

*Audience Poll: What do you think is the best way to level the playing field for all learners?*



## Learnings

1. Providing remote learning is the only option right now and it may still be the only option for months to come. Multi-pronged approaches for delivering content to families are critical, because there is no silver bullet solution.
2. People have the capacity to transform the way that they do things, which has been shown by the quick adaptation of the learning component.
3. Teachers, especially from public institutions, need to be supported and guided in how to deliver digital content because this is really uncharted territory for them.
4. Parents need to be included in the equation, and advised on how best to support learners at home.
5. Higher education institutions are struggling to retain relevance because they face the risk of losing clients, which will eventually affect their revenues if some of their programs go online. Many of them need support and guidance in transitioning to online programs. Furthermore, if online learning in higher education institutions is the way to go in the future, they will need to be far more competitive in the market, because students could go to any online institution, not just the ones that are closest to home.

## Key Elements to Scale

01

### **TRUSTED, SINGLE ENTRY-POINT TO APPROVED CONTENT AND SUPPORT**

There is a lot of collaborative work already but there is need a needed for trusted, single entry-point approved content and support and this is where our governments and official holders of education in our systems should come in and support not only good strong messaging around what is expected of parents and learners but also point them to a credible trusted single-entry point to get the necessary learning materials.

02

### **COORDINATED, COLLABORATIVE EFFORT ON LEARNING CHANNELS**

There are a lot of organic emerging WhatsApp messenger type solutions, however, the challenge is the coordinated and collaborative effort and also the application of using these platforms to deliver learning experiences needs some rethinking. Additionally, the governments while ensuring that learning content is accessed through trusted sources, this is an opportunity to bridge the gap between private and public-school learning.

03

**RETHINK THE TECHNICAL CAPACITY IN USE**

For the sector to be able to converge content into a way that is accessible and meaningful and useful for the education sector, there is need to rethink the technology that is in use and find alternative ways. Instead of thinking about virtual learning in terms of computer and internet, probably start thinking of virtual learning in terms of getting a toll free number to dial or low tech and data lite support initiatives such as a government website.

04

**FOLLOW-UP SUPPORT IS VERY IMPORTANT**

Virtual learning is arguably a challenge for all the primary stakeholders. The teachers that have to prepare the content, the children that are receiving this content virtually and most importantly, the parents that need to assist in delivering this content to the children. However, it is important to note that learning for the children needs to go beyond content delivering. In a normal day, the teacher goes through the kids books and there are random questions in the classroom. However, in an era where there is an option to mute and remove video, we need to rethink the follow-up support to ensure that kids are not just passive learning.

05

**PARTNERSHIPS WITH TELE-COMMUNICATIONS ORGANIZATIONS IS KEY**

Partnerships with private sector telco providers and radio stations are critical to provide interventions such as toll-free numbers and programming time to ensure that even the children living in hard to reach areas have access to education.

# CASE STUDY

## EDOBEST@HOME | NIGERIA

A program initiated by Bridge International Academies adopted these 5 initiatives to ease the process of learning at home:

- **Interactive Audio Lessons:** These are 4 hours of lessons that are created every day, which offers 1 hour for different age groups. These are lessons that cover the subjects and content that pupils will be learning in their regular school days, i.e. science, mathematics, English, and some high stakes exam preparation for the pupils who hopefully may still be able to sit for their exams soon. This content is available via phone, so parents can dial a local phone number and they are connected via a simple interphase, where for example, they can click 1 for the nursery lessons and they'll be able to hear a 1-hour lesson over the phone. These audio lessons have also been uploaded on the government website and they are working to make them available via radio. The government has been able to partner with MTN to offer the toll-free phone line and the government website is zero data for those who can access it online.
- **Interactive Mobile Quizzes:** Available via WhatsApp and SMS, these quizzes cover a variety of subjects similar to the ones covered in the audio lessons and they are available every day. They are short quizzes for pupils from primary 1 to junior secondary level. It is an opportunity for them to get quick refreshers on what they have been learning and see how well they are digesting the content that they are getting through the different channels. MTN has partnered by offering families a certain number of texts to the established phone number each day, without any costs. Quizzes can also be completed via WhatsApp, for those with access to data.
- **Digital Story Books:** These are digital storybooks that go out to pupils in different grade levels so that they have rich reading content to develop their level of reading.
- **Lesson Guides @home:** There is recognition that parents are not teachers, so these guides are very simple to not be time-consuming. The aforementioned learning components are things that pupils can do independently, but the lesson guides @home are meant to be for the parents to work on with their children. Hence, they are short lessons in math, English, and one other subject per day. These guides are available via the government Facebook group and webpage and also being sent out through WhatsApp. Some level of preparation on the parents' side is required.
- **Virtual platform with grade specific channels:** EdoBEST@Home allows students and parents to interact with additional guidance, prompts and activities pushed over grade-specific WhatsApp channels. This ensures that teachers remain a part of the learning process because the teachers are the ones that create them and they make sure that the pupils in their classes have access to the group. Teachers call students directly who are not able to connect via WhatsApp.

## Series 05: Gender & Domestic Violence During The Covid-19 Global Pandemic



*Gender-based violence is also a result of when women are not financially empowered, then their voices are reduced in the household. It puts them in a precarious position economically, but also just in terms of how they can negotiate their body autonomy.*

*- Wendy Okolo, Independent Consultant - Gender and Development*

### Challenges

Since the outbreak of Covid-19, violence against women and girls has intensified dramatically. [12] Schools were safe havens for young girls, who come from communities that are more prone to gender-based violence (GBV), but with the lockdown they are stuck at home. Economic shocks are also exacerbating people in the vulnerable settlements. For these daily wage earners, stress levels are at an all-time high, children and spouses are stuck in the house. Nighttime curfews limit mean that women are more often stuck at home with abusive spouses, and inter-state lockdowns mean they can't even go up-country to escape abusive relationships.

Civil society organizations are scrambling to collect data to demonstrate the seriousness of the rise of GBV to the federal government to ensure that the necessary assistance is deployed. However, government initiatives frequently fall short of the mark. In Nigeria for instance, the Federal government put together a task force to deal with the GBV cases, however, there are no women in the task force.

Vital services for GBV victims such as shelters, courts, social services have all closed due to social distancing. Frequently victims don't want to come forward to report the violence, but sometimes even the police turn away victims of GBV, asking them to resolve the disputes on their own.

*Audience Poll: What do you think is the best way to reduce the increasing cases of gender and domestic violence during the Covid-19 pandemic?*

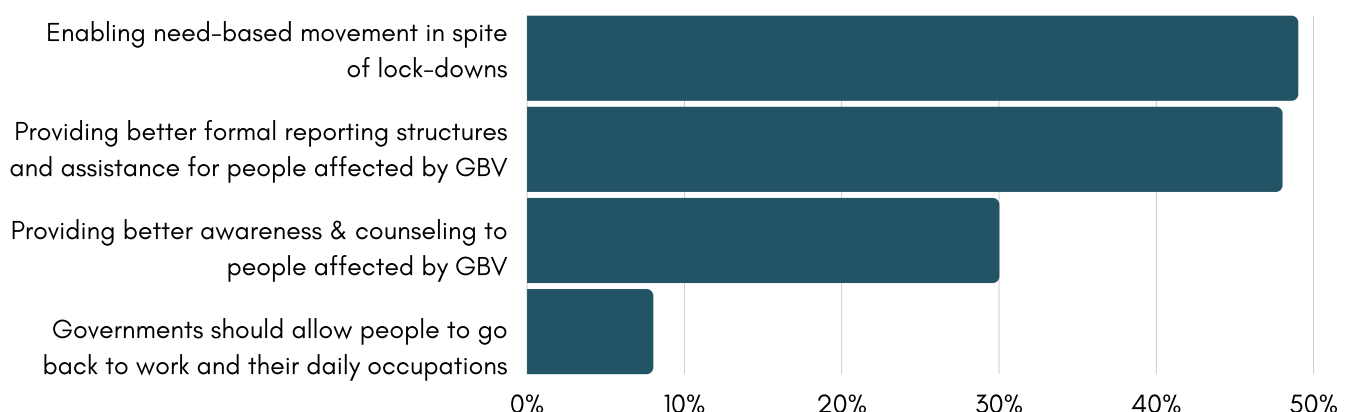






Photo by Nicola Cross

## Learnings

1. The economic shocks caused by Covid-19 are having a direct affect to GBV. The rise of GBV cases increased once the measures to curb the spread of the virus were implemented. One of the most spoken of reason behind the rise of GBV cases, is loss of employment and frustrations which arguably leads to GBV as an outlet.
2. Traditional ways that were used to respond to GBV cases are no longer as effective especially with the lockdown, social distancing and curfew measures that have been put in place. Getting to victims of GBV in time is a daunting task, however, with the rise of GBV it is more critical now. Hence, it is important to think of different ways to assist the victims especially in cases where human-centered help is not within reach. Adapting programs such as cash transfers is a sure way to ensure that response mechanisms at a faster pace is achieved.

## Key Elements to Scale

01

### **PARTNERSHIPS**

There are different layers to partnerships; for starters, partnerships for provision of personal protective equipment to the vulnerable people living in informal settlements to ensure that the general safety measures are been met first and foremost. Secondly, partnerships to ensure cash transfers are conducted in a reliable way to ensure the provision of basic household items such as food, soap and menstrual hygiene packs. Finally, collaboration to support the small-scale businesses that exist within the informal settlements.

02

### **DATA AND AWARENESS**

We need policies in place to ensure that victims of GBV receive justice. In order to make informed policies, data needs to be collected so it can influence policies. Policies that are been established are not addressing the true needs of the GBV. Policy makers should partner with civil society organizations the people who are on the ground handling most of the GBV cases. Engaging with the state on the importance of public participation as they craft health response measures to avoid gross violation of human rights and to cushion the most vulnerable groups in the various measures adopted is critical. CSO, are the best ones placed to collect and disseminate data.

There is also need to raise awareness and/or sensitivity to the issue. Documenting every case and challenges presenting to curate evidence-based learnings for the future is one key factor for the purposes of lobbying for favorable policies for GBV victims.

03

### **INCREASED SUPPORT**

Most CSOs are overwhelmed, understaffed and the burdened to be taking data. In cases that increase so much, we need to get more support so that most victims can be assisted. As we stand right now, only 55% of the cases are being attended to. With most victims being turned away by the police, some end up taking their own lives while others bear the pain and shame of living as a victim. However, getting support in each community can go a long way in ensuring that each case is documented and represented.

# CASE STUDY

## CREAW | KENYA



Photo by Nicola Cross

The Center for Rights Education and Awareness (CREAW) leveraged the community champions that they had already trained, who were now the first responders to gender based violence victims to link them with service providers. Champions are people who live within the community, they don't necessarily work for CREAW but have a passion for social justice and are committed to champion gender justice at their local levels. They contact with GBV victims and take them to a police station, a medical facility, or anywhere else they may need to go since movement of other staff was limited.

These champions carried out both preventative and response messaging using various means such as megaphones to preach the message of prevention and response towards GBV. They were involved in mediation activities between couples who are having challenges in their relationships. The champions were equipped with reflector jackets together with the basic protective equipment, those jackets contained all the telephone numbers that people can call for response to GBV. They also used artistic images in form of murals to portray GBV messaging, general COVID-19 response and contact information for most of the service providers who were reporting GBV.

## Series 06: Access to Affordable & Adequate Healthcare For Covid-19 Patients



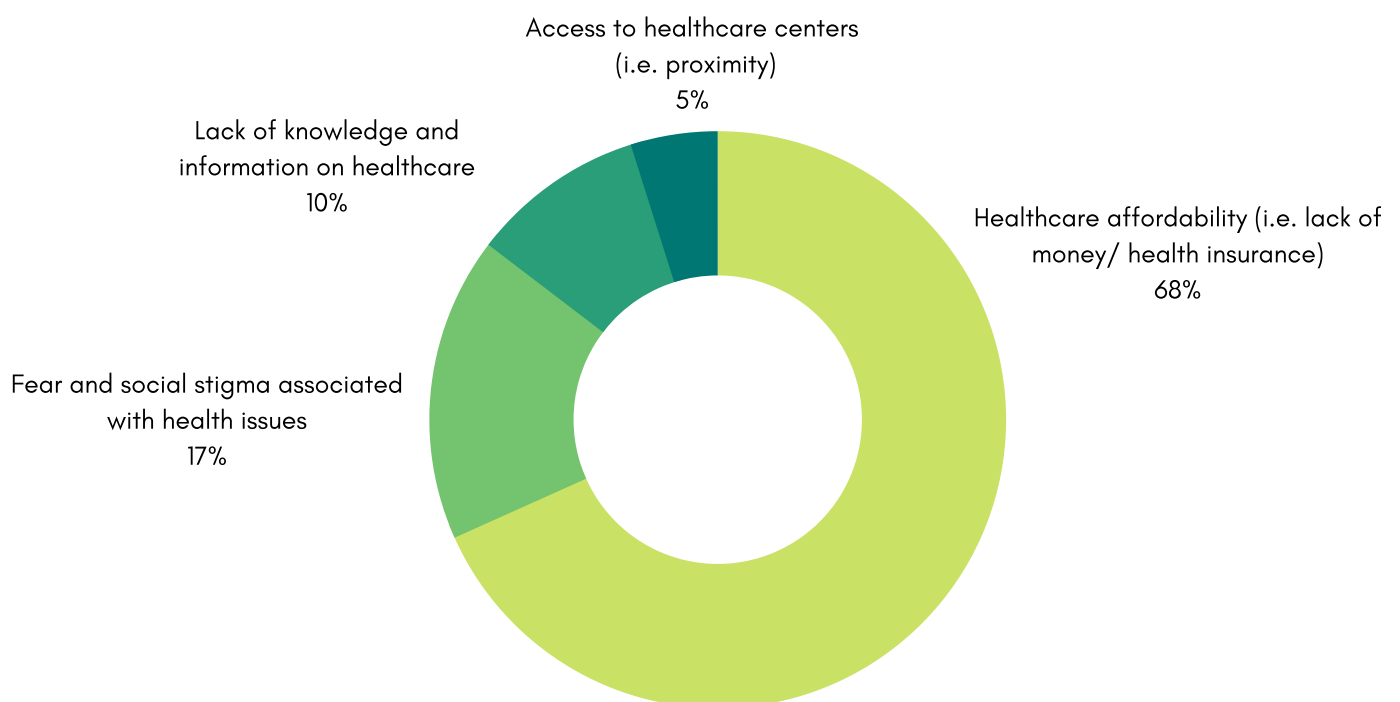
*We realized that one of the major drivers on how well – or how quickly people – access health, especially in the Covid-19, has to do with the level of information they have.*

*– Babayem Osinaike, Lagos University Teaching Hospital*

### Challenges

It is without a doubt that the emergence of the COVID-19 virus has greatly affected the healthcare sector. Access to quality and affordable of healthcare has been one of sub-Saharan Africa's major stumbling blocks for development, even before the pandemic. The onslaught of the COVID-19 pandemic has further exposed and magnified the challenges associated with accessing healthcare, particularly more for low-income household earners.

*Audience Poll: What do you think is the biggest barrier to getting access to healthcare?*





## Learnings

1. When responding to the needs of the people, digital transformation of healthcare in Africa can happen overnight. Before COVID-19, digital health wasn't even considered, but our world has changed drastically. The pandemic offers the opportunity for the continent to leapfrog in e-health and telemedicine models.
2. There is need to strengthen the primary health care system, including communication messages and channels, case definition, and proper referral system. The system, which was weak before the pandemic, is now nearly crippled struggling to support regular patient demands plus those due to the pandemic.
3. The patient support side needs more investment. Most patients from the informal sector need some sort of subsidy because they have a complete absence of social safety net since many of them have lost or reduced work. This means that hospitals should take into consideration their situation and reduce their hospital fee for them. Due to lack of insurance cover, patients cannot access healthcare. In Kenya people offer *harambee* to cover the medical expenses, but if the whole community is hit, that means there is little to no help that the community can offer.
4. Oxygen administration is more critical before intensive care in Covid-19 management. One of the symptoms of Covid-19 is the shortness of breath which requires immediate attention. The lack thereof or limited oxygen tanks in some hospitals makes it impossible to have access to oxygen. However, most hospitals wait until you are critical enough to be sent to the ICU to give a patient oxygen which is too late. In order to save more lives, we need to have more oxygen tanks in our hospitals.

## Key Elements to Scale

01

### **PUBLIC-PRIVATE PARTNERSHIPS ARE KEY**

If there is one critical factor during this period for the healthcare sector, it is partnerships – especially across both public and private hospitals and pharmaceutical companies. The scale at which the COVID-19 virus spread and the high mortality rates from the virus, has proven that the virus is stronger than any one institution. It needs experts to join hands and assist each other to find more implementable solutions which only happens when partnerships are fostered.

02

### **IMPROVEMENT OF PHONE-IN SERVICES FOR PATIENTS**

Phone-in services are now a complementary option to the in-person care, hence, there is need to establish better telemedicine channels, which includes making the numbers toll-free. This can easily help reduce infections and improve social distancing efforts.



03

**SUPPORT FOR PPE MAMA DELIVERY KITS**

Previous pandemics like the Ebola outbreak several years ago, showed that maternal deaths skyrocketed during the pandemic. [13] This is such a critical time for expectant mothers to deliver safely, so there is need for extra care. PPE Mama Delivery Kits can help calm the fear around delivering in a hospital. They include for the nurse and doctor an isolation gown and suit, face shields, N-95 masks, regular surgical mask and gloves; and for the mum, masks to cover a three-day hospital stay, hand sanitizer, and blanket for baby.

04

**TRAINING AND RETENTION OF MANPOWER**

There is arguably a large number of unemployed medical professionals. This happens due to the number of medic students churned from Universities every year. Unlike other professionals, medics need to spend some years as an intern and then a fellow after their studies. However, most hospitals instead of retaining the manpower after the year or so of internship, they let the medics go since they are sure of getting more interns. There is currently a shortage of manpower in hospitals and, from what we've seen in other parts of the world, the pandemic has stretched the limits of staffing capacity.

When healthcare workers get sick themselves, this problem is exacerbated. While most sectors of the economy are experiencing massive layoffs, this could be an opportunity for the healthcare sector to rapidly train and hire staff.

05

**SUBSIDIZE THE COST OF MEDICAL CARE**

One of the biggest hurdles for low-income consumers to access healthcare is the cost. Most people living in informal settlements have neither insurance nor cash on hand to access medical care. Unfortunately, individuals in these communities run the highest risk of getting the virus because they are unable to adhere to the social distancing practices. Patient support partners such as NGOs, governments, can ensure that these families are receiving subsidized medical care.

# CASE STUDY

## MDOC | NIGERIA

mDoc is a digital health company that optimizes the end to end care experience for people living with regular and chronic health needs in sub-Saharan Africa by harnessing quality improvement methodologies, data, behavioral science and technology. mDoc offers an integrated suite of solutions, including:

- **Navihealth.ai platform** - This is an online Pan-African directory, essentially, a “Google Maps for Healthcare” made available to the general public. During the West African Ebola outbreak, the mDoc team recognized the information asymmetry that was impeding access to care by citizens and worked to build a directory that would enable citizens to find services, facilities and healthcare providers wherever they were. In the context of Covid-19, mDoc has aggregated and mapped data on private and public testing and isolation centers as well as non Covid-19 essential health services to address the gaps in care given declines in service availability. The platform also boasts a directory of 210 hotline numbers across 51 African countries and an interactive map of over 650 Covid-19 testing laboratories and isolation/treatment centres in 44 African countries.
- **A telehealth platform to support those at greatest risk** - Through their CompleteHealth™ technology platform, mDoc provides health coaching, personalized support on self-care and lifestyle modifications, and patient navigation for people living with chronic diseases such as diabetes, hypertension, depression, cancer etc., as well as those with regular health needs, and pregnant women. These include the populations most vulnerable to the severe effects of Covid-19. mDoc also opened up additional online group forums (free of charge) for their coaches to provide answers to Covid-19 related questions.
- **Building prevention and treatment knowledge and capability in provider and patients via tele-sessions** - mDoc conducts monthly tele-education capacity building sessions aimed at healthcare providers that strive to improve the quality of patient care. mDoc has ramped up the use of this tool in educating healthcare professionals on clinical practices that would reduce their exposure to Covid-19, improve their ability to identify cases and to better manage suspected cases as well as better manage patients (such as those with chronic conditions) more likely to be at risk from severe complications from Covid-19. Providers from Nigeria, Ghana, South Africa, Kenya, Burkina Faso and more participate.
- **Mental health coaching for those with heightened anxiety and depression** - Since the emergence of Covid-19, there has been increased anxiety and depression among healthcare workers and citizens at large. mDoc opened a free telehealth communication channel for a period of 90 days, to the general public including health care workers who needed to talk about their mental state and coping mechanisms.
- **Education Materials** - mDoc developed user-friendly graphics that contained evidence-based helpful information for vulnerable populations who have chronic disease or are pregnant during the Covid-19 pandemic.
- **Mama Delivery Kit PPE** - With the shortage of PPEs, health care workers were at risk of exposure and expectant mothers were afraid to access the health facilities. mDoc started a crowd sourced fund drive to raise money to purchase PPEs, delivering over 100 Mama Delivery PPE Kit bags, with each bag containing PPEs with the potential to save four lives - a doctor, a nurse, the mother and baby.

## Series 07: Communication and Misinformation During Covid-19



*With information, whether fake, too much, or not comprehensible, comes uncertainty. With uncertainty, comes anxiety, and that anxiety sometimes can hamper or prohibit decision-making.*

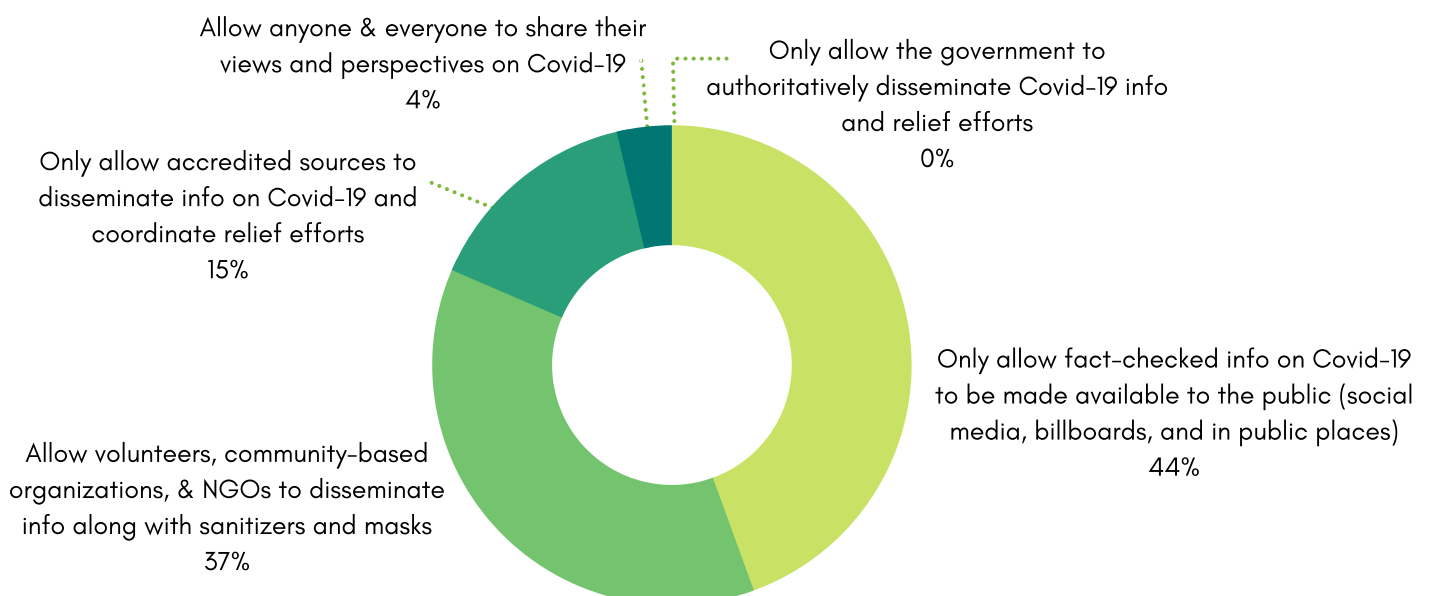
– Samir Osman, Arifu

### Challenges

Once the pandemic was at our doorstep, there was much information going around from both trusted and unreliable sources. Knowledge is power, which offers individuals the ability to make informed decisions about work, life, and risk to exposure. Because some respected community leaders were not providing accurate or reliable information, fear and misunderstanding of Covid-19 multiplied. Infamously, Nairobi's former Governor Mike Sonko's viral video told individuals that Hennessy (a brand of cognac) would sterilize the throat from any infection, much like hand sanitizers for the hands – based on the fact, that they both contain alcohol.

When the pandemic became a reality, one of the most challenging elements was establishing different channels of communication, given the varying socio-economic status of the target group. Additional complications come in communicating the same information to the different age groups i.e. elderly, kids, and youths to ensure that they all get the message, understand it, and have a shift in behavior.

*Audience Poll: What do you think is the best way to ensure that we share the right information on Covid-19 targeting people in informal settlements?*



## Learnings

1. As long as there is more than one communication channel, there is no way to stop bad information from slipping into the community. But the only way to curb this is through government messaging and respectable organization. Governments have a responsibility to its people, while organizations have a responsibility to the societies in which they operate. As this pandemic has shown us, where there is a void of information, the society will fill in the gaps for itself, hence governments, organizations, and institutions stand in a better position to influence the information.
2. It is important to be proactive with communication other than reactive. Although, no single organization can adequately prepare for a pandemic such as the one we are facing, it is important to have a crisis management framework in place so we are not left speechless in times of crisis. Anticipate tensions and conflicts and come up with ways to address them. This way, as an organization, you will be proactive within your community.
3. Community-led approaches in strengthening trust is essential in ensuring that your communication leads to behavioral change. Leveraging the influencers in a community is important to ensure that people listen to the important information.
4. Communicating during a pandemic has proven to be a hectic job, since the disease outbreak trends change rapidly on the ground, so having the flexibility to modify and adapt communication activities is important.

## Key Elements to Scale



### **COORDINATION, COLLABORATION AND PARTNERSHIPS ARE KEY**

To ensure that even the people in the informal settlements are receiving the necessary information about the pandemic and in a timely manner, there needs to be partnerships.

Collaborations from the government health departments, community-based organizations, and especially with the media houses.

# CASE STUDY

## PURPLEROOM | SOUTH AFRICA

PurpleRoom is a communications consulting firm based in South Africa. They created a COVID-19 special edition newsletter that was used to disseminate information as more information about the virus was known.

Since every piece of news that was disseminated about the virus was regulated and healthcare related, but it wasn't easily translatable. For example, when keeping social distance of 1 meter, exactly how far is that? Practically speaking, if you stretch your arms out, that is about one-meter distance. There is common messaging to wash hands frequently, but the messages didn't show when to wash the hands. PurpleRoom printed practical posters that showed the missing information, to have better success in behavior change.

They additionally created a monthly community newspaper and added this practical information and put them in the local shops and places that the community was frequenting. Every morning the organization would send out notes showing the status of the virus, its impact and what it means to the community.





## Series 08: Mental Health and Wellness During Covid-19



*Our crisis is that as a society, we are a people who are asleep to ourselves, our emotions and our psychological state. However, focusing on mental wellness is not a luxury but a necessity.*

– Nomfundo Mogapi, Centre for the Study of Violence and Reconciliation

### Challenges

Particularly in sub-Saharan Africa, social stigmas associated with mental health are incredibly prevalent. Many people still believe that the onset of mental illness is the result of witchcraft or retribution for other wrongdoings. Limited accurate information and lack of awareness of mental health issues prevents individuals or concerned family members and friends from seeking out assistance – they simply don't know it is an issue and don't know where to turn for help. Ultimately this means that treatment is often inaccessible for those that need it the most.

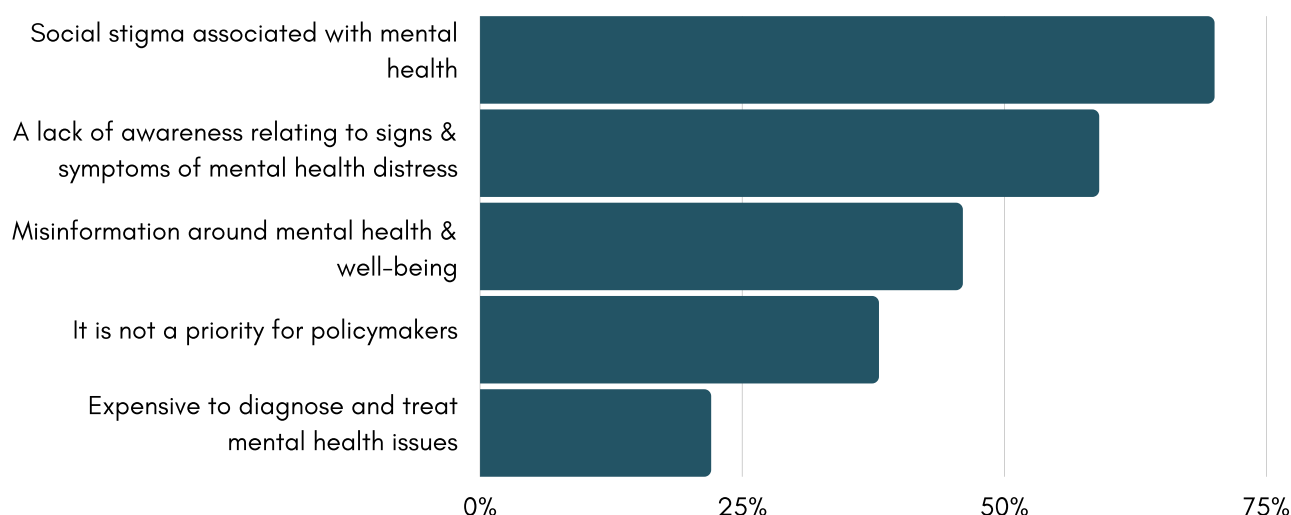
During Covid-19, few of us are able to access the emotional support we normally have through our social networks, and even the most well-balanced individuals are struggling with depression and anxiety. The response taken to stop the spread of the virus, such as the legislated lockdowns and quarantine, has in fact fueled some of the psychological issues surfacing during Covid-19, including isolation and loneliness. Further triggers such as unemployment and household level stress also have exacerbated the emotional and mental well-being of many around the world. Additionally, people living with pre-existing mental health challenges like substance abuse, anxiety, and depression are at high risk for relapse.

During the early months of the pandemic, few clinical offices offering psychological counselling were open and disrupted supply chains also made it difficult for patients to get regular medications for chronic mental illnesses.

Furthermore, mental health challenges that were problems before the pandemic are now becoming exacerbated. Before Covid-19, suicide and suicide ideation rates were on the rise. Suicide is the third leading cause of death among youth between 15-29 years of age globally, and the rates in Kenya had gone up by 58% in the last decade as of 2019.[14]

Teenage pregnancy has also been significantly on the rise with nearly 1 in 5 teens being pregnant in Kenya, at the onset of the pandemic.[15] Because gender-based violence has also spiked due to Covid-19, teenage pregnancy is now worse than ever, creating yet another trigger for anxiety among young girls.

*Audience Poll: Why do you think mental health remains neglected as a health concern especially in Africa?*



## Learnings

1. Employers are a critical link to ensure overall wellness and a healthy mental state for employees. Individuals often spend most of their time in the workplace, and with increased uncertainty do the economic implications of the pandemic, stress levels are at an all-time high. With the absence of support for mental well-being, particularly in Africa, we must engage more employers and demonstrate that reasonable adjustments, such as creating safe spaces for employees to talk and share their emotions, can yield massive benefits.
2. Online intervention solutions are key to mental health wellness – not just during the Covid-19 pandemic, but always – especially since we live in a society that has stigmatized mental wellness. There is currently a gap for an interactive and resourceful mental health applications that are customized to the needs of the people who may need help. Having the power of information in people's hands reduces the risk of severe breakdowns and provides solutions at the touch of a button.
3. The key reasons for poor mental health among the youth in Africa are trauma and economic related stressors. Psychological first-aid training needs to be availed to youth leaders and community health workers. During the pandemic, SMS-based trainings could fill this gap. Mental health program design needs to not only focus on healing, but also closing the information gap because 80% of those with mental illness in Kenya are unaware and do not receive treatment.

## Key Elements to Scale

01

### **SCALE AWARENESS PLATFORMS**

If Covid-19 has taught us anything, it's the fact that most people are unaware and ignorant of their mental states. Coming from an African perspective, this is mostly due to the assumption that only weak people talk about how they feel and their emotions. However, we need to normalize talking about our psychological states, and this can only happen when we build awareness around the topic. Considering the fact that this is still a new topic for most people on the continent, we may need to come up with creative ways such as the flagship Cradle Arts Festival hosted by Mental 360, which creates awareness around the mental wellness.

02

### **INVEST IN TECHNOLOGICAL INTEGRATION OF MENTAL HEALTH SERVICES**

When it comes to mental health and wellness, we have established that this is still a touchy subject for many people and, even though they know they need help, most people do not get help due to the associated stigma and shame. Hence, investing in technology solutions such as mobile phone applications or anonymous toll-free numbers to call can help provide accessible help to those that need it. Technology is an enabler that can help skilled professionals, counselors, and psychologists, reach more individuals and improve accessibility to diagnosis and treatment.

03

### **INVEST IN HUMAN RESOURCE PROGRAMS AND POLICIES**

More employers need to be encouraged to establish mental wellness policies, just as every organization is required to have a sexual harassment policy. Employees with good mental health will be more productive, and provided that there are safe, established channels to offload stress and anxiety employees will have less risk of severe breakdowns. If human resource teams are also able to identify issues of mental wellness early, they can be supportive to employees and refer them to professional doctors.

# CASE STUDY

## CSV | SOUTH AFRICA



Photo by madison lavern on Unsplash

The Centre for the Study of Violence and Reconciliation (CSV) adapted three initiatives for its Mental Wellness Initiative: prioritization, advocacy, and partnerships.

1. The Centre took time to focus where its efforts would be most impactful, and targeted two avenues.

The first focus area was in schools. When schools were re-opening after the legislated lockdown, CSV realized that the principals, teachers, students and parents were all experiencing high levels of anxiety, so they prioritized working in schools. The second area the Centre focused on was leaders of organizations and businesses, such as CXOs and senior management. They noticed that when undertaking different initiatives, they sometimes underestimated the importance of those in leadership roles to be able to deal with their own trauma. Therefore, CSV encouraged all leaders that they work with to do leadership coaching and support, because that empathy from the top is critical for supporting mental wellness.

2. CSV has been advocating for the prioritization of mental wellness in South Africa by enabling mental wellness practitioners to know how to build a business case for mental wellness and advocate for its importance. For practitioners the topic makes sense, but many other people – especially policy makers – don't understand why this is critical and don't fully appreciate the extent of the mental wellness damage that has occurred in society. One of the biggest challenges has been enabling practitioners to advocate for the importance of mental health so that policymakers are able to prioritize and fund mental wellness.

3. The Centre realized that many organizations dealing with mental wellness were already doing great work, but they were not sufficiently coordinated. Hence, the final part of their initiative was initiating partnerships to facilitate healing at a larger scale. They partnered with other organizations in the sector to ensure the synergy and scaled up initiatives.

# PART II: RECOVERY

## Series 09: Supporting SMEs During Covid-19 and Beyond



*The tools from [10X entrepreneur] are useful!  
There is however no panacea. No lift or  
escalator, you have to take the stairs.*

– DJ Koeman, Poa! Internet

### Challenges

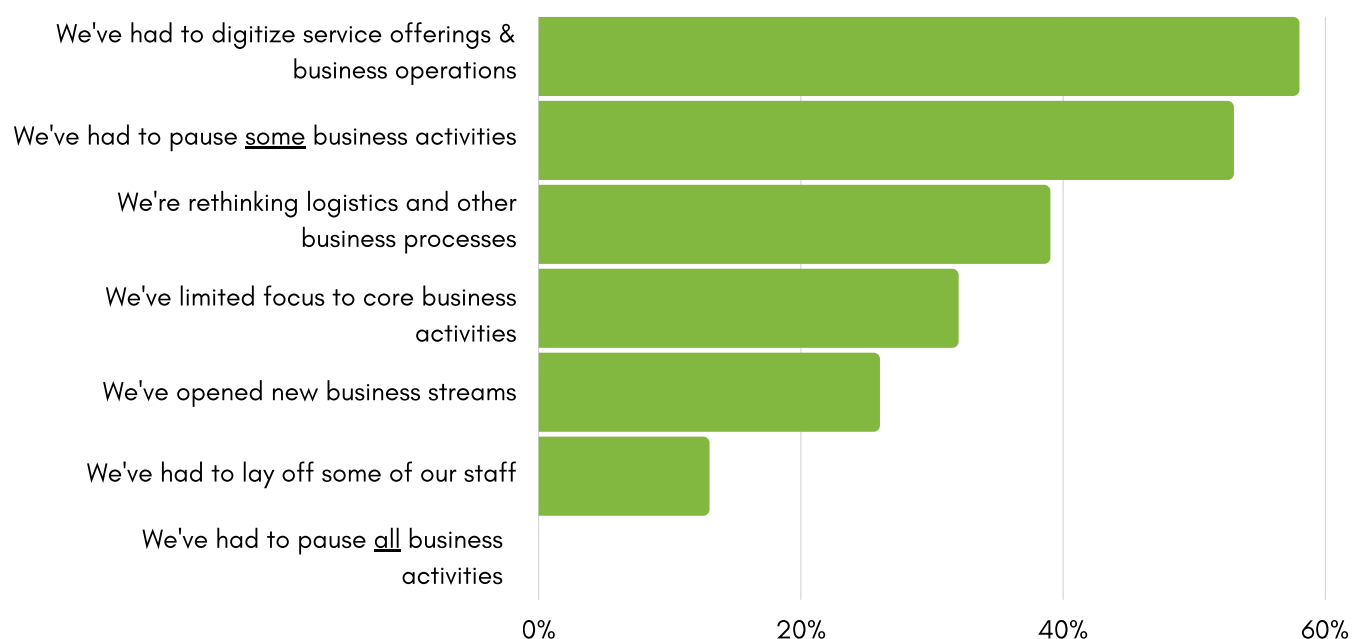
In the face of the pandemic, the well-being of both individuals and business has been affected. Nations and states across the world are taking strict measures to mitigate the impact of Covid-19. As a result, consumer and corporate demand is changing and as a result, the daily operations of businesses and the purchasing behavior of individuals has changed. In response to this, Nendo reviewed ten sectors in an effort to explain the impact and the consequences on the individual consumer and the institutions.[16] As expected in each sector there is a rise in demand and a disrupted demand such as:

- **Transportation:** Rising demands for home delivery, inter-state movement (where restrictions are in place), and increased safety standards will see companies like SafeBoda, Copia, and Sendy gain prominence. Whereas ridesharing apps like Uber, Bolt, and Swvl will see negative impacts due to curfews and stay-in-place order.
- **Retail:** E-commerce platforms are rising in demand as more consumers do their shopping from home. Most brick and mortar grocery stores have already partnered with e-commerce or delivery platforms. Kiosks and mama mbogas (small vegetable stands) may benefit from being closer in proximity to their customers, but may struggle to maintain supply, given the reduction of inter-state movement. Shopping malls will be significantly negatively impacted due to reduced footfalls of shoppers, and supermarkets may struggle to offer a safe shopping experience.
- **Financial Services:** The demand for cashless transactions will continue to rise through mobile money, online banking, and credit cards. Banks and the lending industry will be disrupted as they manage non-performing loans, waiving of late fees, and overall managing their growth and projections.



The current pandemic is reshaping the economy as we know it, in ways we never could have imagined. While many businesses are struggling to stay afloat, these major shifts in the way business is done and in the way consumers behave also offer a unique opportunity for entrepreneurs to rapidly pivot, reinvent themselves, or the way they do business, to ultimately come out ahead of the curve in this new post-Covid economy.

*Audience Poll: What operational and/or strategic implications has the Covid-19 pandemic had on your enterprise, business, or organization?*



## Learnings

### 1. Speed up at the curve

To win in a race, you need to speed up at the curve, while everyone is slowing down. Likewise, as an entrepreneur you need to be on top of your game when everything else is slowing down around you. Entrepreneurs need to have the capability to look ahead and see what is going on after the curve, pace yourself, and move accordingly.

### 2. Nothing can compensate for lack of cash flow!

Knowledge, policies and programs to support small businesses matter a lot, but cash is still king. The top priority when it comes to supporting small businesses has to be around supporting their turnover. This means, doing everything possible to buffer impact on turnover. There are a number of things that small business owners can do to manage cash flow, but if revenue drops significantly, that can be a definitive factor.

### **3. Entrepreneurs and investors don't always see eye-to-eye.**

Those who are running the businesses (the entrepreneurs and CEOs) and those who are investing in the businesses (investors and mentors) have similar concerns about the short-term crisis, but different levels of concern about serious long-term challenges and the drastic action required. Many entrepreneurs are, to a degree, in denial about how long they can expect an adverse impact on their turnover and optimistic, hoping for a rapid bounce-back, therefore are not taking dramatic actions to create longer runways. On the other hand, funders, mentors, and board members in the same businesses are much more concerned about the lack of rapid decision making about some fundamental changes that have to be made in order to support the survival of these enterprises through a prolonged economic crisis.

### **4. One-on-one mentorship is critical**

Generalized support for entrepreneurs is helpful, but it is not enough. In order to be the most impactful, general support needs to be augmented with mentorship. When dealing with CEOs in distress, most need human-driven one-on-one mentoring support and guidance.

### **5. Unstructured online peer support groups are very valuable**

These platforms give entrepreneurs space to share opinions, experiences, and perspectives that provide group therapy so they can learn from each other.



# CASE STUDY

## JAM | NIGERIA



Photo by JAM | The Coconut Food Company

JAM, The Coconut Food Company, had just launched a new product, the Coconut Cinnamon Balls on March 20th on the precipice of the Lagos state lockdown. They had already made a significant investment in the packaging and they had timelines to deliver returns for investors. They decided not to bunker down in the face of the legislated lockdown, but instead they kept working. This decision gave them the golden opportunity to enter the market at a prime time and this is how they went about it:

1. They provided accommodation for their staff so they could keep producing at the factory while the CEO did the leg work on the roads, marketing the newly launched product. They surfaced an important consumer trend: people at home on lockdown were snacking a lot more than normal.
2. Because many manufacturers were foreign and most local manufacturers had chosen to wait out the lockdown so they can start producing again, supermarkets had very few options to stock their shelves. Therefore, it was fairly easy for JAM to get their products on supermarket shelves. Once customers came to love the products, they found that they were restocking weekly during the lockdown.
3. They now have to increase their capacity at the factory to keep up with demand, because they now have to deliver to different cities in Nigeria.

## Series 10: Rebuilding the Ecosystem - Discussions with Social Investors



*So much has changed, the playbook from yesterday will not work today.*

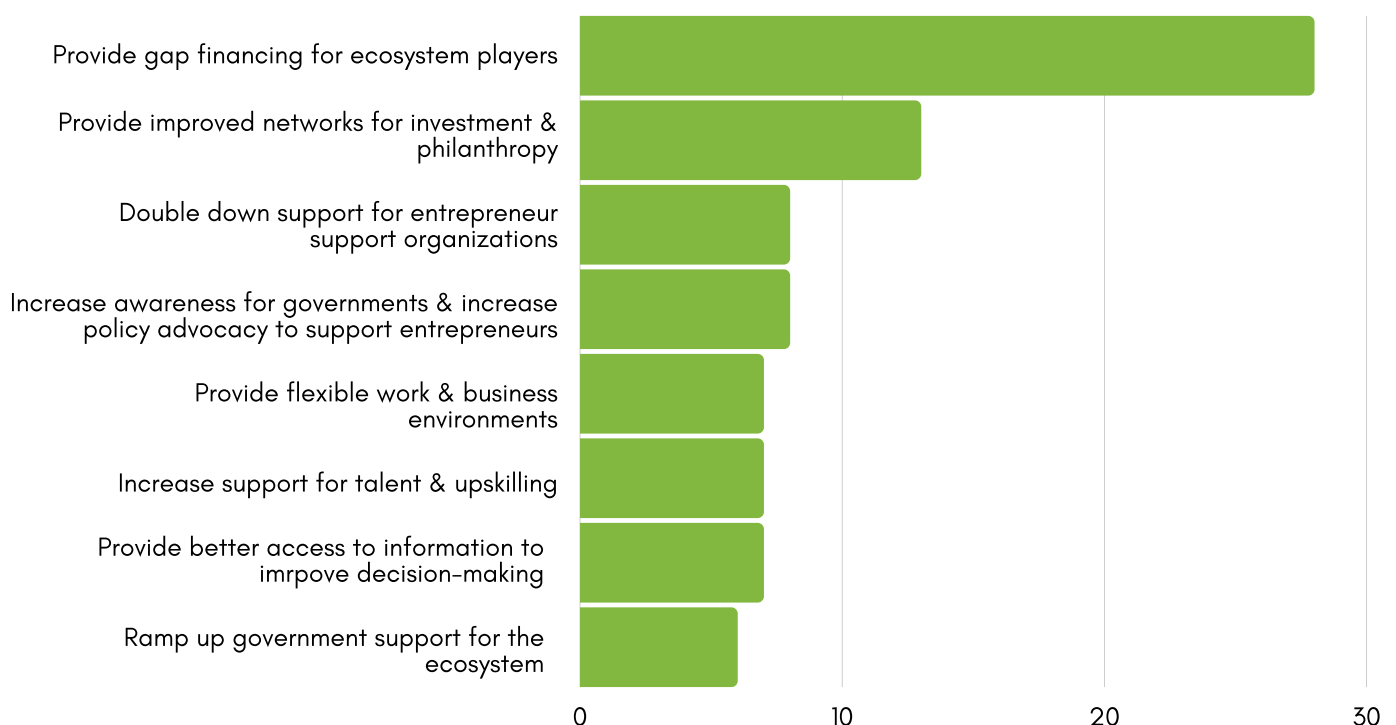
- Megan Curran, Acumen

### Challenges

We know that the economic downturn from Covid-19 is having a disproportionately negative effect on small businesses and startups around the world. On the African continent, where many of these businesses are providing products and services to low-income populations, the effect is not only on the economy, but on the progress of development for the continent.

Clearly the pandemic, and its effects, are not going away any time soon, now is the time for the ecosystem to converge and support social entrepreneurship. Flexibility, rapid response, and understanding are needed to help entrepreneurs not just sustain, but thrive in a post-Covid economy. There is no silver bullet and support from many different players, via several different strategies will need to be employed for the long-term rebuilding of a healthy entrepreneurial ecosystem.

*Audience Poll: What do you think we need to do to help the ecosystem recover faster?*



## Learnings

### 1. Avoid the knee-jerk reaction

Given the severity and intensity of the challenges Covid-19 has created, it's easy to make quick decisions to "try and help" in any way possible. Although the instinct is noble, make sure to think through what you want to do, reach out to other social investors, and utilize your resources as effectively as possible.

### 2. Now is the time for real partnership

Everyone is feeling pressure during the pandemic, but the organizations working on the ground in vulnerable communities are feeling it much more than social investors who are making funding decisions. Approach everything you're doing with a sense of true partnership and support: don't make unrealistic demands, remain flexible, and always be willing to listen as things evolve.

### 3. Engage with government

Make every effort to engage with government stakeholders, particularly at a local level. Governments are making huge efforts across the continent and are seeking ways to share resources and collaborate to improve coordination.

### 4. Don't let perfection be the enemy of good

There are so many social investors and organizations doing great work all over the continent, it's truly impossible to avoid all duplication. Do your best to prevent it through communication, research and engagement, but don't spend so much time on avoiding duplication that you slow down your response unnecessarily.

### 5. Every bit counts

At the best of times, Africa has massive need for impactful social investment. This reality has been exponentially amplified during the pandemic. The need will always be far greater than whatever an individual social investor can do, but every effort is an important part of our Covid-19 response. So, keep at it!

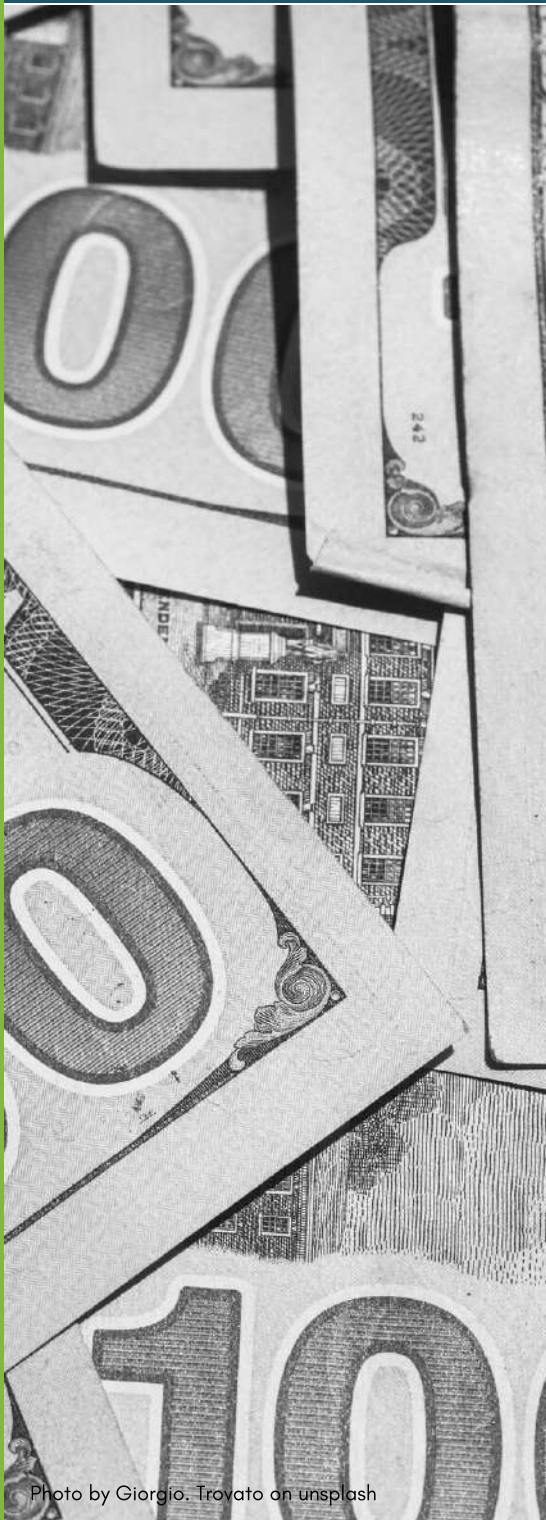
### 6. Don't forget about your auditors

Even though things are urgent right now, don't forget governance and compliance. All decisions must still tick all the right boxes so that your audits – once all is said and done – come back clean.



# CASE STUDY

## ACUMEN | NIGERIA



In March, Acumen raised a global Acumen Emergency Relief Facility, which makes grants of up to \$50,000 USD available to both their investee companies and their Acumen Fellows. The team raised over \$4M USD to deploy globally, and about \$400,000 USD was deployed into 10 companies and 3 non-profits in West Africa.

This emergency facility was structured as grants to reflect the emergency nature of economic lockdown on these businesses. This was a big shift because Acumen acts like any other equity investor in terms of its relationship with a company. However, since Covid-19 is unprecedented in terms of intensity, scale, and the duration, Acumen felt that this was the time to break their rules.

They also used these structured grants as momentum to reinvent their capacity for speed. Institutional investors are slow when it comes to disbursing funds, because of the due diligence and documentation processes that need to take place. However, due to the nature of the situation, Acumen came up with way to lighten the burden for investees, while maintaining the rigor and discipline needed as investors.

This was achieved by evaluating just a two-page application, the applying organization's prior year (2019) financials, and spending time with each of the entrepreneurs to understand the business challenges. It was an easy process for their portfolio companies since they had been working together for years. For the fellows however, the only interaction that had taken place previously was on their individual development rather than their businesses. Therefore, additional time and effort had to be spent understanding the needs of the fellows.

Photo by Giorgio. Trovato on unsplash

# PART III: RESILIENCE

## Recommendations

Throughout this series of discussions on the response to Covid-19, there were several common threads that surfaced in every single conversation – either in a big or a small way. These mainly informed the following recommendations.

01

### **PARTNERSHIPS ARE KEY**

This pandemic has brought the world to its knees. Not a single one of us can tackle this independently, and so many of the challenges that were surfaced in this series are inextricably intertwined. We cannot avoid a duplication of efforts entirely, but we can work together to jointly address many of these challenges – whether it is private-public partnerships with your local or national government; whether it is a private-private partnership between a consortium of businesses or NGOs; whether it is a partnership between entrepreneurs that is able to improve distribution channels, cash flow, or even just someone to talk to for advice. No matter what it is you are trying to do, there are at least a few people who've already tried, started, and learned how to do it better. Now is certainly not the time to reinvent the wheel, so connect with like-minded organizations or individuals so that we can continue to share successful strategies and scale solutions more efficiently.

02

### **FLEXIBLE FUNDING IS CRITICAL**

Nearly every organization that presented in this series mentioned the need for financial support. Many of those who presented are operating with limited capacity, but the needs from constituents are higher than they ever have been before.

The world is in need, and now is the opportunity for organizations to step out of their normal rules or structures to support the many ongoing interventions to lessen the blow of this pandemic. There is need for flexibility, agility, and empathy between funders and recipient organizations.

## 03

**LEVERAGE TECHNOLOGY TO INCREASE EFFECTIVENESS**

Because Covid-19 has forced us to digital means, the use of technology surfaced as a clear theme. With tele-conferencing, geographic limitations offer no challenges. In many ways, this can help scale solutions whether it is psychological counseling, a doctor consultation, or to leverage cashless transactions.

Technology is a means to an end, not the end itself. There is no silver bullet, and several different approaches may be necessary to reach the public as broadly as possible. Collecting data in order to make better informed decisions is also critical. As a whole, Africa has a dearth of data points – many that we rely on are just estimates; on a country level, there are also very limited data sets. Without reliable and interpretable data, policymakers and donors can't possibly be expected to allocate funding for a particular initiative without evidence behind it.

# LOOKING FORWARD

Africa is a large and complicated continent with an impressive amount of diversity, landmass, and cultures across 54 independent nations with varying levels of developmental progress. With it comes unique developmental challenges during the best of times. During this global pandemic, it seems the continent is stretched to the limits, however there is hope. Throughout this series of conversations, there was always optimism – a new opportunity for business, more efficient ways of doing business digitally, partnerships brokered that never would have happened before.

The Covid-19 pandemic has indeed created economic repercussions the likes of which the world hasn't seen in living memory. But with upheaval comes opportunity – we have the chance to build a new, more inclusive, more resilient economy. Inequities have been surfaced by the pandemic, which we have the opportunity to address and change now. As we rebuild our ecosystems, our structures, and our organizations, this is the opportunity for us to future-proof these institutions. More disasters will likely come, but in different forms, testing our resilience. Let's not wait for the next crisis; let's rebuild resilient organizations and a resilient ecosystem together.



For more information on our various initiatives please contact us.

## AVPA

---

**Dr. Frank Aswani**

CEO, AVPA

faswani@avpa.africa

**Nancy Kairo**

Executive Director-East Africa

nkairo@avpa.africa

**Toyin Adegbite-Moore**

Executive Director-West Africa Region

tadegbitemoore@avpa.africa

## SANKALP FORUM

---

**Arielle Molino**

Sankalp Lead, Africa

arielle.molino@intellecap.net

**George Murage**

Business Development & Partnerships Specialist

george.murage@intellecap.net

**Margaret Nakunza**

Networks and Engagement Specialist

margaret.nakunza@intellecap.net



# ANNEXURE

## PARTICIPATING ORGANIZATIONS

|                             |                              |                             |
|-----------------------------|------------------------------|-----------------------------|
| Ito4                        | Africa for SDGs              | Anza Entrepreneurs          |
| 21st Century Humans Co.     | Africa Yoga Project          | APlus Food                  |
| 6th Sense World             | AFRICAN DEVELOPMENT          | APN                         |
| A3C                         | BANK                         | Apnalaya                    |
| AAIC Partners Africa        | African Sustainable SME      | APPIKUB construction CO     |
| AAVF                        | Export Trade Solutions       | Ltd                         |
| Aavishkaar Capital          | African Venture Philanthropy | Appload - e-logistics       |
| Abiye Maternal and Child    | Alliance                     | platform in SADC region     |
| Health International        | Afrika Verein                | Apptivate Africa            |
| Foundation.                 | AFRIpads                     | Aqua4All                    |
| Acacia Sustainable Business | Aga Khan Foundation          | Arch Africa                 |
| Advisors                    | Aga khan university hospital | Arian Capital Management    |
| A-Cado nation               | Agewatch Africa Foundation   | Ltd                         |
| Access Afya                 | AGRA                         | Arifu                       |
| Accion                      | Agrisafe Kenya limited       | Arnopak Strategic Solutions |
| Accion Venture Lab          | AHL VENTURE PARTNERS         | Asante Africa Foundation    |
| ACIOE Associates            | AIG                          | Ashoka Africa               |
| ACT Foundation              | AJS                          | Asia Africa Investment and  |
| Action Africa Help          | Ajua                         | Consulting Pte Ltd          |
| International               | Akwa Ibom State              | Asian Foundation            |
| Action Africa Help          | Association of the Deaf      | Asian Foundation Kenya      |
| International (AAH-I)       | Al Is On Production LTD      | ASME                        |
| Actis                       | Alliance For A Green         | Aspen Institute             |
| Acumen                      | Revolution In Africa (agra)  | Association ADEMA           |
| ADEMA Association à but     | Alliances for Africa         | Association of Aliwe        |
| non lucratif                | Allstate Co                  | daughters International     |
| ADEMA Mamolakazo            | Amazing women Corp           | Association of Chaplains    |
| ADMI                        | American business Council    | and Counselors- Kenya       |
| AEC/Inkomoko Business       | Amnesty international        | AstraZeneca                 |
| Development                 | Nigeria                      | Aurora foundation           |
| AECF                        | AMPATH                       | Avalanche Designs Limited   |
| AEC-KENYA LTD               | Amref Health Africa          | Aveti Learning              |
| AFDB                        | Anapanda                     | AVPA                        |
| AFFORD                      | ANDE                         | Babban Gona Farmer          |
| Africa Business Communities | Angelrock Project South      | Services Nigeria Limited    |
| Africa Digital Media        | Africa                       | Babele create together      |
| Foundation                  | Anza Entrepreneurs           | BAF                         |



|                              |                             |                              |
|------------------------------|-----------------------------|------------------------------|
| Bank of Africa               | Center for the Study of     | David Tvildiani Medical      |
| Belano Enterprise            | Violence and Reconciliation | University                   |
| Bertha Centre                | (CREAW)                     | Delhi High Court             |
| Beyonic                      | Centre for Values in        | Deloitte and Touche          |
| Bimbo Odukoya Foundation     | Leadership                  | Destiny Doctors              |
| Bishop Gassis Relief &       | Cezam-USADF                 | Devada                       |
| Rescue Foundation (BGRRF)    | Chancen                     | DFID                         |
| Blackbox Hub                 | Chandaria Innovation        | DIAMED CENTRE                |
| Bloomsbury Institute         | Centre                      | Dignitas                     |
| Blue Zebra Projects          | Chanja Datti                | Diligent Consulting Limited  |
| Bluenet solutions Ltd        | Chanja Datti Ltd            | Dispark Ghana Ltd            |
| Bluewave                     | Christian Aid               | DOCKAAF AIRLAND LTD          |
| Bluewave Insurance Agency    | Church                      | Dr. M. D. SACHIDANANDA       |
| Limited                      | Ci                          | MURTHY MEMORIAL              |
| Book Bunk                    | CIFF                        | HOSPITALS                    |
| Botho Emerging Markets       | Clean Start                 | DRK Foundation               |
| Group                        | Clean Start Kenya           | DrugStoc Ehub                |
| Braeburn School              | cleanstart                  | DTOS INTERNATIONAL           |
| BRCK                         | Clinical Psychologist       | Duke - Innovations in        |
| Brick Eagle                  | Collaborative For Frontier  | Healthcare                   |
| Bridge International         | Finance                     | Dyslexia Nigeria             |
| Academies                    | Commonwealth                | EarlyBird Ventures           |
| BRIGHTROCK LTD               | Businesswomen's Network     | Echo Mobile                  |
| Bristol Scientific           | Conrad N.Hilton Foundation  | Ecobank                      |
| BRKINS                       | Conscious Africa            | edge growth                  |
| BuildMyAfrica                | Consilium Capital           | EdoBEST                      |
| BulkSoko                     | Consultant                  | Educartis                    |
| Busara Center for Behavioral | Convergence Finance         | Education                    |
| Economics                    | Co-operative Bank           | Education Design Unlimited   |
| CAIF                         | Foundation                  | EEDC                         |
| Canaan Farm                  | Copia Kenya Limited         | Efarmafrika Ltd              |
| Cape Argus                   | Corporate Leisure Limited   | Einstein Rising              |
| CAPSI Wits University        | COUNTY GOVERNMENT OF        | EL ROI EVENT ORGANIZERS      |
| CAR3D Expert Panel           | NYANDARUA                   | Elixir Communications        |
| Caritas                      | Creadev Africa Ltd          | Ellipse Institute For Social |
| Carmel School Civil lines    | Creative Enterprise Centre  | Impact                       |
| Gorakhpur                    | CREAW                       | Emerging Communities         |
| CarnyiQ Media House          | Crestville Development      | Africa                       |
| Catholic Ed                  | Foundation                  | Empress Nubian               |
| CBWN                         | Criterion Institute         | Engineering for Change       |
| Center for International     | CSSAF                       | Eni Nigeria                  |
| Private Enterprise (CIPE)    | CSVr                        | Enviu                        |
| Center for Rights Education  | Custodian                   | Enza Capital                 |
| and Awareness                | CVL                         | EPIC-Africa                  |
| Centre for Citizens with     | Cygni Energy                | Everconnect Services         |
| Disabilities (CCD)           | DAI                         | Evolve and Grow              |
|                              | DAI Global                  | Extended Care                |

Family Bank Limited  
 Fanaka Consulting  
 Fanikisha Advisory Partners  
 FarmCorps  
 Formula  
 FBN  
 FCDC  
 FIDA-KENYA  
 First Bank  
 Five Health  
 Five Talents Kenya  
 FLASHYEEES PEST CONTROL SERVICES  
 FMG  
 FMO - Dutch Development Bank  
 Focus Impact performance  
 Ford Foundation  
 Foresee Advisors  
 Funda Lali  
 Funsrus  
 FWWB INDIA  
 FYIDA  
 GAIN  
 GAIN - Global Alliance for Improved Nutrition  
 Gender Consultant  
 Gender Development initiative  
 Genghis Capital  
 Genghis Capital Ltd  
 German African Business Association  
 GEV  
 Girl Move Academy  
 Givanas  
 Give Food Stamps Ltd  
 GIZ  
 Glo  
 Global Affairs Canada  
 Global Alliance for Improved Nutrition, GAIN  
 Global Compact Kenya  
 Global Compact Network Kenya  
 Global Health Strategies  
 Global innovation fund  
 Global integrated innovations

Global SKILLS  
 Global Trauma Project  
 glow pop  
 Good Health Community Programmes  
 GrantAccess  
 Grassroots Link International  
 Groundbreaker  
 GSEF  
 GSEN  
 GSG  
 GSMA  
 Hale  
 Harambe Foundation  
 HASPEG Organization  
 Health Kinect clinic  
 Health services commission/MOH  
 Health Systems Consult Limited  
 Healthcare  
 Healthcare Federation of Ghana  
 Healthy Entrepreneurs  
 Heifer  
 HETAVED SKILLS ACADEMY AND NETWORKS  
 Hewa Tele  
 HHRD  
 Higherlife Foundation  
 HiiL  
 Honeycedars  
 Hope for Rural Women Assembly  
 Hope for Rural Women's Assembly  
 Hope Resource  
 Hope Resource Rehabilitation Centre  
 Hospital  
 HSDF  
 Huawei  
 Humans for Education  
 HUSNA FOUNDATION  
 I&M Bank Foundation  
 IATS  
 ICCO Cooperation  
 ICWM  
 IDAY KENYA

I-DEV Africa  
 IFAD  
 iGate  
 Ignite  
 IIF  
 Imaginable Futures  
 iMagine Machine Israel LTD  
 Imagine Machine LTD  
 IMC PLANTATIONS LTD  
 Impact Amplifier  
 Impact Capital Africa  
 Impact for Health  
 Impact Investors Foundation  
 ImpacteAfrica  
 In their hands  
 IncarnatedLives Int. Group  
 Industrial & Commercial Development Corporation  
 Ingress Health Partners  
 Inhop  
 Injini  
 Inkomoko Entrepreneur Development  
 Innovation Edge  
 Inspired Consult  
 Instill Education  
 Institute for Global Dialogue  
 Instituto Superior de Ciencias e Educacao a Distancia  
 Insurance  
 Intellectap Advisory Services Private Limited  
 International Development Research Centre (IDRC)  
 International Finance Corporation  
 International Trade Centre  
 Inuka  
 IQ-EQ  
 IRC  
 Iris Group  
 IRM-JAIPUR  
 Ishk Tolaram Foundation  
 IVPC  
 J Communications  
 Jackson, Etti & Edu  
 Jain Sons finlease ltd  
 JAM The Coconut Food Company

|                                                    |                                                 |                                                |
|----------------------------------------------------|-------------------------------------------------|------------------------------------------------|
| Japan Fundraising Association                      | Lagos State Ministry of Education               | Mental 360                                     |
| Jenga Capital                                      | Lagos University Teaching Hospital              | Mental Health                                  |
| JETRO Nairobi                                      | Lakeshore Cancer Center                         | Mentorship, Authorship & leadership program    |
| Jhpiego                                            | Land Access Movement of South Africa            | Mercy Corps                                    |
| JNC International                                  | Laqsh                                           | Mercy hospital                                 |
| JonSoft Group                                      | LASUTH                                          | MHC International Ltd                          |
| Jumia                                              | Legacy Clinics & Diagnostics Ltd                | MID Capital Ltd                                |
| Kaizenvest                                         | Lentera Limited                                 | Milaseto Dye Art by Ebun                       |
| Kamara                                             | LeverEdge VII                                   | Mind Bright Resource                           |
| KCA University                                     | LGT Lightstone                                  | Ministry of agriculture                        |
| KCB                                                | LifeBank                                        | livestock fisheries and cooperative            |
| KCIC                                               | LifeCo UnLtd South Africa – Cradel of Champions | Ministry of health                             |
| KCPA                                               | Lifesong Kenya                                  | Ministry of ICT, Innovation & Youth Affairs    |
| KEHSS/RESPEKT                                      | Lighthouse Financial Services Plc               | Mistra                                         |
| Keletso Psychological Centre                       | Liquid Telecom                                  | MMA                                            |
| Kencoco Ltd                                        | Little Square Capital                           | Mobile Future Enterprises Ltd                  |
| Kendrita tours and travel                          | Livestock industry Foundation for Africa        | MOH                                            |
| Kenya Cardiac Society                              | LiveWell Initiative LWI                         | Mojere InvestHub                               |
| Kenya Community Development Foundation             | Living hope counseling center                   | Mokhudung Psych Services                       |
| Kenya Environment and Waste Management Association | Luminos Fund                                    | Moringa School                                 |
| Kenya Marine and Fisheries Research Institute      | Lundin Foundation                               | M-Shule                                        |
| Kenya Medical Research Institute                   | Luth                                            | Msichana Empowerment                           |
| Kenya Works                                        | LVCT Health                                     | Kuria                                          |
| KEPSA                                              | Lynk                                            | MSRIT                                          |
| Keynes Private Equity                              | Ma Phoebe' Sauces                               | MT Tabane                                      |
| Kharis Cyber Integrated Services                   | Macmillan Teacher Campus                        | Mthatha College of Maths, Science and Commerce |
| Khulumani Support Group                            | Made with Rural                                 | Muchinga General Enterprises Limited           |
| Kijani Group                                       | Magnum & Hunter Ltd                             | MultiChoice                                    |
| Kingfisher Plc                                     | Mainland IDH Yaba Lagos                         | Muragz Inc.                                    |
| KLYN CONSULTANCY                                   | Makini School                                   | MyJobPass                                      |
| KMTC                                               | Makueni County                                  | NACOSTI                                        |
| Knowledge Transfer Network                         | Marcus Flynn Nigeria                            | Nairobi South Conslutants                      |
| Kodiplus                                           | Martin Enterprises                              | NANGA SUPPORT NETWORK                          |
| KPE                                                | Mastercard Foundation                           | Narok County Referral Hospital                 |
| KPMG                                               | masungula                                       | NASCOP                                         |
| KTDA Foundation                                    | MBM                                             | NASFAM                                         |
| KTN                                                | MCE Social Capital                              | NBCC                                           |
| Kwangu Kwako Limited                               | McGill                                          | NC Climate Justice Collective                  |
| Lacare                                             | McKinsey & Company                              | NDES FOUNDATION                                |
| Lagoon School                                      | mDoc Healthcare                                 | NEERI                                          |
| Lagos state health service commission              | Media24                                         | Nendo Limited                                  |
|                                                    |                                                 | NESELTEC LTD                                   |

Nest Group Africa ( Metta )  
 Network of Individual  
 Concerned for Education  
 (NICE)  
 New Nigeria Foundation  
 Newland Elementary School  
 Newland School  
 Next Generation  
 Consultants  
 NGO  
 Nhs  
 Nigerian Agip Oil Company  
 Nigerian Investment  
 Promotion Commission  
 Nigerian Women Agro Allied  
 Farmers Association  
 Nomanini  
 None  
 Northwestern University  
 Norvik Ent Ltd  
 Nova Pioneer  
 Novastar Ventures Limited  
 NOXIE Limited  
 NPO  
 Nyali capital  
 NYSC  
 Oasis health specialty  
 hospital  
 Octave  
 Oikocredit  
 Old Mutual Limited  
 Ole pepe  
 Onesandzeros  
 Ongoza  
 OnionDev Technologies  
 Online market  
 Open Capital  
 Open Society Foundation  
 for SA  
 Open Squares Consulting  
 Optimum Life Choices  
 ORGANIC ILEMBA LIMITED  
 OSFSA  
 Ovie Brume Foundation  
 Palladium International  
 Limited  
 Partners in Food Solutions  
 Patna university patna  
 PBL Event

PCL  
 Pears Program for Global  
 Innovation  
 Penda Health  
 Pens Global Services  
 Peril Guard Insurance  
 Brokers Limited  
 Philips Foundation  
 Philips Healthcare  
 Playing to live  
 PN Advocates  
 Poa Internet  
 Pound Production Music  
 Limited  
 Pow(h)er  
 Pragati Path Foundation  
 Premier Academy  
 ProFin Group  
 Project House Limited  
 Prosperar  
 Pruvate  
 Public service  
 Purple Room Consultancy  
 PURPOSE LLC  
 Pwani University  
 Quantity Survey Kenya  
 Raj Consulting Limited  
 Rep of Dr Adeyemi  
 Dipeolu(Special Adviser to  
 the President on Economic  
 Matters) Federal  
 Government of Nigeria  
 Re-Purpose  
 Resonate  
 Rig Holdings  
 Rock Paper Scissors  
 Roots of Impact  
 Rotary International  
 Runohealthcare services  
 Rural Reconstruction and  
 Development Society  
 Rural Women Assembly-  
 Namibia  
 S.E.  
 SA Covid 19 Response  
 Safaricom Plc  
 Safe Hands Kenya  
 Sahajanand special school  
 SanDel Engineering Limited

Sanivation  
 SATEC LIBERIA  
 SBC Global Advisors, Inc.  
 SBM BANK  
 School of Business  
 Management, NMIMS  
 SDG Partnership Platform/  
 FCDC Secretariat  
 Securex  
 SEED  
 Segal Family Foundation  
 SELCO Foundation  
 Serare School  
 SFA  
 SFF  
 Sgc enterprises africa  
 outreach  
 SGC Enterprises Inc  
 Shehu Musa Ya'radua  
 Foundation  
 Shell Petroleum  
 Development Company  
 Shepherds Mills  
 Shikilia  
 Shine Campaign  
 SHONA  
 Siemens Stiftung  
 SIGNS MEDIA KENYA  
 LIMITED  
 Sinapis  
 Skyline Design Limited  
 SMALL AND MEDIUM  
 ENTERPRISES DEV. AGENCY  
 OF NIGERIA (SMEDAN)  
 Small Foundation  
 Smartmark  
 SMC  
 SNV  
 Social Enterprise Society of  
 Kenya (SESOK)  
 Social Innovation Academy  
 Social Justice Organisation  
 Social Venture Circle  
 SolerCool Technologies LLC  
 Solidaridad East & Central  
 Africa  
 SoloGrid Uganda Limited  
 SOMO  
 SOOMAR.so

|                                                               |                                              |                                                |
|---------------------------------------------------------------|----------------------------------------------|------------------------------------------------|
| South African Social Security Agency                          | The Infrastructure Bank PLC                  | Utawala Applied Research institute             |
| Southern Africa Energy Program                                | The Innovation Hub                           | UUBO                                           |
| SPJIMR                                                        | The Space Between Us                         | Value Ingredients Ltd.                         |
| Spoon Money                                                   | The TechVillage Innovation Hub               | Vctf                                           |
| St Angela Mumias Deaf School                                  | The Turning Point Trust                      | Verb Education                                 |
| Stahm                                                         | Thinkthrough Consulting                      | Verod Capital                                  |
| Stand For SME                                                 | Third Sector Development Solutions           | VestedWorld                                    |
| Stanford University                                           | TIFA Research                                | Vienings Investments                           |
| Startupbootcamp AfriTech                                      | Timeless creation                            | Vijana Reloaded                                |
| steam foundation                                              | Tiny Totos Kenya                             | Village Capital                                |
| StoreHarmony                                                  | Toniic                                       | villgro kenya                                  |
| Strathmore University Foundation                              | Totya Platform                               | VisionSpring                                   |
| Stratlink africa                                              | Transformational Business Network            | VoluCulture                                    |
| Strauss Energy                                                | Triangle Solutions                           | WAAW Foundation                                |
| Studio Nima                                                   | trustxvii & United Nations                   | wallisdecor                                    |
| SUNami Solar Kenya Limited                                    | TruTrade                                     | Wamo Relief and Rehabilitation services        |
| Sustyvibes                                                    | Tshikululu Social Investments                | WARIF                                          |
| SWATI                                                         | Tsosoloso Foundation                         | Wasafiri consulting                            |
| Swedfund International AB                                     | Tunapanda Institute                          | Wevvo Nigeria                                  |
| swymed                                                        | Turning Tides LBQ Collective                 | Wezana Solutions                               |
| Tafari Capital                                                | U.S. African Development Foundation          | WFP                                            |
| Taimba                                                        | UBONGO                                       | Wilde Ganzen Foundation                        |
| Takamali                                                      | Ubuntu Development Solution                  | Wits                                           |
| Tangaza University                                            | UCT                                          | Women Spaces Africa                            |
| TaroWorks                                                     | UDO UDOMA & BELO-OSAGIE                      | Women Spaces CBO                               |
| Teamo Ranch                                                   | Umtata College of Maths Science and Commerce | Women with Disability Self Reliance Foundation |
| Technical University of Kenya                                 | UN - SDG Partnership Platform                | Women Without Borders-Kenya                    |
| Tedi                                                          | United Nations                               | Womens Consortium of Nigeria (WOCON)           |
| Tethered Up                                                   | United Nations South Africa                  | World Bank                                     |
| Thalia Psychotherapy                                          | United Social Ventures                       | World Food Programme                           |
| The Africa Institute for Leadership and Public Administration | United States African Development Foundation | World Vision International                     |
| The African Venture Philanthropy Alliance (AVPA)              | United States Development Foundation (USADF) | Worldquest M Concept Limited                   |
| The Chris Ogunbanjo Foundation                                | University of Essex                          | WRRS                                           |
| The City College of New York                                  | University of Nairobi                        | Wyu                                            |
| The City of Lynn                                              | UPTH                                         | XEROX                                          |
| The DOEN Foundation                                           | Urgent Action Fund - Africa                  | YAP&E                                          |
| The END Fund                                                  | Usanii lab                                   | Yielder                                        |
| The Ford Foundation                                           | Users and survivors of psychiatry            | YODinternational.org & Howard University       |
| The Golazo Project                                            |                                              | Youth and Women for Opportunities Uganda       |
| The Happy Herbalist                                           |                                              | Youth Empowerment Development Initiatives      |

Yunus Social Business  
Zambia National Advisory  
Board on Impact Investments  
Zebu Investments  
Zenex Foundation  
ZONTA INTERNATIONAL  
CLUB OF LAGOS 1



# REFERENCES

- [1] Intellectcap. "Innovative health financing models for universal health coverage in Kenya." February 20, 2019. Available at: << <https://www.intellectcap.com/publications/innovative-health-financing-models-for-universal-health-coverage-in-kenya/> >>
- [2] Jackson, Terence. "Don't underestimate the power of Africa's informal sector in a global economy." Quartz Africa. January 21, 2016. Available at: << <https://qz.com/africa/599483/dont-underestimate-the-power-of-africas-informal-sector-in-a-global-economy/> >>
- [3] Hauser, Michael. "COVID-19-measures, daily laborers and their nutrition." CGIAR. March 24, 2020. Available at: << <https://www.cgiar.org/news-events/news/Covid-19-measures-daily-laborers-and-their-nutrition-analysis-by-michael-hauser/> >>
- [4] Tanui, Katherine. "Kenya's Inflation Rises To 5.62pc Amid COVID-19 Pandemic." Capital FM, Capital Business. May 1, 2020. Available at: <<<https://www.capitalfm.co.ke/business/2020/05/kenyas-inflation-rises-to-5-62-pc-amid-Covid-19-pandemic/>>>
- [5] United Nations statistics on SDG 11: Sustainable Cities and Communities. Available at: << <https://unstats.un.org/sdgs/report/2019/goal-11/> >>
- [6] Welsh, Teresa. "Locust swarms prompt fresh FAO appeal, \$500M from World Bank." Devex. May 22, 2020. Available at: << <https://www.devex.com/news/locust-swarms-prompt-fresh-fao-appeal-500m-from-world-bank-97306> >>
- [7] "Roll out basic income for the poor in slums." Daily Nation. April 21, 2020. Available at: <<<https://www.businessdailyafrica.com/analysis/columnists/Roll-out-basic-income-for-the-poor-in-slums/4259356-5530448-7r36bxz/index.html>>>
- [8] Frauke Uekermann, Felix Schuler, and Mohammed Taki. "Is Cash Better Than Food Vouchers for Syrian Refugees?" BCG. May 18, 2017. Available at <<<https://www.bcg.com/publications/2017/strategy-development-social-impact-is-cash-better-than-food-vouchers-syrian-refugees>>>
- [9] Jackson, Terence. "Don't underestimate the power of Africa's informal sector in a global economy." Quartz Africa. January 21, 2016. Available at: << <https://qz.com/africa/599483/dont-underestimate-the-power-of-africas-informal-sector-in-a-global-economy/> >>
- [10] "Education: From disruption to recovery." UNESCO. Available at: <<<https://en.unesco.org/Covid19/educationresponse/>>>
- [11] Verb Education. Internal Research.
- [12] Mlambo-Ngcuka, Phumzile. "Violence against women and girls: the shadow pandemic." UN Women. April 6, 2020. Available at: <<<https://www.unwomen.org/en/news/stories/2020/4/statement-ed-phumzile-violence-against-women-during-pandemic>>>
- [13] Dr. Alexandre Delamou, MD, Alison M El Ayadi, ScD, Sidikiba Sidibe, MD, Therese Delvaux, PhD, Bienvenu S Camara, MD, Sah D Sandouno, MD, et al. "Effect of Ebola virus disease on maternal and child health services in Guinea: a retrospective observational cohort study." The Lancet Global Health. February 22, 2017. Available at: << [https://www.thelancet.com/journals/langlo/article/PIIS2214-109X\(17\)30078-5/fulltext](https://www.thelancet.com/journals/langlo/article/PIIS2214-109X(17)30078-5/fulltext) >>
- [14] Suicide key facts. The World Health Organization. Available at: <<<https://www.who.int/news-room/fact-sheets/detail/suicide>>>
- [15] "Crisis as nearly 380,000 Kenyan teenagers become mothers." Nation Africa. March 18, 2020. Available at: <<https://nation.africa/kenya/news/crisis-as-nearly-380-000-kenyan-teenagers-become-mothers--256690>>
- [16] Nendo. "Impact of Covid-19 on consumers & corporates in Kenya." Available at: << <https://www.nendo.co.ke/covid> >>